

## How to Protect Yourself from Online Credit Card Theft

*OpenAxis, Inc. develops and installs "EzQC", a user-friendly system to make your quality control of hotel maintenance easy.*

*For more information, please call us at 323-265-3000.*

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With the increased use of online shopping, credit card theft is becoming a serious problem. When you shop online, you have to create an online account and input your personal information such as name, address, and home phone number to the website. When you place an order, you may also need to input your credit card information. If the website is not secure, your personal information and credit card number could be intercepted by someone in the internet. That person could use credit card to purchase things online and even apply for a credit card in your name.



### How Do You Protect Yourself?



#### Use the latest Internet browser.

The program you use to access and view the

internet is called a browser, for example, Internet Explorer and Netscape. The latest Internet browser ensures that the data is protected using the latest encryption technology. Please make sure that the "http" on the address bar changes to "https" when you submit your credit card information.

#### Look for Digital Certificates.

The digital certificate verifies the security of the website you are accessing. The digital certificate is an independent service such as VeriSign. Please look for VeriSign logo to check whether the website is secure or not.

#### Use Only One Credit Card.

Whenever you purchase online, always use one same credit card to purchase. If someone steals this credit card information, you just simply close this credit card.



#### Review Your Monthly Credit Card Statement.

Make sure there are not any strange charges that do not belong to you. Also, make sure you receive your monthly statement on time. If you did not receive your monthly statement, call your credit card company. You never know when someone may change your mailing address so they could make a few more weeks of purchases on your credit card without being noticed.



*In the next issue of OpenAxis News, we will talk about credit report and how to deal with ID theft.*

## U.S.—Japan Social Security Agreement Is Under Negotiation

### Introduction

Since the late 1970's, the U.S. has established International Social Security Agreements with 20 countries. These agreements are called "totalization agreements".

Japanese Diet has approved the agreement. In the U.S., the agreement has been signed, and the President Bush submit the agreement to Congress. If Congress reviews and agrees, the agreement can move forward.

ward.

It is expected to enter the U.S.-Japan agreement into force around October 2005.

It is not ratified yet, but here are the two main purposes of totalization agreement.

taxes, so you pay taxes to only one country.

- When you apply for benefits – You may have some social security credits in the U.S. and Japan but not enough in one or both countries to qualify for social security benefits. The agreement makes it easier to qualify for benefits by letting you add together your credits in both countries.



### Rules (Expected to be ratified)

#### Your Work Status

#### Coverage and Taxes

##### *You are working in the U.S.:*

For a Japanese employer who:

- sent you to work in the U.S. for 5 years or less
- sent you to work in the U.S. for more than 5 years
- hired you in the U.S.

Japan  
U.S.  
U.S.

For a non-Japanese employer

U.S.

##### *You are working in Japan:*

For a U.S. employer who:

- sent you to work in Japan for 5 years or less
- sent you to work in Japan for more than 5 years
- hired you in Japan

U.S.  
Japan  
Japan

For a non-U.S. employer

Japan

#### Certificate of Coverage

A certificate of coverage issued by one country is the proof of exemption from social security taxes on the same earnings in the other country. To claim your exemption from coverage under the U.S. social security system, your employer in Japan must request a certificate of coverage from Japan.

*To see previous versions of OpenAxis News, please go to our website, [www.OpenAxis.com](http://www.OpenAxis.com), and go to "About Us", and then "Newsroom".*

## Employee Leaving Company

It is always difficult to hold on to all of your good employees. The question is why would they leave?

### 1. Feels Unappreciated

An employee may feel that no one would miss them if they were gone. Even when you appreciate their great work, if you do not tell them, they do not feel important. They may imagine that they could easily be replaced by some name in the stack of resumes on their boss' desk. Say "Thank you" for the employee's work with a smile. It is often easier to criticize than to appreciate a person, so do not forget to find good things about an employee and tell him or her about it. The office should be a fun place to work. So how else do you

keep good employees? At least once a year, treat them as if you were recruiting them for their job all over again. Find ways to seek them out and listen to their opinions. Make each one feel special.



### 2. Lack of Support

Employees can become highly frustrated if they are not getting the support they need to get their jobs done. They may be frustrated with too much red tape or with an incompetent supervisor and co-workers.



A manager can take an initiative to periodically ask employees if they need any supports. Ask an employee to help another busy employee. Employees will learn to help each other and understand that it is OK to seek for help

from others.

### 3. Stress and Work Load

How often do you see someone gets panicked when his or her names are called? Employees can get stressed from deadlines that are impossible to meet, too many projects, long working hours or a long commuting time. A bad sign is when employees takes their work at home, and spends less time with their family. Employer can periodically review employee timesheets and job allocations. Listen to employees and implement their good recommendations immediately.



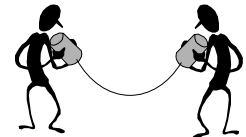
*Mr. Andrew Carnegie never reprimanded an employee offensively, but allowed the employee who deserved it to mend himself or herself through carefully directed questions.*

*He asked questions which will be answered one way, the way Mr. Carnegie wants him/her to answer.*

*- Dr. Napoleon Hill*

### 4. Having a Bad Supervisor

When a supervisor takes bad management actions, they



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## OpenAxis now assist hotels with the following issues:

### Property Tax Reduction:

OpenAxis helps hotels save hundreds of thousands of dollars through property tax appeal and through better managed fixed assets.

### Income Tax Reduction:

A hotel saved \$300, 000 income tax through better managed fixed assets using Worth It program that OpenAxis assisted to install and implement.

At OpenAxis, we focus on the implementation of IT solutions for small- and medium-sized businesses.

We provide management and computer consulting services by identifying issues, implementing solutions, and managing all your IT needs.

**Comprehensive Solution:**

- Accounting Solution
- Operation Solution
- Manufacturing Solution
- Other Integrated Solution
- Customized Solution
- EDI and E-Commerce Solution
- Returned Merchandize Authorization

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greatly affect employees' performance, and reduces communication and initiatives at work. Some large companies with a long chain of command have a system to evaluate direct supervisors, but this feedback system should not be taken as a way to criticize each other. In a corporate culture, where employees can casually discuss with their direct supervisors about any issues, managers can learn more about their management style.

**5. Salary**

A year or two is perfect to find a better wage and benefits from elsewhere if an employee feels uncomfortable with their salary, insurance, stock options or any other benefits.

This again could be caused by a lack of mutual understanding. Maybe the employer does not reevaluate the employee frequently, or the employee is confusing his or her needs with the right to have them. To minimize the misunderstanding, an employee's performance evaluation needs to be mutually discussed frequently. Employer is responsible for giving employees clear and specific job descriptions and making sure



the employees understand the expected results they need to bring. It is also very important to document employee's work using log sheets or work reports.

**6. Lack of Advancement**

In a small business, it can be difficult to provide promotions for deserving people. However, you can provide other opportunities for your employees, such as continuing education courses. Employees in any field can sharpen their skills by becoming certified in particular area or learning new skills in the field. Some employees may want to take more general courses or broaden their area of specialties. Employers can also bring trainers on site for one-day seminars. Growth opportunities must be available to motivate and inspire employees and managers.

Both employer and employees need to make efforts to listen to each other. When an employee goes an extra mile and accomplish something beyond his or her job description, an employer should recognize it. When you are not happy with your employee or employer, ask questions why and listen to each other for your better mutual understanding.

