

RHR Information Services, Inc.

# SelectSmart News

## Editor's Note

As summer draws to close, RHR Information Services, Inc. would like to thank all of our customers. We had a fantastic summer this year and hope that means you did too. Thank you for your continues business and support.

This months issue covers a few important topics. Look below for a story on how to understand your credit, a valuable lesson for all of us. In National News, a piece from The Christian Science Monitor regarding terrorists and the rising threat.



Also inside find an update on diploma mills, what the FBI and local agencies are (or aren't) doing to shut them down and how to

protect yourselves.

Feel free to contact me with any story ideas, questions or concerns.

*Elizabeth Army*

Client Relations  
Coordinator

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## Understanding Your Credit Score

Despite credit scores growing importance in so many aspects of Americans' lives, only a fraction of consumers know their score and what they may be doing to help or hurt it, or how it could be used against them. Only 33 percent of consumers have obtained

their scores, according to a survey of about 1,600 consumers published last year by the Government Accountability Office. Another 2005 survey of 1,013 people by the Consumer Federation of America, an advocacy group, and Fair Isaac Corp, which created the credit

score formula, found that 49 percent of consumers do not understand that scores measure credit risk.

The proprietary formula behind

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## National News: Home Grown Terrorists



Armed with few means but plenty of ideological fervor, an emerging corps of wannabe terrorists is scoping out skyscrapers, conducting terror-training camps, and, in one case, even attacking Americans by using a Jeep.

The June 22 arrests of six men in Miami and one in Atlanta for plotting to destroy Chicago's Sears Tower and public buildings elsewhere provide the latest case in point. The band of alleged terrorists - which the government says pledged fealty to Al Qaeda but had no actual contact with it - has been characterized as "homegrown" because five of the suspects are US citizens.

From the Ku Klux Klan to the Weather Underground, American society has reaped its share of violent dissident groups. The government alleges that this latest group embraced jihad against the US, though it appears to have blended radical Islam with other religious beliefs. Even so, the arrests since 9/11 of some 50 Muslim-Americans - most of them born and raised in the US - is of growing concern to law enforcement and terrorism experts.

Most are amateurs, but law officers say several factors set this new threat apart: their means of recruitment, the source of their anger, their lack of direct tie to international terror groups, and their connection via the Internet to an apparent transnational web of sympathizers.

"These homegrown terrorists may prove to be as dangerous as groups like Al Qaeda, if not more so," FBI Director Robert Mueller told the City Club of Cleveland in a speech Friday. "[They] are self-recruited, self-trained, and self-executing. They may not have any connection to Al Qaeda or to other terrorist groups. They share ideas and information in the shadows of the Internet. They gain inspiration from radical websites that call for violence." On Thursday, the group in Miami, mostly of Haitian descent, joined the ranks of those linked to foiled terror plots since 9/11. Though lacking resources, the men had told an undercover agent that they were planning an attack more spectacular than those of 9/11, according to the government indictment.

Other recent arrests include:  
 • Two Georgia men arrested in March, both Muslims, are accused of being involved in inter-

national terrorism activities, making greater Atlanta the site of three recent anti-terror arrests. Authorities have linked them to those arrested in Canada in an alleged plot to attack targets in Toronto.

- In Torrance, Calif., a group of gas-station burglars were arrested last summer and charged with plotting to finance the destruction of military-recruitment offices. Three of the four are US citizens.

- Though not classified by the FBI as a terrorist act, a Muslim student's March rampage across the University of North Carolina quad in his Jeep Cherokee injured nine people. He is reported to have told investigators he was "avenging the death of Muslims all over the world."

Experts cite cultural alienation, the influence of radical clerics, and even youthful rebellion run amok as motivations for these plots and misadventures. But what ties many of them together is the idea of defending a religion under attack.

"One fundamental common denominator of these cases is the

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## Diploma Mills Still A Problem



You may remember our story on diploma mills from early 2005. The problem of Diploma Mills is still here and getting worse.

There are over 300 unaccredited universities or schools now operating in the US. Many of these "schools" will sell a person any

degree the want or need. Some "schools" can award more than 500 degrees a month.

The FBI recently shut down their Diploma Mill Task Force and many state agencies don't have the resources necessary to go after these "schools." These

things ensure the problem will continue.

Your best defense? Have RHR Information Services, Inc check your applicants' education or do it yourself. For more information contact your RHR Representative.

## Terrorists continues

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belief that there's a war against Islam and therefore you have to avenge it," says Steven Emerson, author of "American Jihad: The Terrorists Living Among Us." Many of those arrested were not seen as threats by those who knew them. In an earlier case in Lackawanna, N.Y., the six men who ultimately pleaded guilty to providing material support to terrorists grew up watching football, played sports, and enjoyed barbecue. In the Miami case, one of the suspects is a musician who also worked at an Abercrombie & Fitch store.

"These folks have various jobs, including ice-cream truck driver. A lot of them are students, a lot of them are Muslim converts or their parents came from Middle Eastern countries," says Oren Segal, director of the Center for the Study of Left-wing and Islamic Extremism in New York. Particularly disturbing for law enforcement is that so many, like the London subway bombers last summer, are citizens without rap sheets whose violence seems to come out of nowhere. The FBI's Mr. Mueller said Friday that the bureau met with Muslim organizations as recently as last week to discuss issues in a community with as many as 7 million members in the United States, nearly half of whom are African-Americans.

"You're getting people who aren't connected to particular groups, and they seem to be moving very rapidly from a period of having no criminal record to suddenly being willing to use violent methods to make a political point," says Gary LaFree, director of the National Consortium for the Study of Terrorism and Responses to Terrorism in College Park, Md.

Questions arise, however, about how much the government

makes of some of these alleged plots, many of which seem amateurish. The Miami group, officials acknowledge, posed no immediate threat.

"You have a Republican Party that's perhaps in trouble, which needs to say, 'Look, we foiled this plan, we're keeping America safe,' " says M. Ali Khan, director of the American Muslim Council in Chicago. "But ... did they have the means to do what they were talking about?"

More worrisome is that, with so many amateur networks at play, a group of low-profile professionals can be lost in the shuffle. A lowball figure of Al Qaeda sympathizers living in the US is about 1,000, including perhaps 300 extremists, a former Homeland Security inspector general, Clark Kent Ervin, has said.

"We can laugh at these amateurish efforts, but it does seem that what's developing are elements of alienated Islamic populations in our own country now. We need to recognize that [these plots] are an early warning that we need to understand what the dynamic is," says Peter Sederberg, a political scientist at the University of South Carolina in Columbia.

In the Miami case, the peculiar set of influences at work underscores the challenges of infiltrating the fragmented terror network, law-enforcement experts say. The religious background of the men is an apparent mix of Islamic, Christian, Jewish, and martial-arts tenets. The group was inspired by a "violent jihadist message," US Attorney General Alberto Gonzales said last week.

"What we're seeing now is quite similar to the militia movement, where we had groups all over - in far greater numbers than with Islamists - plotting things," says Mark Pitcavage of the Anti-

Defamation League. "But we managed to survive that pretty darn well because law enforcement was vigilant - and we have this same state of vigilance post-9/11."

Article from The Christian  
Science Monitor  
By Patrik Jonsson




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**The Right Path to the Right People**



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## Credit Score, continued

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this all-important number is largely a mystery and the data on which it's based is often inaccurate. 25% of credit reports had an error serious enough to cause consumers to be turned down for a loan or a job, according to a 2004 survey by the US Public Interest Research Group. There are steps you can take to manage your credit score so that it's as accurate and as high as it can be.

Review your FICO scores and credit reports once a year, or several months before applying for a loan, to check for errors, negative data, or any suspicious activity that may signal identity theft. You can get a free copy from each of the bureaus but it won't contain your score. For all three reports and scores, try [www.myfico.com](http://www.myfico.com) and order the \$44.85 package. Get all 3 because they most cer-

tainly will be different. A 2002 study of the credit scores of more than 500,000 people conducted by the Consumer Federation of America and the National Credit Reporting Association found that 29% of consumers had scores that varied by at least 50 points.

To clear up mistakes you can contact the bureaus online or in writing. Experts suggest using regular mail and sending it certified mail. That way you have proof that the bureau received it. Dispute errors directly with lenders if a credit bureau has decided that a complaint is without merit.

Once you have fixed errors, start trying to up your score. #1 Sign up for automatic bill pay. This will ensure you never send a late payment again. If you are 30 days or more overdue on a bill your score can drop as much as 100 points. #2 If you are applying for a loan,

reduce your spending. The lower the balance on any current credit cards, the better. #3 Don't apply for any new credit cards. Every time a lender checks your credit, it can reduce your score. #4 Don't cancel old credit cards. You gain points by keeping your available credit percentage high. So by closing those accounts you will have less available credit.

Once you've decided to work on your credit don't assume it's a quick fix. Often these things can take months. For help deciphering your credit report go to [ConsumerReports.org](http://ConsumerReports.org) and click on Personal Finance.