

### FALL INTO ACTION!



*Included in this packet:*

#### PAGE 2

- **HUMAN RESOURCES**
  - > Grace Hill Reminder
- **MAINTENANCE**
  - > Mold & Mildew
  - > Ladders, Gutters & Roofs
- **OPERATIONS**
  - > Community Flags
  - > Updated Fax Cover
  - > S.E.R.C. cheat sheet

#### ADDENDA

- Ladders, Gutters, Roofs
- Fall Maintenance Checklist
- Updated Fax Cover
- Log Books
- S.E.R.C. cheat sheet
- Grace Hill Packet
- Mold & Mildew Remediation Guide

### Fall Maintenance Checklist

You will find included in this Exchange the Fall Maintenance Checklist that should be distributed to all maintenance personnel. This checklist has been broken up into smaller lists by month to give rough guideline for tasks. Plan ahead and have an idea of how you will accomplish these tasks the month before they should be completed.



This list was developed by your maintenance supervisors and if you have any questions about the list or how to complete the tasks please ask one of them.

#### Maintenance Supervisor

**Scott Busch**  
 P: 503.919.1670  
 E: sbusch@cresapts.com

### Fall Maintenance Uniform Order

The company provides Maintenance staff with uniforms which generally includes: shirts, sweatshirts, hats and a jacket.



Maintenance employees are also eligible to receive reimbursement for up to two pairs of Carhartt work pants per year at a cost not to exceed \$50 per pair of \$100 per year.

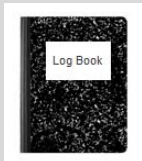


All uniform orders have been placed and should have arrived in October.

If you have any questions regarding your order please contact:

Miranda Baker  
 P: 503.450.0245  
 E: mbaker@cambridgeres.com

### Manager and Maintenance Logs



Reminder that you should all be keeping a Manager Log on-site as well as a Maintenance Log. These records are imperative to community operations and we have included excerpts from the Operations Manual for your review.

Please let us know if you have any questions.

### SAFETY ALERT: Checking Smoke Detectors

Remember, each time you enter an apartment whether occupied or not, please take the few seconds necessary to test all smoke detectors. This habit can save lives by identifying inoperable smoke detectors before a fire incident occurs.

If your property needs tamper warning stickers, please send a request to Vickie Weisser in the central office without delay. Email: vweisser@cambridgeres.com

# Human Resources

## Finish Your Grace Hill Requirements Before End of Year!

By December 31st you should have all your Grace Hill required classes completed. We have included in this Exchange the Grace Hill Employee Training Packet where you can find more information about the required classes each employee must complete, and interesting elective classes that are available online, as well as how to log into your account.



### Required Classes:

- ✓ Fair Housing I
- ✓ Fair Housing II
- ✓ Preventing Sexual Harassment

Once these three classes are completed each employee should take an additional five elective courses annually. We hope you enjoy the training and learn some interesting and useful information!

# Maintenance

## Mold & Mildew Remediation Guide

While temperatures begin to cool and we get more precipitation we need to heighten our awareness of mold and mildew as preventive measure.



Enclosed in this packet you will find Cambridge's Guidelines for Assessment and Remediation of Fungal Contamination.



Please make sure this packet is available for all Maintenance Personnel to read and refer to. This is an expanded version of Chapter 20-A in the Cambridge Operations Manual. If you have any questions about mold, mildew or remediation procedures please contact your supervisor.

## Ladders, Gutters and Roofs

Make sure each maintenance employee reads the included and very important published safety guidelines about ladder, gutter and roof safety.

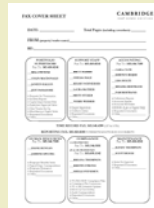
# Property Operations

## Fall and Winter Flags!

If your community is permitted to display flags you should have received an email from Miranda Baker with ordering instructions. The new flags should have arrived in October. If you have any questions regarding flags for your property please contact:

**Miranda Baker**  
P: 503.450.0230  
E: mbaker@cambridgeres.com

## Updated Fax Coversheet



We have had some changes in the central office and have updated our fax coversheet. Please find the newest version included in this Exchange.

## Do You Know Who To Ask For Yardi Help?

If you are having a problem with Yardi and you need help you'll want to contact the Yardi Support Team. If you are unsure who this is you can find out on the eExchange under the "central office" tab and then under "the team": [www.cresapts.com/eexchange](http://www.cresapts.com/eexchange)



## Who Does What in the Central Office?

We have included an updated copy of this publication for your easy reference. The Central Office Staff is here to support your efforts and please don't hesitate to let us know if you have a question.





### Flammable & Combustible Liquids

You may recall learning about flammable and combustible liquids back in high school science class – or, you may recall passing notes and copying Jenny Wilson’s homework. Either way, remember that certain liquids have a dangerous habit of catching on fire or combusting and must be stored and handled with extra caution. And yes, this will be on the quiz.

## Safety Meeting Log

Date:	___/___/___ Property Name: _____
Attendees:	<ul style="list-style-type: none"><li>• _____</li><li>• _____</li><li>• _____</li><li>• _____</li></ul>
Notes:	

## TO MAKE THE GRADE YOU NEED TO:

1. **Use the right container.** Only store flammable and combustible liquids, including gasoline, in approved safety cans.
2. **Keep a neat shop.** When not in use and at the end of the workday, make sure that all liquid containers are placed in the right storage cabinets.
3. **Clean the scene.** Any leaked or spilled flammable or combustible liquids must be cleaned up immediately and disposed of properly within federal regulations.
4. **Use common sense.** Don't even think about smoking, using an open flame, or using other flammable or combustible liquids in the storage area.
5. **Isolate flammable and combustible liquids from all possible ignition sources.** This includes open flames, heated surfaces, electric arcs and sparks, mechanical sparks, static electricity, and self-heating materials.



### What are flammable and combustible liquids?

Flammable and combustible liquids are liquids that can burn. They are classified, or grouped, as flammable or combustible by their flashpoints. Generally speaking, flammable liquids will ignite (catch on fire) and burn easily at normal working temperatures. Combustible liquids have the ability to burn at temperatures that are usually above working temperatures.



Flammable and combustible liquids are present in almost every workplace. Fuels and many common products like solvents, thinners, cleaners, adhesives, paints, waxes and polishes may be flammable or combustible liquids. Everyone who works with these liquids must be aware of their hazards and how to work safely with them.

Remember, when it comes to keeping a safe, fire-free working environment, “my dog ate my approved storage container” isn’t going to cut it. Follow the rules, and **refer to page 26 of your Employee Safety Manual for more information.**

## FALL MAINTENANCE UNIFORM INFORMATION SHEET

### HOW TO ORDER:

1. EACH PROPERTY WILL RECEIVE AN EMAIL FROM THE UNIFORM COORDINATOR WITH ORDERING INSTRUCTIONS
2. HIT "REPLY" TO THE EMAIL
3. ENTER EACH EMPLOYEE'S UNIFORM ORDER ON A SEPARATE LINE OF THE TABLE INCLUDED IN THE EMAIL
  - MAKE SURE YOU CHOOSE EITHER PART TIME, OR FULL TIME (SEE BELOW FOR ELIGIBILITY)
  - ORDERS MUST BE RETURNED BY THE DUE DATE LISTED IN THE EMAIL
  - UNIFORM COSTS ARE BILLED TO YOUR PROPERTY THROUGH THE ACCOUNTING DEPARTMENT



### AM I ELIGIBLE FOR A UNIFORM PACKAGE?

#### FULL TIME UNIFORM ELIGIBILITY:

- POSITION IS LISTED BELOW:
  - MAINTENANCE
- WORK 30 HOURS + PER WEEK or WORK 5 DAYS PER WEEK

#### PART TIME UNIFORM ELIGIBILITY:

- POSITION IS LISTED BELOW:
  - MAINTENANCE
- WORK 15 HOURS + PER WEEK or WORK 3 DAYS PER WEEK

IF YOU DO NOT QUALIFY FOR A UNIFORM PACKAGE PLEASE CONTACT YOUR SUPERVISOR TO OBTAIN APPROVAL.

### UNIFORM COORDINATOR:

MIRANDA BAKER

P: 503.450.0230

F: 503.450.0241

E: mbaker@cambridgeres.com

### Things to keep in mind when ordering uniforms:

Uniforms may shrink slightly as they are washed

Employees provided with company uniforms are reminded that when in uniform, working or not, their conduct reflects on the company. For this reason, employees are asked to refrain from wearing uniforms except while on duty.

All uniforms, accessories or name tags issued by our company must be returned upon leaving our company.



## Maintenance Log Book

Proper documentation and accurate record-keeping are essential daily tasks in property management. One area in which this is of vital importance is in maintenance.

Appropriate documentation of incoming and completed maintenance requests provides Cambridge with the following:

- ☞ Assurance that no request is missed or left incomplete
- ☞ Compliance with Fair Housing
- ☞ Data on the frequency, type and volume of requests
- ☞ An excellent tool for follow-up customer service with residents

A formal process such as this protects Cambridge from certain legal liabilities and exposure, minimizes room for error and consistently tracks activity at each site.

Once you have purchased a red, spiral-bound notebook, follow these instructions:

- ☞ Labels are provided for your convenience. The labels are affixed to the upper inside of the front cover and they indicate how each page is to be filled out. You may make labels of your own in the same format for each page if you wish.
- ☞ Log each incoming maintenance request by filling in the information in each column. Include common area and exterior maintenance issues as well as resident requests. Essentially any maintenance work is logged in this spiral.
- ☞ Be sure to note the date completed and initials of the person completing the request—train maintenance staff on using this log book, too.

As a thoughtful and effective means of resident retention, make sure to follow-up within three days of completion to confirm the job was completed to the resident's satisfaction.

- ☞ Keep the notebook in a place accessible to all staff—preferably next to the maintenance requests.
- ☞ DO NOT remove any pages. This is a document that can be used for court issues, if necessary. Use only pen, not pencil, to write in the notebook.

When the notebook is close to full, purchase another RED SPIRAL NOTEBOOK. When the log book is full, send the completed notebook to the Central Office. Cambridge will request all outstanding notebooks for each year at year-end and sites will mail these to Cambridge for permanent filing. (This may mean that only partially used notebooks are mailed in.)



A formal process such as this protects Cambridge from certain legal liabilities and exposure.

We have included the excerpt from the Operations Manual for instructions referring to the Manager Log. You will find this information in Chapter 2 Pages 2-3.

## Manager Log

The manager log is used to document resident issues, pricing, concessions and discount changes.

- ☞ A new Manager Log is started on January 1. The previous year's log is to be sent to the Central Office on December 31.
- ☞ Obtain a hardback diary or black/white composition notebook.
- ☞ Use factual, succinct and professional language.
- ☞ Include sufficient detail to be of value at a later date, such as full names of the individuals involved, date and time of incident, description of the incident, witnesses or other supporting data.
- ☞ The information in the log book is useful for: completing the "resident conduct" section on the Weekly Progress Report; completing documentation for a request for violation letter; documentation in the event of court action; to document repair history; to show pricing, concessions and discounts that are implemented, based upon a certain time and not for specific and distinct applicants.

# FAX COVER SHEET

# CAMBRIDGE

real estate services

DATE: \_\_\_\_\_ Total Pages (including coversheet): \_\_\_\_\_

TO: \_\_\_\_\_

FROM (property/sender name): \_\_\_\_\_

RE: \_\_\_\_\_

**PORTFOLIO SUPERVISORS**  
Fax To: 503.450.0241

- \_\_\_ BILL STEVENS
- \_\_\_ COLIN MACDONALD
- \_\_\_ DAMON KENYON
- \_\_\_ JANEEN KALLUS
- \_\_\_ JEFF PASSADORE
- Requests for Termination
- Incident Reports
- Capital Improvement Bids
- Supervisor Approval Items
- New Vendor Set Up
- Miscellaneous Urgent Items
- Requested Documents
- Other \_\_\_\_\_

**SUPPORT STAFF**  
Fax To: 503.450.0241

- \_\_\_ CHELSA HARPER
- \_\_\_ ELISE RINGER
- \_\_\_ GREG WALKER
- \_\_\_ MIRANDA BAKER
- \_\_\_ TESS URTON
- \_\_\_ VICKIE WEISSER
- Carpet Inspections
- Collections Reports
- Uniform Orders
- Requested Documents
- Other \_\_\_\_\_

**ACCOUNTING**  
Fax To: 503.546.7588

- \_\_\_ AGGIE INMAN
- \_\_\_ CARLA TATE
- \_\_\_ JASON CASEY
- \_\_\_ KIRSTEN BEIJER
- \_\_\_ LISA HOLTZ
- \_\_\_ MELISSA BERTRAND
- \_\_\_ PAM BERTRAND
- Accounts Payable
- Accounts Receivable
- SODA's (Late or Urgent Only)
- Requested Documents
- Other \_\_\_\_\_

**REPORTING FAX: 503.450.0240** POWERSITE MONTH END

**HUMAN RESOURCES**  
Fax To: 503.546.7588

- \_\_\_ DIANE RUNYAN
- \_\_\_ LINDSAY WINKLE
- Employee Benefits Items
- Payroll Dept. Correspondence
- Employee Evaluation
- Requested Documents
- Other \_\_\_\_\_

**AFFORDABLE HOUSING COMPLIANCE**

*CA PROPERTIES*  
Fax To: 503.546.0101

*ID & OR PROPERTIES*  
Fax To: 503.688.1542

- \_\_\_ CHRISTEY SIMKINS
- \_\_\_ SARAH CHAPPEL
- \_\_\_ SCOTT POOLE
- \_\_\_ ZOEY KURE
- TC/RD/HUD Compliance Files
- Compliance File Corrections
- TC or RD Schedule Updates
- Move In/Out Activity
- Audit Correspondence
- Requested Documents
- Other \_\_\_\_\_

**MAINTENANCE**  
Fax To: 503.450.0241


- \_\_\_ SCOTT BUSCH
- Items for Approval
- Requested Documents
- Other \_\_\_\_\_



## Who Does What at the Site Employee Resource Center?

<b>PROPERTY AND MAINTENANCE SUPERVISORS</b>	
<p>Jeff Passadore <b>Property Supervisor</b></p>	<p>Direct: 503.450.0233 Fax: 503.450.0241 Email: <a href="mailto:jpassadore@cambridgeres.com">jpassadore@cambridgeres.com</a></p>
	<p>Property Supervisor Fair Housing Officer Client Relations</p>
<p>Janeen Kallus <b>Property Supervisor</b></p>	<p>Direct: 503.450.0238 Fax: 503.450.0241 Email: <a href="mailto:jkallus@cambridgeres.com">jkallus@cambridgeres.com</a></p>
	<p>Property Supervisor Fair Housing Officer</p>
<p>Colin Macdonald <b>Property Supervisor</b></p>	<p>Direct: 503.450.0234 Fax: 503.450.0241 Email: <a href="mailto:cmacdonald@cambridgeres.com">cmacdonald@cambridgeres.com</a></p>
	<p>Property Supervisor Fair Housing Officer</p>
<p>Bill Stevens <b>Property Supervisor</b></p>	<p>Direct: 503.450.0237 Fax: 503.450.0241 Email: <a href="mailto:bstevens@cambridgeres.com">bstevens@cambridgeres.com</a></p>
	<p>Property Supervisor Fair Housing Officer</p>
<p>Damon Kenyon <b>Property Supervisor</b></p>	<p>Direct: 503.445.2792 Fax: 503.450.0241 Email: <a href="mailto:dkenyon@cambridgeres.com">dkenyon@cambridgeres.com</a></p>
	<p>Property Supervisor Fair Housing Officer</p>

<p>Scott Busch Maintenance Supervisor</p>	<p>Direct: 503.919.1670 Fax: 503.450.0241 Email: sbusch@cambridgeres.com</p>
	<p>Training Maintenance Standards Vendor Selection</p>
<p><b>ACCOUNTING &amp; HUMAN RESOURCES TEAM</b></p>	
<p>Lisa Holtz CFO</p>	<p>Direct: 503.450.0242 Fax: 503.546.7588 Email: lholtz@cambridgeres.com</p>
	<p>Property and Corporate Financial Manager Central Office Operations and Administration Information Technology</p>
<p>Lindsay Winkle Human Resources</p>	<p>Direct: 503.445.2793 Fax: 503.546.7588 Email: lwinkle@cambridgeres.com</p>
	<p>Human Resources Management Employee Related Questions New Hire Orientation and Onboarding</p>
<p>Diane Runyan Human Resources</p>	<p>Direct: 503.450.0243 Fax: 503.546.7588 Email: drunyan@cambridgeres.com</p>
	<p>Employee Payroll Benefits Administration</p>
<p>Melissa Bertrand Property / General Ledger Accountant</p>	<p>Direct: 503.450.0244 Fax: 503.546.7588 Email: mbertrand@cambridgeres.com</p>
	<p>General Ledger Accounting Property Accounts Payable Property Cash Flow Management Resident Move Out Processing New Property Transition Specialist</p>

<p>Pam Bertrand <b>Property Accountant</b></p>	<p>Direct: 503.450.0235 Fax: 503.546.7588 Email: pbertrand@cambridgeres.com</p>
	<p>Property Accounts Payable Property Cash Flow Management Resident Move Out Processing</p>
<p>Kirsten Beijer <b>Property Accountant</b></p>	<p>Direct: 503.450.0236 Fax: 503.546.7588 Email: kbeijer@cambridgeres.com</p>
	<p>Property Accounts Payable Property Cash Flow Management Resident Move Out Processing</p>
<p>Carla Tate <b>Property Accountant</b></p>	<p>Direct: 503.445.2795 Fax: 503.546.7588 Email: ctate@cambridgeres.com</p>
	<p>Property Accounts Payable Property Cash Flow Management Resident Move Out Processing</p>
<p>Aggie Inman <b>Property Accountant</b></p>	<p>Direct: 503.445.2791 Fax: 503.546.7588 Email: ainman@cambridgeres.com</p>
	<p>Property Accounts Payable Property Cash Flow Management Resident Move Out Processing</p>
<p>Jason Casey <b>Property Accountant</b></p>	<p>Direct: 503.450.0245 Fax: 503.546.7588 Email: jcasey@cambridgeres.com</p>
	<p>Property Accounts Payable Property Cash Flow Management Resident Move Out Processing</p>

## COMPLIANCE TEAM

<p>Zoey Kure <b>Compliance</b></p>	<p>Direct: 503.445.2797 Fax: 503.450.0241 Email: zkure@cambridgeres.com</p>
	<p>Compliance Support Certifications Review / Approval Audit Management Tax Credit, HOME and RD Specialist</p>
<p>Christey Simkins <b>Compliance</b></p>	<p>Direct: 503.450.0231 Fax: 503.450.0241 Email: csimkins@cambridgeres.com</p>
	<p>Compliance Support Audit Support Certifications and Recertification Support</p>
<p>Sarah Chappel <b>Compliance</b></p>	<p>Direct: 208.316.3873 Fax: 503.450.0241 Email: schappel@cambridgeres.com</p>
	<p>Compliance Support Audit Support Certifications and Recertification Support</p>
<p>Miranda Baker <b>Compliance Support</b></p>	<p>Main Line: 503.450.0230 ext. 260 Fax: 503.450.0241 Email: mbaker@cambridgeres.com</p>
	<p>Compliance Administrative Support Certifications and Recertification Processing Tax Credit Schedules Brochures, Flags Website and eExchange Coordination Safety and Monthly Newsletters</p>

## PROJECT AND SUPPORT STAFF

Vickie Weisser  
**Receptionist**

Direct: 503.450.0246  
Fax: 503.450.0241  
Email: [vweisser@cambridgeres.com](mailto:vweisser@cambridgeres.com)



Phone & Fax Routing  
Mail and Shipping Coordinator  
Office Depot and HD Supply Support  
Eforms Coordinator  
Carpet Inspections  
Business Cards (B&B Printing Coordinator)

Chelsa Harper  
**Project Coordinator**

Direct: 503.450.0248  
Fax: 503.450.0241  
Email: [charper@cambridgeres.com](mailto:charper@cambridgeres.com)



Special Projects  
Web Master  
Marketing  
Kronos Support  
Employee Training

Elise Ringer  
**Supervisor Support**

Direct: 503.450.0232  
Fax: 503.450.0241  
Email: [eringer@cambridgeres.com](mailto:eringer@cambridgeres.com)





Supervisor Support  
Resident Letters and Notices  
Reasonable Accommodation Requests  
Reserve Requests  
Property Transition Coordination  
Owner Reporting Compilation and Distribution  
Lender/Insurance Inspection Coordination  
Travel Coordination

Greg Walker  
**Supervisor Support**

Direct: 503.445.2794  
Fax: 503.450.0241  
Email: [gwalker@cambridgeres.com](mailto:gwalker@cambridgeres.com)



Supervisor Support  
Resident Letters and Notices  
Reasonable Accommodation Requests  
Reserve Requests  
Occupancy Reporting  
Insurance Claims  
Signs & Banners  
Event & Travel Coordination

<p>Tess Urton <b>Support Staff</b></p>	<p>Main Line: 503.450.0230 ext. 239          Fax: 503.450.0241          Email: turton@cambridgeres.com</p>
	<p>Brochures, Flags          Website and eExchange Coordination          Event Coordination          Safety and Monthly Newsletters          Accounting Support          Surveys</p>
<p>Scott Poole <b>Support Staff</b></p>	<p>Phone: 503.445.2798          Fax: 503.450.0241          Email: spoole@cambridgeres.com</p>
	<p>Yardi Support          Special Projects          Compliance Support</p>



Site Teams –

We are pleased to announce that more class choices in the Grace Hill training program will be available to you this year in an effort allow more flexibility in the training you receive.

**How does the program work?**

- ✓ All site staff must complete a minimum of 8 classes per year and 2 classes per quarter.
- ✓ All site staff must complete Fair Housing I and II and Preventing Sexual Harassment each year.
- ✓ Each site employee has the freedom to select 5 additional classes from the course list included with this letter based on their own individual interests.
- ✓ You are no longer required to send course certifications to the central office. Class completions are tracked electronically.

**What courses can I choose from?**

Please see the attached course list that outlines the required courses and offered electives.

**When should I take the classes?**

You need to take a minimum of 2 classes per calendar quarter or 8 classes per calendar year.

**Will the classes I took during Q1 2015, count towards this program?**

Yes! Any classes you took during Q1 (January, February, or March) will count toward the 2015 program requirement.

**What is Grace Hill?**

Grace Hill is the leading provider of multifamily apartment housing industry online education. You can find them at [www.gracehill.com](http://www.gracehill.com) . Cambridge has partnered with Grace Hill to provide online training to our employees. Each student must have a unique member account at Grace Hill in order for us to track individual performance. See the instruction sheet attached to get started. For questions or technical support please contact the Grace Hill Help Desk at 866.472.4455





&



## Online Training Instructions

**Step 1 – Establish Membership:** Each student must have a unique membership account at Grace Hill in order for us to track individual performance. If you have not yet signed up for your membership please follow the directions below:

- Go to <http://www.gracehill.com>.
- Click **Log In** located at the top right of your screen.
- Complete the registration form using your property name, community address and community phone number.
- During this process, you will choose a personal **User ID** and **Password**. You will need your User ID and Password each time you log into Grace Hill.
- Click **Continue** and the system will ask you to verify your information. If this information is correct, continue on to the Grace Hill home page.
- You have now established your membership. For all future visits, simply log in with your chosen User ID and Password.

### Step 2 – Access Learning Center:

- Once you are logged into the Grace Hill website, choose **Begin Training** from the menu bar on the right side of your screen.
- Enter your company Training Code, which is **Cambridge503** then click **Continue**
- Click the **Start** button next to the course title you wish to take
- Choose your **Community** and **Job Position** from the dropdown menus, and then click **Continue**.
- You may pause your training at any time by clicking the **Exit** button at the bottom right corner of your screen. Your progress will automatically be recorded when you exit the program this way. If you close the screen without clicking **Exit** your progress will not be recorded correctly.

### Course Materials:

- All Course Workbooks and other downloadable resources from within any Grace Hill course are archived here. Simply choose the appropriate course title from the dropdown menu, and then click on the title of the document you would like to print or download.

*✂ Tape Me To Your Computer!*

**My Training Code is: Cambridge503**



### Grace Hill Help Desk

Call Toll Free 866-GRACEHILL (866-472-2344) or  
click "**Help**" on the menu bar at  
[www.gracehill.com](http://www.gracehill.com)

# Grace Hill: Course List 2016

Minimum 2 classes per quarter and 8 classes per year

## Required Courses (annually):

- *Fair Housing I*
- *Fair Housing II*
- *Fair Housing for Maintenance*  
(maintenance personnel can substitute this class to meet their Fair Housing requirement)
- *Preventing Sexual Harassment*

## Required Additional Coursework:

Choose a minimum of 6 additional courses from the list below.

- *Advanced Leasing*
- *Advanced Telephone Techniques*
- *Asbestos Awareness (also in Spanish)*
- *Being a Team Player*
- *Building a Team Culture*
- *Business Etiquette*
- *Business Writing*
- *Conflict Resolution (also in Spanish)*
- *Creative Marketing Promotions*
- *Curb Appeal*
- *Customer Relationship Management*
- *Customer Service as a Competitive Advantage (also in Spanish)*
- *Dealing with Difficult People*
- *Drug Free Workplace (also in Spanish)*
- *Employee Coaching*
- *Employee Motivation*
- *Essential Skills for the New Supervisor*

- *Follow-up Techniques*
- *Internet Leasing*
- *Interviewing Skills*
- *Introduction to Social Media*
- *Lead Poisoning Awareness (also in Spanish)*
- *Leadership*
- *Leasing for a Living*
- *Leasing for a Living Series*
- *Maintenance for Office Staff*
- *Marketing Principles*
- *Mold Awareness (also in Spanish)*
- *Performance Management*
- *Preparing a Perfect Market Ready Apartment (also in Spanish)*
- *Preventative Maintenance (also in Spanish)*
- *Property Management Financials*
- *Resident Retention for Today's Savvy Customers*
- *Stress Management*
- *Time Management*
- *Traffic Generation*
- *Workplace Diversity (also in Spanish and Supervisor Version)*

## Safety Series

- *Safety Series: Blood borne Pathogens*
- *Safety Series: Blood borne Pathogens (Spanish Version)*
- *Safety Series: Electrical Hazards and NFPA 70E Overview*
- *Safety Series: Electrical Hazards and NFPA 70E Overview (Spanish Version)*
- *Safety Series: Fire Prevention and Safety*
- *Safety Series: Fire Prevention and Safety (Spanish Version)*

- *Safety Series: Hand and Power Tool Safety*
- *Safety Series: Hand and Power Tool Safety (Spanish Version)*
- *Safety Series: Hazard Communication*
- *Safety Series: Hazard Communication (Spanish Version)*
- *Safety Series: Heat Stress*
- *Safety Series: Heat Stress (Spanish Version)*
- *Safety Series: Human Element*
- *Safety Series: Lockout Tagout*
- *Safety Series: Lockout Tagout (Spanish Version)*
- *Safety Series: OSHA 300 - OSHA Recordkeeping Requirements*
- *Safety Series: Pandemic Influenza*
- *Safety Series: PPE00 - Personal and Protective Equipment Overview*
- *Safety Series: PPE00 - Personal and Protective Equipment Overview (Spanish)*
- *Safety Series: PPE01 - Introduction*
- *Safety Series: PPE01 - Introduction (Spanish Version)*
- *Safety Series: PPE02 - Head Protection*
- *Safety Series: PPE02 - Head Protection 02 (Spanish Version)*
- *Safety Series: PPE03 - Eye and Face Protection*
- *Safety Series: PPE03 - Eye and Face Protection (Spanish Version)*
- *Safety Series: PPE04 - Hand and Arm Protection*
- *Safety Series: PPE04 - Hand and Arm Protection (Spanish Version)*
- *Safety Series: PPE05 - Body Protection*
- *Safety Series: PPE05 - Body Protection (Spanish Version)*
- *Safety Series: PPE06 - Foot Protection*
- *Safety Series: PPE06 - Foot Protection (Spanish Version)*
- *Safety Series: PPE07 - Hearing Conservation*
- *Safety Series: PPE07 - Hearing Conservation (Spanish Version)*
- *Safety Series: PPE08 - Respiratory Protection*
- *Safety Series: PPE08 - Respiratory Protection (Spanish Version)*
- *Safety Series: PPE09 - Electrical Protective Devices*
- *Safety Series: PPE09 - Electrical Protective Devices (Spanish Version)*
- *Safety Series: PPE10 - Levels of Protection and Protective Gear*
- *Safety Series: PPE10 - Levels of Protection and Protective Gear (Spanish Version)*
- *Safety Series: Preventing Back Injury*
- *Safety Series: Preventing Back Injury (Spanish Version)*
- *Safety Series: Preventing Slips, Trips and Falls*
- *Safety Series: Preventing Slips, Trips and Falls (Spanish Version)*
- *Safety Series: Safety and You - Supervisors*
- *Safety Series: Safety and You - Supervisors (Spanish Version)*
- *Safety Series: Safety Orientation*
- *Safety Series: Safety Orientation (Spanish Version)*

Guidelines for Assessment and Remediation  
of Fungal Contamination

**CAMBRIDGE**

*r e a l e s t a t e s e r v i c e s*

## Introduction

Mold, also referred to as mildew or fungus, is found throughout the environment. Mold growth may be caused by a leaking roof, pipe leaks, sewage backups, floods, high humidity, heating, leaks in air conditioning and ventilation systems, construction design defects in the building envelope and water-damaged building materials.

In the residential environment, molds can be found growing in wallboards, carpets, ceiling tiles, books and papers, plywood, wooden studs, and wooden furnishings. As long as moisture is present, molds will grow; without moisture, molds cannot reproduce.

Many molds and mildews are quite common and have no adverse health effects. A few species of molds however, if present in a large enough quantity, may have the potential to cause adverse health effects in certain susceptible individuals.

### **The conditions necessary for mold growth to occur on surfaces are:**

- Moisture
- Temperature range between 40-100 degrees Fahrenheit
- Mold spores
- Nutrient base – Something the organism can metabolize, such as cellulose in wood, paper and ceiling tiles, or dirt in carpets and hidden areas.

The purpose of these guidelines is to establish procedures for addressing mold or mildew reported or observed at a property. Some of the material in these guidelines is taken from the Environmental Protection Agency and the Center for Disease Control. Please read in full the procedures, forms and related documentation contained in these guidelines.

## **ADDRESSING MOLD RELATED ISSUES**

Mold requires a water source and prefers a dark, stagnant environment. Therefore, should a resident notify you of water intrusion, remove the existing water as quickly as possible, schedule repairs, and supply the resident with a dehumidifier. The use of ceiling fans, if available, and lower air conditioning temperatures are also highly recommended. All molds, should they be left untreated and allowed to grow, may cause health concerns for individuals suffering from allergies to mold, have immune deficiencies or sinus conditions. Our goal is to remediate all issues involving mold, and therefore reduce the health concerns of our residents.

**Use the following guidelines when addressing mold or mildew reported or observed at a property.**

### **At the Office:**

1. Fill out a Maintenance Request form and in doing so record the observations of the resident regarding the presence of conditions that may be favorable to mold growth, or whether the resident believes mold growth is present. If a health concern is reported, immediately contact your Property Supervisor and submit an Incident Report to the Central Office. If the resident has had the mold tested, send a copy of the test results to the Property Supervisor.
2. Treat the service request as a priority.
3. Begin to complete the Mold and Mildew Tracking Log to reflect the Maintenance Request. Maintain the Log in the management office.

### **At the Service Location:**

1. Determine the nature and extent of conditions favorable for mold growth, or mold, if any. Determine the source of any water infiltration or excessive moisture, both interior and exterior.
2. If a source of water or excessive moisture is found, stop the leak or cause of excessive moisture and completely dry out all affected areas immediately, or within 24 hours of notification. Consult the procedures for drying out surfaces in the remediation section of these guidelines.
3. If no mold is found, send a Mold and Mildew Resident Follow-up Letter and indicate the results of the investigation.
4. If mold is found, consult the procedures for drying out surfaces in the remediation section of these guidelines.
5. Use the Maintenance Request form or the Mold and Mildew Resident Follow-up Letter to inform the resident of the corrective action completed and additional steps to be taken, if any.

### **Back at the Office:**

1. Before determining that the remediation will require the use of outside professionals or that a unit be vacated, consult the appropriate Property Supervisor.
2. Complete the Mold and Mildew Tracking Log to reflect what action was taken.

### **Within 7 – 10 days:**

1. Send a Mold and Mildew Follow-up Letter.
2. Log the follow-up action on the Mold and Mildew Tracking Log.

**COMPLETE EVERY STEP OF THESE GUIDELINES WHEN POSSIBLE.**

# Inspecting and Remediating Mold or Mildew

## Inspection Procedures

A visual inspection is the first step in identifying the extent of moisture damage, which may create conditions favorable for mold growth. To the maximum extent possible ceiling tiles, gypsum wallboard, cardboard, duct line, wood, carpet, paper, and other cellulose surfaces should be given careful attention during a visual inspection. Kitchens, bathrooms, windows and HVAC systems should be scrutinized for a possible mold and mildew problem. Ceiling tiles, gypsum wallboard, cardboard, duct liner, wood, carpet, paper, and other cellulose surfaces should be given careful attention during a visual inspection.

An earthy or musty odor may also indicate that mold is present. The use of a moisture meter, to measure the saturation in building materials, is useful in evaluating the extent of water damage and determining when the appropriate moisture level has been restored. Under further investigation, it may be necessary to look inside of wall cavities of filter areas to determine the extent of any water damage or mold growth.

Once mold growth is observed, the extent of any damaged area should be evaluated in order to determine appropriate remedial strategies based on EPA guidance.

## Remediation Procedures

Once mold is identified, it is essential to identify and correct the underlying source of water intrusion. Otherwise, mold growth will recur. Generally speaking, if mold is either seen or smelled, it should be remediated. Thus, a visual inspection is the first step to assessing a mold service request. According to the EPA guidelines, it is not essential to identify the types of mold (i.e. test) to remediate the situation. Under certain circumstances, however, it may be important to have building materials/air tested to determine the type of mold present. Consult with the appropriate regional maintenance manager before proceeding with any testing.

If extensive (i.e., the total surface area of visible mold is greater than 100 square feet or the potential for increased resident or remediator exposure during remediation is estimated to be significant), it is important to consult the appropriate regional maintenance manager.

## Sampling and Testing

Sampling and testing are to proceed only upon the approval of the appropriate Property Supervisor and regional maintenance manager.



## Bulk Sampling

- Bulk or surface sampling involves taking a sample of material and performing laboratory analysis. Sampling and testing are not a prerequisite to remediation.
- Bulk or surface samples may need to be collected to identify the type of mold if occupants are experiencing symptoms which may be related to mold exposure or to identify the presence or absence of mold if a visual inspection is inconclusive (e.g., discoloration or staining).
- Bulk sampling is to proceed only upon the approval of the appropriate Property Supervisor.

## Air Sampling

- Air sampling may be utilized if the presence of mold is suspected (e.g., musty odors) but cannot be identified through visual inspection.
- Any air sampling must also include an exterior air sample as a baseline sample for the ambient environmental level of mold.
- If air sampling is conducted, personnel conducting the sampling must be trained in proper air sampling methods.

## General Clean up Procedures

In all situations, the underlying cause of water accumulation must be fixed or the problem may recur. A prompt response (within 24 to 48 hours) and thorough clean up, drying and/or removal of water damaged materials will prevent or limit mold growth.

The EPA has delineated three levels of remediation, based on the total area of material affected by visible mold growth. Consult Clean Up and Mold (Table 1) and the following procedures, which are applicable to the Level I and Level II remediation procedures described above:

- Wear rubber gloves or vinyl gloves when handling moldy materials.
- Wear appropriate clothing and shoes, including eye protection; during clean-up of the area.
- Turn off all HVAC equipment.
- Exercise caution around any electrical equipment or fixtures.
- Make sure the area is well ventilated at all times during the removal process. Do not fan an area where mold is present or suspected.
- Read and follow the instructions and safety data sheets (MSDS) of all chemicals used.
- Wipe all surfaces with a non-ammonia soap or detergent in hot water to remove all loose mold.
- Use a stiff brush or cleaning pad on all uneven surfaces with detergent.
- At completion, rinse all surfaces clean with water. Use a wet/dry vacuum if necessary.
- Spray or wipe to disinfect the area with a mildewcide or virucide.
- Never mix ammonia with bleach.
- Let dry overnight.
- Remove and discard all porous or cellulose materials (e.g., wallboard) that appear to have mold on them. Contaminated absorbent material should be sealed in plastic sheets. Tape the plastic sheets closed before removing from the area.
- HEPA vacuum clean the entire work area at completion. (HEPA vacuums are available at The Home Depot or similar hardware/home center type stores.)
- Wipe clean all surfaces in the work area at completion of the cleaning and removal process.
- Wash hands thoroughly and HEPA vacuum all clothes during any break and at completion of the clean-up project.

The following equipment is available at most supply stores, such as Home Depot, and is useful to have on site to deal with water intrusion and/or mold remediation:

- Moisture meter
- High efficiency particulate air (HEPA) filtered vacuum cleaner
- Disinfectant or bleach and standard cleaning detergent
- Wet vacuum
- Blowers (have on site or know where to rent)
- Dehumidifiers (have on site or know where to rent)
- Localized containment bag (2-glove bags)
- Disposable clothing (1 box)
- N-95 disposable respirators (5 pack)
- 6-mil disposable bags (1 box)
- 6-mil polyethylene sheeting (2 rolls)
- Yellow caution tape (3 rolls)
- Plastic spray cleaning bottles
- Disposable scrub brush, sponges and cloths

## Clean up and Mold (Table 1) Water Damage

Clean up and Mold Prevention Guidelines for Response to Clean Water Damage within 24-48 hours to prevent mold growth\*

Water Damaged Material*	Actions
Books and papers	<ul style="list-style-type: none"> <li>• For non-valuable items, discard books and papers.</li> <li>• Photocopy valuable /important items, discard originals.</li> <li>• Freeze (in frost-free freezer) or freeze-dry.</li> </ul>
Carpet and backing – Dry within 24-48 hours	<ul style="list-style-type: none"> <li>• Remove water with water extraction vacuum.</li> <li>• Reduce ambient humidity levels with dehumidifier.</li> <li>• Accelerate drying process with fans.</li> </ul>
Ceiling Tiles	Discard and replace.
Cellulose insulation	Discard and replace.
Concrete or cinder block surfaces	<ul style="list-style-type: none"> <li>• Remove water with water extraction vacuum.</li> <li>• Accelerate drying process with dehumidifiers, fans, and/or heaters.</li> </ul>
Fiberglass insulation	Discard and replace.
Hard surface, porous flooring (linoleum, ceramic tile, vinyl)	<ul style="list-style-type: none"> <li>• Vacuum or damp wipe with water and mild detergent and allow to dry; scrub if necessary.</li> <li>• Check to make sure under flooring is dry; dry under flooring if necessary.</li> </ul>
Non-porous, hard surfaces (plastic, metals)	Vacuum or damp wipe with water and mild detergent and allow to dry; scrub if necessary.
Upholstered furniture	<ul style="list-style-type: none"> <li>• Remove water with water extraction vacuum.</li> <li>• Accelerate drying process with dehumidifiers, fans, and/or heaters.</li> <li>• May be difficult to completely dry within 48 hours. If the piece is valuable, you may wish to consult a restoration/water damage professional who specialized in furniture.</li> </ul>
Wallboard (drywall and gypsum board)	<ul style="list-style-type: none"> <li>• May be dried in place if there is no obvious swelling and the seams are intact. If not, remove, discard, and replace.</li> <li>• Ventilate the wall cavity, if possible.</li> </ul>
Window drapes	Follow laundering or cleaning instructions recommended by the manufacturer.
Wood surfaces	<ul style="list-style-type: none"> <li>• Remove moisture immediately and use dehumidifiers, gentle heat, and fans for drying (use caution when applying heat to hardwood floors).</li> <li>• Treated or finished wood surfaces may be cleaned with mild detergent and clean water and allowed to dry.</li> <li>• Wet paneling should be pried away from wall for drying.</li> </ul>
<p>If mold growth has occurred or materials have been wet for more than 48 hours, consult Table 2 guidelines. Even if materials are dried within 48 hours, mold growth may have occurred. Items may be tested by professionals if there is doubt. Note that mold growth will not always occur after 48 hours; this is only a guideline.</p>	

These guidelines are for damage caused by clean water. If you know or suspect that the water source is contaminated with sewage, chemical, or biological pollutants, then Personal Protective Equipment and containment are required by OSHA. An experienced professional should be consulted if you and/or your remediators do not have expertise remediating in contaminated water situations. Do not use fans before determining that the water is clean or sanitary.

\*If a particular item(s) has high monetary or sentimental value, you may wish to consult a restoration/water damage specialist.

The subfloor under the carpet or other flooring material must be cleaned and dried. See the appropriate section of this table for recommended actions depending on the composition of the subfloor.

## Clean Up and Mold (Table 2) Remediation Guidelines

Use professional judgment to determine prudent levels of Personal Protective Equipment and containment for each situation, particularly as the remediation site size increases and the potential for exposure and health effects rises. Assess the need for increased Personal Protective Equipment, if during the remediation; more extensive contamination is encountered than was expected. Consult Table 1 if materials have been wet for less than 48 hours, and mold growth is not apparent.

These guidelines are for damage caused by clean water. If you know or suspect that the water source is contaminated with sewage, or chemical or biological pollutants, then the Occupational Safety and Health Administration (OSHA) requires PPE and containment. An experienced professional should be consulted.

Select the method most appropriate to the situation. Since molds gradually destroy the things they grown on, if mold growth is not addressed promptly, some items may be damaged such that cleaning will not restore their original appearance. If mold growth is heavy and items are valuable or important, you may wish to consult a restoration/water damage/remediation expert. Please note that these are guidelines; other cleaning methods may be preferred by some professionals.

### CLEAN UP METHODS

Method 1: Wet vacuum (in the case of porous materials, some mold spores/fragments will remain in the material but will not grow if the material is completely dried. Steam cleaning may be an alternative for carpets and some upholstered furniture.

Method 2: Damp wipe surfaces with plain water or with water and detergent solution (except wood-use wood floor cleaner); scrub as needed.

Method 3: High-efficiency particulate air (HEPA) vacuum after the material has been thoroughly dried. Dispose of the contents of the HEPA vacuum in well-sealed plastic bags.

Method 4: Discard – remove water-damaged materials and seal in plastic bags while inside of containment, if present. Dispose of as normal waste.

### PERSONAL PROTECTIVE EQUIPMENT (PPE)

Minimum: Gloves, N-95 respirator, goggles/eye protection

Limited: Gloves, N-95 respirator or half-face respirator with HEPA filter, disposable overalls, goggle/eye protection

Full: Gloves, disposable full body clothing, head gear, foot coverings, full-face respirator with HEPA filter

### CONTAINMENT

Limited: Install polyethylene sheeting from ceiling to floor around affected area with a slit entry and covering flap; maintain area under negative pressure with HEPA filtered fan unit. Block supply and return air vents within containment area.

Full: Use two layers of fire-retardant polyethylene sheeting with a one-airlock chamber. Maintain area under negative pressure with HEPA filtered fan exhausted outside of building. Block supply and return air vents within containment area.

Table developed from literature and remediation documents including Bioaerosols: Assessment and Control (American Conference of Governmental Industrial Hygienist, 1999) and IICRC S500, Standard and Reference Guide for Professional Water Damage Restoration. (Institute of Inspections, Cleaning and Restoration, 1999); see Resources List for more information.

Material or Furnishing Affected	Clean Up Methods	Personal Protective Equipment (PPE)	Containment
<b>SMALL – Total Surface Area Affected Less Than 10 sq. ft.</b>			
Books and papers	3	Minimum N-95 respirator, gloves, and goggles	None Required
Carpet and backing	1, 3	Same as above	None
Concrete/cinder block	1, 3	Same as above	None
Hard surface, porous flooring (linoleum, ceramic tile, vinyl)	1, 2, 3	Same as above	None
Non-porous, hard surfaces (plastics, metals)	1, 2, 3	Same as above	None
Upholstered furniture & drapes	1, 3	Same as above	None
Wallboard (drywall and gypsum board)	3	Same as above	None
Wood surfaces	1, 2, 3	Same as above	None
<b>MEDIUM – Total Surface Area Affected Between 10-100 sq. ft.</b>			
Books and papers	3	Limited or Full – Use professional judgment, consider potential for remediator exposure and size of contaminated area.	Limited – Use professional judgment, consider potential for remediator/occupant exposure and size of contaminated area.
Carpet and backing	1, 3, 4	Same as above	Same as above
Concrete or cinder block	1, 3	Same as above	Same as above
Hard surface, porous flooring (linoleum, ceramic tile, vinyl)	1, 2, 3	Same as above	Same as above
Non-porous, hard surfaces (plastics, metals)	1, 2, 3	Same as above	Same as above
Upholstered furniture & drapes	1, 3, 4	Same as above	Same as above
Wallboard (drywall and gypsum board)	3, 4	Same as above	Same as above
Wood surfaces	1, 2, 3	Same as above	Same as above
Material or Furnishing Affected	Clean Up Methods	Personal Protective Equipment (PPE)	Containment

**LARGE – Total Surface Area Affected Greater than 100 sq. ft. or Potential for Increased Occupant or Remediator Exposure During Remediation Estimated to be Significant**

Books and papers	3	Full Use professional judgment, consider potential for remediator exposure and size of contaminated area.	Full Use professional judgment, consider potential for remediator/occupant exposure and size of contaminated area
Carpet and backing	1, 3, 4	Same as above	None
Concrete/cinder block	1, 2, 3, 4	Same as above	None
Hard surface, porous flooring (linoleum, ceramic tile, vinyl)	1, 2, 3, 4	Same as above	None
Non-porous, hard surfaces (plastics, metals)	1, 2, 3	Same as above	None
Upholstered furniture & drapes	1, 3, 4	Same as above	None
Wallboard (drywall and gypsum board)	3, 4	Same as above	None
Wood surfaces	1, 2, 3	Same as above	None



## **Communicating Mold Issues to Residents**

Residents may have questions or concerns regarding mold intrusion and remediation given the current media attention to this issue. In addition to the items below, should they wish to learn more about this subject, please refer them to the Environmental Protection Agency or Center for Disease Control websites.

1. A Mold and Mildew Addendum is to be signed by all new residents.
2. Keep residents informed with respect to repair and remediation issues.
3. If a condition is hazardous to a resident's health or if needed repairs pose a danger to residents, contact the appropriate Property Supervisor and Regional Maintenance Manager.

## **RESOURCES LIST**

### **Center for Disease Control and Prevention (CDC)**

(800) 311-3435 Information on health-related topics including asthma, molds in the environment, and occupational health.

### **CDC's National Center for Environmental Health (NCEH)**

(888) 232-6789 "Questions and answers on Stachbotrys chartarum and other molds".

### **Occupational Safety & Health Administration (OSHA)**

(800) 321-OSHA (800-321-6742)

[www.osha.gov](http://www.osha.gov) - Information on worker safety; includes topics such as respirator use and safety in the workplace.

**MOLD & MILDEW  
TRACKING LOG**

Property Name \_\_\_\_\_

<b>APT #</b>	<b>REPORTED BY</b>	<b>DATE</b>	<b>CONDITION REPORTED</b>	<b>ACTION TAKEN</b>	<b>FOLLOW UP DATE</b>	<b>FOLLOW UP ACTION</b>	<b>RESOLVED (YES/NO)</b>

# The Cost of Smoking

How much are you willing to spend and lose to light up?

According to MSNmoney.com, the costs of smoking can skyrocket fast due to insurance costs, dry cleaning bills and countless other expenses. Plus, smoking could even cost you your job!

The most startling statistic: A 40-year-old professional who quits smoking and puts the amount of money he or she spent on cigarettes into a 401(k) account could realistically save almost \$250,000 by the time he or she is 70 years old.<sup>1</sup> Now think about that question again. How much are you willing to pay to light up?

Here are some of the ways in which smokers lose out financially:

Cost of purchasing cigarettes and smoking-related materials (lighters, ashtray, etc.). The average cost of a pack of cigarettes is \$5.00.<sup>2</sup> Multiply that by a pack per day – that is \$35 per week and \$1,820 per year.

Insurance (health, life, property, etc.). A 20-year term life insurance policy would cost almost one and a half times as

much in premiums for a smoker as it would for a nonsmoker. Smoking is seen as a greater risk for insurers.

Resale value of cars is lower due to odor and burn damage. Dealers will knock down the trade-in value of a more expensive car by at least \$1,000 because of damage due to smoking.

Resale value of homes is lower due to damage (burn damage, odor in carpeting, window treatments, etc.). To clean carpet, it costs about 28 cents per square foot. Multiply that number by the number of square feet in a home and that's a big expense.

Cleaning expenses such as dry cleaning and teeth cleaning and/or whitening.

Loss of wages. Many studies suggest that smokers earn between four and 11 percent less than nonsmokers because they are perceived as less attractive and successful.

Fewer pension and Social Security benefits. If a smoker dies before age 65, he or she

will not collect Social Security, despite paying into it for years.

Losing out on a job opportunity or current employment because of a refusal to quit smoking.

Some employers require a nicotine test for job applicants, while an estimated 6,000 employers will not hire smokers at all. Still other companies will fine or even fire their workers for smoking.

Sources:

<sup>1</sup> "The high cost of smoking" - MSNMoney.com

<sup>2</sup> [www.tobaccofreekids.org/research/factsheets/pdf/0099.pdf](http://www.tobaccofreekids.org/research/factsheets/pdf/0099.pdf)



## A Financial Incentive to Quit

With all the money you're spending on your smoking habit, just think of what else you could do with that money if you didn't smoke! You could invest for your retirement, pay bills, go on vacation or reward yourself some other way.