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## Personal Identity Theft: Are you protected?

**By Tom Lamm**

Let's face it, the identity theft problem is not going away; it is a part of our lives now.

What should you be doing to protect yourself? Some of this may be old news, but not enough of us are doing it, so it's good to review.

### **Before you turn on your computer: What's in your wallet?**

We always think of computer related security. What about the old fashioned identity scams? Those methods still work very well.

What is in your wallet or purse? Do not carry too many forms of identification. Your Social Security Card is not needed on a daily basis, leave it at home. Other items to routinely leave at home are your passport, birth certificate, or any other item with your Social Security number on it.

Alicia McAteer, living in Vancouver, had her purse snatched. She took the appropriate actions: notified police, replaced her driver's license and credit cards and the rest of her identification. She thought the bases were covered.

Four months later, she was informed that the snow board she rented had been damaged; she did not rent a snow board. The video store reported that the videos rented in her name were not returned; she didn't rent any videos. In each case, she related her story about the stolen purse and the fact that she had filed a police report.

Next was the insurance authorities, who had her listed at the wrong address, and driving another car. That car had been involved in an accident, and she was listed as the driver. She had to provide the police report number she originally filed and proof from her employer that she was at work at the time of the accident.

Then things became worse. While on vacation, she found her bank account had been cleaned out, requiring her father to

make a quick deposit. Then, her account was used to create several fraudulent checks; the police thought she was guilty. Again, she had to prove that she had filed a report when her purse was stolen. She was the victim, not the criminal. In the end, she had to change banks.

She almost lost her driver's license because of all the tickets it was accruing. Somebody was having a very good time, all with Alicia's name.

The problem was that the thief was committing small crimes in many different police precincts. Those precincts did not always convey the information about her theft of identity, allowing the thief to keep operating.

Of course, she was constantly having to deal with the authorities and repeating her story trying to keep her name clear. In the end, the authorities understood, but think of the hassle and stress she was dealing with.

### **What's in your trash?**

When you want to toss your credit card bill, bank statement, or other items with personal information, shred them. The same goes for those offers for credit cards you choose to ignore. The problem is that the value of stolen identities is increasing. An industry of determined criminals are getting very good at maximizing the value of your identity.

The other problem is that more people are shredding documents. This makes it worth the criminal's time to re-construct that shredded document. *It's time to upgrade to a cross-cut shredder.*

It is very common for a criminal to steal a credit card application out of your trash or mailbox, complete the application and use the change of address section. You won't receive the credit card, but you will receive the hit on your credit rating. Check your credit report annually. Watch for cards you do not recognize or other unusual activity.

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## From the Editor

Welcome back! Please excuse our unexpected summer hiatus but life kind of overwhelmed the staff here at *Accént*. With summer, travel, work, etc. we found it hard enough to cope with day-to-day life without adding to it. We've now reconvened and decided it was better for all of us to produce *Accént* every other month instead of trying to put it out monthly and not give it all we've got. We're down to four staff members so you can imagine that we're all wearing several hats at *Accént*.

We enjoy creating this newsletter and have gotten some great feedback from you readers so we've realigned our publication to follow a new format. For your convenience, I've included the topics for the six bi-monthly issues of *Accént*. Here they are:

- Sep/Oct Security
- Nov/Dec Technology
- Jan/Feb Organization

- Mar/Apr Finances
- May/Jun Portability
- Jul/Aug Marketing

With this information, you'll know in advance which topic we're working on for the upcoming issue. If you have an article you'd like to have considered for publication on that topic, just let us know by e-mailing me at [info@emphasisonsuccess.com](mailto:info@emphasisonsuccess.com).

This issue covers the topic of security. Tom Lamm has written about the newest developments in the world of identity theft. He will also contribute an entire column for each issue on Open Source software. I can't wait to read this since I'm becoming more and more interested in Open Source and Linux because of all the problems Microsoft is having and my own experiences with Microsoft. Which brings me to my article on my recent computer security/antivirus issues. I'm

hoping our readers will learn something from my mistakes.

Lori Davis shares her tips on keeping clients' records secure.

Dawn Mills Fowler has a few words to say on ethics — one of her favorite subjects — which is what makes clients feel secure with your business.

I'm also including an article on independence written by our guest writer, Jacqueline Simmons, for our July issue that never was.

Well, this is it until November first when we'll be bringing information to you on the latest, greatest technology — just in time for the holiday shopping season.

Until then, we wish you happy reading and a beautiful, cooler Autumn.

*Evy Williams*  
Editor

*"It takes a lot of courage to release the familiar and seemingly secure, to embrace the new. But there is no real security in what is no longer meaningful. There is more security in the adventurous and exciting, for in movement there is life, and in change there is power."*

*~ Alan Cohen*

## Remember: Wipe your hard drives clean

Prior to disposing of your old PC, laptop or PDA, make sure you wipe your hard drive clean.

Don't just delete everything from it because, according to *PC World*, "Keep in mind that deleting just the sensitive files may not protect you fully. Unidentified copies of those files could exist in 'unused' parts of your hard drive, or in your swap file, among other possible locations. It's a good idea to wipe these areas of your drive as well — or go the surefire route and wipe your entire hard drive."

In a recent issue of *Information Week* (August 21), it said "researchers purchased used computers at auctions or computer fairs in Australia, Germany, North America and the United Kingdom. When they examined the hard drives in those computers, they found a surprising amount of sensitive data still intact, including payroll information, IP addresses, cell phone numbers and bank and credit card information."

There are several free programs (or with trial versions) you can download to adequately do the job.

- [Hard Disk Scrubber 2](#)
- [Active@KillDisk](#)
- [BC Wipe](#)

And I'm sure there are many others; just do a Google search for "wipe hard drive clean" and you'll find one to fit your needs as well as your pocketbook.

*"It is impossible for a man to learn what he thinks he already knows."*

*~ Epictetus*

## Personal Identity Theft — *Continued*

*Continued from front page*

### Phishing: Who sent that e-mail?

Phishing is a scam where you receive an e-mail that a financial institution requires your personal information. This e-mail will usually come with that institution's trademark graphics and look very authentic. eBay is a favorite for this scam, but don not be surprised if your bank is targeted.

A link often takes you to what appears to be the company's website, but instead is a very good copy of the real site, and is waiting for you to enter your id and password.

Remember, no reputable financial institution will e-mail you asking for your personal account or login information. They will phone or write if there is a problem. No reputable company ever needs your password.

### Vhishing: Who is on your phone?

Anyone with an Internet phone connection may use readily available software to change their caller id. So when the phone rings, the caller id displays your bank's name, but the person on the phone is an identity thief. Feeling reassured by the caller id, you discuss your personal information freely and the thief learns how to get to your account.

When you receive a telephone call from a bank, credit card company, or any financial institution asking for information, ask for the caller's name and extension. Explain that you will call right back. When you call back, use the telephone number from your bill or statement, not the one they gave you or the one on caller id.

### Who knows your PIN?

Experts are now advising that you give your PIN numbers to no one, not even your spouse. Watch for unexpected activity on your accounts, credit and debit cards. One scam growing in popularity is to replace a card reader with a card writer. The criminal records your card's information as you pay at the pump or at the checkout. They cannot get your PIN that

way, but a watchful thief will observe you using the card and record your PIN as you punch it in.

The best defense against this is to watch for other people watching you, and cover yourself so others cannot see the PIN you enter. Enter a bad PIN, if it accepts it, find another ATM, that ATM is not attached to your bank, it is attached to something else. It cannot be emphasized enough, watch your statements for unexpected activity. If you are about to use an ATM or card reader but feel any reason not to, don't.

Another scam is to offer a product for sale at a price that is *too good to be true*. They may even ship the product so that you will not be suspicious. They may take a loss on the sale, but make huge profits on your credit or debit card number. Make on line transactions with a debit card that has a low maximum withdraw rate, or a credit card with a low limit. Watch those statements.

### Oops, something is wrong!

So, you monitor your statements closely and find odd transactions, now what?

- Contact the institution
- Verify that you really are a victim of fraud
- File a police report  
They may not be able to catch the thief, but having the report on file will help you prevent further loss.
- Contact all your creditors and let them know
- Contact the credit reporting bureaus and let them know

### Your computer and online activities

With the growth of the Internet, fraud has become easier. It is easier because the thieves are finding new ways to scam. At the same time, many users are not familiar with what to watch out for.

### Computer theft

Most laptops are not being stolen for the computer, but for the information stored on them. Used computers are being purchased by

criminals just to extract and steal the information on them. In some countries, this has evolved into an industry. When you replace a computer or a hard drive, physically destroy the old hard drive. Erased information is never really gone.

### All those freebies

Do not share songs on line, and be careful of what you download. Actually, it is impossible to guard against all attempts to infect your computer. By the time you open the e-mail, or land on the website page, you can be infected. So vigilant updates of your firewall, virus protection, and spyware detection are required. Also, be aware when you are surfing into a *bad neighborhood*. When you find yourself on a site with several pop-ups or other spammy ads, be on your guard. Maybe you need to search for the same information on a better site.

Sites with free wallpaper, music downloads, and even some supposed commercial sites are often there to infect your computer. Many of these sites appeal to teenagers and young adults. Be aware of other family members using your computer and what they are doing.

### Stay up-to-date

Take time to learn what is hot in the latest scams. Remember those e-mails you received last year about helping the widow get millions of dollars out of Ethiopia?

They have died out because we all learned the facts about it. Be assured that the scammers did not receive pink-slips, they've learned new scams. It is up to us to keep up with them. Use reputable websites to research frauds and how to avoid them. [FirstGov Internet Fraud site](#) has several very good articles. [Hoax-Slayer](#) is a site that busts frauds. Many are social, like the pictures of the mermaid that supposedly washed ashore, a bit of harmless nonsense. Others are more important like the current issue's article about *vishing*, phone phishing.

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## Personal Identity Theft — *Continued*

*Continued from page 3*

Staying current with the latest scams helps you spot them coming, before they rope you in.

Terry Cutler, a *Certified Ethical Hacker*, said, "As criminals get savvier, consumers must get wiser. Be alert and pay attention

to how you distribute your personal information — your identity depends on it."

### **Sufficiently paranoid?**

We cannot live our lives in constant fear. Maybe you really did find that deal that is too good to be true. The bank may call with a real issue about your account.

Take steps to verify, be extra careful, take the time to double check the facts.

In the end, it helps weaken the bad guys, and helps us all relax a bit more.

*Don't take no wooden nickels!*

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## Your Mission, Should You Choose to Accept It ...

**by Lori Davis**

Username and passwords and access codes ... oh my! So much information to protect, and much of this information is confidential in nature. Online passwords, access codes, Social Security Numbers and other personally identifiable information are all part of the virtual lifestyle.

Come with me, dear reader, and learn some of the methods Davis Virtual Assistants uses to protect confidential information for our clients.

### **You can do "magic"**

Pet peeve alert: If you use cheesy passwords, and easily-guessable ones to boot, well, I'm afraid I'm going to have to smack you on the hand! Stop doing that ... immediately. How many times have your clients informed you of their passwords and after doing so, you rolled your eyes. Too many times to count on this end. When a client tells me their online banking password is "magic" it makes me scream and want to throw things at the wall! Remember, it's a virtual world and much of what we do — shopping, banking, etc. — is accomplished online. The thing to remember is you must protect yourself and your confidential information.

For your passwords and other types of access codes, do not use words in the dictionary, words which identify you, your family or pets by name, or passwords with only the letters A-Z. Where possible (and this is usually the case), use a combo of characters, letters and special characters (such as the exclamation point).

In addition, adopt the good habit of changing your online passwords quarterly.

### **Nope. No can do. Call me, instead**

I refuse to accept confidential information, such as passwords and access codes, via e-mail. No sir; no can do. This type of information is important, confidential and critical, so treat it as such. I tell all clients to dial my digits when they're ready to fork over their online access codes and passwords.

### **Sign on the dotted line, please**

When I engage a new client, I make them sign agreements which relate to my business. The agreements outline the work to be performed, the compensation levels for this work and a wide variety of other things which must be in place before I start a new business partnership with the client. One of these agreements is my NDA, or Nondisclosure Agreement. Now, here's what I find very interesting (and very telling): many times, the new client doesn't have an NDA (for their company) for me to sign. Am I crazy, or is that just foolishness on their part? I take the sharing of private and confidential information as a very serious matter, and it disturbs me when a potential client doesn't. After the new client signs on the dotted line for my agreements, I always ensure I sign their NDA, as well. Doing so gives me peace of mind, and shows me the client is serious about protecting her information and products.

In addition, all of my associates are required to sign various

agreements before they start working with me.

### **Lock it up!**

I have one of those fire-proof lock boxes, where I store valuables for my clients. Items such as check books, keys and other items which I need to process work for our clients are all stored in the lock box. I am afraid to think of what would happen if my home were vandalized, and any of these items were stolen. The lock box gives me additional peace of mind and a secure feeling that I'm protecting valuable information.

### **The "B" word**

As you know, I am a fanatic about backing up my computer systems. The question is, are you? Maybe you live with the foolish notion that you're impervious to computer system failure. (Silly, silly you.) You spend x number of hours each day/week/month creating and revising documents, spreadsheets and presentations. Riddle me this, Virtual Professional: what would happen, right now, if your hard drive began to whir and crunch and then die? Do you have back-ups in place? Are you doing all you can do to protect the documents you create for your clients? If the answer is 'no' you're doing a disservice to yourself and your clients. Make the time this week to investigate different ways to implement your backup- and disaster-recovery strategy.

Now, it's your turn! I'd love to hear from *Accént* readers; tell me how you protect information for your clients!

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## What's the Buzz on Open Source Software?

**By Tom Lamm**

Have you heard of Open Source software? If you have, it probably seems too good to be true. Let me explain ...

This column will become a regular feature in *Accént*. We will explore the world of Open Source software, find out what is available in Windows (some), and in Linux (much more). The goal is to help you make informed choices about what software to try and what is not for you.

### The basics

Open Source software is a growing trend. It began with a group of programmers that were fed up with paying for software, and has grown to a world-wide movement.

The early founders of the idea created a new type of copyright. It makes it legal for you to give away Open Source software, but does not allow you to sell it. It turns the traditional copyright on its head. A full, rich, set of applications exist under this family of copyrights. My personal computer includes a full suite of office software, project planning, business applications, web development, and programming tools; all of it is Open Source.

It is important to understand that I am a software programmer and was able to start using Open Source software and Linux when only the very technically inclined were able to. That day has passed.

New installations of Linux exist that are very easy to install and quite user friendly. More and more people world wide are using it without really knowing how it was installed or how to deal

with the more technical aspects of their computer. They are like most users, they turn on the computer, sign on, check their e-mail, create documents, build spreadsheets, and use their computer.

That does not necessarily mean that it is for you. It is not for everybody.

### Who should consider Open Source?

Of course, anybody should. The early converts were people that knew how to install the software, the computer techies. As software and installation has become easier, more institutions are changing to Open Source.

Government bodies, charity groups and some corporations have become converts. A homeless project in Toronto cuts expenses by using Open Source software. Baltimore's largest hospital, the Sisters of Mercy, is moving to Open Source for their administration software. They prefer it because of the price, and because they find it more reliable. IBM has been pushing Linux to its employees for several years.

Why is Open Source more reliable? Let me tell you how the sausage is made when software is written. When a programmer is working in the corporate world, they want to make sure nobody knows when they create a bug, when they make a mistake. It makes them look bad in the manager's eyes, and harms their career. The manager takes the same approach with upper management. Upper management takes the same approach with the public. We've all seen the results of this when calling customer support with a problem. You never hear, "That's a

known bug, we'll have an update out to you soon." It's always your fault, your computer's fault, or something, anything, but the software's fault.

In the Open Source community, the approach is different. It is, of course, embarrassing to make a mistake. The programmer is in a community of peers and, of course, feels bad about it. Still the bugs are Open, the bug list is publicly available, and the programming team is strongly committed to making it right. The best news is, the software update

with the fix will be freely available as soon as the team has it ready.

### Who writes this software?

Who, in their right mind, would devote time, resources and emotion to write complicated software for free? Volunteers include people that believe in the Open Source movement, people tired of paying for software. Many software packages begin as a graduate student project, an IT student needing a project for their degree. Netscape is probably the most famous of these.

Many of those student projects are supported long after that student graduates. Over time, teams of students and others help out or take over the project. The maintenance of the code and the software grows and keeps up with the times.

### How do I try this out?

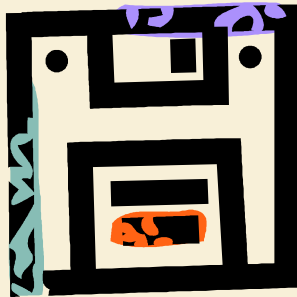
Dip a toe in the water, safely. Don't convert to Linux today, yikes! For most, that would be a mistake. Instead try two of the best Open Source packages available for Windows.

### Open Office

Open Office is a software suite designed to replace Microsoft Office. It is available for Windows and Linux. It is a perfect candidate to try as a start in Open Source. Don't throw out your copy of Microsoft Office, but evaluate this as the version to install on the "other" computer, or to recommend to a church, school or other organization that finds paying for software to be a large budget item.

A few years ago, Sun Microsystems was creating Star Office. At one point in the development process, they placed the current version of the software in to the Open Source copyright. Immediately, a group of supporters formed to maintain and add to this suite. At this time, it is nearly, if not completely, a replacement for Microsoft Office.

**[Continued on page 6](#)**



## What's the Buzz on Open Source Software? — Continued

*Continued from page 5*

You will find that you may save in the OpenOffice file format, or Windows Office formats, .doc and .xls. You can also easily save in other file formats, including .pdf.



Download a copy of their suite from [OpenOffice.org](http://OpenOffice.org). Click on the "get openoffice.org" graphic. Kick the tires, slam the doors and see what you think.

### Gimp

Feeling frustrated about the price of high end graphics programs? So were the people at Pixar, Disney and many other large animation houses. They've been using Gimp for years. They like it because it is Open Source and because it is very reliable. The term "Open Source" means that the source code, the programming code, is open, and anybody can change it. That subtlety means nothing to most users. Most users are not programmers. The good news to high end users like Pixar is that they can have a staff of programmers on hand to respond to their graphic artists that say, "I need a tool to create an effect that

looks like ...". So the programming staff can add to the tool.

The really good news to you is that these changes become part of the product, and you can get those new tools with a future upgrade.

Check out gimp at [gimp.org](http://gimp.org). This is not a simple photo editor, it is closer to Adobe Photoshop in complexity. Like Photoshop, you have access to layers, complex drawing and rendering tools, and many special effects. Like Photoshop, it is not learned in five minutes. It includes some very good [tutorials](#).

Before you download, understand the various versions available. You will see this with many Open Source software Packages.

- **Gimp released**  
This is the final, fully tested, latest and most stable version
- **Gimp development released**  
This is the latest, not fully tested, *development* version. If you don't mind some rough edges, but want the latest

tools (or attempts) this is for you. Certainly, if you rely on dependable software and can not deal with problems, this is not for you. This version is typically for the testing team.

### Why not?

Try out the Gimp, go through the simple tutorial, explore this graphic editor. Take OpenOffice out for a spin, ask yourself what it lacks over Microsoft Office. Then, watch this column as I evaluate



some simple Linux installation packages and the software available on that platform.

In the end, you may never leave Windows, but you will know what is available.

You may also be able to make informed choices about computers that do not need Windows and costly software. Your office computer may be Windows, but your kids, or your church's, or your school's might not need it. Slam the doors ... kick the tires ... This is a growing trend.

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*"Reputation is the primary attribute of commercial relationships. If there is no trust, there's no deal, period."*

*~ Kevin T. Jackson*

*"Having integrity means more to us than simply the absence of deception. It means we are completely forthright in all our dealings. We say what needs to be said, not simply what people want to hear."*

*~ Scott Cook*

*"Distrust and caution are the parents of security."*

*~ Benjamin Franklin*

## Trials and Tribulations of Computer Security

By *Evvy Williams*

Computer security, and antivirus software in particular, is driving me nuts! For about two months now my laptop has been slowing to a crawl, then it actually froze to a complete halt. Now I can't even boot it up at all.

I rely solely on my laptop when I'm in Northern Virginia visiting my husband. We've done this several times this summer and it's been a frustrating experience trying to work on a computer that works V-E-R-Y slowly, if at all.

During one of its "working, but slowly" episodes I got the dreaded "**Blue Screen of Death**" (or BSOD) a couple of times. I proceeded to search the Internet for more information and possibly find a fix for this problem. I found lots of information about the BSOD but the recommended fix was somewhat complicated and involved using another computer which I couldn't do until I returned home. Since I'm no computer geek, I was feeling a little overwhelmed by having to follow the intricate instructions. At home the kids are the ones using the laptop, so it hasn't been a priority to fix it. That is, until now.

Why now, you ask? Because now my Internet connection and cable are down and I have to take my laptop down to our local Taco Bell to get online since our provider, Comcast can't fit us in for a week. This wasn't too big a problem until the laptop stopped working all together. Now I've got to share my college-age daughter's laptop with her at Taco Bell until I can either take our laptop to a professional such as the Geek Squad at Best Buy or Comcast fixes our cable issue, whichever comes first. After all, my livelihood revolves around computers and the Internet and I'm in big trouble without it.

I forgot to mention that while all

this was going on, I read in the IVAANet forum about other VAs having similar issues and they blamed it on their antivirus software. I then started doing some digging and found whole forums dedicated to discussing their woes involving Norton Antivirus (the antivirus software I was using). I decided that must be my problem too and promptly removed it and replaced it with McAfee (offered free as a service to Comcast subscribers). It didn't seem to make much difference so I researched McAfee and, lo and behold, others were having problems with this software, too.

In the IVAANet forum, a couple of VAs touted the performance of the free version of **AVG antivirus**. Although it's a little tricky to find the free version, I removed McAfee and installed AVG. I stopped having problems with my PC and the laptop started working a little better. However, a week or so later it caught a Trojan Horse virus but there was no way to remove it, quarantine it or anything. I thought to myself, what good is antivirus software if you can't get rid of the viruses it detects? So I reinstalled McAfee on the laptop and tried to remove AVG. Couldn't do it.

By the way, I'd also finally, after several attempts, successfully used a previous restore point to a time when the laptop wasn't having so many problems (It wouldn't let me restore it to any of the several dates that had restore points created when I knew the computer worked perfectly). I thought this had worked but now, as I said, I can't even boot up my laptop anymore.

I'm hoping my trials and

tribulations with computer security will help others in similar situations. One thing I learned — besides the fact that the old adage, "a little information is a dangerous thing" is definitely true with regards to me and computer technology — was that, through research, you can always find others that are having the same computer problems you are and they are willing to share their experiences as well as what worked for them.



Also, if you get nothing else out of this article, you'll realize that whenever you search for information on any software there will always be plenty of those who either

intensely love it or hate it vehemently. You have to decide for yourself — or from the advice of a trusted professional — which software you should use.

I am now seriously considering using Open Source software and switching to the Linux Operating System. I am entertaining this idea because of the inundation of viruses and other attacks on Microsoft software and its operating system. Mind you, I know Macs and Linux are not exempt from attack; however, they have a bigger, fatter target in Microsoft.

After reading in the latest issue of **Information Week's** (August 14th edition), "Security — Myth Versus Reality," I've realized switching operating systems isn't as easy as it may sound. I've definitely got more research to do and with Tom Lamm's new column on Open Source Software, it'll be that much easier.

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*"When we blindly adopt a religion, a political system, a literary dogma, we become automatons. We cease to grow."*

~ Anais Nin

## Independent and Loving It

**By Jacqueline M. Simmons**

Working in a corporate environment is what I — and most of my peers — expected to be doing through retirement once we'd graduated from college. Some of us, however, took an abrupt left turn and obtained our "Mrs." Degree instead. Others set their alarm clocks every morning to get us to the office on time.

Although I put my Mrs. Degree to good work, I also paid my corporate dues, working for the communications, aerospace and other industries. Along the way, I suffered the sad misfortune of being laid off ... along with 6,000 other aerospace employees. With so many people unemployed and hitting the Classifieds in their job hunt, I wasn't looking forward to doing the same.

Eventually, I took a part time job working with Mary, a woman who owned an association management firm. The longer I worked there, the more stories I told her about the projects I'd worked on for friends, neighbors, relatives, and fellow workers over the years. One day, she shocked me by saying, "You know, you're an idiot!"

Knowing her sense of humor, I had to ask what she meant. She then pointed out that there was clearly a need for what I was doing and that I was foolish to be giving my considerable know-how away for free. "Why," she asked, "aren't you charging for your services." Amazing! That thought had never occurred to me. I simply thought of my efforts as a way to help these folks out.

But Mary had planted a seed that quickly took root. I began thinking of what to name my fledgling business. With the help of a friend, I settled on The Write Connection, and immediately had

business cards and stationery printed up. I was excited ... but clueless. I had no idea at all how to run a business — but I learned slowly but surely.

I gradually grew my business and, when Mary retired and closed her business, I took the full-time plunge, joining the Chamber of Commerce, a networking group, and a women-in-business organization. I was off and running and thrilled at the possibility of never having to work in a corporate environment again.

I was happy to take the skills and knowledge I'd learned during those 9-to-5 years and enjoy the benefits — and headaches — of being a business owner and services provider. I had never enjoyed having to rely on someone else to get the job done. Nor did I care for the restrictions that came part and parcel with not being the decision maker.

Furthermore, I didn't like the political nature of working for the various companies listed on my resume. I simply wanted to do my best on each project and handle the day-to-day details of my position. But despite my best efforts and my friendly attitude, there was always a thorn among the roses.

We've all had to deal with the guy who's full of himself, the woman who resents you for whatever reason, the gossip, the I-have-to-have-that-report-yesterday kind of boss. And that doesn't include waiting for that much-deserved raise, working at someone else's pace, taking a vacation whenever "they" say you

can, or hoping for that long overdue promotion that seems to never come.

So becoming an independent entrepreneur and finally making my own rules gave me a real sense of satisfaction. I could make my own schedule, handle the projects I felt were priorities (based on client needs), sleep all day if I was feeling sick without having to worry about how it might affect my job, and give

myself a raise when I had successfully landed that new \$500 per month contract.

Nothing gives me more pleasure than to work with a client who needs an "expert" to handle that

corporate report he's been agonizing over. Or the business owner who's current marketing communications are sorely lacking. The university professor or clinical psychologist who is in dire need of a truly professional curriculum vitae. The entrepreneur who must have a well-written business plan. The insurance agent who needs some effective business letters.

Each client has a need, a want, a problem of some kind that must be resolved, a project that must be done or a headache they'd like to get rid of. They come to me and I love it! Providing my clients with a trusted resource, a means to an end and a way to enhance their business lives is a wonderful way to earn a living!

Would I go back to the corporate world? Only if you can catch me first!

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*"If we value independence, if we are disturbed by the growing conformity of knowledge, of values, of attitudes, which our present system induces, then we may wish to set up conditions of learning which make for uniqueness, for self-direction, and for self-initiated learning."*

*~ Carl Rogers*

## Secure Your Business with an Ethical Base

**By Dawn Mills Fowler**

According to [The American Heritage® Dictionary of the English Language](#): Ethics are the rules or standards governing the conduct of a person or the members of a profession. Its ultimate roots are from the Greek *ēthos*, meaning character. (With apologies to my English professor who told me never to start an essay with a definition.)

I may be exaggerating but it seems to me that I can't pick up a newspaper, turn on the TV or radio, or go on the Internet these days without hearing yet another story about corporate executives, lobbyists or public officials being indicted for any number of white collar crimes. Is it just me? I do live in the Washington, D.C. area, so of course, these type of stories are the *plâtre du jour*, but even the executive manager of one of our local school districts was indicted last week for influence peddling.

Now, before you all start thinking I am a naïve babe in the woods, I understand that corruption has existed since time began (Eve probably got a payoff in that apple deal) and that is one of the reasons we have police and courts. I have lived all over the world and have experienced different cultures and ethical standards first-hand, so I'm an old hand at all of this.

I do think that every once in a while we all need a little reminder and some things I have seen on various listservs lately, as well as the aforementioned news, have prompted this rant.

As Small Business Owners we have an advantage in that we are in complete control of the ethical rules under which we will operate our companies. I suggest that each business owner think about how you are going to operate your business. In my own business, we have a "Promise To Our Clients" that is part of our presentation package, listing our ethical standards. Some companies list them on their websites.

Enough of the blah, blah — on to the specifics. Here are some items

you might want to consider, along with some ways to handle situations that arise.

**Client Confidentiality** — This is of the utmost importance. Especially if you work virtually and in this age of identity theft, your clients must be able to trust that you will keep their business and personal information secure. This means not talking about it to friends or coworkers, securing your paper and computer files and shredding unneeded paperwork, among other things. Check out Lori Davis' article in this issue for some timely hints in this area.

### Intellectual property

There are two parts to this section:

- (1) Software: It is not only unethical, but illegal to use bootleg copies of software to operate your business. I totally understand that some programs are very expensive and budgets are limited (mine, too), but there are excellent Open Source alternatives for many programs. Check out Tom Lamm's new column for information on them.
- (2) The Written Word: Do not violate copyrights. When creating your website, brochure or other publication do not cut and paste from something fabulous you find on the web or anywhere else. It will be discovered and you will look very foolish. If you find an article or something you would like to quote, ask permission from the author. I have rarely had someone say, "No." Usually all they want is to be given proper credit. There was much discussion recently on one of the listservs about VAs discovering that entire pages of their websites had been copied by other VAs. This is so not cool, gang. Have faith in yourself. You know your business best and your words will best represent it. If you feel you need help, hire a copywriter. It will be money well spent and prevent a red-face later.

### Your services

Be absolutely honest about your capabilities and your equipment. If a potential client requests a service that falls outside your area of expertise, consider forming a strategic alliance with someone who is qualified or sub-contracting the job. Alternatively, offer to assist him in finding someone who is appropriately qualified. You will impress the client with your honesty and desire to do what is best for his business.

### Mistakes/Errors

Who, me? Although they may be rare, when you make a mistake, admit it immediately and then overcorrect. Even if it costs you a little green in the short run, the benefit to your reputation will be well worth it in the long run. In that same vein...

### Under-promise and over-deliver

Never tell a client you can bring a project in sooner than you think you can or at a better price just to get the contract. You should never undervalue your services; you will be setting yourself up for rough seas in the future when you try to price your services appropriately.

Here are some web resources about this subject:

- [The Business Ethics Blog](#)
- [SBA Business Ethics](#)
- [Beginner's Guide to Leadership: What are Business Ethics?](#)
- [Center for the Study of Ethics in the Professions at Illinois Institute of Technology: Codes of Ethics Online](#)

Let me close with my two favorite thoughts on this subject. If you keep them in mind, you'll never go wrong. The first one almost everyone knows, "What goes around, comes around." The second is one I would tell my son frequently as he was going through his teen years. I believe it applies in many situations (maybe we should send it to our lawmakers), "If you don't want to see it on the front page of [The New York Times](#), don't do it!"

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# Our Mission

To deliver information, resources and solutions that will enable Virtual Professionals and Small Business Owners to excel in today's marketplace.

[www.EmphasisOnSuccess.com](http://www.EmphasisOnSuccess.com)

*The Accént team wants to share with you innovative business ideas and perspectives that will help your company meet — and exceed — your expectations. We want to save you time and money by supplying practical tools and techniques that you can use to improve your business and the way you work — today. By sharing first-person success stories and not-so-successful learning experiences, we want to inspire and motivate you to keep going. And we want to package and deliver this information with professional skill, insight and humor.*

*If you enjoy writing, or just have something to say, we'd like to invite you to submit articles for possible inclusion in our monthly newsletter.*

*For more information, please e-mail us at [Info@EmphasisOnSuccess.com](mailto:Info@EmphasisOnSuccess.com).*

## Coming in the Next Issue ...

You should be very excited to see what's in our next issue. We're going to present all the newest technology: hardware, software and all kinds of gadgets, that will be coming out in time for the holiday shopping season.

There's always one hot technology item that's a must on kids' wish list. Hopefully, we'll be able to get that information to you in time for you to pick it up before it's gone, like last year's iPod. I

couldn't find it anywhere just before Christmas, so my son was stuck with a Playstation® Portable, poor kid.



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