

The LH Connection

December 2008

www.lionelhenderson.com

Issue 74

W-2 Reminder

As 2008 comes to an end, we want to make sure that we have your correct mailing address and withholdings on file. Please verify your pay stub for accuracy and complete a PAF to reflect address changes to hr@lhenderson.com by December 15, 2008.



New Corporate Controller



Chi M. To is a Certified Public Accountant with more than 8 years experience as an Auditor, Accounting Manager, and Controller. Chi began her career as Auditor-in-Charge with Deloitte & Touch, LLP, where she performed financial audits of public and private entities. Following her employment at D&T, Chi served as Accounting Manager at Lucile Packard Children's Hospital at Stanford and Controller at Bickmore Risk Services in Sacramento.

Chi graduated with a BS degree in Accounting from California State University, Hayward and is a licensed Certified Public Accountant in California.



Perfect Attendance Winners!!

Congratulations to all our employees who had perfect attendance during the month of November!! Each person who has perfect attendance will receive a coupon redeemable for gifts at the company store (www.lhenderson.com/prizes.htm) and are eligible for a drawing for one of the three cash awards. The winners of the drawing are:

The monthly winners of the November 2008 \$100 cash awards are:

Larusia Belt
Sandra Darnell
Sharmaine McKnight

Congratulations!

Avais Woolfolk
5 year anniversary

Thank you for your invaluable service and dedication

December Birthdays Happy Birthday

Aisha Brown
December Campbell
Janice Chock
Frances Cintron
Adam Genest
Peter Gosselin
Ondine Hassan
Robert Holm

Vincent Liser
Helga Lumpkin
Leon Ly
Freddie Morgan
Yolanda Morris
Frederick Stinchfield
Jean Wesley
Robert White
Jeffrey Withrow

Please join us in welcoming
the newest
additions to the LH family!

Abeba Desta, Chi To
Evon Bell, Deanna Williams
Carolyn Terrell, Tammy McKenney
Juanita DeLuna, Adam Genest



Have you taken advantage of the free services of the Employee Assistance Program?

EAP Counseling

Telephonic Counseling (unlimited calls) and up to 3 face-to-face visits per family member per year is available.

Everyday issues of personal, family and work life sometimes create stress or conflicts that can be relieved by confidential and objective problem assessments, brief educative interventions, support and referrals to local resources. WorkLife Matters provides these services either telephonically through an 800 number, by doctoral level case managers, other behavioral health and EAP professionals, or through face to face visits. Telephonic services are available from 9a.m. through 8p.m. EST. When you call the 800#, the WorkLife Matters professional assures confidentiality, describes the process and then engages in problem identification, assessment and resolution by phone. However, there are times when a problem such as marital communication or substance abuse can better be addressed in face to face consultations with counselors. WorkLife Matters can provide direct referrals to a network EAP provider for office-based visits. The case manager will make a referral, pre-authorize reimbursement for the services and provide case and quality management. There is no charge to the beneficiary.

WorkLife Telephonic Consulting

WorkLife services provide various resources to assist persons who are facing life challenges such as locating childcare or elder care providers, planning for adoption or learning about pregnancy or child development. WorkLife focuses on the provision of information that facilitates the beneficiary's decision-making process about ordinary external issues or circumstances. The WorkLife Matters phone-based consultant generates a summary report for the caller. A phone response would be made to the user and material would be sent by e-mail, FAX or mail. In-depth consultations, beyond printed reports, are available for childcare and elder care. Some specialty materials can be selectively purchased.

Reference: This information has been provided to you from the EAP Worklife Matters website.

To contact the EAP, call 800-386-7055

*Happy
Holidays*



Corporate Office Thanksgiving Celebration





Ten Tips for Smart Holiday Shopping Online

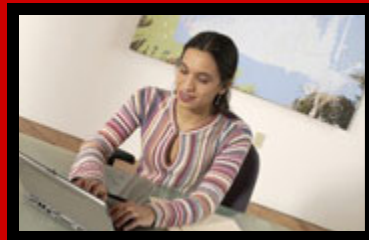
Are you going online to shop for the holidays this year? Some people do it to avoid crowds, some to save gas, and some for the convenience of shopping at any time of day or night. Experts are predicting that consumers will spend more online this holiday season than ever. In fact, a recent Forrester study (Forrester Research, 2007) reports that 11% of online shoppers said they would do three quarters or more of their holiday spending online, translating to an estimated \$33 billion in 2007, up from \$27 billion in 2006.

The Federal Trade Commission (FTC), the nation's consumer protection agency, and the National Cyber Security Alliance (NCSA), a nonprofit organization devoted to cyber-security education and awareness, want you to know that scammers follow the money and will be online this holiday season, too. To reduce the risk of a rip-off—and to protect your personal information and your computer from identity thieves and hackers—the FTC and NCSA offer these tips for safer and smarter online shopping this holiday season:

- **Check out the seller.** If you're thinking about shopping on a site with which you're not familiar, do some independent research before you buy.
 - If it's your first time on an unfamiliar site, call the seller's phone number, so you know you can reach them if needed. If you can't find a working phone number, take your business elsewhere.
 - Type the site's name into a search engine. If you find unfavorable reviews posted, you may be better off doing business with a different seller.
 - Read the site's privacy policy to learn how it uses and shares your personal information.
 - Consider using a software toolbar that rates websites and warns you if a site has gotten unfavorable reports from experts and other Internet users. Some reputable companies provide free tools that may alert you if a website is a known phishing site or is used to distribute spyware.
- **Read return policies.** Despite your best intentions, some gifts may need to be returned or exchanged. Before you buy, read the return policy. Some retailers give customers extra time so gifts can be returned or exchanged after the holidays; others give purchasers as little as a week—if they accept returns at all. A number of retailers offer shorter return windows for certain products and some charge "restocking" fees. Find out who covers the shipping cost—the customer or the merchant—on a return or exchange, and if your online purchase can be returned to a brick-and-mortar store.
- **Know what you're getting.** Read the seller's product description closely. Name-brand items at greatly reduced prices could be counterfeit.
- **Don't fall for a false e-mail or pop-up.** Legitimate companies don't send unsolicited e-mail messages asking for your password, login name, or your financial information—but scammers do. In fact, crooks often send e-mails that look just like they're from legitimate companies—but direct you to click on a link, where they ask for your personal information. Delete these e-mails. They're an attempt to get your information and to facilitate identity theft or other crimes. In addition, just clicking a link in a fraudulent e-mail could install spyware on your computer.



- **Look for signs a site is safe.** When you're ready to buy something from a seller you trust, look for signs that the site is secure—such as a closed padlock on the browser's status bar—before you enter your personal and financial information. When you're asked to provide payment information, the beginning of the website's URL address should change from *http* to *shttp* or *https*, indicating that the purchase is encrypted or secured.
- **Secure your computer.** At a minimum, your computer should have antivirus and antispyware software, and a firewall. Security software must be updated regularly to help protect against the latest threats. Set your security software and operating system (like Windows or Apple's OS) to update automatically. Visit www.OnGuardOnline.gov and www.staysafeonline.org to learn more about security software, firewalls, and other ways to secure your computer.
- **Consider how you'll pay.** Credit cards generally are a safe option because they allow buyers to seek a credit from the issuer if the product isn't delivered or isn't what was ordered. Also, if your credit card number is stolen, you generally won't be liable for more than \$50 in charges. Don't send cash or use a money-wiring service because you'll have no recourse if something goes wrong.
- **Know the full price and check out incentives.** If you're looking for the best deal, compare total costs, including shipping and handling. The holiday season is prime time for online retailers, and many are offering incentives like free shipping. However, some "free" shipping deals may come with strings attached, such as requirements to spend a minimum amount or buy certain products. Consider whether one company offers a more generous return policy. If you use a price-comparison site to find a bargain, enter the product's model number, and be as specific as you can about its features.
- **Keep a paper trail.** Print and save records of your online transactions, including the product description and price, the online receipt, and copies of any e-mails you exchange with the seller. Read your credit card statements as soon as you get them to make sure there aren't any unauthorized charges.
- **Turn your computer off when you're finished shopping.** Many people leave their computers running 24/7, which is the dream scenario for scammers who want to install malicious software on your machine and then control it remotely to commit cyber crime. To be extra safe, switch off your computer when you are not using it.



Reference

Forrester Research. (2007, September). *Preholiday shopping online survey, Q3 2007*. Cambridge, MA: North American Technographics, Consumer Technographics North America.

Federal Trade Commission. (2007, November). *10 Tips for smart holiday shopping online*. Retrieved December 3, 2007, from <http://www.ftc.gov>