



60 Years Ago: The average income was \$3,210; a 1 carat diamond cost \$399.00

THE COLLISION VISION

HANK'S NEWS

Hank's held a Town Hall Meeting on September 1st. The discussion covered the financial health of the organization and how each employee can contribute to our continued success.

Some of the challenges facing the collision industry as a whole include the increased vigilance of insurance companies to reduce costs of repairs along with the current recession. People are less inclined to spend money and still lack confidence in the automotive industry. Knowing this, each employee must take an active role in making a difference for our customers.

Brian Capone and Vince introduced the "Total Participation Model ". This is a move to encourage all employees to cross train in other areas of the company. This will allow each employee to broaden their skill set allowing them to grow personally as well as serving our customers even better. Taking the initiative to cross train and learn new skills may also open up new

opportunities to the individual.

Showing focused personal interest in customers contributes significantly to a company's success. This is where Wal-Mart's "10 Foot Rule" comes into play. Many of us have had the experience of walking into a store and not being greeted by the staff. It's frustrating and does not make you feel welcome. The 10 Foot Rule dictates that if you are within 10 feet of a person, acknowledge them. This includes customers, co-workers, vendors ,etc.

When we ALWAYS operate in a "customer 1st " mode, everything else falls into place. It is our responsibility to ensure that every customer's experience with us is a positive one.

Finally, the new Hank's Auto Body DVD was presented. It highlights all the various services that Hank's Auto Body offers.

Extensions at	
Vince	431
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HANK'S SANTA PARTY

WED. DEC. 1, 2010

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FAMILY HEALTH AND WELL-BEING

October is National Breast Cancer Month

Top 6 Myths Regarding Breast Cancer

Myth No. 1: If I get it, I'm going to die.

The number of women diagnosed with breast cancer has been rising substantially each year, but the death rate has been steadily declining. Eighty-three percent of women diagnosed with breast cancer are alive after five years. Better treatments and early diagnosis through mammograms and regular breast exams – including monthly breast self-exams – are responsible for these improved outcomes.

Myth No. 2: All women have a one in eight chance of developing breast cancer today.

The widely quoted "one in eight" figure applies to a woman closer to the end of her lifetime. A 20-year-old, for example, has a one in 2,500 chance of developing breast cancer in the next ten years, and a 30-year-old's probability is one in 250 in the next decade. At age 40, it's one in 67; from 50-60, it's one in 30, and from 60-70 it's one in 29.

Myth No. 3: If my mother had breast cancer, I'll get it too.

If your mother or sister was diagnosed with breast cancer, your chances of getting the disease are doubled – that is to say if, with no family history, you would have had a 1.5 percent chance of developing the disease in the next five years, with your history, your chance rises to 3 percent.

Myth No. 4: If I have no family history and I exercise, eat right, and don't smoke, I probably won't get breast cancer.

Unfortunately, this is not the case. About 70 percent of women who are diagnosed with breast cancer have no identifiable risk factors. Go ahead and exercise, eat a low-fat diet, avoid tobacco, and drink alcohol only in moderation, because all those things will certainly help guard against heart disease, diabetes, and other life-threatening conditions. But since we really don't know the cause of breast cancer, there's very little you can do to prevent it.

Myth No. 5: Breast cancer is a women's disease.

Breast cancer in men is rare – only about 1,600 men are diagnosed each year, and the disease in men accounts for less than one percent of all breast cancers. But breast cancer kills 25 percent of the men who develop it, largely because men – and often their doctors – don't know they can get it, so the cancer goes untreated until it has reached a late stage.

Myth No. 6: If a lump hurts, it's not breast cancer.

Tenderness associated with a lump, particularly if it's cyclical in nature, is often a good sign. But many breast tumors that are malignant can be tender as well. It's best to have your doctor check out anything suspicious.

Watch Out For ATM Skimming

from **MarketWatch** on **Yahoo.com**
by Jennifer Waters Wednesday, October 13, 2010



Skimming devices placed over card-reader slots capture your information.

The next time you pull up to an ATM, take a closer look at the machine. Does it look a little clunkier than usual?

Look too at what's around you: Are there mirrors? Is there a brochure holder over your shoulder? Does it look like there might be a false panel or an extra light bar attached to the machine?

If something looks or feels amiss, walk away. You might save yourself from perpetuating a consumer fraud called ATM skimming. That's when thieves attach devices onto the ATM machines that will copy a credit- or debit-card number, the information on the magnetic strip and even your personal identification number.

"Many consumers may not be aware that an ATM has been tampered with because they're not educated about this," said Robert Vamosi, a security, risk and fraud research analyst at Javelin Strategy & Research.

Consider this your lesson.

Continued on pg. 3

Need Some Time Off?

Go to HRconnection.com

Log on to HRconnection.com to request time off, check your vacation balance, update your personal information and get information about what is happening within the company. If you have not already met with Jan and received your user name and password, please contact her at 720.898.6297 to schedule a time to get together for training on HRconnection.com.

ATM Skimming, continued from pg. 2

Sophisticated skimming devices placed right over a card-reader slot allow scammers to capture the information embedded on the magnetic strip of your debit or credit card.

They also might have what's called a pinhole camera mounted over your shoulder -- say, in a plastic holder for brochures or a false panel -- that records your fingers tapping in your PIN. Or there could be an overlay on the keypad that does so.

Within seconds, they have all they need to duplicate your card.

"They're not just stealing your credit-card number and information like the expiration date, but also the information encoded on the back of the magnetic strip," said Brian Krebs, who has written extensively about ATM skimmers on his blog, KrebsOnSecurity.com. "All they need to do is encode the information on another magnetic strip and they've recreated your card. ... It's a wholesale re-creation of your card and you still have it in your wallet."

And it's a lucrative business. Theft from ATM skimming is approaching \$1 billion annually, according to Bankrate.com. Javelin estimates that one in five people have been hit by an ATM skimmer.

While a traditional bank heist will net the thief an average of \$5,000, ATM pinching yields an average of \$50,000, according to Doug Johnson, vice president of risk-management policy for the American Bankers Association.

"We have seen a higher level of sophistication associated with devices," Johnson said, "which can tend to make losses larger than in the past when more easily detectable skimming devices were used."

The attacks tend to be in high-traffic areas, such as big cities or popular malls. But stand-alone machines anywhere also are targets.

Tips to Stay Safe

Here are some tips to keep in mind next time you go to withdraw cash:

- Be picky about what ATMs you use. "Don't go up to an ATM in a dark place," Krebs said. "Find one that's in a well-lit area, publicly visible and not tucked away somewhere."
- Trust your instincts. If something doesn't look right or feel right, move on to the next ATM. "Victims have said that they had a feeling when they were using the machines that something wasn't right," said Javelin's Vamosi.
- As you key in your PIN, cover the keyboard with the other hand to block anyone or a camera from seeing.
- Don't use ATMs with unusual signage or instructions, such as a command to enter your PIN twice to complete a

transaction.

- Use ATMs with which you're familiar. If you travel, stick to ATMs at a bank branch. "Using a stand-alone ATM is like playing Russian roulette, especially in major metropolitan cities," said Robert Siciliano, a McAfee consultant and founder of IDTheftSecurity.com.

So how can you tell if an ATM has been altered with a skimming device or camera?

A lot of skimming devices are "stuck onto the machine or nearby with Velcro or two-sided tape," Siciliano said.

Keypads that aren't concave, for example, could have overlays that flatten or pull the surface of the keys out. A card-reader slot might have a perfectly molded attachment over it that pops off. Some skimmers are custom-made with matching molding and a color that corresponds to a targeted ATM.

"Consumers should stay away from ATMs that appear to have been altered," said Malcolm Wiley, a spokesman for the U.S. Secret Service. "If anything on the front of the machine looks crooked, loose or damaged, it could be a sign that someone has attached a skimming device or a camera."

Be careful, too, of bank-card skimmers attached to the pumps at gasoline stations.

Last summer, law-enforcement officials in Denver, Los Angeles, Dallas and Florida arrested suspects who allegedly stole debit- and credit-card information by placing small Bluetooth-enabled electronic devices inside the pump handles, which are locked.

Thieves then didn't have to return to the scene of the crime to unload the information. It was all available to them on their laptops or through text messages -- at least until the batteries on the devices died.

"These new skimming devices are better and getting harder and harder to detect," Siciliano said.

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were all new toys that were
introduced to the marketplace.

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newsletter! We welcome your
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CHARACTER FIRST!®

SELF CONTROL at work – rejecting wrong desires and doing what is right

Focus Your Energy

A nuclear bomb spreads destruction across a wide area, but a nuclear power plant takes the same energy and controls it for the benefit of thousands. Similarly, an undisciplined coworker distracts others and undermines the team's efforts, but a disciplined person makes a positive contribution.

Set Goals

Recognize what you are particularly good at, and develop your talents. You contribute most when you do what you do best.

Set goals based on where you want to be in one year, five years, and ten years. You'll probably change your mind, but thinking this way will help you set priorities, and priorities will help you discern what is good, better, and best.

Whether you're approaching a work project or a personal goal, break it down into weekly objectives, and do what you need to do each day to get there.

Keep yourself in shape – get proper nutrition, exercise, and rest.

Set Limits

Do not confuse activity with progress. Recognize when email, web browsing, phone calls, office banter, extended breaks, or daily routines keep you from fulfilling responsibilities or reaching goals.

Do not use company time or resources for personal use without permission. And don't waste personal time on work when you should spend it with family.

Do not compromise your principles or your direction in life. A job offer might look good now, but if it takes you away from other commitments, it probably isn't worth it.

Do not engage in inappropriate relationships at work. Avoid conflicts of interest and personal relationships that could undermine your team.