



The Vision of the FAA:

Florida Auctioneers Association members will be the preferred auction professionals used in the state of Florida



Summer 2018 Newsletter

THE FLORIDA AUCTIONEERS ASSOCIATION IS THE ORGANIZATION FOR THE PROFESSIONAL LICENSED AUCTIONEER AND LICENSED AUCTION BUSINESS WHO PERFORMS AUCTIONS IN THE STATE OF FLORIDA. MEMBERSHIP IS ALSO OPEN TO EMPLOYEES OF AUCTIONEERS/ AUCTION BUSINESSES THAT ARE NOT AUCTIONEERS AS WELL AS INDIVIDUALS AND BUSINESSES THAT HAVE AN INTEREST IN THE AUCTION INDUSTRY AND IN SYNC WITH THE OBJECTIVES AND ETHICS OF THE ASSOCIATION.

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Now

October 14 & 15

2018 FAA Membership Renewal

Florida Auctioneers Association Winter Conference and
Annual Meeting
Altamonte Springs, FL

2018 Florida Auctioneers Association Board of Directors

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Message from the President

Where has the year gone? It's amazing to think that we're closer to the end of 2018 than the beginning. Hopefully that means means for many of us that work and family have been keeping us busy, and as the saying goes, "time flies when you're having fun."

Indeed, I have had one of the most challenging yet fun years of my life. Challenging in a way that I continue to work hard to balance my career and family time. Fun in a way that I've been able to take time to enjoy our daughter, Emmy, as she turned one this year.

Taking on President of FAA while being the NAA IAC Champion has been incredibly rewarding. I've had the opportunity to travel the country and visit with other state associations. It's comforting to see other state associations have some of the same bumps in the road that we've had.

I look forward to investing my remaining time as President to fulfilling FAA's strategic plan and working with our incredibly talent and dedicated board of directors.

I would like thank all of the FAA members that attend and volunteered at the NAA Conference and Show in Jacksonville, Florida. We may be small but we are mighty and I appreciate everyone's help in making sure everyone enjoyed their time in Jacksonville. I'd also like to congratulate all of the IAC competitors from Florida including Chad Johnson, Frank Trunzo, Daniel Jerrels, and Aaron Brown. I enjoyed watching the competition alongside the men's IAC Champion, Dustin Rogers, and we certainly had the best seats in the house. And I may be biased but I'd say we have a great chance of having another Florida IAC in our future! :)

We will be sharing information about our upcoming Annual Conference soon, but until then, please save the date for October 14-15th. It was great to see you all in Jacksonville, and I look forward to seeing you again in Altamonte Springs in October!



Board Member Bios

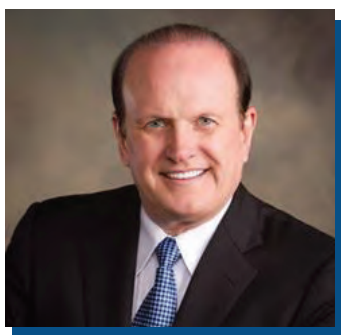


President: Sara Rose Bytnar, CAI, AARE

239-213-8685 | sara@bethroseauction.com

Residing in Naples, Florida, Sara is a third generation auctioneer with over ten years experience in promotions and marketing. She oversees all marketing efforts and customer relations for Beth Rose Real Estate & Auctions specializing in real estate auctions. Sara also completed the Professional Ringman Institute, Accredited Auctioneer of Real Estate, and Certified Auctioneers Institute designations. In 2012, Sara won the Certified Auctioneer's Institute (CAI) Rose Award for best auction summary. Sara is a past bid calling champion of Florida and runner-up 2014 and 2016 International Auctioneer Champion. She also serves on the National Auctioneers Association Promotions Committee and serves as the President-Elect for the Florida Auctioneers Association.

Originally from Ohio, Sara relocated to Naples in 2009 and immediately became a member of FAA. Sara credits her growth as an auction professional to being an engaged member of state and national associations. Any auction professional looking to grow their business and expand their network should become a member of the Florida Auctioneers Association.



President-Elect: Craig A. Fleming CAI, CES, ATS

407-489-3351 | ceo@tiredwalls.com

Craig A. Fleming grew up in the auction business in Atkinson, Nebraska during his first 20 years, conducting and working hundreds of Real and Personal Property auctions. His parents Dean and Jean Fleming spent 50 years in the auction business, members of the Nebraska and National Auctioneers Association, Dean served as President and then Treasurer for 15 years. Both were inducted into the Nebraska and National Auctioneers Hall of Fame. Over the past 20 years Mr. Fleming has been the CEO/President of several major corporations including Chairman, CEO and President of the Thomas Kinkade Company where he built the largest art publishing business in the world.

He has appeared on CBS Televisions "60 Minutes" with Morley Safer. Mr. Fleming was the Florida Auctioneer "Rookie of the Year" in 2013 and First Runner up in 2014, 2015 and 2016. He was elected to the Florida Auctioneers Association Board of Directors in 2014. He indicated that one of the biggest challenges facing auctioneers is the ability to stay relevant. As an association we must help each other better understand the ever-changing landscape of our industry. Mr. Fleming is currently the CEO/President of ServiceQuest Global a worldwide consulting firm within the Direct Selling Industry, he is actively involved in the community, the arts and various philanthropic and business ventures and lives with his wife Kelly in Fort Lauderdale, Florida.



Vice President: Rick Eberhart, AMM | Tranzon Driggers

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A licensed real estate professional specializing in the auction methodology, Rick is a native of Jacksonville, and has worked in real estate sales and marketing throughout the North Florida area. An active member of the National Auctioneers Association and the Clay County Chamber of Commerce, Rick has worked as a personal property and fundraising auctioneer for various auction galleries and non-profit organizations. He is also an accomplished public speaker and was previously a radio personality in Jacksonville, Cleveland and Pittsburgh. He resides in Orange Park, Florida, with his wife, Tammi and daughter, Hannah.



Secretary/Treasurer: Chad Johnson CAI, BAS, PRI

352-535-5320 | cjauctioneer@gmail.com

Chad is a University of Florida graduate with a degree in Agriculture Economics. He currently serves as the Secretary Treasurer of the FAA, is a FAA Past President and the 2009 FAA Champion Auctioneer. He serves on the National Auctioneers Advocacy Committee and is the 2013 IAC Chuck Cumberlin Award Winner. Chad has completed the Certified Auctioneers Institute as well as the Professional Ringman Institute and the Benefit Auctioneer Specialist designations. Chad specializes in Pure Bred Livestock, Benefits and Real Estate auctions. Chad is a Broker/Associate & Florida Auction Coordinator with Rowell Auction Services. Chad and Angela, his wife of 22 years, reside in Chiefland, FL with their four children who also help in the auction business. Chad believes the Florida Auctioneers Association

and the National Auctioneers Association both present opportunities to continue to develop the skill sets to be a better auctioneer and enhance the services provided for clients. He believes auctioneers helping auctioneers improves the Auction profession as a whole.

Board Member Bios



Past President: Myers Jackson CAI, AARE

904-200-1547 | myers@myersjackson.com

Myers Jackson is an Accredited Auctioneer of Real Estate, Auction Technology Specialist and e-PRO. He holds a Certified Estate Specialist Designation while being a member of Certified Auctioneer Institute. Myers specializes in property sales including personal property and real estate in the U.S. and abroad. He has advanced training in search engine strategies with optimized marketing skills. This training integrated with social media applications allows buyers and sellers to access highly visible results. He has served as the Past President of The Georgia Auctioneers Association and is the current President of the Florida Auctioneers Association. His hobby as a practicing photographer allows his free time to be spent with a composition of great subject matter creating nice conversations.

Myers is also the Auctioneer on the hit reality TV Series, Texas Flip and Move, The D. I. Y. Network show is based upon house movers, remodeling and then selling these homes at auction. Myers has been the Auctioneer on the show since inception. The show looks to have several more seasons in line for filming on scene in Fort Worth, Texas.



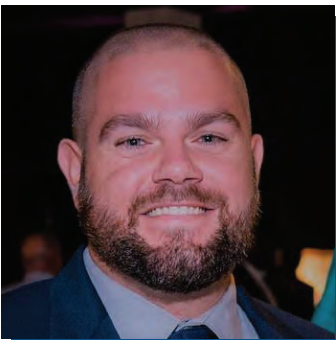
Administrative Director: Angela Q. Johnson | Florida Auctioneers Association

director@floridaauctioneers.org | 813-815-1322

Angela has recently been hired to serve as the FAA's Administrative Director. She has a Bachelor's Degree in Education from St. Leo University. Besides being a teacher, Angela served as the Executive Director for the Levy County Schools Foundation. Although Angela is not an auctioneer, she is very familiar with the auction industry through her work with her husband, Chad in their auction company Cracker Auction Services and attendance of many Florida Auctioneers Association and National Auctioneers Association events. She has attended two of the three required terms for the CAI designation and recently attended the AMM class held in Florida last May. She is currently serving on the NAA Auxiliary Board of Directors and was the Chairwoman for 2015-2016. Angela, Chad, and three of their four children reside on their family farm in Chiefland.

Angela is transitioning into this position with the help of the current board and those who previously served in this role. She is the point of contact for questions and concerns or just to share the great things you are doing. Please contact her if there is anything the FAA can do to help you!

Board Members



Robert Almodovar AMM, GPPA | Stampler Auctions

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My name is Robert Almodovar and I was born and raised in South Florida, where I currently reside with wife, Alyssa. I have been involved with the auction industry since 2010 when I started working for Stampler Auctions, a family owned auction firm in business since 1960. After earning a degree from Florida Gulf Coast University in 2013, I have been full time in the auction business. Currently, I assist in every aspect of the business – auctions, appraisals and real estate. Part of the reason I was attracted to this business was the wide variety of opportunities available to professional auctioneers.

Throughout my young career, I have learned the importance of being a part of the National Auctioneers Association and the Florida Auctioneers Association. Since 2014, I have been a member of both the NAA and the FAA. Earning my AMM and GPPA designations from the NAA have been essential to expanding my overall industry knowledge. I made the decision to run for the Board of Directors because I believe in what the Florida Auctioneers Association stands for, supporting and education auctioneers and consumers on the auction method of marketing. During my time with the FAA, I have become part of a family of professionals that truly care about one another and the future of the auction industry.

Board Member Bios

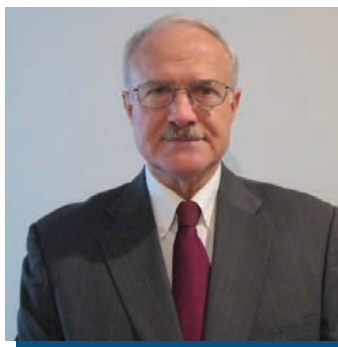


Jeffrey A. Bender CAI, PRI | Bender Auction Group

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Jeffrey is a licensed real estate broker in the state of Florida and North Carolina. He has spent the past 27 years working in the eminent domain field for state and local governments as a contractor. The services provided are acquisition, relocation, cost estimates, suit preparation and project management for highway projects. In 2007 he decided to pivot and add the auction business to the services his company offered. In an effort to accomplish this Bender Auction Group was created as a subsidiary to Bender Properties and Acquisition Services, Inc. Jeff attended Mendenhall and World Wide schools of Auctioneering. Since that time he has completed NAA courses BAS, CAI and GPPA. In addition he has attended various seminars related to the auction industry. He currently works for Cliff Shuler

Auctioneers as an auctioneer. He's also worked for various auction companies as a contract ringman in benefit, heavy equipment, real estate and bankruptcy auctions. He currently serves as commissioner at large on the Planning and Land Development Commission for the County of Volusia.



Don Cotton, CES, CAI | Cotton & Associates Auctions, LLC

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Don Cotton is the principle auctioneer for Cotton & Associates Auctions, LLC, a full service auction and appraisal company in Pensacola, Florida. Don has been an auctioneer since 2004 and a real estate sales associate since 2007. Don specializes in Business Liquidations, Benefit Auctions, Estate & Personal Property, Real Estate and as a Contract Auctioneer.

As an active member of the National Auctioneers Association, Don has earned the Certified Auctioneers Institute designation (held by only 15% of all auctioneers) and the Certified Estate Specialist designation.

He also attends the NAA's annual Conference & Shows to participate in training sessions and seminars, staying current on auction technology, trends and marketing updates. Don is also an active member of the Florida Auctioneers Association where he is currently serving in his third term as a Director of the state association. Don has been the primary auctioneer as Cotton & Associates Auctions conducted Benefit Auctions, Business Liquidations, Estate and Personal Property Auctions and Real Estate Auctions. He is also hold auctioneer licenses in Alabama and conducts personal property appraisals compliant with the Uniform Standards of Professional Appraisal Practice.



David Dybas, AMM, CES, MPPA | Moecker Auctions, Inc

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David D. Dybas of Moecker Auctions, Inc. is a Florida Licensed Auctioneer and holds the designations of Auction Marketing Management (AMM), Certified Estate Specialist (CES) and Master Personal Property Appraiser (MPPA). In addition, David has successfully completed the Uniform Standards of Professional Appraisal Practice (USPAP) course. Living in Wesley Chapel and working out of the Tampa office, David joined the Moecker team in 1999 after working for a large retail chain of nurseries in Central Florida.

David performs on-site auctions and appraisals for banks, attorneys and trustees including heavy equipment, industrial machinery, restaurants, electronics and furnishings. He is also involved with the management of business liquidations. In conjunction to working for Moecker Auctions, Inc. he also works for our parent company Michael Moecker & Associates, assisting court-appointed receivers, assignees and liquidating trustees in cases with daily assignments including recovering and securing assets, inventory, and investigative work.

David is currently a member and serving on the board of directors for the Florida Auctioneers Association. Other memberships include, National Auctioneers Association, Fellowship of Christian Auctioneers International and the Tampa Bay Bankruptcy Bar Association. David has been a member of the Florida Auctioneers Association for the past 10 years and remains a member in part for the professional development he receives through the annual conferences which include seminars required for designation continuing education credits.

Board Member Bios



Alan Frenkel | Alan Frenkel Auction & Realty

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This is the best way of hearing from me because otherwise it might be in my capacity as grievance committee chair for the FAA, but I'll get to that in a little bit. I have had the privilege of being an Auctioneer in Florida since 1993 and a Real Estate Broker since 1995 and spent 22 of those years working with a valuable mentor and colleague honing my skills as an auctioneer. After an amiable split, I now own my own firm, Alan Frenkel Auction & Realty, and continue to expand my markets from my home base of Orlando. While the majority of my auctions are Real Estate related, having sold a golf course for \$6.9 million, a Victorian mansion, acreage, residential lots and numerous other projects my interest in the industry came from my studies of the fine arts in Paris, France. As such, I have sold just about everything from the fine arts to cattle, antique cars to tractors and Tiffany art glass to pots and pans and was happy to do it all.

The path I chose was always guided by the premise that I was fortunate to have found this industry and that I would strive to leave it in as good a shape or better than I found it. To that end I value my relationship with the NAA and the FAA because the educational opportunities they have afforded me have greatly enhanced the services I provide my clients. While I can maintain my individuality, I can depend on the historical wisdom of those auctioneers before me and allow their history of success to benefit me and my approach to excellence within the trade. I carry the CAI and CES designations and have attended the AMM and AARE classes, as the scope of our industry is expanding and I have opted to participate as opposed to sitting on the sidelines and watch as the industry launches itself into the future.



Frank Trunzo | Concierge Auctions

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My name is Frank Trunzo and I am blessed to be an auctioneer. I've been asked to write a Bio and as I look over my past experience and qualifications, I realize I've been fortunate enough to have a very successful career. With over 4000 auctions nationwide, I've learned a lot. As Head Auctioneer for Concierge Auctions, I've had the opportunity to sell over a billion dollars of the most beautiful homes on the planet, in some of the most exciting locations on the planet and met some of the most interesting and successful people on the planet. I've been an auctioneer for the largest equipment auction company in the world and major auto auctions throughout the US. I've owned and operated several art and antique auction galleries, a public auto auction and equipment auction yard staging

multi-million dollar sales plus an on-site auction service. My clients include State, City, and Federal Government Agencies, banks, leasing companies, investment firms, accounting firms, bankruptcy courts, private individuals and many others. I have worked with non-profits and charities raising over 25 million dollars including the Symphony, Opera, Ballet, Art Guilds, NFL, Special Olympics, and many more. I've had some exciting experiences and memories, but the time I've shared with my fellow auctioneers, (often referred to as our auction family) will always find its way to the top. I've found we all share a common goal to do the right thing, play fair and respect each other. There exists an undeniable kindred spirit amongst us. As I've said, I'm blessed to be an auctioneer and so is my family. I welcome the opportunity to serve on the Board of Directors of the F.A.A. I have only one goal . . . to achieve yours.

Your membership just helped the whole industry



National Auctioneers Association, CEO, Hannes Combest



Thank you! Your membership in your state association has helped the entire auction industry.

By mid-April, the United States Supreme Court will have heard arguments about a case, South Dakota vs. Wayfair, that could have significant impact on the future of the auction industry. You see, the South Dakota state government passed a law last year that said that you must collect sales tax if you sell an item(s) at the place of possession of the item.

As an example, if you sell an item in Minnesota and you ship it to South Dakota, the new law says you must collect South Dakota sales tax. Right now, the South Dakota

government does not believe it will be a big deal because they say this will only happen if you sell 200 items to one person/company or sell items totaling \$100,000. However, there is no telling how long that "threshold" will last.

Did you know there are 9,998 individual sales tax jurisdictions in the United States? Think about the impact that could have on your business – selling items all over the country and having to pay sales tax all over the country. Many small companies will not be able to handle this huge administrative issue.

So, thank you – your membership dollars paid to your state association (and NAA if you are a member), have helped support an effort to submit a brief to the Supreme Court that very effectively articulates how this could impact the industry. We won't know if we are successful until June. But if we are, we will have helped stop something that could literally put some people out of business. And if we are not, we will be working with your state association to determine effective strategies that combat this on a state legislative basis.

It is for this reason that we encourage you to start developing your network of public policy officials now. Do you know who your state legislators are? Who is your state representative, and who is your state senator? If you don't know them, contact them now before you need them. Send them an email introducing yourself; invite them to your next auction; see what you can do to help them.

Because you WILL need them. If the Supreme Court sides with the South Dakota government, there are 35 states that have legislation ready to go regarding the collection of sales tax. And at that point, you will need your state association more than ever – you will need them to help you fight this.

Even if you don't sell non-real estate items, you will need to be involved. This impacts your colleagues and small businesses in general.



Reset Your Thought Process

Jeffrey Bender
Bender Auction Group



Is it time for you to reassess, realign and reset your career and life? One of the greatest gifts you can give yourself is the ability to reflect and review your life thus far. I'm in the beginning stages of looking over my auctioneering experience. I will follow the steps listed below to determine what the reset should look like. I would like to invite you to join me in determining if you need a reset in your life.

Step 1: Where have you been and where am I going?

Ask yourself the following:

- What have I accomplished toward the fulfillment of my goals?
- What are some things I need to let go of?
- What relationships have reached its expiration date?
- How do I reset my future and set myself up for the rest of my life/career?

Step 2: Don't be afraid to be critical of yourself.

In the evaluation of your pass don't just look at the good things that has happened, look at all aspects of your life.

- Ask yourself what can I do better?
- What has not worked in the past?
- What can I change that will reset and realign my life and career.
- Am I taking care of my health?
- Am I staying up to date educationally?
- Am I keeping up with new trends?
- How am I doing financially?
- Am I taking the proper steps to be prepared for the rest of my life?
- How are my relationships?
- Am I spending quality time with my family?
- Am I passing on the necessary traits to my kids?

Step 3: Adjust your plan and if you don't have a plan develop one.

In order to be effective in this exercise you should write each of these steps down. That way you can refer back to each step in the development of your plan. My desire to be a part of the auction industry has forced me to go through this exercise. Have you had or do you have experiences in your life that would cause you to go through this exercise? As a part of your reset you should not be afraid to change.



2018 Conference & Annual Membership Meeting

Altamonte Springs Florida

We hope you will join us for the 2018 Fall Conference October 14 & 15 in Altamonte Springs. We have an exciting and educational two days planned. This year the educational seminars will be led by NAA President Tim Mast CAI, AARE and NAA Director David Whitley CAI, CES.

Tim is in his seventeenth year in the auction business and is executive vice president at Tranzon Asset Advisors. Due to his success and dedication to the industry, he has become a sought after speaker on the subject of real estate auctions. Using his natural skill for negotiating coupled with a commitment to continuing education, he has been exceptionally successful in working through large and complicated property transactions spanning approximately 30 states and three countries.

David attended the University of Wyoming, earning a BS in Agriculture Economics and a Juris Doctor from the University Of Wyoming College Of Law. Whitley Auction currently conducts around 60 auctions a year in real estate, commercial and industrial liquidations, government surplus, business liquidations, estates and other specialties. Whitley teaches auction law, technology, marketing and bid calling at the WorldWide College of Auctioneering.

The Conference will begin on Sunday, October 14 at 12:30 pm and wrap up Monday afternoon late. The President's Reception, Dinner, Lewis C. Dell Award, Florida Bid Calling Championship, and Fun Auction will be held on Sunday evening. The FAA Annual Membership Meeting will be held on Monday afternoon, October 15, following the last educational seminar.

The 2018 FAA Conference will be held at the Hilton Orlando/Altamonte Springs: 350 Northlake Blvd, Altamonte Springs, FL 32701 ; Phone: (407) 830-1985. Rooms may be booked at a rate of \$119 per night through September 28. The room rate is available October 12-17, pending availability. A hot Breakfast Buffet is included in the room rate. Attendees may make their reservation by calling 407-830-1985 or online through the hotel website, using Group Code FAA.

There is an Early Bird Registration Discount of \$25 for those who submit Registration Form and Payment by August 31.

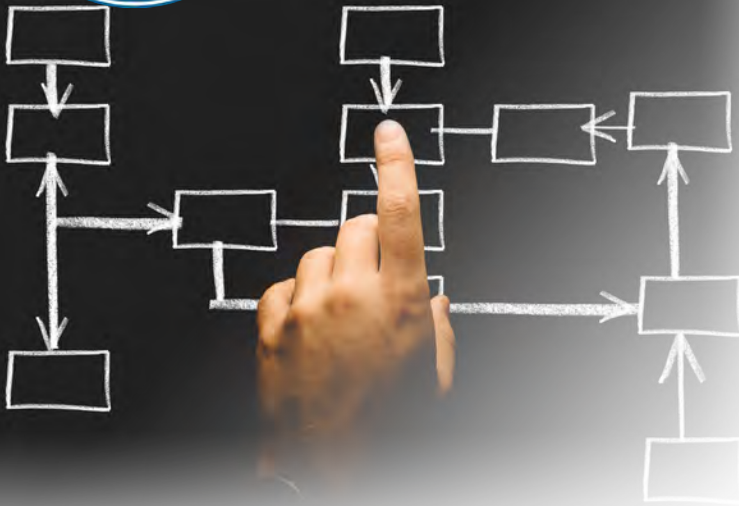


Who Said Being an Auctioneer is Easy?

Alan Frenkel, CAI, CES

Alan Frenkel Auction & Realty

One of the greatest joys of being an Auctioneer is bringing resolution to scenarios both easy and difficult. The difficult ones are the most challenging and ultimately the most rewarding. Recently, my firm was called into an estate matter (actually two estates, one for the husband and one for the wife) that had its challenges. The scenario was the estate home was the site of a murder-suicide.



This sad situation was further exacerbated by the fact that this was the second marriage between the two deceased and this created family tensions from the two sides. Furthermore, the event was well documented in the news and the public was acutely aware of the circumstances. None the less, there was a need to bring this all to fruition and so the dissection of the project began with the question, "What am I obligated to disclose?" Pursuant to the Florida Statute below the answer is nothing. However, because of the notoriety of the situation, I entered into an agreement with the personal representative that I would disclose the event if asked.

"Florida Statute 689.25 Failure to disclose homicide, suicide, deaths, or diagnosis of HIV or AIDS infection in an occupant of real property.—

(1)(a) The fact that an occupant of real property is infected or has been infected with human immunodeficiency virus or diagnosed with acquired immune deficiency syndrome is not a material fact that must be disclosed in a real estate transaction.

(b) The fact that a property was, or was at any time suspected to have been, the site of a homicide, suicide, or death is not a material fact that must be disclosed in a real estate transaction.

(2) A cause of action shall not arise against an owner of real property, his or her agent, an agent of a transferee of real property, or a person licensed under chapter 475 for the failure to disclose to the transferee that the property was or was suspected to have been the site of a homicide, suicide, or death or that an occupant of that property was infected with human immunodeficiency virus or diagnosed with acquired immune deficiency syndrome."



Who Said Being an Auctioneer is Easy?

Auction day arrived, bidders arrived both for real estate and the personal property and the auction began with the opening announcements. Immediately after completing announcements, a man cried out from the group of bidders, "Don't you need to disclose something?" I responded that I did not as there was nothing material to the value of the property that had not already been disclosed. He retorted, "Wasn't there a crime that took place in the house?" Here I am in the public arena with no viable option, but to respond, and I did by saying, "Ladies and Gentlemen, there was a tragic incident that took place in this house. The family is seeking the quickest path to peace by selling this property here today by auction. To that end, I say that out of one family's tragedy comes opportunity for another. Now lets began the auction." The protagonist left the arena and the auction moved forward. It brought above the assessed and appraised values and over \$100,000 more than the forecasted stigmatized appraised value.

Not all scenarios can be anticipated, but I am glad that this scenario was and that we had dealt with it with the family members well in advance of the auction. The personal representative and her attorney were elated with the outcome and the peace that was derived by the timely liquidation of the home and the personal property on a single day.

If you care about your clients, being an Auctioneer is never easy, but it is very rewarding.

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CYBERSECURITY

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Don't "Ware" out

Dear iSeries Reader,

Remember when it was hard enough trying to keep straight the difference between hardware and software for your computer? Now, anyone with a computer, let alone a company and its networks, has to battle spyware, ransomware, malware, etc.

Any more, it is nearly impossible to go a full day without hearing about some new form of a cyber-attack, which makes sense when we consider the sheer number of attacks that now take place daily. (The Federal Bureau of Investigation pegs that number somewhere around 4,000 per day.) That number alone is enough to "ware" out a person or company. Still, none of that speaks to the equally tiresome long, complicated discussions a business owner and his or her team must have in identifying data protection needs and potential services; or, getting bombarded with 30 daily "Do this now!" security tips and automatic updates that never seem to end.

In any case, while it is common to hear some of the largest companies in the world being affected by data breaches or misused information, the rapidly growing trend is for cybercrime to target small and mid-sized companies – including in the auction industry. For auction professionals, many of whom fit that small-to-mid-sized

category, it means taking heart and not giving up against SPAM emails and potential buyer/seller data breaches. That's the easy part, however. The harder part is understanding your risk comfort level and then developing and executing a cybersecurity plan

(You want to do this. Google will mark any HTTP site "not secure" beginning in July 2018!)

Buyers and sellers trust that you will keep their data secure. We see the public fallout for companies that have not done

The FBI estimates that there are around 4,000 cyberattacks each day.

that suits your risk tolerance.

There are many products and services that will assist your goal of keeping your data safe, and we talk about some of those on a broad level in this newest NAA iSeries whitepaper. This paper's focus is to discuss some of the kinds of threats that exist, allow you to consider which ones might pose more potential risks to your business than others, and provide some ideas for how you can increase your security.

Some tweaks are simple – updating apps on your mobile device and controlling how much data you expose to those apps, for example. Others, like having your company website use HTTPS encryption, instead of HTTP, might require some professional help.

so, and this is not an issue that will fade away. Data protection is paramount.

Let this paper serve as a springboard into your company's cybersecurity conversation ... and action. That's our hope and goal with this latest installment from iSeries ... *because it's about you!*

Sincerely,

Your iSeries Team

Is your flashlight app safe to use?

You just had a flat tire along a dark country road. Luckily, you downloaded a flashlight app into your cellphone and now can put it to use.

But that flashlight, handy as it is, may be just one of many doors you unwittingly opened to let spies take up residence inside your phone.

"Most free flashlight apps are creepware," says Gary S. Miliefsky, CEO of SnoopWall, a company that specializes in cybersecurity.

Creepware is malware that spies on you and your online behavior, and could pass along information to others.

For example, Goldenshores Technologies, the company behind the popular "Brightest Flashlight Free" app for Android phones, agreed in 2013 to settle the Federal Trade Commission's charges that the software secretly supplied cellphone locations to advertising networks and other third parties.

The problem doesn't begin and end with flashlight apps, though. Many seemingly innocuous apps that people carry around with them on their mobile devices have the capability to eavesdrop on their activities.

"Consumers trust first and verify never," Miliefsky says. "As a result, most of their smartphones are infected with malware that they trust in the form of some kind of useful app or game."

Miliefsky offers these tips for ousting those spies inside the phone:

- **First, assume you've already been compromised.** It's nice to think all is probably well, but most likely it's not. Somewhere in the phone the spies are at work and it's time to take the privacy behaviors and privacy policies of these apps more seriously.
- **Verify the behavior and privacy risks for apps before installing them.** Do some research and ask the question: "Why does this app need GPS, microphone, webcam, contacts, etc.?" Most apps don't need these ports unless they want to invade your privacy, Miliefsky says. Find an alternative before installing risky apps.
- **Do a smartphone version of spring cleaning.** Delete all the apps you don't use that often. Replace the apps that take advantage of too many of your privacy settings, such as GPS, phone and text-message logs, with similar apps that don't.
- **Turn off WiFi, Bluetooth, Near Field Communication and GPS except when you need them.** That way, Miliefsky says, if you are at a local coffee shop or in a shopping mall, no one can spy using nearby (proximity) hacking attack. They also can't track where you were and where you are going on GPS.
- **Check to see if your email has put a tracer on you and your phone.** "If you use a Google email account and have an Android phone, you'd be surprised that even with your GPS off, it's tracking your every move," Miliefsky says. You need to go into the phone's settings to turn off that tracking feature, he says. In your Android phone, go to "settings," then "location." Select "Google location reporting" and set "location history" to off.

mCrime: Mobile cybercrime

Cybercrime goes mobile thanks to insecure mobile banking, mCommerce, and mWallet apps.

By Mark Laich

Millions of consumers no longer visit a bank to deposit checks or conduct financial transactions. Instead they rely on the convenience of using their mobile devices to send money, view account balances and bank online.

The same is true for how they spend their money – the shift from brick and mortar to e-commerce to m-commerce is already well underway. Think about it – how many times do you use your smartphone to research a product or purchase one?

Maybe you're going out to dinner tonight and you've already filled your Apple Pay, Google Wallet or other wallet technology with all of your credit-card information. Ever wonder if you could be pickpocketed wirelessly? Could an app you trust already be stealing your personally identifiable information (PII)? Sadly, the answer is yes.

Many financial institutions and retailers have launched mobile apps in the past 18 months to respond to demands from their customers who want the convenience of 24-hour, anytime/anywhere banking and shopping. Mobile banking apps help build customer loyalty, and mobile-banking transactions are significantly cheaper for banks compared with transactions that require employee interaction.

Mobile-retail apps capture consumers' buying impulse at the moment they occur, and allow for easy comparison shopping – the potential for finding an item cheaper is a quick tap away. Because more and more banks and retailers are making the investment to develop a mobile app,

having one has gone from being a competitive differentiator to a "must have" to compete for consumers' business.

And once a bank has made that investment, there is a concerted effort to encourage customers to use their mobile-banking platform. The same holds true for retail. Amazon and others will do anything to get you to shop online from your smartphone or your tablet.

But the growth of mobile banking and retail apps also means that more people are at risk for identity theft and the hacking of sensitive personal and transaction data by cyber criminals who plan to commit fraud. These apps are used on devices that often aren't safeguarded from security holes. Most people have between 30 and 75 apps on their mobile device, and of course, when apps are installed on a device, users must grant multiple permissions for

The average person has 30 to 75 apps on their mobile device, leaving them open to a multitude of security vulnerabilities.

accessing a device's location, SMS capabilities, Wi-Fi, Bluetooth, camera and other device resources.

Some of these resources are used for the apps to do their intended task, but often apps demand resources that can open up a device to security vulnerabilities. Unfortunately, when consumers install an app on their mobile devices, few of them read all the permissions the app requests to make sure it isn't asking to use device resources that might be suspicious.

This issue is highlighted by a report from Gartner Inc., the technology research company, which concluded 75 percent of apps in the major app

stores fail basic security tests. Gartner defines this as an app using mobile-device resources that have nothing to do with the intended function of the app. Rather they can be used to eavesdrop on other apps that are running concurrently to collect data about the consumer. The rationale is that the collected information can be used for data analytics to help with targeted mobile advertising.

covertly on the mobile device. Monitoring software can access most mobile device activity and resources, thereby stealing consumer data just like the malware downloaded from an app store.

Most consumers are unaware of these types of threats, and even when they are aware, they don't take actions to protect their security and privacy until it is too late. On the other hand, financial



According to data from the Department of Justice and Privacyrights.org, more than 1 billion PII records have been compromised, resulting in identity fraud totaling \$24.7 billion in losses.

However, this has given cyber criminals a rather large attack vector to commit ID Fraud by using malware that looks like trustworthy apps to steal PII and financial transaction data from mobile banking apps, or to steal your credit-card information from your retail apps that reside on the same mobile device. This type of malware disguised as “trusted” apps has hundreds of millions of downloads from the major app stores.

Worse yet, this new form of malware is undetected by anti-virus and able to circumvent encryption, biometrics, tokenization, sandboxes and authentication. The result is that using mobile-banking apps to conduct transactions is similar to using an ATM to withdraw cash in a dangerous area with criminals lurking around, or handing your credit card to a stranger, in public, who is using the old-fashioned carbon copy credit card imprinter to take your order.

Another popular technique for cyber criminals is spear-phishing attacks – which take the form of email and text messages that appear to be from an official source or someone you know, usually garnered via a social-networking site. These messages can then install monitoring software

institutions carry the liability associated with the fraud that results from data stolen from mobile banking and retail apps. In a U.S. landscape where almost 1 billion PII records have been compromised and there is identity fraud totaling \$24.7 billion in losses – according to statistics from Privacyrights.org and the Department of Justice – greater safeguards are needed to protect consumers’ financial data.

At the same time, it is important not to intrude or detract from consumers’ mobile banking or retail experiences. Financial institutions and retailers can’t solely depend on consumer awareness and training, nor can they make it complicated for consumers to protect themselves.


For better or worse, the modern-day consumer has become enamored with using their mobile devices for apps such as social networks, location-based services, and games on the same device on which they want to do mobile banking and mobile commerce, thereby compromising their security and privacy. What financial institutions and retailers need is new, innovative security technologies that deliver an optimal balance between protecting consumer data and being

un-intrusive to consumers' total mobile-device experience.


In this way, their mobile banking and mCommerce apps can operate in a safe and trusted environment even when multiple applications are running concurrently. By working with companies that specialize in these types of new security technologies designed to thwart zero-day threats and malicious eavesdropping apps, financial institutions and retailers will not only protect themselves from liabilities, they will also be successful at convincing more of their customers to use mobile banking and mobile commerce, thereby increasing the ROI of their mobile-app investment and their operating efficiency.

Finally, as we look forward to what many believe will be the continued rapid adoption of mWallets, you must understand that they are inherently insecure because they operate on already infected devices. It's time to take a completely radical, proactive approach to securing consumers' data as the financial, transaction-based world shifts onto our smartphones and tablets.

This era marks the beginning of a new wave of enablement, opportunity and mCrime. Where there is mobile banking, mCommerce and mWallet there will be mCrime. Assume it comes in the apps as innocent as that flashlight app you recently installed, because if you don't, you'll be left in the dark missing your identity and your wallet.



Mobile malware could create revenues for malware authors touching in the billion-dollar range by 2020.
– McAfee Mobile Threat Report Q1, 2018



Is your app putting your customers at fraud risk?

New forms of malware make bank and retail apps vulnerable.

Mobile apps are becoming big business for businesses, including auction companies.

Many bank customers now check their account balances or transfer funds through an app on their cell phones. Savvy retail shoppers can use a favorite store's apps to learn about discounts, access coupons and find daily deals.

"The apps for financial institutions and retailers are getting greater use and that can be wonderful for business," says Gary Miliefsky, CEO of SnoopWall.

But as with so many things in the cyber world, caveats are connected. Even as companies provide additional services through those apps, they may be putting their customers at risk for fraud.

"Most companies don't realize just how vulnerable their apps are and what the potential is for leaking their customers' personal information," Miliefsky says. "And when that happens, it's bad for business."



69% of organizations don't believe their antivirus can stop the threats they're seeing. - Ponemon Institute, The 2017 State of Endpoint Security Risk Report



Since 2015, daily ransomware attacks have increased 300 percent. – Federal Bureau of Investigation, How to Protect Your Networks from Ransomware

He suggests a few reasons why most companies need better protection for their mobile apps, including new forms of mobile malware are being widely deployed in the major app stores and can eavesdrop on a customer through a company's app.

"These new forms of malware are undetected by anti-virus engines and are able to circumvent encryption, authentication and tokenization," Miliefsky says. "That makes it easy for cyber criminals to exploit the personal information of a company's customers and commit fraud."

PCI Data Security Standard

The PCI Data Security Standard requires merchants to protect credit-card holder data. Likewise, mobile-commerce providers must protect any payment card information, whether it is printed, processed, transmitted or stored, Miliefsky says. "Even though a customer has the breach on their mobile device, the retailer is responsible because it was their app that allowed the eavesdropping."

A breach of credit-card information potentially could result in fines for the retailer, Miliefsky says.

The FDIC's view

The FDIC requires banks that are providing an ATM-like online or mobile-banking experience to protect access to the confidential records of the consumer, the consumer's bank account information, user name and password credentials, and bill payment and check-deposit services. Just like with retailers, it doesn't matter that the breach happened on the customer's mobile device, Miliefsky says. The bank's app caused the problem because it allowed the eavesdropping, so "the risk and the responsibility is the bank's not the consumer's, he says. And, as in the case with retailers, banks could face fines for a breach.

"Businesses have become great at creating useful apps that their customers eventually feel they can't live without," Miliefsky says. "But the failure to secure that app is going to come back to haunt the business over the long haul."

Hacked!

Small businesses are a prime target for hackers and spam email campaigns. Here's how to better protect your inbox ... and your business.

By James Myers

Online threats are on a lot of peoples' minds, even small business owners.

Sure, the headlines are about the big companies, like Home Depot and Target, when they get hit, but small businesses often have less security than big corporations. This makes them a prime target for hackers.

So, it isn't surprising, or shouldn't be, that cybercriminals are increasingly preying on businesses through what is called a business email compromise, or BEC, because it has become a "highly lucrative threat vector for attackers," according to Cisco's 2017 Midyear Cybersecurity Report.

The report cites the Internet Crime Complaint Center, which says that between October 2013 and December 2016, \$5.3 billion was stolen through BEC. Furthermore, ransomware attacks took around \$1 billion in 2016 alone.

The report says there has been an overall increase in spam volume, which is defined as irrelevant or inappropriate messages, since mid-2016. However, these emails include "macro-laden malicious documents" that can work around some defense strategies.

Adam Jones is president and CEO of Firefly Technology, a Kansas City-based IT company that handles those duties for the National Auctioneers Association. He chimed in to offer some advice on how Auctioneers can protect their companies from online attacks.

Cybersecurity: Built-in SPAM filters aren't enough

First and foremost, Jones recommended that Auctioneers stop relying on built-in spam filtering with their hosted email products. He said companies of any size need to subscribe to a third-party spam service that sits between the internet and the mail host. Some examples include AppRiver, SecureTide, Barracuda and Mimecast.

While Jones holds that opinion, there are other options that don't require subscribing to a specific spam prevention service. One example is "G Suite" – originally launched by Google in 2006. The affordable suite provides email, video conferencing, online storage, and file sharing. A recent security update to the suite provided "features to block (ph)ishy activity, updated mobile device management controls and more."

Regardless which tool you choose, say a spam email does manage its way into your inbox. Let's explore several scenarios.

What about emails that ask the user to click on something?

"First check the actual email address that the email shows as coming from," Jones advised. "This sometimes requires clicking on the name at the top of the message, but it should reveal the full address."

Jones also said while there are spam emails that either masquerade or have come from the actual purported sender (e.g. in a hack scenario), many times, they simply masquerade the name. If the

email address does not match that which you would expect, it can (and should) be disregarded.

Also, if there is a link in an email, right click on it and copy the link. Then paste the link into a web browser, but before pressing enter, check out the link. For example, if someone said they're sending a link to a Google Apps file, make sure the address that you've copied and pasted says ".google.com." If the address is something different, it is an indication that the link is not safe because it will ask for personal information or download something that will infect your system.

"As a general rule," Jones said, "if you are not expecting something from someone with an attachment, attachments should be viewed skeptically. If you are suspicious of an attachment, having a relationship with a knowledgeable IT firm can come in handy as they can be used as a verification resource."

Jones said his company utilizes air-gapped computers that they can open attachments on, which tests for validity without putting their network of computers at risk.

1 in 131 emails contains a malware. - Symantec, Internet Security Threat Report April 2017

But what if the user has clicked on something in an email that they immediately realize could be bad news?

Jones said the first step is to shut down the computer. Then, immediately go to another computer and change the password to that email account.

"Then, engage IT support to ascertain the severity of what might have happened," Jones said. "They will determine if the computer is safe to continue using, or if it should be wiped, cleaned, etc."

Another precaution to take is to ensure that the mail server is set to reject emails that do not match someone's Sender Policy Framework, or SPF, record. Jones said this is a system that exists to tell email systems where legitimate email from the domain name should be coming from.

There is also the risk of becoming an unwitting spam sender. Nobody willingly does this, and there are ways to ensure it doesn't happen at your company.

Cybersecurity: Two-factor authentication

Jones recommends enabling two-factor authentication, or 2FA. Popular hosts like Google Suite and Office 365 support this. Basically, 2FA is a way to take steps beyond a password to gain access to your account. Once you enter your password, you get a verification message, which will come over via text to your phone or through an app on your mobile device.

"This is essential in today's climate," Jones said. To take it a step further, Jones recommends setting up DKIM (DomainKeys Identified Mail) verification. This is to prevent email spoofing and allows the receiver to verify that the email came from the right domain

"This is a more modern version of verification system and can be enacted with the help of your IT vendor and/or software vendors," he said.

Also, Jones said to be sure your organization has a proper SPF record set dictating the servers that might send email@yourdomain.com. An SPF record is a type of Domain Name Service (DNS),

which is an email validation system that identifies the mail servers that are permitted to send mail.

"Once set," Jones began, "recipient servers that are properly set to reject email based on what is defined in your SPF record would not receive emails that come from sources outside of those deemed legitimate senders for your domain."

Sending out mass emails can also be a problem. Jones said if you're sending out emails that don't require recipients to know to whom the email was addressed, use BCC (blind carbon copy).

"This can help prevent a scenario in which a recipient of a mass email gets hacked," he said, "and the hacker uses that information to send out spoofed emails to that group purporting to be the original sender."

Finally, Jones said many people list their email addresses in plain text on their website. This makes it easy for spammer to "identify the corporate hierarchy and then attempt to spoof users into actions of many types, such as wire transfers, login information, etc." Instead of using plain text, Jones said you can replace symbols with actual words, such as replacing @ with "AT", or users can also safely post their email address as an image.

While those options may be suitable for some, others who want more control or even higher security may choose to go a different route. For instance, instead of publishing an email address, some auction companies have opted for a contact form. This option involves developing a form so that the email address does not appear in a site's source code. Instead, the email address can be generated by JavaScript.

Also, depending on the platform your company uses for its site, there may be plugins or other similar tools (on WordPress, for example) that can help you develop a security-friendly form.

The bottom line is to find a solution that does not expose your company's contact information to spammers.

*Ransom attacks
took around \$1.6
billion in 2016 alone.*

Are you following data protection laws?

NAA members often hold buyer and seller data, but they aren't protecting it. That could mean huge problems.

By James Myers

Big data is a big deal, even for auction professionals. Business owners are capturing more data about their customers than ever, and they're making good use of it, but collecting that data comes with a lot of responsibility.

So, what are you doing to protect the data you have on your buyers and sellers? Furthermore, what are you doing to cover yourself should you become the victim of a cyber attack?

As cyber criminals become more evolved in their hacking methods, news of large corporations experiencing data breaches becomes more common. While the media focuses on breaches that occur at massive companies like Yahoo and Target, regardless of how large or small a company is, when a database is hacked, the company is liable for any personal information that gets into the wrong hands.

In most cases the company that was hacked is required by law to quickly notify any affected party that their information has been compromised. Failing to do this can result in big fines.

Larry Harb, a licensed Auctioneer and NAA member, is the founder and CEO of IT Risk Managers, Inc. He has spoken on the topic of risk management at NAA Conference & Show and also addresses the issue at state auctioneer association events. Harb estimates that up to 30 percent of auction

professionals, if they're being honest, would say they've lost personally identifiable information (PII) related to their buyers and sellers.

However, most are not aware that there are laws governing how to react to such a situation.

Smallbiztrends.com said that as of early 2017, 43 percent of cyberattacks targeted small businesses. Sixty percent of small companies go out of business within six months of a cyber-attack (U.S. National Cyber Security Alliance).

"This is the biggest exposure that Auctioneers don't realize they have," Harb said. "It could totally sink your company. They are oblivious to it because they've never thought about it or they haven't been educated on it."

It doesn't take a master hacker to get an auction professional in trouble – they can do it themselves by simply losing the data – on a laptop that is stolen out of a car or office, or mistakenly left behind and picked up by a stranger. For instance, Harb continues, an Auctioneer working at a fairground might register bidders and sellers on a laptop, perhaps by scanning driver's licenses. The auction company is now responsible for that information. Should that computer be stolen, the auction company would be in a sticky situation, particularly if they didn't encrypt the data.



Auctioneers need to protect themselves with database insurance, which provides them coverage against the loss of client, vendor and employee personal and private information.

"What are they doing to protect it?" Harb asked of the collected data. "Encryption is huge. If the Auctioneer encrypted all their data on their laptop or other electronic devices, they probably would not have to notify."

Many auction professionals use third parties to handle their credit card transactions.

For example, an Auctioneer doing an online auction would only know the last four digits of a buyer credit card account number. Should that third-party credit card transaction fall victim to a cyber criminal and that data get into the wrong hands, the law says the Auctioneer is the person who has the relationship with the buyer and is therefore responsible for notifying them that their personal information has been stolen.

"Most people don't pay attention to PCI DSS (Payment Card Industry Data Security Standard) compliance coverage," Harb

said, adding that this is also a big risk for Auctioneers. "Our policies cover fines and penalties for PCI compliance."

While every Auctioneer should do anything they can to protect their data, they should also be willing to protect themselves and transfer the risk via insurance.

Most Auctioneers have liability, or "slip and fall," insurance coverage, which protects them should someone be injured at auction or if auction items are stolen. However, most liability policies don't cover cyber issues.

Harb cites a landmark decision in a federal court in Arizona, which found that data is not tangible – it's virtual. Traditional insurance policies exclude virtual losses from being covered. The trigger in traditional insurance to cover clients is a physical act.

For instance, if a tree falls on your house, or a driver runs into the side of your car – your insur-

ance will kick in. In the virtual world, even though there can be financial losses resulting in the data being stolen, there is no physical trigger.

"Let's say you're an auction house and I acquire all the names of your buyers and sellers," Harb said. "At the end of the day, when I take that information, have you lost anything? According to the courts, the answer is no, but with this information, I can cause your company financial harm. Therefore, in order to cover your loss, you need a separate set of policies."

Harb said this is why Auctioneers need to protect themselves with database insurance, which provides them coverage against the loss of client, vendor and employee personal and private information.

"Every business that has a computer that's using the Internet has the exposure (to hacking)," Harb said.



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FAA 2018 Fall Conference Registration

Form and Payment Due to Florida Auctioneers Association, no later than Sept. 30, 2018

Please type or print neatly the information requested as it should appear on all conference materials. Fees include conference functions and materials only and do not include accommodations. Annual Winter Conference is set for October 14 & 15, 2018 at the Hilton Orlando/Altamonte Springs 350 NORTHLAKE BLVD, ALTAMONTE SPRINGS, FLORIDA, 32701, PH. (407) 830-1985. Hotel Registration is not included in Conference Fees. **Rooms should be booked through the hotel no later than Sept. 28, 2018**, using group code FAA. Pre-registration is strongly encouraged to avoid late fees and for the convenience of all attendees. **Conference Registration is considered "late" after September 30, 2018.**

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Past FAA members who have not paid 2018 dues, must do so to have voting privileges during the 2018 Annual Meeting.

TOTAL..... \$ _____

The Florida Auctioneers Association does not refund conference registration fees. Under extenuating circumstances, the current fees may be applied toward a future Florida Auctioneers Association event. A letter explaining the circumstances should be sent to the Association within 30 days of the missed event, and the Board of Directors will determine if the fees may be applied to a future event within the next year (365 days).

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Florida Auctioneers Association Membership Application and Renewal Form

To apply for or Renew Membership to The Florida Auctioneers Association, please complete all sections, then mail, along with payment to FAA Membership, P.O. Box 1088, Chiefland, FL, 32644. Dues are annual, and payable each January or July.

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