

## MEET THE TEAM

Cheng Her was born in Laos and lived there for the first 7 years of his life. He moved from Laos to Thailand for a year before moving to Portland, Oregon with his family. 4 years later, he moved to Sacramento with many members of his extended family.

Cheng graduated from Luther Burbank High School in Sacramento and attended Chico State for 3 years. He and his wife are the proud parents of 4 children ranging in ages from a 10 month new born (who is just starting to walk!!) to 18 years old.



**Cheng Her**

Cheng worked for JC Penny in the warehouse distribution facility for 4 years. He began working in the records management industry 13 years for a local company that later sold. Pacific was happy to hire him about a year ago. Currently Cheng is one of our drivers. He is very reliable, and works hard to meet our customers' needs.

In his off time, he enjoys playing soccer. He also enjoys fishing and hunting when he has the chance.

## Quotations: Promises

*Promises are the uniquely human way of ordering the future, making it predictable and reliable to the extent that this is humanly possible. – Hannah Arendt*

*Half the promises people say were never kept, were never made. – Edgar Watson Howe*

## What's Inside This Month?

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**JANUARY SPECIALS!**

## Thoughts from Richard Steed

In the blink of an eye we've completed another 360 and find ourselves at the threshold of a fresh horizon. A completely untouched year is ready and waiting for us to make our mark. Sure, some of what happens is the result of chance but much of what occurs is truly in our own hands. It's riveting and daunting at the same time. It's so new!

Isn't it a kick to receive something super fresh? How about a warm loaf of bread from the bakery, or a chocolate chip cookie, still gooey? Not to mention the excitement that fresh Play Dough brings. Yes, Play Dough! Remember?

Who didn't love flipping the can over and watching the treasure plop out onto the table in a perfect, uniform cylinder? It was yours for the creating. Fresh Play Dough had its own distinctive scent, as well. One whiff and I'm sitting at the table creating alligators, squirrels and that certain something that nobody else could identify – including me. Lots of laughter and satisfaction housed within those plastic cups – oh, yeah, and the kids had fun, too. An example of how the smallest things can still bring us magnificent joy.

This month marks the fresh beginning of a new year. Delivered to us warm, full of hope, scents, dreams and promises; and yes, also tinged with the unknown, as well. One thing we *do* know is that our service to you will continue to be top-notch, and that our wishes for a year filled with happiness, laughter, and peace are heart-felt and sincere (with a couple figurative cans of fresh Play Dough tossed in for good measure!). May your most important dreams for 2012 be molded into your personal, spectacular reality!

Happy New Year!

*Richard*

## Have A Question For Us?

We love to hear from all our good friends and clients who enjoy reading our monthly newsletter. If you have a question related to off-site document storage, shredding, media vaulting, or document imaging, please feel free to give us a call or send us an email.

**(888) 893-6054 or [info@pacific-records.com](mailto:info@pacific-records.com)**

# 3 MONTHS FREE Secure Destruction Service

Get 3 months of free Secure Destruction service when you sign up for a new Secure Destruction account with a one-year agreement. Just mention this coupon! Email [info@pacific-records.com](mailto:info@pacific-records.com) for more information.

## Personal Record Retention Info

Is the file cabinet bulging with another year's worth of tax documents? Keeping every single bill, tax return, insurance info, medical paperwork, contract and even the warranty for that 15-year-old VCR you don't even own anymore? If you answered, "yes" to any of these questions, you are not alone.

The threat of identity theft is coming largely from paper documents so, it is good practice to shred all the records you should no longer retain, especially those with your personal information. Expired documents can pose a threat to your financial health and may not provide you with any useful information.

Once a year you should go through your files and shred everything that is no longer needed. With this volume of shredding you should consider using a shredding service. A personal shredding service can save you from wasting a day burning up your personal shredder and is very affordable.

When it comes to personal records retention guidelines, there aren't any hard and fast rules but these are some basic guidelines for the retention of your personal records.

**Tax Returns.** The general rule for tax records is to retain them for seven years. When you file the new return shred the newly expired one. The IRS has 3 years to audit you from the date you file your taxes and it is up to you to have all of the backup information that went into the preparation of your returns.

**Bank Statements.** The only reason to keep bank statements is if you are thinking about applying for a mortgage and that would be a three-month history. Otherwise, the bank has all of your records if a need arises.

**ATM Receipts.** Keep these until you balance your bank statement and then shred them.

**Credit Card Statements.** It is recommended that you keep three months on hand.

**Medical Insurance.** This includes your premium statements, doctor bills, prescriptions, hospital bills, etc. Keep these five years from the date of the service rendered.

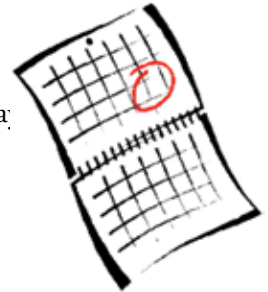
**Home Insurance.** The minimum suggested is five years. However, if you think that you may have any issues in the future, save them ten years.

**Pay Stubs.** Many people save these but this is not a good idea, they contain everything an identity thief needs to open an account on one page. And since each paycheck contains the history for all the past stubs you only need to save the latest pay stub. The exception is if you are planning to get a new mortgage, which usually requires a few months of pay stubs.

**Investment Documents.** If you have an IRA, 401K or any other investments you are inundated with prospectus, privacy notices, address confirmations, and on and on. Don't keep any of these unless you plan to act on them. Public companies also ask you to vote for the board of directors and special measures once a year.

## January Events

- 1 New Year's Day
- 2 National Thank God It's Monday Day
- 3 Drinking Straw Day
- 4 Trivia Day
- 5 Twelfth Night
- 7 International Programmers Day
- 8 Show-and-Tell Day at Work
- 9 National Clean Off Your Desk Day
- 10 United Nations Day
- 13 Blame Someone Else Day
- 14 Organize Your Home Day
- 15 Humanitarian Day
- 16 Martin Luther King, Jr Day
- 16 Religious Freedom Day
- 17 Kid Inventors Day
- 18 Thesaurus Day
- 19 Get to Know Your Customer Day
- 20 National Disc Jockey Day
- 21 National Hugging Day
- 22 Celebration of Life Day
- 23 Chinese New Year
- 24 Belly Laugh Day
- 25 A Room of One's Own Day
- 26 National Peanut Brittle Day
- 27 Fun at Work Day
- 28 National Kazoo Day
- 29 National Puzzle Day
- 30 Bubble Wrap Appreciation Day
- 31 Inspire Your Heart with the Arts Day



### Astrological Sign:

Capricorn (Dec 23 - Jan 20)  
& Aquarius (Jan 21 - Feb. 19)  
Flower: Snowdrop  
Birthstone: Garnet

2012

### January is also:

- Get Organized Month
- International Creativity Month
- International New Year's Resolution Month for Business

## By the Numbers: New Year's Resolutions

- About 45 percent of Americans make New Year's resolutions each year. Thirty-eight percent never make resolutions.
- Only eight percent of people are always successful in achieving their resolutions.
- Over 30 percent of resolutions are related to money and 38 percent are related to weight.
- After the first week, 75 percent of resolutions are still being kept. After six months, that is down to 46 percent.
- The older you get, the harder it is to keep your resolutions. About 40 percent of people in their twenties achieve their goals each year, while less than 15 percent of those over 50 do.

Source: Opinion Corporation

## JANUARY SERVICE AWARDS

*Celebrating Pacific Employee Anniversaries*

**26 YEARS**  
Richard Steed

**11 YEARS**  
Linda Hummel

**6 YEARS**  
Garren Allala

**2 YEARS**  
Jerry Hicks

### ***Organizing Baggage***

Storing luggage can take up lots of space. Minimize this by placing smaller pieces inside the larger ones. Use the spaces inside luggage to store your off-season clothing and gear. If you need the luggage for a trip, move the items inside to a laundry basket while you are gone and replace it when you return.

### ***Travel Light***

If you are traveling and need to bring something critical, consider shipping it instead. Many items cannot be carried on due to limitations or size. Instead of checking your valuable item in, ship it ahead of time to someone you trust at your destination.

### ***Do You Want To Win A \$25 VISA Gift Card?***

Each month we'll give you a new challenge of some type. All those who reply with a correct answer are eligible to win. At the end of the month we'll draw a lucky name.



Here is this month's challenge:

**Riddle:** What is the longest word in the dictionary?

**Last Month's Answer to:** *What do you have in December that you don't have in any other month?*

THE LETTER 'D'

**Last month's Winner:**

**DENNIS BARTA**

VALLEY FIRST CREDIT UNION

Email your answer to [info@pacific-records.com](mailto:info@pacific-records.com)

## ***Taking a Closer Look at Your Teeth***

Sophisticated dental technology has allowed dentists to take a closer look at your teeth—and they are finding more cavities than they ever did before. Small tooth abnormalities are called “microcavities.” These small flaws in your teeth may or may not develop into cavities, but many dentists are now filling them routinely. This is considered a proactive strategy to prevent further decay.



But critics say that filling these microcavities is unnecessary, painful, and expensive. In fact, many of those opposed to this routine treatment say that this practice is driving up the overall cost of dental care, which could lead some people to avoid visiting the dentist for fear of the cost.

If you have a dentist who has identified a rash of small cavities after going years without needing a filling, be sure to discuss treatment options. A better approach may be to wait and watch. Examine the spots again in six months. If there is no change, it is probably fine to continue waiting and monitoring those areas.

### ***Green Living***

Heating water for home use is a big energy drain. To help reduce this energy consumption, wrap your water heater with an insulating cover. This can help keep as much as 1,000 pounds of carbon dioxide out of the environment. You should also wash as much as your laundry in cold water as possible. This saves up to 80 percent of the energy needed to clean your clothing.



## **Get 5 FREE Storage Cartons!**

**Buy 25 or more Pacific Records Management cartons and get 5 FREE anytime in January with mention of this coupon!**



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## Etiquette in the Sky

Traveling by plane can be stressful. Not only can you expect delays, lost baggage, crowds, and uncomfortable seats, you may also be troubled by fellow passengers who are downright rude. Oftentimes, however, rude behavior is simply a misunderstanding. To help make things easier for you and those around you, keep these common points of etiquette in mind.

### RECLINING YOUR SEAT

Airline seats leave little room for comfort, but it can be even worse when you are struggling with a reclining seat, either yours or the one in front of you. While you should be able to recline if you want to, it pays to be considerate. Recline slowly and acknowledge the situation if the passenger behind you complains. If you are extremely uncomfortable because of the reclined seat in front of you, politely explain this to your fellow passenger.

### SHARING THE ARMREST

While there is no set rule about who gets the armrest, it is helpful to remember that the person in the center seat has no other option. Those on the aisle and by a window can lean outward, but the one in the middle is stuck with nowhere to go. Remember also, that is almost impossible to avoid all contact with your seatmates, but you should also try to remain in your own space as much as possible.

### CARRY-ONS

More and more people are bringing carry-on luggage as a way to avoid checked bag fees. This means that overhead space is at a premium. If you are bringing a carry-on bag, realize that you may not be able to store it directly above your seat, especially if you board after the crowd. You may need to place it several rows away. If it is important to have your bag nearby, consider paying the early boarding fee.

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## The Full-Nest Syndrome

Anyone reaching middle-age can end up facing a double burden--the cost and time of raising young children and the care of aging parents. The squeeze many feel comes from being part of the so-called "sandwich generation," those who are working and caring for those family members at both ends of the generational spectrum. These caretakers may also find that they have adult children living at home. There is a continuing increase in the number of 25- to 34-year-olds living at home with their parents. All together, with this type of multigenerational living, this "full-nest" can present various challenges.

Living in one household with three generations can be a successful living arrangement, as long as issues are addressed and properly resolved. It is helpful to have regular family meetings to discuss conflicts or disagreements, rather than letting them simmer until they blow up. Communication and cooperation is vital to this type of living situation.

These types of families are especially prone to having the bulk of the day-to-day work falling to just one or two people. Having a plan for everyone to contribute to the functioning of the household is essential, and those who are inclined to carry the bulk of the load need to find ways to delegate some of that work to others who are able. Remember that you can't help others when you are tired or overworked. The primary caregiver in the family needs regular breaks and support. This can mean accepting help whenever it is offered, as well as taking time for yourself. It is also helpful to have a list of extended family members or friends who you can count on during those times when you feel overwhelmed or depressed.

Setting household rules is also helpful. Everyone will appreciate knowing what is acceptable and what is expected, without having to be asked each time. Remember that your family is an asset and everyone has special gifts that they can contribute. By working together as a team, your "full-nest" will succeed and encourage each member of the family.



*May you be poor in misfortune, rich in blessings, slow to make enemies, quick to make friends.  
But rich or poor, quick or slow, may you know nothing but happiness, from this day forward.*

~ HAPPY 2012! ~

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