

# Risky Business

by Stephen Ruback

Professional Home Inspector [TREC License #6030]

## You are at risk

There is no truly safe place, just different levels of risk. Meteors puncture roofs, cars come to rest in bedrooms, water heaters act like unguided missiles. We have all done one or two less than brilliant things in our lives, but we survive most of these. Sometimes we are just lucky, but every once in awhile we can get caught in a dangerous situation.

Every professional person in the real estate business runs a higher level of risk than those in most other occupations. We spend more time in the most dangerous place on earth – the nation's streets and highways. We find ourselves in all kinds of neighborhoods at all kinds of hours. We are constantly meeting new people with little or no information about them. We tend to travel alone, carry cash and credit cards, cell phones and other highly prized electronic goodies, drive nice looking, recent model vehicles and dress for a prosperous appearance. All of these business requirements can also act as attractants for the criminal mentality.

In the greater Houston area, for the year 2001, there were more than 24,000 robberies, 2,000 rapes, 600 homicides, 30,000 aggravated assaults, and 59,000 car thefts. While there are no statistics available indicating real estate professionals encountered more than our share of violence, our occupational exposure clearly place us at higher risk.

If you happened to be about 7 feet tall with an ample collection of large bulging muscles, and always looked menacing, your level of risk would probably be less. Alternately, if you were visibly armed to the teeth everywhere you went, even the slowest criminal mind would probably avoid any kind of confrontation. Both of these alternatives would be less than endearing to prospective clients. Neither of them are realistic options for most of us, so we need to look at other means of survival in tight situations.

## The best defense is a good offense

When confronted with a personal attack, calling 911 is not really the answer. Typical response times are primarily useful for cleanup afterwards – assuming you are able to make the call. Once you are in the middle of a dangerous situation, the likelihood of being able to make a 911 call in a timely manner is a risky bet.

We are each responsible for our own actions and safety. The first step is being prepared to defend yourself. There are all kinds of courses and books available about self defense. Whether you are interested in firearms, martial arts or just knowing a few simple defensive tactics, there are lots of things you can do to improve your defensive capabilities. Start expanding your education now.

If you are interested in the firearm approach, be sure you are well trained in its use, and always remember: if you ever pull a gun on anyone, you had better be ready to kill them without hesitation. This is probably not the most popular option for most people.

Let's look at a starter list with a few ideas you might consider doing if you find yourself in danger. Give these ideas some thought in specific terms of what you might do, and discuss them with others. Keep in mind, your prime objective would be to get away.

- Yell "Fire!" or some other inflammatory warning to get attention, especially if others are nearby. Criminals don't like a commotion, so this means loud and continuously.
- If you take the offensive, go for maximum damage. You

might take a good self defense course to expand your understanding of the more useful options.

- Offer no resistance. Sometimes it's just not worth risking your life over a few "things".
- Stall for time and lie convincingly. This may be primarily useful when you still have some option for escape and can distract your assailant in some way.
- Fight like a wildcat, using every natural weapon at your disposal. Criminals don't usually like to get hurt and are only motivated by greed instead of survival – though some may be more violent in response to an attack.
- Be assertive. Use your voice and body language to make it clear you will not give any kind of permission to take advantage – "Get back!", "Stop, right now!" and mean it.
- Run like the wind. Escape is always your prime objective and most criminals are basically lazy, by definition.
- Under no circumstances should you allow yourself to be taken to a second location.

## Avoidance is best

The most effective way to maximize your safety is avoiding dangerous situations in the first place. The first step in avoidance is *recognition* of potentially dangerous situations. Working alone in isolated locations without easy means of communication to associates, wearing lots of expensive looking jewelry, assuming everyone you meet is a long lost friend, and never giving any thought to risks associated with your behavior are a few examples of ignoring inherently dangerous practices.

Make a list of risky situations you could be exposed to. This helps you focus your awareness on potential risks. Discuss your list with your friends and associates. The old admonition "Two heads are better than one." can be very helpful in avoiding "I wish I had thought of that before...."

Now, add a *strategy* column to that list. What is your best solution for avoiding the situation? Record your choices. Such a list can be used as both a development tool and a reminder. With everything else going on in your life, it is easy to forget your surroundings and miss early warning signs.

A few strategies might include always wearing your cell phone [When was the last time you charged it?], letting others know where you are, and avoiding lone stakeouts. Having some sort of a plan is a powerful way to avoid fear at a time of challenge. Remember Yoda – "Fear is the mind killer."

All the previous work is worthless unless you follow with *setting your intent*. That means clearly and consciously deciding your safety is important to you, and that you now commit yourself to avoiding personal danger. This activates your subconscious to energize and automatically support your recognition of potentially dangerous situations. It also helps you integrate your strategic choices into your daily activities.

From this more active perspective, review your lists to reinforce your intent. Consciously repeat your intent to yourself, at least weekly, and review your strategies at least monthly. You are still learning things aren't you?

## Specific suggestions

*Strategic avoidance* keeps you from being in a potentially dangerous situation in the first place. This is always the best option whenever you can employ it.

- Minimize your travel. Do you have to go, or could you do it by phone or remote control? Our business requires a

lot of local travel, but are all those miles really necessary? Reduced travel is reduced exposure to dangerous environments.

- Check out new faces. Get to know them, and verify their identity. Make a copy of their ID card. Record their vehicle identification. Meet them in public places. When you meet them in your office, introduce them to at least one coworker so they are known to others.
- When you have to travel, especially with a new client, let your associates know where you are going and for how long. When the client knows others are alert to your comings and goings, their perceived risk for any misbehavior rises.
- Keep your communication with the office open. Dead or inaccessible cell phones don't work. Periodic calls to the office reinforce your connectedness in image and fact.
- Too much personal information can be a liability. All information about you should be on a "need to know" basis, only.
- Develop distress codes. These are phrases known to you and your associates with private meanings you can use to alert your associates of potential problems without the client knowing you are doing so.
- Keep the appearance of a short leash. Begin your appointments by making it clear you have a tight schedule, and are expected elsewhere shortly. You are less vulnerable if you give the impression of being monitored by others.
- Build a support network. Ongoing discussions about safety concerns helps sharpen your skills and adds to your potential alternatives. Use your network to help arrange for helpers, whether it's someone you can call or friends to visit you during open houses.
- Avoid looking like a target. Expensive jewelry, cumbersome footwear, suggestive attire, restrictive clothes, expensive electronic toys, visible cash or credit cards, all draw risk laden attention.

*Procedural avoidance* helps you avoid specific dangers in unavoidably hazardous circumstances.

- Keep the clients in front. That way you are never stuck in a room or corner with your only way out through your client.
- You drive. You are in control and keep the advantage as the driver. Separate cars are even better.
- Keep an ally. This is a reliable, real time contact, who knows where you are and is available by phone at all times you are out and about.
- Always keep your cell phone with you. It's no good if you can't reach it.
- Keep your keys with you and your car locked. [Also keep a spare key hidden outside your car.]
- Constantly evaluate potential escape routes. Avoid dead ends. Avoid blocked driveways. Keep doors open.
- If you must hold an open house, keep a log and interview each attendee. Ask them for the information to "complete a survey". Most people are much more likely to answer a survey than fill out papers, and you can be sure the information is legible.  
Start with general questions about their motivation and interests. Move into what they are looking for and finish with identity information. You get to demonstrate your professionalism, record useful information, get a better feel for who they are, and it's good marketing for your business too.
- Don't hesitate to enlist a companion if you feel uneasy about a situation. There is extra power in numbers.

*Personal avoidance* reflects your attitude and beliefs, which make a major impact on those around you. Viewing yourself as a victim is a major factor in making you one.

- You should be "in charge" at all times. You are the guide, the leader in the process. Criminals look for victims, not confrontation. You can be assertive without being overpowering. When you know you're in charge, it shows.
- Be prepared, and stay confident. Having contingency plans, taking self defense training, and knowing you have alternatives are a powerful foundation to your confidence.
- Stay closely aware of your clients and their behavior. Any good sales person will do this anyway, but always stay on the alert, even when waxing eloquent on the benefits of the property.
- Follow your inner guidance. Whether you call it a hunch, or just feelings you pick up about people, this is the best source of information you can have. Use it all the time. The more you use your inner guidance, the more powerful and reliable it becomes.
- Always ask the higher powers for guidance and protection each day. By whatever words you use to describe our creative source, there is amazing power available to those who ask. Of course, you have to do your part in being prepared.
- Be willing to walk away from a client or situation that doesn't feel right. No sale is better than the wrong sale.
- Fight or flight? Flight is always the better option, when available. However, when cornered and your life may be at stake, go for maximum damage to your opponent – hold nothing back. You gain tremendous leverage with a rock-solid determination not to be taken advantage of. Carrying a conscious determination to withstand the slings and arrows of life helps others recognize up front, you're not the one they want to fool with.
- Set your conscious intent to learn more about what others are doing and where help is available. Lots of information is available in libraries, magazines and on the internet. You can start with a search for "real estate safety", and go from there.

The real estate profession can be risky business, but you can minimize those risks by recognition, developing and implementing your appropriate strategies, then activating the appropriate thoughts and attitudes. Above all, stay safe out there.

*Stephen Ruback is a licensed Professional Inspector; member of TAREI [Texas Association of Real Estate Inspectors], and HAR [Houston Association of Realtors]; approved by TREC [Texas Real Estate Commission] as a Professional Home Inspection Instructor.*

*In addition, he has earned a BS in engineering from Trinity University, is an author of several books and teaches a variety of self empowerment courses through Leisure Learning. For more information, he can be reached at 832-489-1071.*