

The Kingston & Area 

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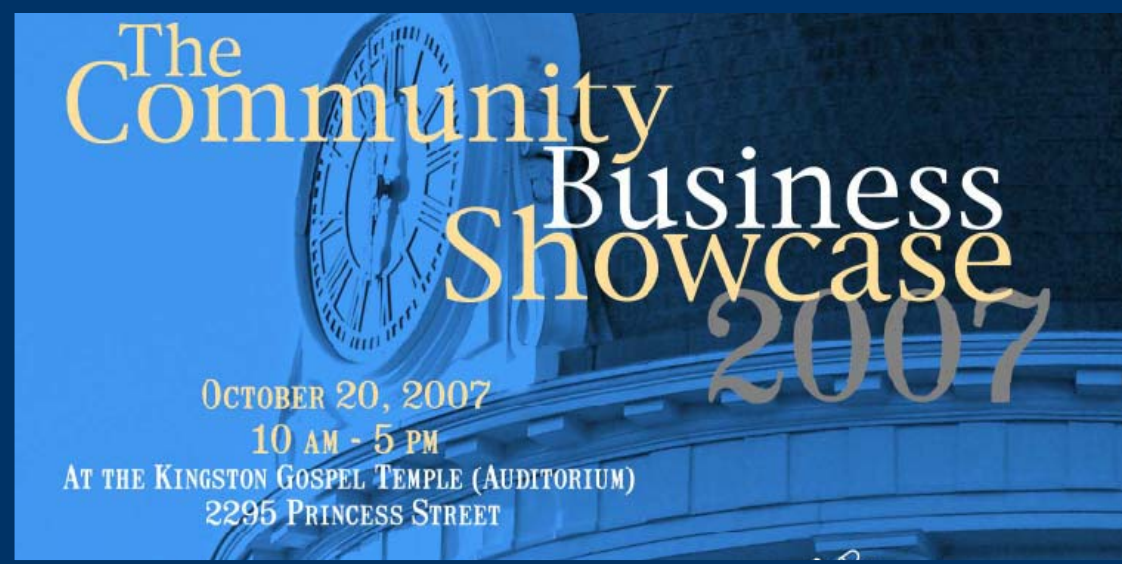
Volume 15, Issue 2

Voice of the Home Business

October 2007

N E W S L E T T E R

KAHBA's 4th Annual
Small Business Showcase is



The
Community
Business
Showcase
2007

OCTOBER 20, 2007
10 AM - 5 PM
AT THE KINGSTON GOSPEL TEMPLE (AUDITORIUM)
2295 PRINCESS STREET

About KAHBA - pg. 2

Welcome New Members - pg. 5

Add Fun to Your Flyers - pg 7

Are Introverts More Successful With Home-based Businesses - pg. 9

Aerial Photographer - pg. 11

Identity Theft - pg. 3

A Bit of Humour - Pg 8

Showcase Add - pg. 12

What Is KAHBA?

The **Kingston & Area Home Business Association (KAHBA)** is a group of home-based entrepreneurs, both full and part-time, offering experience, education, information, and support to each other. KAHBA is proud to announce it is now in its 15th year of operation. Initial membership to KAHBA is \$55.00 for the first year, and \$45 for each yearly renewal. For more information, please contact our Membership Director, David Kempson at 544-2178, or contact any executive member on our website www.kingstonhomebiz.ca.

KAHBA's Executive

The KAHBA executive is as follows:

President - Rej Bruneau; Vice-President - Lorayne Bradshaw;
Secretary - Melanie ; Membership - David Kempson;
Treasurer - Lyle Merriam; Guest Director - Sidney Berry;
Publicity - Gerry Koster; Newsletter Editor - Fred Georgeadis

Mailing Address

KAHBA
PO Box 35051, Stn Kingston Centre
Kingston, ON K7L 5S5

Web Site

our web site is:
www.kingstonhomebiz.ca

Next KAHBA Meetings

Meetings are usually held monthly. Our next meeting will be announced via e-mail and will be on the 2nd Saturday in Oct. As well, KAHBA holds one evening meeting, to accomodate those who are too busy for Saturday mornings. This happens on the last Monday of each month, times are 6:30 - 8:00 pm. - place will be anounced shortly. Come and have supper with us!!

Guests and Potential Members Are Always Welcomed

Membership to KAHBA is always Welcomed. Please take the time to bring a friend who may be considering, or already has, a home-based business. Guests who wish to just check us out, are also welcome to do so. See you at the meeting!!

This Newsletter designed by:

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fgeorgea@cogeco.ca



Identity Theft:

What Is It and What You Can Do About It

Every year, thousands of people are victims of identity theft.

While recent developments in telecommunications and computer processing make it easier for companies and consumers to reach each other, they can also scatter your personal information more widely, making life easier for criminals.

Identity theft is the unauthorized collection and use of your personal information, usually for criminal purposes.

Your name, date of birth, address, credit card, [Social Insurance Number](#) (SIN) and other personal identification numbers can be used to open credit card and bank accounts, redirect mail, establish cellular phone service, rent vehicles, equipment, or accommodation, and even secure employment.

If this happens, you could be left with the bills, charges, bad cheques, and taxes.

How to fight identity theft

- Minimize the risk. Be careful about sharing personal information or letting it circulate freely.
- When you are asked to provide personal information, ask how it will be used, why it is needed, who will be sharing it and how it will be safeguarded.
- Give out no more than the minimum, and carry the least possible with you.
- Be particularly careful about your SIN; it is an important key to your identity, especially in credit reports and computer databases.
- Don't give your credit card number on the telephone, by electronic mail, or to a voice mailbox, unless you know the person with whom you're communicating or you initiated the communication yourself, and you know that the communication channel is secure.
- Take advantage of technologies that enhance your security and privacy when you use the Internet, such as digital signatures, data encryption, and "anonymizing" services.
- Pay attention to your billing cycle. If credit card or utility bills fail to arrive, contact the companies to ensure that they have not been illicitly redirected.
- Notify creditors immediately if your identification or credit cards are lost or stolen.

(continues on ..pg. 4)

(continues from ..pg. 3)

- Access your credit report from a credit reporting agency once a year to ensure it's accurate and doesn't include debts or activities you haven't authorized or incurred.
- Ask that your accounts require passwords before any inquiries or changes can be made, whenever possible.
- Choose difficult passwords — *not* your mother's maiden name. Memorise them, change them often. *Don't* write them down and leave them in your wallet, or some equally obvious place.
- Key in personal identification numbers privately when you use direct purchase terminals, bank machines, or telephones.
- Find out if your cardholder agreement offers protection from credit card fraud; you may be able to avoid taking on the identity thief's debts.
- Be careful what you throw out. Burn

or shred personal financial information such as statements, credit card offers, receipts, insurance forms, etc. Insist that businesses you deal with do the same.

Are you a victim of identity theft?

- Report the crime to the police *immediately*. Ask for a copy of the police report so that you can provide proof of the theft to the organizations that you will have to contact later.
- Take steps to undo the damage. Avoid "credit-repair" companies: there is usually nothing they can do, and some have been known to propose a solution — establishing credit under a new identity — that is itself fraudulent.
- Document the steps you take and the expenses you incur to clear your name

(continues on ..pg. 10)

This is a Get Well card for
our Past-President,
Paul Grass
who recently enjoyed a
stay at the local hospital.



Get well soon Paul - we miss ya!!

the KAHBA Gang

Handy Dandy Tip...

Blood stains on clothes? Not to worry! Just pour a little hydrogen peroxide on a cloth and proceed to wipe off every drop of blood.

Works every time! Now, where to put the body?

*This handy-dandy tip
submitted by:*

Paul MacGregor
613-384-0339 or
1-800-465-1638



Welcome to New KAHBA Members

Please welcome new member:

Tammy Gibson, owner and operator of

SPAW4PAWS

providing

Personalized Pampering for your Pets

1327 Montreal Street, Kingston

(613) 531-4262

e-mail: spaw4paws@cogeco.ca



Gift Certificates also available

Now accepting new clients



REALIZE YOUR VISIONS

Vanessa Ophelia Rigault

Holistic Life Coach

Taylor Kidd Postal Station

Box 20067

Kingston, ON Canada

Vanessa@realizeyourvisions.com

www.realizeyourvisions.com

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1-866-470-6111



Please welcome Vanessa and her new business to the KAHBA membership.

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Imagine like new carpet dry in 1 to 2 hours. Just in time for your dinner party. By employing a patented carbonating extraction system, our carpets will be clean and virtually residue free. Preventing your carpets from resoling quickly.

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IF ALL YOU WANT IS A CHEAP BRUSH-THE-DIRT- OFF CLEANING, Then we

respectfully ask that you call another carpet cleaner.

However, if you want to protect your health—if you want to protect your family from the countless bacteria, fungus, pollen, pollutants, and tobacco smoke residue in your carpet, then you are invited to call us. We will answer your questions and give you a free written carpet audit without cost or obligation of any kind.

MY PERSONAL 200% GUARANTEE TO YOU!

If you don't think that you've received the most thorough cleaning ever, I will return to your home and give you a free re-service. If I still cannot make you happy, I will refund your money and hire another cleaner to re-clean your carpet.

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10 Fantastic Ways to Add Fun to Your Flyers

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What fits on one sheet and costs pennies to make? You see them all the time. Flyers are hugely effective, because you can make so many and distribute them all over the marketplace without having to spend a fortune. But just so your flyers don't get lost in the shuffle, I'm going to show you 10 techniques that professional designers use to make flyers "fly":

1. It's all about the headline. What's in a headline? It's the first thing your prospects will see, and this will decide if they keep reading or not. So pick something that will **stand out, stick in their mind, and make them want more!** Here's a few magic words to start with: Easy, The Secrets To, Unlock, Finally, Insider, Time Sensitive, How To, Free Bonuses, Now You Can, Discover, Proven. Just sprinkle these on your next headline and see how many heads you turn.

2. The eyes have it. Colorful, striking graphics always make their point. And one *large* image will pack more punch than several *smaller* images. A good graphic creates the mood and sets the scene for your message. Getting the perfect "focal point" is easier than ever now with stock photos you can buy on the internet. Get one or a hundred for whatever you might need.

3. What's in it for me? That's what your prospects want to know. Stay

away from words like: we, us, I, and our. Take *their* perspective with words like "you" and "your". They'll like it when you focus on how your product or service will benefit them. Show them with words like: free, save, love, new, results, and guarantee. Make the benefits easy for them to pick out with bullet points and text boxes.

4. Go tell it on the mountain. A ringing endorsement speaks volumes. When people read how you have positively affected another customer, they are more likely to give you a try. Make sure you get a first and last name, company name, and location. Then add that stamp of approval to your flyer.

5. Less is more. You don't need to fill every space on your flyer. Break it up with text boxes, add borders to your key points, and use contrasting colors to add emphasis. It will make the best parts stand out and be easier to read.

(continues on ..pg. 8)

CUSTOM ELECTRONIC DESIGNS

SIDNEY M. BERRY

51 Alwington Avenue
Kingston, ON. K7L 4R4
Tel: (613) 536-5666 Fax: (613) 536-0342
e-mail:sidneyberry@sympatico.ca

(from pg. 7 - Racehorses

6. STAY AWAY FROM ALL CAPS.

They're hard to read! Instead, use **bold type** for your titles and subtitles.

7. Keep it simple. Your page layout, that is. Your graphics program should have a "snap to guidelines" function so that you can easily align items to the grid. And watch those print margins – stick to ½" margins on all sides, or add 1/8" for bleeds on items that print off the edge of the page.

8. Proofread, proofread, and proofread. Oh, and did I mention to proofread? Have someone else do it for you – a pair of fresh eyes might uncover something that yours have grown used to. And did you check that contact information? Dial all the numbers, and type in web addresses to make sure they're correct.

9. On a tight budget? Try this. Use brightly colored or unique paper and black ink. Use shades of gray for tone and contrast to background areas.

10. Who doesn't like a deal? Design a coupon on the bottom quarter of your flyer. Put a special offer on it – and don't forget to include any deadlines or limitations. For mail in offers, make it easy for them to pay you with areas for credit card information, mailing address, etc.

Try these techniques on you next flyer. I predict FANTASTIC results!

A Bit Of Humour - To Brighten Your Day

We'll never run out of math teachers because they always multiply.

When the smog lifts in Los Angeles, U C L A.

*** The math professor went crazy with the blackboard. He did a number on it.**

*** The professor discovered that her theory of earthquakes was on shaky ground.**

*** The dead batteries were given out free of charge.**

*** If you take a laptop computer for a run you could jog your memory.**

*** A dentist and a manicurist fought tooth and nail.**

*** What's the definition of a will? It's a dead giveaway !!!**

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Karen Saunders is the author of the award winning e-book, "Turn Eye Appeal into Buy Appeal: How to easily transform your marketing pieces into dazzling, persuasive sales tools!" available at:

www.BuyAppealMarketing.com.

Since founding MacGraphics Services in 1990, Karen has produced thousands of successful marketing projects and has designed the covers of 21 books that have become best-sellers or won awards, including a "Writer's Digest" Grand Prize winner for the best self-published book in America. Contact her at 888-796-7300, or

Karen@macgraphics.net.

Are introverts More Successful with Home-based Businesses?

By Julie Chandler

I recently took one of those online personality quizzes – the one that tests you to see if you are an introvert or an extrovert. Knowing what the outcome would likely be, I proceeded to obediently answer questions like #18 If by some cruel twist of fate you had to choose between blindness and deafness, which would you rather be? (I chose deafness.)

After the inquiry, the “experts” determined that I was an introvert...that I prefer “your own company or that of your partner’s. You don’t have many friends, but the ones you do are the kind that are loyal. You’re always misunderstood as being grumpy, but often it’s that you simply don’t care to talk. Ideally, you’d prefer to be in a vocation where you can work alone.” (The description continued and included a notable comment that I’m mature for my age.)

Being an introvert and working from home, I think that it is easier for me to stay motivated, be energized and enjoy my work in general. I went back to the quiz and answered all questions opposite to my initial answers. The extrovert profile that came back said, “As an extrovert, you thrive on the company of others and often talk about anything that takes your fancy. You hate being alone and wouldn’t cope well living by yourself. Chances are, you don’t live on your computer, but may send too many useless ‘forwarded’ emails.” (On a positive note, for the extrovert readers, it said “you embrace change a lot better than your extremely introverted counterpart.”)

My point being that the often talked about problems of working from home like ‘home office isolation’ may not be much of a problem at all for introverts. In fact, the introverts among us who have home-based businesses can even “pretend” to be more extroverted through the use of things like email and blogs...communicating more of what we think more clearly to more people.

I’m thankful that I am an introvert. That’s something not often heard in our extroverted society. I’m thankful because as someone who works from home, it helps me. It helps me in that I stay motivated and energized a little easier. And I don’t get down for being without the social outlets like the daily water cooler chats. The area around my water cooler is a quiet place...inciting conversation only with my dog when she’s thirsty.

Julie Chandler is the Executive Director of the Progressive Group for Independent Business Women and the Founder of WomensPages.ca. She can be contacted at (403) 720-2143 or visit her websites at:

www.pgibw.ca and www.womenspages.ca.

Quote of the Month

We are what we repeatedly do.
Excellence, therefore, is not an act
but a habit.

(continues from pg. 3)

and re-establish your credit.

- Cancel your credit cards and get new ones issued. Ask the creditors about accounts tampered with or opened fraudulently in your name.
- Have your credit report annotated to reflect the identity theft. Do a follow-up check three months after to ensure that someone has not tried to use your identity again.
- Close your bank accounts and open new ones. Insist on password-only access to them.
- Get new bank machine and telephone calling cards, with new passwords or personal identification numbers.
- In the case of passport theft, advise the
 - [Passport Office](#).
- Contact • [Canada Post](#) if you suspect that someone is diverting your mail.
- Advise your telephone, cable, and utilities that someone using your name could try to open new accounts fraudulently.
- Get a new driver's licence.

If you suspect that someone has been using

your SIN to get a job, or that your SIN has been compromised in some other way, contact [Human Resources Development Canada](#) at:

Social Insurance Registration

P.O. Box 7000

Bathurst, NB E2A 4T1

E-mail: sin-nas@hrdc-drhc.gc.ca

To find out more about your privacy rights, call the Office of the Privacy Commissioner of Canada toll-free at 1-800-282-1376, or write:

The Office of the Privacy Commissioner

112 Kent Street

Ottawa, ON K1A 1H3

E-mail: info@privcom.gc.ca

Another Microsoft ® Outlook 2003 Tip:

There are several parts of the interface that you can customize – here's one to change where you see the Reading Pane. Click [**View > Reading Pane**] Choose from **Right**, **Bottom** or **Off** . If the reading pane is off, you need to take the extra step to open the e-mail to read it (by double clicking it). (provided by Lorrie)

Lorrie Watts, B.A., B.Ed.

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SMALL BUSINESS IDEA

AERIAL PHOTOGRAPHER

Here is a unique idea for a small business, **Aerial Photographer**. Assuming that you are pretty good with a camera, why not put it to use. If you are a bit of an avid photographer, then perhaps you can put your hobby to work for you.

The idea is to charter a small flight over a popular or rural area and take aerial photos of prominent, historical or even any specific homes of some significance, to include the yard, garden, barn, etc. Make a framed photograph of that picture and present it to the home owner with a proposal to sell it for a particular amount.

This idea is actually catching on. There have been several of my friends that have been approached, or in fact have purchased such a picture, framed prominently in their family area. These folks are actually very proud of that photo.

You will need to invest in some “better than average” camera equipment. Perhaps you can find a good deal on used cameras, or better yet, buy new equipment. If you are a camera buff, you will know what you will need in equipment. Of course, if you do not like flying, this activity is probably not for you. If you’re not sure, you could arrange to take a flight or two just to see how you actually feel about this.

Contact your local airport flight training

school and discuss this with them. Perhaps you can get a special rate if you end up going regularly. There may even be some flight regulations that you’ll need to understand, as well. Do some further research on this topic, and you’ll be pleasantly surprised at what will transpire.

Many such photos can average from \$100 to \$250 depending on the photo size desired by the client and the frame type that it is to be housed in. There are many considerations to evaluate for sure. Sit down and consider all the “Pros” and “Cons”. Write them down on a list to ensure that this is a feasible direction you wish to undertake. Maybe run your ideas past a trusted friend or two. Keep your dream alive. Good luck with your “picture taking”.

(by Fred Georgeadis)





Exhibitor Space Still Available!


KAHBA & KEDCO
PRESENT

The Community Business Showcase 2007

OCTOBER 20, 2007
10 AM - 5 PM
AT THE KINGSTON GOSPEL TEMPLE (AUDITORIUM)
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 **KAHBA**
Kingston Area Home Business Association
[WWW.KINGSTONHOMEBIZ.CA](http://www.kingstonthomebiz.ca)

We invite you to take this opportunity to discover the diversity of high quality products and services offered by over 50 small and home based businesses.

Come and help us support this integral part of the Kingston community.

Admission to this event is free. For more information contact Annette McGrath at 613-547-3718 or visit our website at

WWW.KINGSTONHOMEBIZ.CA

...see you there