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Managing Your Finances

Beware Of Stock Fraud In The Wake Of Natural Disasters

(NAPSA)—Financial fraud routinely follows on the heels of natural disasters like hurricanes, wildfires and earthquakes—but you don't have to be a victim. After a disaster, you may receive unsolicited phone calls, e-mails and texts, including from messaging apps, about investments that exploit a variety of disaster-related opportunities.

Best bets for scams include stock or crowdfunding investments associated with cleanup, rebuilding, and breakthroughs in science and technology that purport to address current and future issues related to the disaster. While it is conceivable that some of the claims are true, many could turn out to be bogus—or even scams.

Spotting Scams
Unsolicited communications about investments that exploit natural disasters frequently include price targets or predictions of swift and exponential growth and might even cite respected news sources to bolster their claims. They might also claim the company has contracts with government agencies or well-known companies. More than anything, these pitches include pressure to invest immediately, suggesting "You must act now!"

How To Avoid Getting Scammed
To avoid potential scams, make sure you get the information you need to make a wise investment choice.

1. Before you invest, ask and check. Never rely solely on information from an unsolicited e-mail, text message or cold call from an "analyst" or "account executive" promoting a stock. It's easy for companies or their promoters to make glorified claims about new products, lucrative contracts, or the company's revenue, profits or future stock price. Ask questions about the investment and use FINRA BrokerCheck at BrokerCheck.FINRA.org to check registration status and other information on investment professionals and firms.

2. Find out who sent the message. Many companies and individuals who tout stock are corporate insiders or paid stock promoters. Look for statements (usually found in the fine print) that indicate cash payments or the receipt of stock for disseminating a report on the company.



Stop and think before you invest in disaster-related financial opportunities. It could be a disaster for you.

3. Find out where the stock trades. Most unsolicited stock recommendations involve stocks that can't meet the listing requirements of The Nasdaq Stock Market, The New York Stock Exchange or other U.S. stock exchanges. Instead, these stocks tend to be quoted on an over-the-counter (OTC) quotation platform.

Companies that list their stocks on registered exchanges must meet minimum listing standards. For example, they must have minimum amounts of net assets and minimum numbers of shareholders. In contrast, companies quoted on the OTCBB or OTC Link generally do not have to meet any minimum listing standards (although companies quoted on the OTCBB, OTC Link's OTC-QX and OTCQB marketplaces are subject to some initial and ongoing requirements).

4. Read a company's SEC filings. Most public companies file reports with the SEC. Check the SEC's EDGAR database at www.SEC.gov/EDGAR to find out whether the company files with the SEC. Read the reports and verify any information you have heard about the company. But remember, the mere fact that a company has registered its securities or has filed reports with the SEC doesn't mean the company will be a good investment.

If you're suspicious about an offer or if you think the claims might be exaggerated or misleading, you can contact FINRA at www.FINRA.org/Investors/File-Complaint.

Learn More
To learn more about how to protect your money, visit the FINRA Foundation's website: www.SaveandInvest.org.



WATER SAFETY

Well System Parts Vital For Good Water Quality

(NAPSA)—If you ever get water from a well, you should know there's more to it than just, well, a well. In fact, a water well is really a water well system because it consists of numerous components—many of which can affect water quality if not well maintained.

What's In A Well
These components are designed to protect water from contaminants that are harmful to health or adversely affect the water's appearance, taste or odor. They include:

• **The Well Casing:** This is the tubular structure that is placed in the drilled well to maintain the opening. Along with grout, the casing confines the groundwater to its zone underground and can prevent contaminants from mixing with the water.

The most common materials for well casings are carbon steel, plastic (most commonly PVC), and stainless steel. Different geologic formations dictate which type of casing can be used. Residents in some areas have a choice between steel and PVC, both of which have advantages.

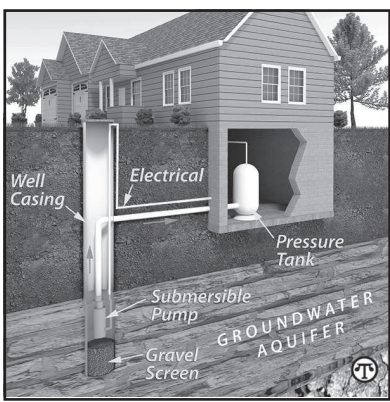
PVC is lightweight, resistant to corrosion, and relatively easy for contractors to install. However, it is not as strong and not as resistant to heat as steel. Steel, though, is susceptible to corrosion, can have scale buildup, and can cost more than PVC.

If the casing is sufficiently corroded or breaks, or if the grouting fails, contaminants could enter the well and compromise your water quality. Your best protection is to get a periodic water well system inspection to identify any such problems.

• **The Well Cap:** This goes on top of the well casing. It should fit snugly so debris, insects or small animals can't find their way into the well system. The well cap should be bolted or locked so it cannot be easily removed.

Well caps are usually aluminum or thermoplastic and have a vented screen so the pressure difference between the inside and outside of the well casing will be equalized when water is pumped from the well.

A cracked or loose well cap could allow outside contaminants, including bacteria via insects or vermin, into the well. Well owners should visually inspect their well cap from time to time and contact a water well system professional if a problem is detected.



Whether you get great water out of your well depends, in part, on the sum of its parts.

• **The Pitless Adapter:** This connector is used in places where freezing occurs. It's installed underground below the frost line to provide a sanitary seal between the well casing and the water line running to the house. If this seal is compromised, it could allow bacteria or other contamination into the well. A water well system contractor can determine whether a faulty pitless adapter is contributing to such water quality problems.

• **The Well Screen:** This prevents excess sediment from entering the well. The screen attaches to the bottom of the casing, letting water move through the well while keeping out most gravel and sand.

There are assorted styles of screens, and a water well system professional can determine which type is best suited to your well. The wrong type of screen or a deteriorated screen could allow sediment, sand and gravel into your well and your water.

The National Ground Water Association (NGWA) advises household well owners to maintain their well systems, including these important components, to protect drinking water quality and health.

Learn More
For further information about well systems, water quality, and groundwater protection, visit www.WellOwner.org.

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National Save the Eagle Day
Jan. 10, 2018

Wednesday's Graphic

Good Luck

WINNER NAME found the National Skating Month Graphic on page 8B (TR Hunter – top section – Hwy 101 S. – right hand side of photo). She/He won a gift certificate to Big Dogs Donut & Deli.

Gift Certificates must be picked up within 2 weeks of winning
Deadline for today's paper:
Thursday by 2:00 PM

Saturday's Graphic

999 ♦ PUBLIC NOTICES

NOTICE OF CIVIL SERVICE COMMISSION MEETING
NOTICE IS HEREBY GIVEN that the next Civil Service Commission meeting of Siuslaw Valley Fire District will be held on Tuesday January 23, 2018 at 10:00 am at the fire station located at 2625 Highway 101 North, Florence, OR 97439.
Publication Date: January 10, 2018

PUBLIC NOTICE
On Friday, January 12, 2018, an auction is scheduled for 12 p.m. at Florence Mini Storage, 4099 Hwy. 101 N., Florence, OR 97439. The contents of the following units will be sold at public auction.
S. Conley, Unit #B-19 (10x10); J. Green, Unit#g-85 (5x5); S. Jones, Unit #G-6 (5x5) & A. McInnis, Unit #H-37 (10x20u).
Publication Dates: December 23, 2017 & January 10, 2018

NOTICE OF BOARD MEETING
NOTICE IS HEREBY GIVEN that the next Board meeting of Siuslaw Valley Fire and Rescue will be held on Wednesday, January 17, 2018 at 6:00 p.m. at the fire station located at 2625 Highway 101 North, Florence, OR 97439. The agenda will include: Policies and Procedures and General Business of the fire district.
Publication Date: January 10, 2018

NOTICE OF BOARD MEETING
NOTICE IS HEREBY GIVEN that the next Board meeting of Western Lane Ambulance District will be held on Thursday, January 18, 2018 at 12:00 p.m. at Siuslaw Valley Fire and Rescue located at 2625 Highway 101 North, Florence, OR 97439. The agenda will include: Policies and Procedures and General Business of the Ambulance District.
Publication Date: January 10, 2018

NOTICE OF BOARD MEETING
The Port of Siuslaw Board of Commissioners will hold their regular meeting on Wednesday, January 17, 2018 at 7:00pm at the Port office located at 100 Harbor Street in Florence, Oregon. This meeting will include a Public Hearing for Resolution 1-17-18A AMENDING RESOLUTION NO. 04-27-11A ESTABLISHING PUBLIC CONTRACTING RULES IN CONFORMANCE WITH LEGISLATIVE AMENDMENTS TO THE OREGON PUBLIC CONTRACTING CODE. For more information contact the Port office at 541.997.3426.
Publication Date: January 10, 2018

NOTICE OF BOARD MEETING
A regular meeting of the Board of Directors of Central Lincoln PUD will be held at 9:00 a.m. on Tuesday January 16, 2018 at the Newport Office, located at 2129 N. Coast Hwy. Board members will: Elect officers for 2018, appoint a new board member, who will be sworn in, set board meeting dates and locations for 2018, authorize directors to attend meetings & workshops in 2018, ratify board appointed consultants, hear a report on property & liability insurance; and consider a resolution to sell real property located in South Beach. Contract awards will also be considered for: Auditors services, architectural & engineering services for the Southern Operation Center (SOC), construction services for the SOC and boring services. The regular meeting will be followed by a strategic planning workshop. The Board will discuss other business as it arises after publication of this notice. To review the meeting agenda, go to clpud.org.
Publication Date: January 10, 2018

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