

## *Lest We Forget*

### In Flanders Fields

by John McRae

In Flanders fields the poppies blow  
Between the crosses, row on row,  
That mark our place; and in the sky  
The larks, still bravely singing, fly  
Scarce heard amid the guns below.

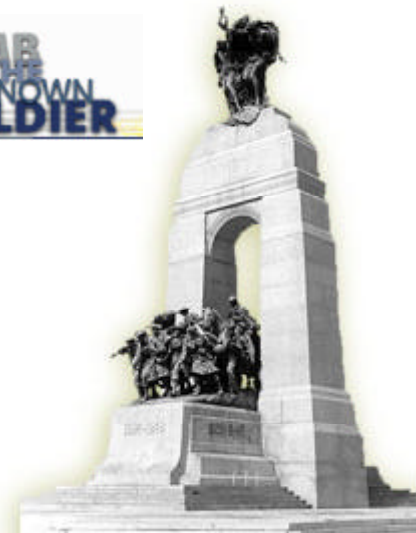
We are the Dead. Short days ago  
We lived, felt dawn, saw sunset glow,  
Loved, and were loved, and now we lie  
In Flanders fields.

Take up our quarrel with the foe:  
To you from failing hands we throw  
The torch; be yours to hold it high.  
If ye break faith with us who die  
We shall not sleep, though poppies grow  
In Flanders fields.



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**TOMB  
OF THE  
UNKNOWN  
SOLDIER**



## KAHBA

The **Kingston & Area Home Business Association (KAHBA)** is a group of home-based entrepreneurs, both full-time and part-time, offering experience, education, information, and support to each other. Membership in the KAHBA costs \$45.00 per year. For more information, please contact the Membership Director, David Kempson, at 544-2178 or email him at: [davek@cybersolutions.net](mailto:davek@cybersolutions.net).

## The Next KAHBA Meetings

is on Saturday, 10 November 2001  
at the Crossroads  
Restaurant in the Frontenac Mall.  
Note: the meeting following, will be on  
8 December 2001.

## Mailing & Drop-off Address

The Kingston & Area  
Home Business Association  
Mailing & Drop-off address is  
208 Glen Castle Road  
Kingston, ON K7M 4N6  
Courtesy of Elite Office Professionals.

## Web Site Address

THE HBA WEB SITE address is  
[www.kingstonhomebiz.ca](http://www.kingstonhomebiz.ca)

## The KAHBA Executive

The KAHBA executive is as follows:

President - Christine Peets  
Past President - Ron Dickenson  
Vice-president - Judy Lawless  
Secretary - Lindsey Fair/Pat Best  
Treasurer - Heather Simpson  
Membership - David Kempson  
Publicity - Paul Grass / Rob Fonger  
Newsletter - Fred Georgeadis  
Guest Director - Don Gale

## Membership Welcome

Membership to the KAHBA is always welcomed. Please take the time to bring a friend who is considering, or has a home based business. Members provide David Kempson with any updated information. Of course, new members are always welcome.

## *In Remembrance...*

What does the poppy represent? The poppy represents the symbol of Remembrance. Why should you and I wear a poppy? When you wear a poppy or display a wreath you honour the war dead and help ex-service personnel and their dependents.

On 11 November, Remembrance Day, we will remember the service and sacrifice of thousands of Canadians who have participated in war over the last century.

*(Editor)*



## From The President's Chair



The use of the metaphor of a “bridge” to cross over to better business is a clever one. The opportunity to be given a helping hand across “the gulf” that is full of challenges for the small business owner is one that more entrepreneurs should appreciate, and one of which they should take full advantage.

There were a series of these “Bridges to Better Business” seminars held in October. For the one held in Kingston on Thursday, October 18, Peter Schell, Cormac Evans, Chad Richard, and their support staff from the Entrepreneurship Centre at the Kingston Economic Development Centre deserve all of the congratulatory remarks given at the end of the day. It was extremely well organized, and I felt, gave good value for the money spent (\$75, which included a Trade Fair, lunch, and two seminar sessions. It was also possible to register for the Trade Fair for \$25 or the lunch and seminars for \$50).

There were many opportunities throughout the day to meet people from a variety of business backgrounds. I had the opportunity to speak to many people about the advantages offered through membership in KAHBA. I also had the opportunity to make some valuable contacts, which will help with my writing and research business.

I was pleased to be asked to be a mentor in two sessions: one dealing with Business Development, the other dealing with Marketing. In both sessions, there were lively and very productive discussions. I was able to offer some suggestions to some of the “burning issues” we were to discuss. More importantly, I was able to learn from others, all of whom have very different

experiences in business, yet who might face challenges similar to mine. For the Business Development session, the issues discussed were: recruiting; choosing a permanent location; employing others; and expanding to other locations. While these may not seem to be particularly relevant to the home-based entrepreneur, I saw parallels. As to how these issues relate to a home-based business. How and when do you decide to remain home-based? Are you part of a franchise? How do you deal with others to provide your client with a “full-service” package, even though you may not have employees? (Our Keynote speaker at lunch, Lisa McIssac (Lisa Miller and Company), a local graphic artist, spoke about this in her presentation.) How and when do you decide to operate a storefront in addition to your home-based operation? Although these specific questions were not asked, they could be related to future discussions, and discussions did relate to those questions, as part of the “burning issues”.

At the Marketing session, different challenges were presented: closing the sale; non-traditional marketing; current trends; cutting and sharing costs; strategies: product vs. service; follow-up techniques; and when to change strategies. Members of the group represented very different businesses. This shows that although their issues were not the same, there was commonality in the type of marketing challenges they face.

The discussion groups were small, giving everyone an opportunity to participate. How successful people were at having their particular issues discussed varied from group to group,

**From the President's Chair....**

but overall, I think everyone would say the day was a qualified success in giving them tips on how to cross that

"bridge" to improving business skills, and better business outcomes. People who are just starting out in business had an opportunity to learn from others who have more experience. The experienced entrepreneur had the opportunity to learn from the fresh perspectives offered by the "newbies". Everyone wins.

It was disappointing that only a few members (including myself) from KAHBA took part in this event. Would more have participated if it were held in the evening or on a weekend? Do you see this type of event as beneficial to the home-based entrepreneur, or is it just for the "other" small business owners—those who have storefronts and offices? I am sure that Peter Schell would like to hear from you as he and his staff begin their planning for next year's sessions. Will you be on the "bridge" to better business, or will you still be watching from the sidelines?

Christine Peets President

I receive a lot of correspondence as President of KAHBA, and always tell people that information will be shared with members. Unfortunately, an invitation for a seminar on 3Com Canada to be held in Toronto on October 23 arrived after our October meeting, and there was not time to send a "group email". If you are interested more information about 3Com Canada, contact Sarah Thompson

Sarah E. Thompson Associate NATIONAL Public Relations 310 Front Street West, 6th Floor Toronto, Ontario 416-586-0180 ext. 291

[sthompson@national.ca](mailto:sthompson@national.ca)

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This company (Exhibits House & Special Events Services) sent information about special exhibit materials. Check out their web site for details: [www.ca.geocities.com/exhibithouseca](http://www.ca.geocities.com/exhibithouseca) For more information on their exhibit portfolio or special event furnishing accessories and pricing call 613-536-7153. You can also find details and information of our displays at the KEDCO office on Brock Street.

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Finally, I received this letter. I responded only that I would pass on the information, which I am now doing.

Dear Sir or Madam:

I would like to introduce you to a new Canadian site ([www.myotek.com](http://www.myotek.com)) called Teknics. This is a small business information site that demonstrates (I can't call it teaching) graphic design; photography; marketing; contact management; communication and much more. We are about to include a few new sections on English grammar, writing techniques and the mechanics of communication. There is no charge for this information, and we offer nothing for sale. We, the contributors, are simply giving back what we have learned over our many years in business. Because we offer nothing for sale, small businesses from around the world come here to read, knowing they will not be deluged with standard web advertising. There is an ads section; however, these are used as teaching aids for the graphics and typography columns. There is a LINKS page, and we are happy to accept reciprocal links. These are used for networking and not prospecting. We are small business and we help each other. I hope you and your membership find this site useful.

Best regards,  
Brian Steeves [[bsteeves@sympatico.ca](mailto:bsteeves@sympatico.ca)]

## Members' Profile



### **MD Billing Service**

1243 Little Creek Rd., Napanee, ON K7R 3K6  
(613) 354-7145 Fax: (613) 354-7223 E-Mail: mt.dickerson@sympatico.ca



MD Billing Service's goal is to provide your office with fast cost-effective electronic claims processing and reconciliations. We also provide customized reporting and research on any rejected or unpaid accounts. Our administrative services will help streamline your office and save you time and money.

Information can be faxed, mailed or we can arrange pick up. Set up will take approximately three to four weeks. Data can be provided on a claim data sheet (report outline available from MD Billing Service) or from a patient information sheet/chart Data can be received daily, weekly or monthly. We can also provide invoices for any claim that is not a candidate for Electronic Data Ttransfer. Speak with Michelle Dickerson.

**Free Cost Estimates Available**

### **Response IT**

Response IT is a user-friendly, cost-effective and value-added computer solutions and Service Company that individuals and business can depend on.

The Business is owned and operated by Rick Frasso, a life long Kingston resident who is well entrenched into the Kingston Community. With several industry-recognized certifications to his credit, Rick has performed thousands of Internet broadband installations and hundreds of network installations. His exemplary customer service will make you feel confident in his ability and service.

Rick was instrumental in the launching of Cancable's flagship customer service product, the "Computer Care Association". He became the top seller amongst hundreds of technicians in the Province of Ontario. Rick will bring the same great service and professionalism to his new venture, Response IT and is looking forward to servicing his loyal customers.

From now until Christmas, Response IT is offering it's industry leading "21 point computer tune-up" for \$35.00. I look forward to seeing you all.

Phone: 1-613-540-3747 Fax: 1-613-389-2313

Members are reminded that the "Members' Profile" (page 5) is available to everyone. Why not take advantage of this free section to profile and promote your business. Just provide a short write-up of what your business is about, and it will be included in the newsletter. Remember, the KAHBA newsletter is eventually published in our website where it becomes highly visible in your community and beyond.

(Editor)

*(continued from Pg. 4..)*

President's note: I have not checked out the site, but find it interesting that this was sent out with edits needed. Can you spot them? The site may provide useful information, but I am not convinced that it is worthy of my time if they cannot present this initial "pitch" well. Maybe that's just me—the writer who always has her stuff edited!

I look forward to seeing you at our next meeting on Saturday, November 10 at Crossroads Restaurant. As always, we will have a 50/50 draw, so bring your loonies and twoonies.

Now, more than ever, it is important to remember those who have fought for, and are fighting for, our freedoms and the wonderful life we enjoy. Please, contribute to the Royal Canadian Legion, and other humanitarian organizations, and wear a poppy.



## **Chap 2 - The Business**

(series - parts 7 of 18 )

### **Financing**

As discussed in Chapter 1, financial planning is an important part of the overall planning process. The success of your business will depend on you having sufficient capital to buy the equipment you need, acquire the inventory you will have to carry and pay overhead costs such as rents and salaries, and have a large enough reserve fund for extra working capital to enable you to take advantage of "specials" or survive temporary setbacks.

It is essential to assess the cost of establishing and doing business, and determine the capital required before you begin.

Your funding requirements can be split into two main categories:

1. Initial costs - land, building, fixtures, machinery, supplies, vehicles, pre-opening expenses and opening inventory.
2. Daily operating costs - rising inventories, payroll, rents, taxes, advertising and accounts receivable.

It is vital that you know what all these costs will total. You must, therefore, prepare a cash flow forecast, which will give you a reasonably accurate estimate of your cash requirements for the first 12-month period. If you cannot do a cash flow forecast yourself, hire someone to do it for you.

The money you need to operate your business may come from several sources. These will include your own savings, perhaps loans from friends, relatives, investors, chartered banks or the Business Development Bank of Canada (BDC) <http://www.bdc.ca>. Other financial assistance may be available through lines of credit from your various suppliers.

## Top 10 Ways to Lose Your Customers

Most E-Commerce sites are finding it tough just now. Every customer has to be fought for - but many sites appear to be intent on chasing customers away. If you want to join them, here's ten tried and tested ways to lose sales.

1: Make your site difficult to navigate. If users can't immediately find what they are looking for on your site they'll give up. Equally, if users get lost on your site, they're likely to leave rather than figure out how to get back to your home page. Easy navigation from the home page and back again is essential. Try this; imagine you're a customer on your site. Pick something they he or she want to buy, then count the number of clicks it takes to find this from your home page. Lots of clicks = lost customers.

2: Offer a poor selection of payment options. Unless you're selling high value products, then you need to accept credit cards. Nearly all B2C sites have come to this conclusion; however, it's surprising how many sites only accept the most popular cards and exclude Amex and debit cards. The more payment options you offer a customer, the more chance of making a sale. It might cost more to offer a wider range of payment options, but can you afford to lose potential customers? (By the way, don't forget that there may be customers who may want to pay by check, PayPal or the new-style payment cards.)

3: Ask for too much customer information. Many sites try to collect customer information during the checkout process. Bad mistake. The checkout process should be as quick and clean as possible to minimize the chances of the customer abandoning the transaction. There are other opportunities to ask things like "Where did you first hear about us?" The main objective at this stage is to get the user to click on that confirm order button.

4: Use second-rate shopping cart software. There are many shopping carts and Web store services out there. Some are better than others. Some, from a user's point of view, are simply unusable. A poorly designed or confusing checkout procedure will inevitably lead to abandoned transactions. Get a few non-technical users to try out your site and make a few test purchases. If you haven't done this before the results may surprise (and depress) you.

5: Display messed-up Web pages. Yes, your Web site may look great on your 21" monitor using IE5.5 - but your potential customers could be using Netscape, WebTV or running at 640 \* 480 resolution. Better check how your site looks to these users.

6: Host your site on a slow Web server. Nothing puts off users more than pages that take forever to load. Once a user has made the decision to buy, it is vital to get that confirm order button clicked as quickly as possible. A user sitting waiting minutes for your checkout pages to load has plenty time to reconsider or maybe just abandon out of boredom.

7: Bore your customers. The guiding principle of selling on the Web is to keep your customers on-site as long as possible (to maximize the chances of making a purchase) and then minimize the time between the decision to buy and the completion of the transaction. A well-designed and efficient checkout process takes care of the second part. The first part requires "stickiness." There are various techniques for keeping customers interested and on-site, and these are explained in [The Flypaper Principle](#).

8: Provide insufficient product information. If your customers know exactly what they want to buy, then selling online is straightforward. If they're not sure that an item is exactly what

## Advertising Corner

<p><b>Digital &amp; Telephone Services Analogue</b></p> <p><b>Paul Grass</b>                      Ph: (613) 542-6268 <i>Customer Service Technician</i> 27 Years Experience on large                      Toll Free: 1-888-433-2383</p>	<p><b>BAYRIDGE</b></p> <hr/> <p><b>CHIROPRACTIC</b></p> <hr/> <p><b>CENTRE</b></p> <hr/> <p>Colin Mandin, B.Sc.H., D.C. <b>389-2125</b> DOCTOR OF CHIROPRACTIC 817 BAYRIDGE DRIVE, KINGSTON, ON. K7P 1T5</p>
<p><b>We Welcome New Patients</b></p>	

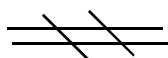
*(from page 7...)*

they need, they probably won't take the risk of purchasing. It's always better to give the customer too much information rather than not enough. It's often possible to arrange to have a "more information" button in a catalogue which brings up a more detailed page.

9: Have a site that looks "dead". A site that appears neglected or out of date will (rightly) be treated with suspicion. Would you place an order with a site that has "Last Updated 17th Jan. 1999" on it? Even just placing the current date somewhere on the home page makes the site look "alive".

10: Appear anonymous. Customers will feel more comfortable placing an order with you if they feel they know you. Contact details on a site are essential. If you can put names and faces along with them, it's even better. And of course, an "About Us" page with the history of the company and site, mission statement, press coverage and customer testimonials all adds to customer confidence.

Avoiding these mistakes won't bring traffic to your site, but you will certainly increase the chances of converting a visitor into a paying customer.



### **Advertising Rates**

For a business-card-size to a  
quarter page ad Members pay \$5.00  
for Non-Members -\$10.00  
For a quarter-page ad

### ***Belated Thank You..***

A belated thank you to David Kempson  
for his submitted article  
"The Issue of Determining Categories"  
in the October Newsletter.  
(Editor)