

The Kingston & Area



HOME BUSINESS A·S·S·O·C·I·A·T·I·O·N

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Voice of the Home Business

May 2008

NEWSLETTER

Happy
Birthday



KAHBA

The Annual General Meeting

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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 Babcock; Membership - David Kempson;
Treasurer - Lyle Merriam; Guest Director - Sidney Berry;
Publicity - Gerry Koster; Guest Speaker Co-ord Pam Ferance;
Newsletter Editor - Fred Georgeadis

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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 May '08. 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 announced shortly. Come and have supper with us!! Our next evening meeting will be on Monday, 26 May '08.

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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Tips on Understanding the Dangers of Spyware and Adware

by Paul Wilson

Adware is a program that displays advertisements on the computer whether you want them or not. They are not just connected to particular websites or free software but are programmed to start up whenever your computer is switched on.

Programs like Eudora mail client display advertisements in lieu of charging registration fees for use of software. It helps developers recover program development costs. Kazaa the file sharing application comes bundled with at least three ad-ware programs. Two of them serve ads to the desktop while another redirects the user's browser to a search engine with advertiser sponsored web results. Well known ones are: BroadcastPC; Comet Cursor; GeoWhere; Network Essentials, 123 Messenger, Direct Revenue, and so on.

Unfortunately, other guises of adware are spyware and malware.

Spyware is a program code that relays information about you and your work without your permission or knowledge. Some just "spy" on you conveying your Internet habits to marketing companies, while others are "thieves" they access credit card information as well as other sensitive files. In plain terms, it is malicious software that can intercept or take control of a computer's operation without user knowledge or consent. Termed as "malware" the redefinition of spyware, the programs can:

- Steal personal information and the address book.
- Flood the browser with pop-ups.
- Spam the system.
- Slow down programs and connection.

Hijack the browser and redirect the user to a "con" page.

- Uses the computer as a server to broadcast porn.
- Can cause a crash.

Spyware reaches a computer through innocent web pages, game demos, MP3 players, search tool bars, and other downloads like free software. It installs itself and leaves a mark on the windows registry. It can hog the computer resources such as memory and hard drive and cause a crash or lock up. Key-stroke-logging spyware can steal passwords and credit card information for thieves.

To protect the files one has to:

- Use anti adware and spyware programs. Examples: Spybot, Search & destroy, Pest Patrol, and Lavasoft's Adware.

- Keep windows as well as Internet explorer up-to-date by applying the latest security patches.

- Maintain the security level of the Internet Explorer at medium. Users must not lower the security level.

- Use firewalls and web proxies to block access to web sites known to carry spyware.

- Install layered protection.

- Update the antivirus program. An up-to-date program will stop spyware as well as Trojans.

- Install a startup monitor to protect your system.
- Never accept "free" as being free—check out free software and downloads, there will be a hidden surprise or catch.

- Never download software from warez sites. Pirated software is always distributed along with adware and spyware. Use Spy checker to determine if the download has spyware. This can be accessed from the free computer securities pages.

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Introduction to Trade Show Displays

by **Rob Dougan**

When it comes to displaying items at a trade show, you have many options from banner stands, literature stands and pop-up displays. You may choose to use more than one type of **trade show display** unit since each one can be used together to give a more full effect and useful information.

Banner Stands

Banner stands come in an array of sizes and designs. the majority of banner stands are portable are designed to be set up in very quickly and have a practical existence for several trade shows as long as they are treated properly. Deciding on which type of banner stand is best for you is to decide among the varieties available. The main types are retractable, spring back and telescopic.

Rollable banner stands are great for creating a floor standing photo mural. This type has hardware that allows the graphic image to be seen from the floor to the top of the image. The main selling point for this type is that from the front of the stand all your potential customers will see is the image. All of the hardware is either hidden or a small portion is at the top or the bottom of the stand. Therefore, the hardware is

not what is noticed by visitors to your display. The rollable display can also be attached side by side with other rollable banner stands to create a much longer imager that can be as long as ten feet or more.

Retractable banner stands may be better if you are seeking durability. The graphic in this unit is rolled in and out of a metal housing, which is at the bottom of the display. With retractable banner stands, the lamination is on both sides this will aid in preserving and protecting the image from any type of damage.

Literature Racks

Literature racks also come in many different styles, designs and sizes that will enable you to fit all of the literature that you would like to offer to potential customers. Most of the time trade show literature racks are silver or black and have 3 to 5 pockets. A few larger ones are similar to a magazine rack that you commonly see at the grocery store holding comic books.

The most popular literature rack is probably the Zed Up. This great literature rack has a shelf system that can be folded down and put into its own bag for transporting. The main reason this type of literature rack is popular is that you do not have to remove the literature when you are ready to pack up. There are two sizes of the Zed Up, one with 3 pockets that will hold single brochures and another that will hold larger quantities of literature in each pocket.

You may desire a more sleek and modern design which would be the Slope literature rack. It is also very easy to transport by just folding
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A Warm Welcome for New KAHBA Members

Please welcome to KAHBA, The Rev. Chris and Marie Walker and their new business: **Religare Reconnects** - Partners in Ministry



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Why We're So Deeply In Debt

by **Martin Sumner**

It's been widely reported that as a nation we're collectively in debt to a higher level than ever before, and many more people are starting to experience problems keeping their finances together. The level of personal insolvencies and bankruptcies is skyrocketing, and banks are having to put aside ever increasing amounts of money to cover bad debts that their customers are failing to repay.

Many financial experts are predicting a debt crisis in the near future, and there's talk of a severe impact to the economy as the chickens come home to roost. How did we get into this situation? Why are our debts so high?

Easy Credit

We're constantly bombarded with advertising and marketing telling us how easy it could be to take out credit, and how much doing so could change our lives for the better. Competition between lenders has meant that many of them have relaxed their lending criteria, accepting applications that they may have rejected in previous times. Combine these two facts and it's little surprise that the number of people taking out loans has increased dramatically.

- Cheap Credit

Interest rates are, historically speaking, at very low levels. This means that we pay less in repayments on our debt, making it easier to borrow larger amounts. While interest rates remain low this is perhaps not a problem, but rates will inevitably rise at some point, which could be very bad news indeed for those already stretched to the limit.

High House Prices

The last decade or so has seen a mammoth surge in

the cost of housing, with prices spiralling upwards year after year. This has led to increased debt in two distinct ways. Firstly, people buying their first home are having to take out huge mortgages to be able to afford them. Where once it was normal to save up a deposit, even this isn't realistic for many people, and so 100% mortgages for large amounts have become more common.

Not only do high prices mean higher mortgage debt, they also give a feeling of increased wealthiness to people whose properties have doubled or tripled in value. Many people who bought houses before the property boom are now fortunate to have huge amounts of equity in their home, as their outstanding mortgage is much smaller than the value of their home. 'Cashing in' this equity by taking out a loan secured on their home is a seem-

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Tips for Choosing a Landscaping Firm

by Thomas Paul

Everyone understands that landscaping will make the yard very attractive; but improving the looks is not the sole benefit that we can enjoy from a properly planed and implemented landscaping project. It is rightly said that we have to put our best effort to gain some benefits; well this is also true in the case of landscaping. But it is not always possible for every one who wants to landscape to have the time or the expertise to complete a landscaping project, for a number of reasons. Here's where its important to hire a firm that has the knowledge and experience in providing landscaping services.

The following are the most important points that you have to consider while choosing a landscaping firm.

Make an outline of your own idea If you have your own ideas with regards to what requirements you want, first convert your ideas on a sheet of paper. Next, decide on the things that you want in your project like patios, pools, vines, trees, colors etc. Then start looking for a landscaping company. Remember, it is not necessary that you must have an exact idea of you project, rather, in such cases the help and recommendations of a professional company can be beneficial from the very beginning.

Analyzing the options It is very important to identify a number of landscaping companies that are able to provide the type of work you require to undertake. This can be accomplished by searching for an online or offline landscape company directory for your area. As well, you can ask your friends and relatives for collecting contact details, as well as the type of work these firms are capable of. Remember that word-of-mouth is the best referral.

Contacting the concerned officials The next step is to meet individually with representatives

of these potential companies, and if you are a person having your own idea communicate your idea with them or you can ask them for various plans.

Also ask about the personnel who are going to carry out the actual work with you or for you, and ask to meet them if possible. This is so that you have a good understanding of who's in charge of the work crew, and be comfortable with their understanding of what you are requesting. If for any reason that person doesn't suits you it's advisable to move to another company.

Ensure the firm is authorized to do the work

This is a major point that cannot be overlooked. You have to make sure that the company you are contacting is properly licensed and authorized to carry out this kind of work. For this reason you have to ensure that the company provides proof of the various valid license(s), certifications etc. Always check for the firm's federal identification number.

Verify the existence of the company It's also good practice to inquire about the length of time the company has been operating. Obviously, a company that has been in existence longer will have been well established and successful, and will have the knowledge, experience and expertise in doing the work. This should give confidence that they can implement your project without delays and perhaps better than your expectations.

Analyze the past and present projects of the company

When you are spending a pile of money on landscaping, you want to make sure that the landscaper you chose has a good working record. Its always better to analyse past performance by visiting the company premises. This gives you a good idea about the work of the company and what it is really capable of. If possible try to speak to the

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(continues from pg. 4 Displays..)

the rack flat. It has 3 pockets that will hold literature 10 inches wide by 57 inches high and 16 inches deep. The slope has its own carrying bag as well for easier transport.

Pop-up displays

There are quite a few different types of pop-up displays that you can enjoy using for your trade show needs. There are five fashionable types that most people prefer which include the Standard Pop-up Displays, the Photo Mural Pop-up Displays, the Fabric Mural Pop-up Displays, the Commercial Pop-up Displays, and the 3-D Style Pop-up Displays. Each one has their own unique qualities and style to enhance your trade show experience.

The commonest is the standard pop-up. These are normally around 10 feet wide with a curved design. They are usually made with lightweight aluminum frame, PVC or steel channel bars, individual aluminum, or Velcro fabric panels. The photo mural pop-up displays are pretty much like the standard pop-up displays except they use photo mural panels instead of the Velcro fabric panels. The photo mural pop-ups draw more attention because of the large format graphics that they use.

With the fabric mural pop-up display, you do not have to worry about set up as much. The mural is attached to the frame, which makes setting up faster and easier than with the standard or the photo mural style. This type also weighs less than most standard pop-ups on the market today. You can choose from a curved or non-curved design and most come with their own carrying bag.

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Commercial Pop up displays may be what you need, but they are a bit more expensive. This type is sturdy and can take a bit more mistreatment or mishandling than other units can. One of the newest pop up displays on the market today is the 3-D Style Pop-up Display. These are similar to the fabric mural displays in that the fabric image is attached to the frame, but you can choose from different shapes such as square or round. Set up is easy and quick.

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About the Author

Everything Displays is an online retailer offering a full selection of trade show displays, booths, exhibits, and display accessories. Their website is:

www.everythingdisplays.com

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5 Easy Brochure Design Tips That Work

All of us would like to think our product is so good, our services so unique, they'll simply sell themselves. Not so! Strong branding, powerful images, compelling web pages and outstanding marketing pieces make or break that upward sales curve you crave so urgently. In today's market, your customers and clients are influenced more than ever by the visual presentation of your marketing pieces.

For example, a powerful brochure design will more likely to be read, remembered and respected. Here are five simple, but essential tricks of the designer's trade that you can use immediately, at little cost, to improve your brochure design.

1. Take advantage of quality clip art and stock photos: Chances are you're not an illustrator or photographer, but that shouldn't stop you from using professional illustrations or photos in your marketing piece. You can use clip art—sometimes at a very low price—to enhance your layout. Check out the Internet for sites that feature clip art or stock photo libraries that provide a wide variety of quality and prices to choose from. Use the same style of graphics throughout your brochure design to create a consistent look.

2. Jazz up your layout so your most important points stand out:

Break up monotonous lines of text with attractive "pull quotes" or "call-outs," which make critical information stand out on the page. To create a pull quote, just copy a provocative or challenging statement from your text and paste it into a different position on the page using large, contrasting type. Add decorative quotation marks, border it with lines, or place it inside a box to jazz it up.

3. Repeat certain elements

Good design calls for repeating certain elements throughout your piece to make the whole piece come together visually. For example, use the same color, shape, and size for all your bullets. Also make all your headers the same size, color, and font. Repeat specific graphic elements such as boxes, banners, and rule lines throughout the piece. A word of caution: When you review your work, make sure you've used all of these design elements consistently.

4. Pay attention to proximity

Proximity refers to the exact spatial relationships between elements. For example, you create visual relationships between photos and their captions by keeping the captions close to the photos. For subheads, a pro positions them closer to the text below than the text above. Apply this principle of exact spatial relationship to all other graphic and text elements where appropriate. When you review your work, make sure you've applied this spacing consistently throughout.

5. Know when to use serif and sans serif fonts

In general, when you have a large amount of text, it is best to use a serif font because it is easier to read than a sans serif font. Serifs are the tiny horizontal strokes attached to the letters which help the reader's eyes flow from letter to letter. Bold sans serif (without serifs) are good for headlines and subheads because they slow the reader down thus bringing more attention to each word or concept. Some examples of serif fonts that are good for body copy are: Times, New Century Schoolbook, Garamond and Goudy. Some examples of sans serif fonts that are good for headlines are: Arial Bold, Helvetica Black, Univers Bold and Trade Gothic.

(...go to Pg. 10)

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You are welcome to "reprint" this article as long as it remains complete and unaltered (including my "about the author" section at the end).

About the Author Karen Saunders is the author of "Turn Eye Appeal into Buy Appeal: How to easily transform your marketing pieces into dazzling, persuasive sales tools!" Hundreds of business owners have used her simple do-it-yourself design system to create stunning marketing materials that really SELL their products and services! Pick up FREE articles, audio classes, eCourse and ezines at <http://www.macgraphics.net>



If you feel BLOATED, one surprising cause could be Sugarless gum. These types of gums contain artificial sweeteners which are not easily absorbed by the body. They become undigested chemicals in your system and bacteria in your digestive track then turn them into uncomfortable gas. **Solution:** Switch to a sugar mint, or drink a cup of peppermint tea - this breaks up the gas naturally.

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**The Community
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October 4th and 5th!

at the Cataraqi Mall

Home and Small Businesses are the fastest growing sector of both Ontario and Canada's economy. We want you to benefit from this trend.

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Hey - Check Your KAHBA Web Site Contact Info

Hey . . . You just joined KAHBA, our home business association – that’s great!! Welcome Aboard. We hope that you will find it full of information, helpful and fulfilling of many of your entrepreneurial concerns. We encourage you to get involved at all levels that you are comfortable with, but there is one area you must pay very close attention to as well. Yes!! – your web site listing.

When you joined, we had you provide personal and business information. This, in turn, was entered on the KAHBA web site with good intentions – so that others can find you and (of course) be able to contact you when the need arises. Having said that, I often access the business listing, and find that the occasional information entry is not always correct.

Just recently I’ve accessed an e-mail address that appeared correct, but was missing the correct link information for the mail server – it was dully rejected.. As well, another member recently changed phone numbers, and when I called the original listing, I got a “not in service” recording. OK, I think that you get the message.

Hey - here’s what you can do.

1. After you join, contact our web master, David Kempson, and receive a password from him, and any instructions on to how to change/correct info on your personal listing. Normally he contacts you first with this info – David is always on the ball.

2. Access your listed info and “test” the contact listings to ensure that they work. For example, have a friend send a test message to your e-mail – test it for response.

3. Check out your web link to your web site – does it take you there?

4. Check all your data entry to ensure there are no glaring grammatical errors or spelling issues (much like me - the mistakes you find in my monthly newsletter-ha).

5. Make a “google search” on your business or type of, see where it takes you. Talk with David to see if you can improve your “search” criteria – David is pretty sharp on these things.

6. Make sure that you frequently look at all your info. Especially do a test when you have:

- ◆ changed location
- ◆ changed phone information
- ◆ changed your e-mail or business web site *(if you have one)
- ◆ changed any product or service availability.

7. If you are “computer challenged” or need some assistance, contact David, or another member on the committee that has web site access (I do, as well). We can help if you are stuck.

8. Keep your password handy, ‘cause sure enough, when you need it, its because you’re in a hurry.

Well, enough of that. We hope that KAHBA will be one of the best business decisions you’ve made. We are pleased that you have joined us; we hope that you’ll continue to be one of the KAHBA family. Have fun and be profitable. Cheers - *(Editor)*

(From Pg. 3 - Spyware...)

An anti-spyware coalition has been instituted by Microsoft, Earthlink, McAfee, and Hewlett-Packard. They are working towards anti-spyware legislation and putting protection systems in place. A survey shows that 87 percent of users know what spyware is and of this 40 percent through firsthand experience. Protect yourself and your work; keep your system free of adware and spyware.

About the Author: Paul Wilson is a freelance writer for www.1888SoftwareDownloads.com, the premier website to find Free Software Downloads including free anti-virus software, free spyware detection software, free toolbars, free chat software and more. He also freelances for www.1888FreeOnlineGames.com.

(From Pg. 6 - Spyware...)

ingly easy way of obtaining extra cash to be used for a variety of purposes from consolidation to home improvements, and has become more and more popular as our collective equity has increased.

Attitude to Debt

Society as a whole is now a lot more open to the idea of debt. Where once being in hock was anathema to most, it is now an ordinary part of life. Whether this is a cause of debt or a result of our new-found dependence on it is, however, open to question. What's certain is that more and more people are starting to question whether their personal debt levels are supportable, a trend that's likely to grow in the next few years.

About the Author

Martin Sumner writes on [debt](#) and [debt related problems](#) among other financial issues.

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(From Pg. 7- Landscaping Firm...)

owner so that you can have an idea of the service of the company. In addition to completed projects, visiting of on going projects will provide some idea about quality of work, job presence, crew's appearance etc. All these may be factors you wish to feel comfortable about.

Get assurances regarding maintenance

Landscapes require year round maintenance in order to keep them attractive at all times. So while choosing a landscaping firm it is also very important to consider if they can or will provide the required timely maintenance. You can get information about the maintenance offered from the firm itself, as well as, from people who are currently using the firm's services.

Insist on a legally valid agreement

Once you have selected the landscaping firm, you have to ask for a legally binding agreement that contains each and every aspects of the contract. The contract has to be signed by all concerned parties. The agreement should contain details regarding plants, proposed design and materials to be used, terms of payment, duration and hours of work, maintenance, guarantees, total cost involved, starting and finishing of work.

The above mentioned tips will definitely help you in finding the best suited landscaping firm for making your yard attractive and beautiful. Happy Landscaping.

Author information: Dreamlandscaping.com deals with advanced and latest tips in relation to landscaping. The site also provides design tips, <http://www.dreamlandscaping.com/landscaping> information and landscaping resources. It also includes a glossary that deals with various terms related to landscaping.