



Subject: Viruses, Phishing and SPAM, Oh My!

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Dear Real Estate Executive,

Using the Internet is now part of our lives and offers a wealth of information and resources. Unfortunately, it also can be a source of trouble in many forms:

- Some attacks from viruses or worms can occur against your computer simply by surfing a malicious website.
- Many websites download programs to your computer when you surf them. These programs called spyware or adware can seriously affect the functionality of your computer.
- Hostile workplace environments can result from pornography, racist, hate or other materials accessed through the web.
- Unnecessary web surfing uses up network capacity that your organization relies on for critical business functions.
- Non-business web browsing can be a tremendous barrier to productivity.

One of the most common ways for viruses and worms to enter an organization's network is through email attachments. It is particularly effective because we tend to be curious, not cautious, about attachments. When in doubt with any email or attachment, either delete it or contact the sender (if you know them) by calling or sending a separate email.

Even a benign virus can divert resources from primary responsibilities. An Anti-Virus product is a necessary defense against the damage that viruses and other malicious code can do. Just as you would put safeguards in place to fend off any other kind of attack, your organization must provide in-depth defense with Anti-Virus software as one weapon in its arsenal.

One interesting and fast-growing Internet fraud is *phishing*. Phishing attacks use email messages and web sites designed to look as if they come from a legitimate organization, in order to deceive users into disclosing personal, financial, or computer account information. The attacker can then use this information for criminal purposes. Users are tricked into disclosing their information either by providing it through a web form or by downloading and installing hostile software.

Once again, beware of any suspicious email or attachments particularly those requesting financial information.

SPAM on the other hand can be a tremendous drain on your time, patience and productivity. It often contains offensive or illegal material and ties up computer resources. People can become targets of SPAM by any number of means, some of which you can effectively control and some of which you can't.

Two steps you can take to reduce the likelihood of receiving a lot of SPAM:

- Don't give out your email address – not on the web, at conferences or on retail customer lists
- Never reply or respond to SPAM

The bad news is that once your email address has been broadly shared on the web, there's no way to "unshare" it. The good news is that there are products available that can block SPAM before it ever gets to you.

Mark Lesswing
Vice President
Center for REALTOR® Technology
mlesswing@crt.realtors.org

REALTOR Secure program resources

<http://www.realtor.org/crtsecure.nsf/pages/resources?OpenDocument>

SPAM, Phishing and Virus-related articles:

<http://stason.org/articles/technology/email/junk-mail/articles.html>

Article on the future of Viruses, SPAM and Phishing:

http://searchsecurity.techtarget.com/originalContent/0,289142,sid14_gci1157352,00.html

How to avoid phishing scams:

<http://moneycentral.msn.com/content/Savinganddebt/consumeractionguide/P102559.asp>