



SPOTTING FRAUD IN RENTAL LISTINGS

THE WARNING SIGNS

- If the tenant did not provide a Social Security Number or provided a false or wrong one, thereby preventing a credit check.
- Emails are overly polite, poorly written and express excessive eagerness to rent site unseen.
- Tenant does not send funds as promised or delays providing information
- Email is sent from another country or the tenant claims to be a reverend or works for the World Health Organization (WHO) and is out of the country OR if the tenant claims to live in one country but the email is sent from another without adequate explanation.
- If the tenant asks you to not cash a rent or security deposit check or asks you to purchase services on their behalf.
- Never provide a bank account number, bank routing number or other financial or personal information.

COMMONALITIES IN RENTAL SCAM EMAILS

- The email starts with Sir/Madam
- There are excessive misspellings in the email.
- There are character mistakes.
- There is excessive capitalization.
- The email references the UK, Cashier's Checks, Doctor, Nigeria, Reverend.
- The email is from a free provider.
- The email refers to another person or agent.
- The email references wanting to move in site unseen.

Franco Simone-

Attention Orca Clients!
Sorry for the inconvenience.

Our office will be closed on Saturday
November 14th for Staff Training.
We will re-open again on Monday,
November 16th, at 8 am



Orca's Office Hours in
Observance of the
Thanksgiving Holiday

November 25th 8 - 3
November 26th Closed
November 27th 9 - 3

Orca Tube

Find our Featured Form
on our homepage.

[How to Read a Trans
Union Credit Report](#)

*Train Your Staff!
Educational YouTube's Available*

What our client's are saying about Orca...

*"You ROCK! Thanks for
the quick work :-) Hope
you have a great day!"*

*L. Long -
Oak Harbor*

Orca Wisdom

**Women will never be
equal to men until they
can walk down the street
with a bald head and a
beer gut, and still think
they are sexy.**

-Rebekah Near-

Friendly Reminder:

Receive faster results!!
Make sure to have appli-
cants completely fill out
application legibly in
Blue or Black ink. This
helps speed up the
screening process and
results in a quicker turn
around time.
Thank You,
The Orca Pod



Smoothing Out Cash Flow Could Save Your Business

Analyze Cash Every Month

Analyzing cash doesn't have to be a complicated procedure. You simply prepare a schedule that shows the cash balance at the beginning of the month, then add cash you received, subtract cash you spent, and calculate the ending cash balance. If your cash balance is decreasing month by month, you have a negative cash flow. If it's climbing, your cash flow is positive.

Monitor Receivables

Many businesses fall short in this area. Extending credit to deadbeats, failing to identify late payers, refusing to collect on a timely basis—these practices amplify cash flow problems. Mitigate receivable fluctuations by using financial software to generate aging reports, following up when payments are even a day late and offering discounts to customers who pay early. Factoring receivables—selling your invoices to a factoring company—is another way to maintain a predictable cash flow.

Slow Down Disbursements

Prudent cash flow management dictates that you retain cash as long as possible. Pay your vendors on time—not too early, not too late. Of course, if suppliers offer discounts for early payment, take advantage of cost savings whenever possible. Consider also negotiating with suppliers to extend payment times.

Time Large Expenses

If you know property tax payment is due in

June, start setting aside money in a separate fund in January. The same holds true for any large payment that comes due during the year. If your equipment is nearing the end of its useful life or your roof is showing signs of wear, start saving now. Don't let big expenditures catch you by surprise.

Keys to Effective Cash Management:

- **Reduce Lag Time** - Give incentive discounts to customers who pay early for example. Aim for just-in-time inventory to reduce holding costs.
- **Establish a Line of Credit** - To cover shortfalls resulting from excessive lag time, unforeseen business disruptions, or weakening in your market. But take care that short term credit doesn't become a crutch.
- **Check Out New Customers** - A prudent business owner will assess whether new clients are likely to pay on time before extending them credit
- **Grow With Caution** - Expanding into new markets can bring momentum and additional sources of income. But developing new product lines, expanding facilities, hiring new employees all consume cash. Be sure to generate accurate cash forecasts first, preferably with expert help.



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L. Long - Oak Harbor

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-Rebekah Near-

Friendly Reminder:

Receive faster results!! Make sure to have applicants completely fill out application legibly in Blue or Black ink. This helps speed up the screening process and results in a quicker turn around time.

Thank You,
The Orca Pod

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