

The Kingston & Area 
H O M E B U S I N E S S
A · S · S · O · C · I · A · T · I · O · N

Volume 13, Issue 1

"PROFIT THROUGH SUPPORT"

July 2004

N E W S L E T T E R

Happy Canada Day, Eh?



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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. Initial membership to the KAHBA costs \$55.00 for the year, renewal is \$45.00. For more information, please contact the Membership Director, David Kempson, at 544-2178 or email him at: davek@cybersolutions.net.

The KAHBA Executive

The KAHBA executive is as follows:

President - Paul Grass Past President - Judy Lawless Vice-president - Rej Bruneau
Secretary - Stephanie Stone Treasurer - Heather Simpson Membership - David Kempson
Publicity - (Anne Jennings/Maggie McLaren) Newsletter - Fred Georgeadis Guest Director - Don Gale

The Next KAHBA Meeting is our AGM

Our next meeting is at 8:00 am, on Saturday, 10 July 2004 at the Crossroad Restaurant, Frontenac Mall. Remember, meetings are generally held on the second Saturday of each month. As well, evening meetings will commence on the Monday, 26 July (at Crossroads).

Mailing & Drop-off Address

The Kingston & Area Home Business Association Mailing & Drop-off address is:
KAHBA

19 MacPherson Avenue, Unit #36
Kingston, ON K7M 6W4

Web Site Address

KAHBA'S REVISED WEB SITE is at the following address:

www.kingstonhomebiz.ca

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.

Networking Meetings

KAHBA will commence evening Networking mixers to give everyone an opportunity to gather without the formality of a meeting. Our first meeting will be on Monday, 26 July at Crossroads Restaurant, time is 6:30 to 8:30 pm. Monthly mixers will continue on the last Mon. of each month until further notice. Come out and support our efforts, bring a guest, a friend, an associate, but come and have fun and some quiet networking time. See you there.

From The President's Chair

Greetings members of KAHBA and special greetings to future members and friends of KAHBA. Canada day provided a great opportunity for people running their own businesses to have a short holiday or to earn extra money from events of the day. I was able to take 2 days off and have a good long weekend.

July brings us to the summer and great weather and also the opportunity to get and cultivate new clients. If you have a small business it is likely you will have to work all summer to keep the business going. KAHBA also works all summer to provide its members with informative meetings and great networking. We will be having our regular meetings in July and August, PLUS our new Monthly Evening Meeting on the last Monday of each month for members who can't make Saturday morning meetings. We will meet at the Cross Roads Restaurant at 6:30 for eats and Networking. I hope to see everyone interested there this month. Just because Summer is here doesn't mean we are not looking to the future! We have decided to proceed with plans to have a Trade Show and Guest Speaker Seminars for small business week in October. Details will be given out at the meetings so please attend and take this insinuation to meet new people and grow your business.

Have a great Summer and I will see you all at the next meeting July 10th Crossroads.
The President.

Paul E. Grass
Digital & Analogue Telephone Services
Page Me at 540-6288
Call or leave Message 542-6268



GUEST *PEAKERS*



June Meeting - big thanks to David Dossett who presented a short seminar on how to make you own business logo as a .gif for preparation to insert to the web site. David invites you to ask him any questions you have.

10 July - We have a guest speaker from Primerica, Fred Brogan, a licenced investments specialist. His topic is financial advice for personal and small businesses. This should be interesting.

Credit Reports Can Save You Money - by Susan Ward

Customers and clients seem to expect to be granted credit as a matter of course. But as a small business owner, you can't afford to extend credit to everyone. Doing a credit check on a customer before you extend credit can really pay off. After all, if he or she doesn't pay, you're the one that's out of pocket.

Many small business owners operate on faith, as it were, doing a credit check by asking the customer for references. This is a fine system in an ideal world where everyone is honest. If we lived there, we wouldn't have to run credit checks in the first place. The problem with using references as credit checks is that customers with blemished credit records are familiar with the process and of course have carefully selected their references so that you get only the polished version of their credit history when you inquire.

If you're concerned about extending credit to a customer or company, invest in a credit report. A credit report will give you the information you need to make a decision about whether or not to extend credit. A credit report will include a customer's historical payment data, bankruptcy records, any lawsuits, liens and court judgments against a company, and a risk rating that predicts how likely bill payment is - all the information you need to make an intelligent decision about whether or not to extend credit.

How do you get a credit report on a particular customer? In Canada, you use a credit bureau, an independent agency that provides information on an individual's or company's credit history. The fee for a credit report ranges from about \$20 through over \$1000, depending upon how detailed the credit report is. In most cases, you need to become a member of a particular credit bureau before you can access their services because credit reports on other people or businesses are not available to just anyone. In Canada, you have a choice of several credit bureaus:

[Equifax](#) offers both commercial and consumer memberships, allowing you to get credit reports on both businesses and individuals;

[TransUnion Canada](#) offers credit report services to subscribers, as well as related products such as fraud prevention tools;

[Northern Credit Bureaus Inc.](#) offers consumer and commercial credit reports, through annual or monthly memberships, as well as collection and legal services;

and [D&B Canada](#) (a.k.a. Dun & Bradstreet) offers a full range of "risk management solutions", including the [D&B Credit Check Report](#).

In most cases, once you've become a member or subscriber of the credit bureau, you'll be able to access credit reports online, although you can also have them sent to you via mail or fax if you prefer.

Accepting only the amount of risk you're comfortable with is a good way to go through life. Using credit reports to do credit checks on customers can be a good investment both in terms of your finances and your peace of mind.

Declaration

At the stroke of noon on February 15, 1965, Canada's red and white maple leaf flag was raised for the very first time.

The flag belongs to all Canadians; it is an emblem we all share. Although simple in design, Canada's flag well reflects the common values we hold so dear: freedom, peace, respect, justice and tolerance. Canada's flag is a symbol that unites Canadians and expresses throughout the world and always our pride in being Canadian. The maple leaf flag pays homage to our geography, reflects the grandeur of our history and represents our national identity.

Our flag thus honours Canadians of all origins who through their courage and determination, have helped to build and are continuing to build our great country: a dynamic country that is open to the future.

Therefore, I, Jean Chrétien, Prime Minister of Canada, declare that February 15 will be celebrated henceforth as National Flag of Canada Day.

Let us be proud of our flag! Let us recognize how privileged we are to live in Canada, this magnificent country that encompasses our history, our hopes, our future.



(Jean Chrétien - Prime Minister of Canada February 15, 1996)

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Rej's Ceramics is a manufacturing company for ceramics wholesale & retail, cherubs, floral pots, decoratives, etc.

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Have You Listened To Your Modem Lately?.....

By David Kempson, Paper Plus

For those of you who have dial-up Internet Service read on, for the rest, you don't have to follow along as closely.

A few months ago a customer asked me if there was some way to make his modem silent when it dialed out to the Internet. I said that there was; all we had to do is to reset the modem's speaker command, and that should do what he desired. I think I also mentioned that I knew it was not necessarily a pleasant sound, but it had some benefits. I really couldn't come up with many examples, but I did say that the modem sound could indicate that the modem was functioning correctly. (As a side note, some modems have an onboard speaker while others use the computer's sound system to produce the normal dialing sounds. It can also be difficult to set or reset these modem features, depending on the model. I guess my success rate in this case was only 50% because one machine we were able to silence, while on the other, we were not.)

Now I know some of you have a strong dislike for the "squealing" noise a modem makes. Also known as a squelch, this noise actually has a purpose. The two connecting modems, that is, the sending modem (your location, if you are initiating a call) and the receiving modem (remote location), are actually negotiating as to what speed they can best connect with a strong signal or reliable connection. After this initial squelching, the speaker is normally silenced and the connection carries on until either unit ends the transmission. Well enough on the technical

explanation.

About a week or so ago the same customer called me back and asked if I could look at his computer once again. He suspected that his computer had been making long distance phone calls on its own; this he based on a much larger phone bill than had been anticipated, by about \$500.00 dollars.

This was the second time I had heard of this

(continues on Pg. 7)

Welcome New Member

Everyone say Hello to: **Mary Ellen McGill**

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CONSULTING KINGSTON

Bill Godkin,
Ergonomic Facilitator
613-544-7722
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"Networking to Solve your
computer ergonomic problems"

(Modem.. from Pg. 6)

type of occurrence. I related this to my client and made some immediate action suggestions, then booked an appointment to look at a very troublesome machine. As many of you may be aware, a similar mishap was mentioned recently on the CTV News.

The client had done most of the normal things. He had installed Norton Anti-Virus on his machine, updating it on a regular basis, and had routinely done scans for any viruses. But, because computers were not on the Internet for long periods of time, the client had opted that a firewall was not necessary. Up until recently I would have agreed.

But what was this new and unwanted activity that the client's machine had been indulging in? Many of you have already guessed that it was some form of SPY ware. So, what was it, and how did it get on his machine, and how

was he to get it off????

In the last six months you may have heard me talk of "Ad-aware", "Spybot", or also now PestPatrol. The first two are freeware/shareware programs with donations accepted by their developers (generally meant for home or non-commercial use). PestPatrol is a purchased product. All three programs are used to rid your computer system of Spy ware or Ad ware that caused the problem above.

In the case of the client's system, "Spybot" found 16 infections related to, or part of, spy ware, including "TIBS". TIBS is an "auto dialer" that takes over your modem and dials out to long distance numbers, while charging all the related costs of the call to the client's phone bill. PestPatrol also found "New Net"; a software that installs itself at the OS (Operating System) level so that all DNS functions for a New.net

(continues on Pg.9)



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KAHBA Summer BBQ



We had a great time at the KAHBA BBQ - on 26 June.

A Big thanks to Paul & Wendy Grass for having everyone over at their place for the BBQ.

Also, thanks to everyone that contributed to make the BBQ a success.

These are some photos that made it to my mailbox.



Modemfrom Pg. 7)

extension will work properly. When NewDotNet was first removed, the Winsock addresses left-over by this unwanted program rendered the client's computer incapable of connecting to the Internet due to the use of the Sporder.dll. New.Net also placed undesired spy ware cookies on the client's machine.

So, since the modem was set to "silent" to start with, when these spyware programs loaded themselves on the client's computer, no immediate changes were noticed in the operation and the spyware went undetected, that is, until the phone bill arrived.

At this point, how can you protect your business computer from this type of unwanted and seemingly unauthorized misuse? Well, here are some recommendations:

- a) Run well-recognized anti-virus software on your machine at all times.
- b) Update your virus definitions daily, and do a virus scan of your system on a weekly basis.
- c) Use an e-mail program that doesn't open e-mail in a preview pane.
- d) Use reliable -safe spyware programs on a regular basis to test your system.
- e) Use a firewall whenever your computer is open to the Internet.
- f) Pay attention to unusual operations that may occur on your computer.
- g) If you are unsure about how your machine is working, unplug your computer from the Internet, be it dialup or high-speed, until you can investigate what is happening on your computer.

When in doubt get expert help.

It appears that for now the phone company is refusing to take any part of the responsibility for the costs that may be incurred. At this point I know that "Ma Bell" has made an adjustment in one customer's billing. If you feel that you are not getting appropriate action to your complaints one option is to talk to the CRTC about the problem. *(end)*



David Kempson (Paper Plus)

One more photo from the BBQ

Quote of the Month

Character cannot be developed in ease and quiet. Only through experiences of trial and suffering can the soul be strengthened, vision cleared, ambition inspired, and success achieved. ~Helen Keller

A POCKET FULL OF BUSINESS CARDS

C.J. Hayden, MCC

Meeting new people in person is still one of the best ways to market your services. If you do a good job at this, you will quickly end up with a desk drawer filled with business cards. But then what do you do with them?

Timely and consistent follow-up is the key to successful marketing. Meeting someone once is rarely enough to bring you business — repeated contacts are what do the trick. You always want to follow up with prospective customers, of course, but you should also follow up with potential referral sources.

A good referral source is someone who interacts with your desired customers on a regular basis. For example, as a business coach who works with many start-ups, I look for referrals from career counselors and people who teach small business classes.

There are three avenues you might choose to follow up with people you have met: by phone, by mail, or in person. Let's look at the uses of each one.

With prospective customers, you can phone them to see how interested they are in what you do and try to set up a meeting. The meeting might be in person or by phone, depending on the nature of your business. You can mail them a marketing letter, or a brochure with a personal note. You could also call or write to refer them to your web site or invite them to your next presentation.

The most effective way to contact prospects is usually call-mail-call. Call first to develop

interest, and if you can't reach them to set up a meeting on the first try, send them something by mail or e-mail. Then call again to see if they are ready to take the next step.

If someone is a potential referral source rather than a prospect, your best approach is to establish a reciprocal relationship. You might call to begin getting acquainted, exchange information about yourselves by mail, or arrange to meet in person to find out more about each other's work.

It is completely appropriate to call another business person you have met and say, "I think we might be serving the same type of customers; could we get to know each other better so maybe we could exchange referrals?" Another easy and friendly way to follow up with anyone you meet is to send a handwritten "nice to meet you" note with only your card enclosed.

Be careful when making contact by fax or e-mail. Many people are offended by faxes or e-mail messages that are essentially generic marketing letters. It's more advisable to use these media as tools to communicate more personally with people you have already opened a dialogue with.

After your initial contact, think of ways to keep in touch on a regular basis. Call to see how people are doing, or to tell them what's new with you. Send a note with a clipping or cartoon, or email a link to an interesting web site. Don't forward email jokes or inspirational stories, though, unless you know for sure the recipient will
(over to Pg. 11)

(From Pg. 10)
appreciate them.

To follow up in person, schedule lunch or coffee, or invite your contacts to an upcoming event you plan to attend. Once you have a large follow-up list, consider a regular newsletter, ezine, or postcard mailing.

To manage your follow-up activities, you need a contact management system. When your list is short, you can use contact sheets in a notebook, or 3 x 5 cards. You will quickly outgrow a manual system, however. By the time you reach 200 contacts or so, you'll be ready to graduate to a computerized system designed for contact management, such as Microsoft Outlook or ACT! 2000.

However you choose to keep track of your

contacts, the important thing is to stay organized. Always have one central place where you record who you meet, what contact you have had so far, and when it will be time to follow up next.

If a business card you have collected doesn't belong to a prospective customer or referral source, throw it away. There's no point in keeping the card of someone you don't plan to follow up with.

Here's to cleaner desk drawers,
C.J. Hayden, MCC

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#####

NEWS YOU CAN USE

Sympatico Raises E-mail Storage to 2GB

Sympatico users will be happy to note that Bell *Sympatico* has just announced that it will offer all customers increased e-mail storage space and several key security features at no additional cost. Service enhancements are provided through the partnership between Sympatico and Microsoft.

Starting very soon, Internet subscribers will be able to upgrade at no extra charge to 2GB on their primary inboxes with the ability to send up to 20 MB attachments. Customers will also receive e-mail anti-virus protection that both scans and cleans incoming and outgoing e-mail for viruses and worms before they can enter a customer's inbox.

Local St. John Ambulance Joins KAHBA

That's Right!! The local Branch of St. John Ambulance (Kingston) has agreed, in a memorandum of understanding, to participate as a "Friend of KAHBA" for this year. In that capacity St. John is extending a 10% Discount on F/Aid Courses and F/A Kits for current members of KAHBA, and their employees. In Turn, KAHBA is extending periodic advertising for St. John Ambulance in their monthly newsletter.

Additional free security features will include Parental Controls, Pop-Up Guard and Privacy Manager. *(From the Globe and Mail)*

Friends of KAHBA

Friends of KAHBA are those businesses and organizations that recognize our non-profit status, and provide our Association with discounted product or service, or otherwise assist the members with other similar benefits. Today we feature:

The Crossroads Restaurant

Frontenac Mall, Kingston



"We Support Each Other"

Home Business Association
of the
National Capital Region

Membership meets 1st and 3rd Wednesday of each month, at
Summerhays Restaurant, 1971 Baseline Road.

web site: www.hba-ncr.org

KAHBA members are welcome to attend.



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