

ARTICLE RETRACTION!

We published an article in last months ORCA TALES Newsletter titled, "TRIANGLE OF LIFE". This was a mistake. I initially thought it was good advice. Since then I have come to the understanding that it is not good advice. The correct Earthquake survival information can be found on several different "official" web sites such as the one published below from the RED CROSS. Forgive my boo-boo on publishing last months article. I hope it has not caused any worries for anyone.

Thanks,
Rebekah Near
CEO, Orca Information, Inc.

Prepare a Home Earthquake Plan

- Choose a safe place in every room--under a sturdy table or desk or against an inside wall where nothing can fall on you.
- Practice DROP, COVER, AND HOLD ON at least twice a year. Drop under a sturdy desk or table, hold on, and protect your eyes by pressing your face against your arm. If there's no table or desk nearby, sit on the floor against an interior wall away from windows, bookcases, or tall furniture that could fall on you. Teach children to DROP, COVER, AND HOLD ON!
- Choose an out-of-town family contact.
- Consult a professional to find out additional ways you can protect your home, such as bolting the house to its foundation and other structural mitigation techniques.
- Take a first aid class from your local Red Cross chapter. Keep your training current.
- Get training in how to use a fire extinguisher from your local fire department.
- Inform babysitters and caregivers of your plan.

Eliminate Hazards, Including --

- Bolting bookcases, china cabinets, and other tall furniture to wall studs.
- Installing strong latches on cupboards.
- Strapping the water heater to wall studs.

Prepare a Disaster Supplies Kit For Home and Car--

- First aid kit and essential medications.
- Canned food and can opener.
- At least three gallons of water per person.
- Protective clothing, rainwear, and bedding or sleeping bags.
- Battery-powered radio, flashlight, and extra batteries.
- Special items for infant, elderly, or disabled family members.
- Written instructions for how to turn off gas, electricity, and water if authorities advise you to do so.

Identity Theft Quiz

Identity thieves use many ways of getting your personal financial information so they can make fraudulent charges or withdrawals from your accounts. Do you know how you can reduce the risk of becoming a victim of identity theft? Take this simple quiz, and see how you score:

1. When I keep my ATM cards and credit cards in my wallet, I never write my PIN (Personal Identification Number) on any of my cards.

Reason: If you lose your ATM card or credit cards, identity thieves or other criminals can have instant access to your bank or credit card account.

2. When I leave my house, I take with me only the ATM card and credit cards I need for personal or business purchases.

Reason: If your wallet or purse is lost or stolen, and you're carrying fewer cards, you'll have to make fewer calls to banks and credit card companies to report the loses, and the odds of fraudulent charges in your name will be lower.

3. When I get my monthly credit card bills, I always look carefully at the specific transactions charged to my account before I pay the bill.

Reason: Someone who gets your credit card number and expiration date doesn't need the actual card to charge purchases to your account. If you don't look closely at your credit-card statement each month, you might not have any recourse if fraudulent transactions go through and you don't dispute them promptly with your credit card company. As soon as you see unauthorized charges on your statement, contact the credit-card company immediately to report them.

4. When I get my monthly bank statements, credit card bills, or other documents with personal financial information, I always shred them before putting them in the trash.

Reason: Some identity thieves aren't shy about "dumpster diving" – literally climbing into dumpsters or rooting through trash bins to look for identifying information that someone threw out. Buying and using a shredder in your home or office is an inexpensive way to frustrate dumpster divers and protect your personal data.

5. When I get mail saying I've been pre-approved for a credit card, and don't want to accept or activate that card, I always tear up or shred the pre-approval forms before putting them in the trash.

Continued on back...

**The Orcapod wants to wish you all
a very Happy Thanksgiving!**

**Our office will be closed on Thursday,
November 27th, 2008**

Continued from front article...

- Keeping essentials, such as a flashlight and sturdy shoes, by your bedside.

Know What to Do When the Shaking Begins:

- **DROP, COVER, AND HOLD ON!** Move only a few steps to a nearby safe place. Stay indoors until the shaking stops and you're sure it's safe to exit. Stay away from windows. In a high-rise building, expect the fire alarms and sprinklers to go off during a quake.
- If you are in bed, hold on and stay there, protecting your head with a pillow.
- If you are outdoors, find a clear spot away from buildings, trees, and power lines. Drop to the ground.
- If you are in a car, slow down and drive to a clear place (as described above). Stay in the car until the shaking stops.

Identify What to Do After the Shaking Stops:

- Check yourself for injuries. Protect yourself from further danger by putting on long pants, a long-sleeved shirt, sturdy shoes, and work gloves.
- Check others for injuries. Give first aid for serious injuries.
- Look for and extinguish small fires. Eliminate fire hazards. Turn off the gas if you smell gas or think it's leaking. (Remember, only a professional should turn it back on.)
- Listen to the radio for instructions.
- Expect aftershocks. Each time you feel one, **DROP, COVER, AND HOLD ON!**
- Inspect your home for damage. Get everyone out if your home is unsafe.
- Use the telephone only to report life-threatening emergencies.

Your local Red Cross Chapter Can Provide Additional Materials in English and in Spanish.

- "Are You Ready for a Fire?" (ARC 4456)
- "Your Family Disaster Plan" (ARC 4466)
- "Your Family Disaster Supplies Kit" (ARC 4463)

Remember, when an earthquake, flood, fire or other emergency happens, you can count on your local American Red Cross chapter to be there to help you and your family. Your Red Cross is not a government agency and depends on contributions of your time, money, and blood. For more information, please contact your local Amber Red Cross Chapter or emergency office.

24th Annual TRENDS Rental Housing Management Conference and Trade Show

Washington State Convention Center, Seattle, Washington
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December 11, 2008
We'll see you there!

Reason: If you throw out the documents without tearing them up or shredding them, "dumpster divers" can send them back to the credit-card company, pretending to be you but saying that your address has changed. If they can use the account from a new location, you may not know the account's being used in your name until you see it on a credit report (see below).

6. I request a copy of my credit report at least once a year.

Reason: Any consumer can request one free copy of his or her credit report per year. Reviewing your credit report can help you find out if someone has opened unauthorized financial accounts, or taken out unauthorized loans, in your name. Contact the three major credit bureaus – Equifax (1-800-685-1111), Experian (1-888-397-3742), or Trans Union (1-800-916-8800) – to request a copy.

7. If the volume of the mail I get at home has dropped off substantially, I always check with my local post office to see if anyone has improperly filed a change-of-address card in my name.

Reason: Some identity thieves may try to take over your credit card and bank accounts, and delay your discovery of their criminal activities, by having your mail diverted to a new address where they can go through it without your knowledge. Your local post office should have on file any change-of-address cards, and can respond if you find that someone is improperly diverting your mail.

8. If I think that I may be a victim of identity theft, I immediately contact –

*The Federal Trade Commission to report the situation and get guidance on how to deal with it.

*The three major credit bureaus to inform them of the situation.

*My local police department to have an officer take a report.

*Any businesses where the identity thief fraudulently conducted transactions in my name.

Reason: Identity theft is a crime under federal law, and under the laws of more than 44 states, that carries serious penalties including imprisonment and fines. To help law enforcement in investigating and prosecuting identity theft, the Federal Trade Commission (FTC) maintains a national database of complaints by identity theft victims. The FTC, through a toll-free hotline (1-877-ID-THEFT), can also help you decide what steps to take in trying to remedy the situation and restore your good name and credit. Credit bureaus should also be notified so that they can flag your credit report. Local police by taking a report and providing you with a copy, can help you show creditors that an identity thief has been conducting certain transactions in your name and without your permission.

How did you score on this quiz? If you checked even two or three "No" boxes, it means that you need to take more of the precautions described in this quiz. Remember that identity thieves, unlike robbers or fraudsters, don't have to have any personal contact with you in order to commit their crimes. The more you do to protect your personal information, the lower the odds that you'll become a victim of identity theft.

For more information about identity theft, go to the Federal Trades Commission's Identity Theft WebPages, at www.consumer.gov/idtheft