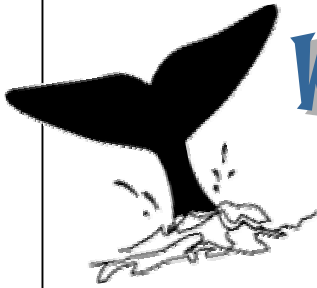


# ORCA TALES

*"We can tell you more about them than their mother"*



## Win! Win! Win!

All you have to do is send over screenings! When you receive a report back—**look for the whale tail!** It will be somewhere on the report.

Find the whale tail immediately and you will be a **WINNER!** We will have one winner each week!

### MANAGEMENT MATTERS

a division of the Hughes Group

**Full Service Employment and Labor Law Firm  
Biography on Richard Hughes**

Management Matters is owned and directed by Richard Hughes. Richard has practiced employment law for more than 10 years. He graduated from the University of Puget Sound School of Law (Seattle University). He is a member of the Washington State Bar and is admitted to practice in both the United States District Court - Western District of Washington as well as the Ninth Circuit Court of Appeals.

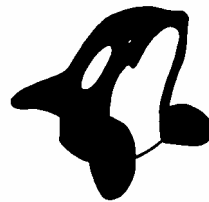
For more than 10 years, Richard has successfully represented both employers and employees. As a result, he has a unique insight into employee claims that has allowed him to expedite resolution while minimizing expense.

Telephone: (360) 348-0481

Fax: (360) 466-4102

E-mail: rhughes@northstarlaw.com

## ORCA WISDOM



Nothing truly valuable arises from ambition or from a mere sense of duty; it stems rather from love and devotion towards men and towards objective things.

**\*\*Albert Einstein\*\***

### *FORM of the MONTH*

**A Crime Free Addendum  
in SPANISH!**

**Find it on the web at: [www.orcainfo-com.com](http://www.orcainfo-com.com)**

### What people are saying about ORCA:

Dear ORCA:

You people are the BEST! I first called only a couple of days ago and can not believe the level of efficiency and genuine kindness you lavish on your clients. As a new landlord, a helpful hand through the morass of renting is greatly appreciated. You need to know that not only our realtor but also the seller's realtor suggested working with you. Neither could speak highly enough about your company and the services you offer. They did not exaggerate. You are absolutely first-rate.

Your staff has provided incredible support and direction. Your kind receptionist is expert at assessing needs and put me in contact with just the right person for my queries. Katie graciously introduced me to the process, telling me to call her whenever I had a question and for which I have gratefully taken to heart. John was so considerate as he explained the procedure necessary to deal with a difficult tenant, even to researching it further and calling the next day with additional information. Raquel who is performing the best background checks imaginable and who called me with a heads up before faxing the information. You are all amazing! I feel so comfortable working with you because of the fine people you employ. Clearly, the realtors knew what they were talking about when they sang your praises. I now join them in that song.

**YOU ARE THE BEST!!!**

Gratefully, J. Olson

Bellingham, Washington

**Mr. Orky Turka!**



**We at the  
ORCA POD wish you a  
HAPPY THANKSGIVING!**

**In honor of  
Thanksgiving  
the office will be closed  
on Thursday, November 25**

## Going Smoke-Free Makes Sense!

There is a huge market of tenants that goes largely untapped. Tenants who are less likely to leave a unit in need of heavy maintenance and who are looking for smoke-free units. They are willing to pay higher rent and their numbers are growing every year. Finding a large group of tenants willing to pay more to not smoke in their units is almost too good to believe, but the numbers are in: a recent survey conducted in the Puget Sound found that over 75% of renters reported that they would choose a non-smoking building over a similar building that allowed smoking. Allowing a tenant to smoke in their unit is entirely an apartment owner's decision and it is a decision worth consideration. Cigarettes are the number one cause of fires in apartment complexes. Insurance companies are well aware of this so prohibiting smoking in your units not only decreases the risk of damage to your property but can also help you negotiate a lower insurance rate. Permitting smoking in your units can also increase cleaning and maintenance costs. Smoking units are more likely to need repainting, blind cleanings and heavy carpet cleaning. Many apartment managers have been faced with the prospect of trying to rent a unit that still smells of smoke despite the best efforts to remove odor. The vast majority of non-smokers and even most smokers do not wish to rent a unit that smells like smoke. Unfortunately, it is often the owner of the apartment complex who incurs the cleaning and repair cost caused by previous tenant's smoking. However, some owners have begun charging smokers non-refundable charges as a condition of the lease. Other owners are solving the problem by prohibiting smoking in all of their units.



Non-smoking tenants have very little tolerance for smoke that gets into their unit from another tenant's cigarettes. As public knowledge about the serious health hazards of secondhand smoke increases, tenants are becoming more invested in ensuring that they are not exposed to secondhand smoke in their home. Apartment managers are likely to face an increasing number of complaints about secondhand smoke entering their units from a neighboring unit. These complaints aren't often easily resolved because both parties involved in the dispute feel that their rights are being attacked. The non-smoker feels that he has a right to live in a place that is not hazardous to his health. The smoker feels that he has the right to smoke in his unit. The truth is that the smoker has no right to smoke in the unit he rents. Just as another renter does not have the right to keep a dog in his unit unless the apartment owner permits pets. However, the non-smoker can make a legitimate argument regarding his right to live in a unit free of hazards.

Eliminating smoking in apartments also reduces liability for other short and potentially long term costs. In recent years tenants have sued their landlords for failure to provide a hospitable living environment. The results of these lawsuits are varied, but many have favored the tenant. Landlords have had to pay moving costs, reduce rent rates, and even make structural changes to their buildings because of secondhand smoke exposure.

\*\*\*Reprinted from *ONSITE Magazine*.

## Exceeding Credit Limit is Costly!

Credit-card users, consumer advocates and some credit-industry experts are complaining that banks are using their clout to gain more revenue from credit-card customers who are struggling to make ends meet. Instead of cutting these people off as bad credit risks, banks allow them to keep spending. But the banks charge them higher interest rates for going over credit limits, for paying late, for getting cash advances from their credit cards or for simply using the maximum amount of credit offered-even if they make payments on time!



In a recent survey of 140 credit-card users, a consumer advocacy group found 85% of the banks mentioned raise interest rates for customers who pay late, even after one late payment. Nearly half of the banks surveyed raise rates if they find that a customer is in arrears with another creditor. One banker told me that customers make the choice to continue the relationship. No one is forcing them to pay higher interest or late fees. It is their choice.

Cardweb.com, a consulting group that tracks the credit-card industry, notes that credit-card fees rose to nearly 34% of total credit-card revenue in 2003. The average monthly late fee hit \$32.01 in May 2004, up from \$13.30 in May 1996. To make matters more difficult for customers, some banks have also started raising bank fees as they continue to unbundle and itemize charges for many services that were formerly included in the account at no cost.

The banking industry says fee hikes are simply due to the rising cost of doing business. Consumer groups respond that banks are reaching all-time high profits without raising fees, and that federal and state investigations are needed to see whether any banking laws are being violated.

\*\*\*reprinted from "the Consumer Connection" by David Horowitz

## DO NOT CALL

A directory of cell phone numbers will be published soon. This opens the door to solicitors calling our cell phones using up our minutes. The Federal Trade Commission has set up a do not call list. You can go to the link below to register your cell phones on line.

[www.donotcall.gov](http://www.donotcall.gov)

