



Financial Center

Topa Talk

A publication of Topa Management Company

MARCH 2007

Inside this issue

At Your Service	1
Welcome New Tenants	1
TFC Web & Newsletter Info	1
Fighting Phishers	2
Travel Tips 2007	2
Modern Travel Checklist	3
Grammar Awareness	3
Quotes	3
Sleep Well	4
Building Events	4
Staff Contact Information	4

At Your Service

Fort Street Tower

Aloha Sushi	585-7374
Bin's Convenience	521-8886
Carrot Patch	531-4037
Clark Hatch Fitness	536-7205
Cookie Corner	532-9072
Flowers for You	521-2020
Fort Street Bar & Grill	523-1500
Little Soho Women's Wear	722-7789
Young Laundry	521-2286

Bishop Street Tower

Amfac Center Barber	538-7811
Andy Mohan, Inc.	521-1222
Beijing Express	478-1628
Best Printing	531-2121
Charles Schwab & Co.	534-9700
For the Love of Coffee	533-4486
Country Wide	532-0922
Komala Curry House	523-9900
KD Jewelry	545-7841
Leather Soul Men's Shoes	531-7685
Scottrade, Inc.	521-8573
Styling Crew	533-7800
Subway Sandwich	545-3945

We welcome the following companies to Topa Financial Center

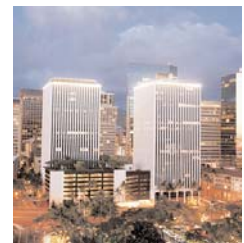
BISHOP STREET TOWER

Yamamoto & Settle, Attorneys at Law

Robello, Cliff, Attorney at Law

Takara, John, Attorney at Law

Scheibert Machinery and Energy



Topa Financial Center Website

TopaFC.com has a new look

On March 8, 2007, Topa Financial Center revealed a new look for the building website. As always the website will continue to bring you useful building information including building forms and the latest Topa Talk newsletter.

Tenant Business Web Directory

Let fellow tenants and patrons know where you are by listing your business on the building web directory. We offer the online tenant directory as a free service to our building tenants. Our data tells us that people are conducting searches for businesses listed in our web directories and finding them. It's one more way, beyond your own company website, that you can provide contact information to your customer. To submit your company information for the Topa Financial Center online directory, complete the PDF form available at www.TopaFC.com, and fax to Barbara at (808) 599.5776.

Article Submissions

Not only does the Topa Talk newsletter let your office neighbors know who you are, you also receive the added bonus of getting free press in our web publication. Archived editions of the Topa Talk provide links to your story and company. We look forward to hearing your story and sharing it with others.

Fighting Phishers, Frauds and Scammers

Reprinted in part from Securitas Security Services March newsletter.

E-mail and telemarketing scams are rampant and not all people are familiar with the ever-changing tricks that con artists employ. Consumers lose more than \$40 billion a year to telemarketing fraud alone.

People over 50 are especially vulnerable and account for about 56 percent of all victims, according to a recent study by the American Association of Retired Persons. Scam artists often target older people, assuming them to be more trusting and polite toward strangers and more likely to be home with time to talk with callers.

So how do you protect yourself and your family from phone and online scams? Here are some of the red-flag buzzwords and con phrases.

- You must act now or the offer will expire.
- You've won a "free" gift, vacation or prize — all you need to do is pay for "postage and handling" (or some other charge).
- You can't afford to miss this "high-profit, no-risk" offer.
- Send money or give us a credit card or bank account number now (before you've had a chance to consider the offer carefully).
- No need to check out the company with anyone — your family, lawyer, accountant, local Better Business Bureau or consumer protection agency.
- You don't need written information about the company or its references.

There are "brandspoofing" (or "phishing") scams, in which perpetrators disguise themselves as a well-known company. Thieves, disguised as the user's credit card issuer send out a series of e-mails asking users to update their billing information by going to the company's website and resubmitting personal information. Investigators say the phony e-mail and the fake company websites are so cleverly designed that they are virtually impossible to distinguish from the real thing. Such e-mail often penetrates personal and corporate firewalls. Most financial institutions now warn customers that they do not solicit personal information via voice or e-mail and that if contacted

for such information, consumers should contact the company directly before responding to the solicitation.

Businesses are not immune

As mentioned, "phishing" e-mails can break through a company's firewall. Office supply telemarketers sometimes target receptionists — and avoid actual purchasing agents — pretending to be the supplier. These scammers simply want a name and address to which they can send unordered merchandise. Once the merchandise arrives at the usual office, no one is sure that it *wasn't* ordered. Then the invoice arrives, often with inflated prices, and because the supplies are being used, the company feels compelled to pay the invoice.

One way to avoid being scammed is to refuse or ignore all unsolicited e-mails or phone calls.

Travel Tips 2007

1. Pick your Aircraft Seat before you fly. Seatguru.com allows you to look at airline seating layouts of different aircraft and view highest and lowest rated seats. Many other tips available such as which exit row seat does or does not recline.
2. Print your boarding pass in advance to save time.
3. Purchase a seat upgrade for extra leg room.
4. If your destination requires nicer dress and you don't have room for multiple outfit changes in your luggage, consider layering. Pack several undershirts for your first layer and one or two nice cover ups such as a button down shirt or cardigan for your second layer. Your second layer will be protected by the first layer and thereby can be worn on multiple occasions.
5. Put a string on kids toys. Hold onto the string while they play with it, then if they drop their toy you can just pull it up by the string. No more rolling toys!
6. When you arrive in a new city, consider hiring a taxi driver to give you a quick lay of the land. You will get a quick immersion into the new city and familiarize yourself with the areas you will want to visit later by foot or other method.

Modern Travel Checklist

24-hours before departure

- E-Check In and/or seat upgrade if flying

Day of Departure

- Lock refrigerator ice cube maker panel
- Turn off ice cube maker
- Lower water heater temperature
- Set security alarm
- Point indoor security cameras towards door entrances
- Unplug portable computers
- Turn off the heat or air conditioning
- Lock windows and latches

Within a week of departure

- Take out the trash and recycling
- Empty the refrigerator of food that will go bad
- Hide jewelry and/or any valuable items
- Move cars from areas that might get ticketed
- Move needed files to laptop if you are bringing it
- Notify neighbors for mail pick-up
- For international trips, add International dialing to cellular or rent an international phone
- Lock sheds, washrooms, back houses, etc.
- Pay bills in advance or double up on payments to avoid interest or penalties.

Keep your own travel list. After every travel note what items you used most, could do without, and what you forgot. Here's what I often forgot before I began keeping a travel checklist:

- Socks in carry on for cold feet
- Bathing suits for everyone in the family
- Tylenol for the kiddo's
- Sunglasses
- Corkscrew opener
- Matches and candles
- Sunscreen

Courtesy of www.InfoMiss.com

Quote

If you can spend a perfectly useless afternoon in a perfectly useless manner, you have learned how to live. – **Lin Yutang**

Grammar Awareness

Parentheses

Parentheses and dashes function in similar ways since both set off interruptions in sentences. However, the major difference between these two marks of punctuation is that parentheses can set off only nonessential information. The material within parentheses tends to be de-emphasized. Material in parentheses may be words, phrases, numbers, or even entire sentences.

Don McGraw (my recommendation) was our final interviewee.

Cumulative trauma disorders (CTDs) occur because of mismatches between workers and the physical requirements of jobs.

Parentheses may enclose references or directions that are not essential to the sentence.

In my last newsletter article (see page 21), I referred to your recent research on stress.

Parentheses can identify a list of items in text material as well as subsections in an outline.

Look for these points when you evaluate listening skills (1) eye contact, (2) body language, (3) concentration ability.

In lengthy outline formats, parentheses often enclose the numbers or letters in the fifth and sixth subdivisions.

In most cases, the first word of the material within the parentheses is not capitalized. Exceptions, of course, would be proper nouns, proper adjectives, the pronoun I, and the first words of a quotation. However, if the material in the parentheses appears at the end of another sentence or if the material is lengthy and a complete sentence, the first letter of the word within the parentheses should be capitalized.

In general, no mark of punctuation is necessary before parentheses unless the punctuation is because of an abbreviation. Punctuation that comes after an item in parentheses within a sentence appears outside the closing parentheses.

We met last Friday (the meeting had been rescheduled); however, we did not have a quorum.

When the material within the parentheses is emphasized as a separate sentence, the sentence in parentheses has its own punctuation.

Sleep Well

Sleep is Just a Satin Eye Mask Away

Before you result to pill or therapy, make sure your insomnia isn't caused by bad habits. To get back on track in the sack, follow these principle of what experts call sleep hygiene:



Stay in the Dark Even the light from an LED clock can keep you up or harm your rest. Pull darkening shades tight or cover your eyes with a mask. If you awaken at night and need a light, make it a dim one.

Soften Up Your Bedding A cushy comforter or an especially fluffy pillow can go a long way toward making sure that you sleep soundly.

Don't Live in the Bedroom Use your bedroom for sleep, not for working or watching TV.

Give It 20 Minutes If you are still tossing and turning after that interval, get up, go into another room, and do something quiet and boring, such as reading an instruction manual.

Keep a Schedule It doesn't matter whether you're a night owl or an early bird, as long as you sleep and rise at the same time every day (even on weekends).

Ban the Booze Drinking alcohol near bedtime might make you sleepy but it can cause wakefulness in the middle of the night.

Wean Off the Caffeine Avoid stimulating drinks such as tea, coffee, and soda, particularly before bed.

Nosh a Bit Although a heavy meal before bed can keep you awake, so can hunger. Munch a few crackers before turning in if you're feeling hungry.

Article by Jessica Youdin



TOPA TALK - A newsletter published quarterly by Topa Management Company (Hawaii)

Building Events

Prince Jonah Kuhio Kalaniana'ole Day

Monday, March 26, 2007

Building will be open

Book Fair (Rotunda)

April 3 and 4, 2007

Memorial Day

Monday, May 28, 2007

Building will be closed

King Kamehameha I Day

Monday, June 11, 2007

Building will be open



Building Management

Contact Information

745 Fort Street, Lobby, Honolulu, HI 96813

Tel: (808) 531.0444

Fax: (808) 599.5776

www.TopaFinancialCenter.com or www.TopaFC.com

Topa Management Contacts

Curt Nakamura, General Manager

cnakamura@Topa.com

Barbara Van Dine, Administration, Website Administrator, Newsletter Editor

bvandine@Topa.com

Rory Reiley, Chief Engineer

rreiley@Topa.com

Nestor Salcedo, Assistant Chief Engineer

nsalcedo@Topa.com

Nicole Domingo

Tenant Services Coordinator & Leasing Asst.

ndomingo@Topa.com

Cynthia Quiaoit, Accounting

cquiaoit@Topa.com

Deborah Yacas, Receptionist

dyacas@Topa.com

Comments, ideas, submissions and corrections are welcome. Please email bvandine@topa.com or fax to (808) 599-5776