

A Safe Workplace

Crime in the workplace is everyone’s business!

Keeping Information Inside Your Computer

Technology creates complicated security issues. Being able to communicate with people in an instant also means that your computer and the information stored there can be vulnerable to crime. If your company uses an outside Internet provider, it is important that you familiarize yourself with that company’s privacy policy and email service. Understand the type of protection they offer and what, if any, backup policies they have. Remember the following:

- ◆ Do not share sensitive information with unknown individuals in chat-rooms or other Internet discussion forums.
- ◆ Verify that you have an encrypted connection when providing credit card or other financial information online.
- ◆ Use a password that cannot be easily guessed - mix up letters and numbers in a random fashion. Change your password regularly.
- ◆ Backup all systems regularly. Keep backup information in a fire proof safe or better yet off the premises.
- ◆ Use virus protection software.
- ◆ Use a firewall or gatekeeper between your computer and the Internet.
- ◆ Disconnect computers from the Internet when they are not in use.
- ◆ Regularly download security patches from your software vendors.
- ◆ Don’t send confidential, financial, or personal information on your email system.

Keeping Violence Out of the Workplace

Violence in the workplace takes many forms, from raised voices and profanity or sexual harassment to threats, coercion, or intimidation to robbery or homicide. Many of us think that workplace violence consists solely of a disgruntled employee committing homicide. More commonly, it is a robbery gone awry. With proper planning, an employer can prepare the workplace for incidents of violence. To assess a workplace’s vulnerability to violence, ask yourself these questions to see if your office is secure:

- ◆ Do you have easy-to-use phone systems with emergency buttons, safe rooms, security guards, office access controls, good lighting, safety training?
- ◆ Does your employer take care in hiring and firing?
 - Before hiring, are employment gaps, history, references, and criminal and educational records thoroughly examined?
 - Are termination procedures defined clearly with attention to advance notice, severance pay, and placement services?

**Continued on back of this newsletter...*

Keep Credit Score High

Is there any way to get my FICO score without paying money? What is the best way to get a FICO score, and how often should I check my FICO score and my credit-card reports?

Typically, One FICO credit score costs \$14.95, but FICO recently launched a program where banks and other financial institutions can provide a free FICO score along with the monthly statement to customers who bank online. It’s a new program, so not a lot of financial institutions are using it just yet. It’s worth asking your bank or credit union. And let’s hope this catches on.

If you can get your FICO score free each month, that’s obviously great. But if you know you have a solid FICO score (at least 700) there’s no need to pay to check your scores monthly. Once or twice a year is fine. Be sure to check your score a few months before you intend to apply for a loan; if there is a negative surprise, you can clean it up ahead of applying for the loan. At annualcreditreport.com you can get one free annual report from each of the three credit bureaus (Equifax, Experian and TransUnion). That’s a great free way to stay on top of your credit reports.

Full disclosure: I have a business relationship with FICO: Suze Orman’s FICO Kit. But I do not receive one penny when anyone buys a FICO score.

NOTE: Costco offers a credit report and credit score service as part of its Identity Guard program. Go to Costco.com and type “Identity” in the search box.

**Article written by Suze Orman, reprinted from the Costco Connection.*

Eviction Enlightenment

Ask Eviction Swami Johnnananda

Landlord: My tenant is on a lease but I am not happy with the way things are going. Can I ask them to move?

Eviction Swami Johnnananda: No my child. It would be very bad karma if you asked them to leave. We don’t want you coming back in your next life as a cow or pig because you were bad in this life. The answer is to serve them a Ten-Day Notice to Comply if there are violations of the terms of the lease. Ten Day Notices can be quite tricky and you will want to visit our website for the details on preparing and serving this notice.

***For more wisdom from Eviction Swami Johnnananda go to www.orcainformation.com*



ORCA ♦ WISDOM ♦

“A pessimist sees the difficulty in every opportunity; an optimist sees the opportunity in every difficulty”

Winston Churchill

Commercial Property

2009's derailed projects and increasing vacancies

In 2007, developers excavated a deep hole in downtown Seattle at Second Avenue and Pine Street for the foundation of a 23-story luxury hotel and condo tower.

They filled the hole in 2009.

That pretty much captures the kind of year it's been for commercial real estate in the Seattle area.

The development pipeline dried up. A few projects were halted misconstruction.

Office and industrial vacancy rates soared. Rents fell. Condo developers, desperate for sales, resorted to auctions and big price cuts to unload units. Banks foreclosed on some properties.

And 2010 won't be any better, according to year-end forecasts by developers, brokers and other industry insiders.

"2010 in my world is going to be rough," Bart Brynstad, who heads the Seattle Office of industrial developer Panattoni Development, told one recent industry gathering.

"I think we have just seen the tip of the iceberg on what's coming," said Tom Parsons, senior vice president of developer Opus Northwest.

The tip was sobering enough. During 2009:

- ◆ Developers delivered 2.4 million square feet of new office buildings in greater downtown Seattle - the equivalent of more than 1 1/2 Columbia Centers. At last count, more than 90 % of it remained unleased.
- ◆ Michael R. Mastro, for decades one of the region's most prolific real-estate developers and lenders was forced into what probably is Western Washington's biggest, most complex bankruptcy.
- ◆ The mostly empty, 42-story tower known until recently as the WaMu Center sold for 1/3 what it cost to build 3 years ago.
- ◆ Confronted with slow sales, Vulcan and Schnitzer West, among the region's real-estate giants, each converted a nearly finished center-city condo project to apartments.
- ◆ Even the Four Seasons Private Residences - ultra-luxury downtown Seattle condos intended for the recession-proof rich - dropped its prices in hopes of jumpstarting stagnant sales.

All this happened in what was supposed to be the nation's top real-estate investment market. That's where the Urban Land Institute, a growth think tank, ranked Seattle a year ago.

For 2010, the institute dropped the region to 8th place, still relatively high. But that's more a reflection of the greater weakness of other markets than the strength of this one.

And none of the other 50 top markets fell further in the institute's scoring over the past year. Seattle has lost its edge, said Jonathan Miller, the report's author, because of Washington Mutual's collapse, layoffs at Microsoft and Boeing, and an overbuilt office sector.

Commercial real estate won't recover until after the rest of the economy does, insiders agree. "We need jobs to get this thing moving again," said Opus Northwest's Parsons.

King and Snohomish Counties have lost nearly 100,000 jobs since employment peaked in early 2008. It would take at least 36,000 new ones just to fill 90 % of Seattle's vacant office space, Parsons estimates - and the city accounts for only half the region's vacant space.

Gardner said Seattle could start adding jobs again in mid-2010. The worst of the recession is over, he maintains.

But he doesn't expect commercial real estate will return to anything approaching normal until 2014.

The outlook has dimmed considerably since early 2008, when the recession hadn't hit Seattle hard yet. Many insisted then that Seattle's real-estate market would piggyback on a strong local economy and escape the downturn relatively unscathed.

"About a year and a half ago, we thought we were different," DeLisle told one recent forum. "Nobody is really different."

**Reprinted from the Seattle Times, written by Eric Pryne*

A Safe Work Place continued...

- ◆ Could you recognize potentially violent employees? Signs of stress that could erupt into violence include:
 - Depression
 - Frequent absences
 - Talking in a louder-than-normal voice
 - Being startled easily
 - Increased irritability
 - Impatience
 - Concentration and memory problems
- ◆ Are you encouraged to report unusual or worrisome behavior?
- ◆ Is there a clear, written policy that spells out procedures in cases of violence and sanctions for violators?
- ◆ Do you know to whom you should report unusual behaviors?
- ◆ Do you work in a supportive, harmonious environment? Is there a culture of mutual respect?
- ◆ Does your employer provide an employee assistance program?

Once you have assessed your workplaces vulnerability to violence you should take steps to implement a workplace violence prevention program, if one is not already in place. This comprehensive program is supported by all levels of employees and addresses physical security, hiring and firing practices, and employee vulnerabilities. Work with upper management to encourage them to evaluate your workplace and help start a workplace violence prevention program where you work.

...to be continued



What people in the know are saying about ORCA...

"Thank you for your good, fast service and for the help I receive when I called for help understanding the report!"

*MC

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