

The Kingston & Area



# HOME BUSINESS A·S·S·O·C·I·A·T·I·O·N

Volume 16, Issue 3

Voice of the Home Business

August 2008

## NEWSLETTER

### *C.O.R.K.*



All About KAHBA - pg.2

Intro to Trade Show Displays - pg.3

Welcome New KAHBA Members - pgs 5

How To Be A Video Pro - Pg.6

What To Do With Your Old CDs/DVDs - pg.7

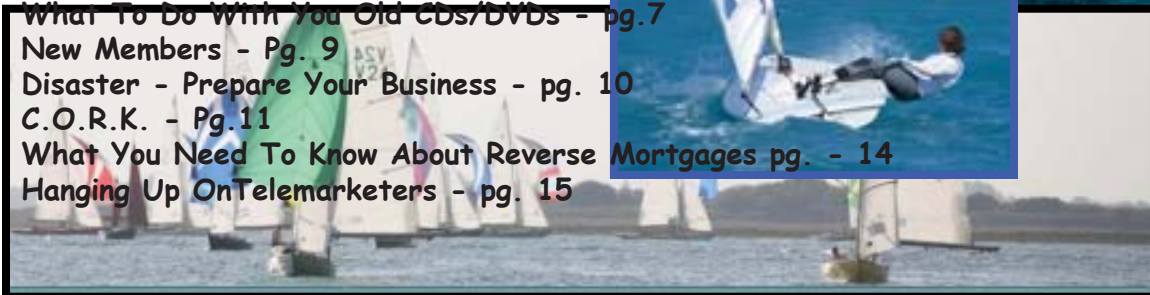
New Members - Pg. 9

Disaster - Prepare Your Business - pg. 10

C.O.R.K. - Pg.11

What You Need To Know About Reverse Mortgages pg. - 14

Hanging Up On Telemarketers - pg. 15



## 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 16th year of operation. Yearly membership to KAHBA is \$60.00. For more information, please contact our Membership Director, David Kempson at (613) 544-2178, or contact any executive member on our website [www.kingstonhomebiz.ca](http://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

### Mailing Address

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

### Web Site

our web site is:  
[www.kingstonhomebiz.ca](http://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 Aug '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, 25 Aug 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:



# 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

*Continues on Pg. 4*

**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](mailto:sidneyberry@sympatico.ca)

*continues from Pg. 3 Trade show*

which would be the Slope literature rack. It is also very easy to transport by just folding 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.

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.

.....  
Everything Displays, Inc. is the publisher of this article and is a leading provider of trade show displays, exhibits, booths and accessories, with one of the largest product selections on the web in the industry. Permission is granted to reprint this article, either online or in written publications, as long as this resource box and the link to [www.EverythingDisplays.com](http://www.EverythingDisplays.com) are attached at the end of the article.

#### *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](http://www.everythingdisplays.com)*

**INK**

**WELL**

Refill, Remanufacture, Recycle

**Frontenac Mall**

**(613) 531-4167**

1300 Bath Rd. Kingston ON

[info@inkwellkingston.com](mailto:info@inkwellkingston.com)

KAHBA Bucks accepted at par  
for all your inkjet and toner needs

## A Warm Welcome for New KAHBA Member



Please Welcome  
**Harold W. Smith Jr.**



Harold W. Smith Jr. Owner of **Healing Haven** – for Reiki and **Black Unicorn Designs** – for Web Pages and other designs, and, Partnered with Stuart Roberts in Kingston Web Plex – for Web Hosting and Design.

Healing Haven is available by appointments only on Wednesday evenings and Saturdays, as of August '08. **Black Unicorn Designs** also offers a Consulting Service for those that want help with their existing site(s). I will accept “KAHBA Bucks” as Payment on any work at either business (Up to 10% of your Bill).

Please see the Attachment on the Thu, 17 Jul 2008 - KAHBA Events email from Rejean Bruneau for a Special from Kingston Web Plex available only to members of KAHBA, for more information or get a copy contact Me or Stuart Roberts.

Contact Harold – Healing Haven : hhhaven@cogeco.ca , Black Unicorn Designs : admin, support or consult all @blackunicorn.ca or Admin@blackunicorn.biz. web site @ <http://www.blackunicorn.ca> or <http://www.blackunicorn.biz>, Kingston Web Plex : harold, admin or support all @kingstonwebplex.com. View our site @ <http://www.kingstonwebplex.com> or call: (613) 634 1682. For Stuart – Kingston Web Plex : stuart or sales both @kingstonwebplex.com or call: **(613) 888 0837**.

A POSITIVE ATTITUDE MAY NOT  
SOLVE ALL YOUR PROBLEMS,  
BUT IT WILL ANNOY  
ENOUGH PEOPLE TO MAKE IT  
WORTH THE EFFORT.

Remember to collect KAHBA BUCKS  
for the Christmas auction. Do so by  
bringing a guest, attending a Market-  
ing or Exec Meeting, and bringing  
your business cards to the monthly  
breakfast meeting.

## “How To Be a Video Pro”

By Eugenia Loli-Queru (February 2008)

Tech tip After the recent price explosion of High Definition camcorders, a lot of such units sold worldwide. Consumers usually think that the best footage comes out of the best camera, but this is not exactly true. Some say that only 20% of the result should be attributed to the camera, and 80% of the credit should go to the actual user. Here is a small list of tips on how to get the best footage out of your camera, be it an HD, SD or even a digital camera with some video ability.

1. Always use a stabilization tool.

Truth is, shaky footage looks like amateurish footage. Always use a stabilization technique to shoot your videos, be it via a tripod, a shoulder bracket, or just an easy-to-carry cheap monopod. A tripod is the most common and most stable of these tools, and prices can vary from \$30 to \$3000. For videography, you need the kind of tripod that has a “fluid” head, which is the type that can produce smooth motion. Good-enough tripod legs with a fluid head will cost you at least \$100, although it’s considered money well-spent. A popular trick for smooth panning while using a tripod is that you can use an inexpensive rubber band to drag the tripod’s handle in the four axis instead of using your hand -- the rubber band will absorb the shock and jerkiness of your hand’s movement resulting in a smoother motion.

2. Shoot with the sun on your back.

The best-looking footage will come if you shoot either during sunrise or during sundown. For all other times of the day, you will have to Filters\_ IMcarefully pay attention where the sun is located and either avoid shooting altogether when the light is harsh during mid-day, or to make sure you have the sun on your back. Learn to manually expose to compensate for light con-

ditions, and if your camera supports “filters” (check if your camcorder has a “filter thread” in front of the lens), you might want to consider buy a “neutral density” (ND) filter and/or a “polarizer” filter. Having said that, the ideal time to capture some footage without a lot of camera adjustments is on a cloudy day.

3. Set your white balance.

For outdoors footage, the camera is able to detect and automatically use the right white balance, it’s not usually so for indoors footage. Cameras come with white balance pre-sets that for tungsten and other forms of indoor lighting, but most of the time, footage never comes out just “right” enough. For this reason, pick a camera that allows you to manually set a custom white balance (all Canon cameras do, for example). Then, you can buy a piece of paper called a “grey card” that only costs about \$5. You place the card at the position where you would be shooting and zoom in to fill the frame with the grey card, then you set the white balance at that point. At the point your camera is ready to shoot in these conditions with the right colors, plus the camera will be automatically exposed the right way, which is a double bonus! While you can reset the white balance during post processing, digital WB is never as good or as artifact-free as the real in-camera white balance.

Continued on pg. 7

**Lynne Lepage**

**Bilingual Service  
Bookkeeping Services**

**1456 Highway 2 East  
Kingston, Ontario**

**Tel: 613.539.0494**

**Fax: 613.344.0873**

**E-mail: [lynne@shoeboxservices.ca](mailto:lynne@shoeboxservices.ca)**



## What to Do With Your Old CDs/DVDs

Like everything else, the audio and video industry has been moving forward in leaps and bounds in its search for technological advances. The entertainment industry is introducing so many new ways to deliver its music and visual effects to make you, the customer, more aware of the realism it can deliver. And, as consumers, we embrace these changes with glee as we anticipate the new “products” that will tickle our senses.

But what happens to the tapes, CDs and DVDs that represent our old technology? Well, it's not your imagination. - it's hard to find places to recycle CD and DVDs. Statistics have shown that every month approximately 100,000 pounds of CDs are discarded, and almost 30 billion disks per year are produced. These are largely nontoxic, but the [Silicon Valley Toxics Coalition](#) recommends that they not be thrown away (landfilled) or burned. They're mainly made from plastic, so they take many years to degrade in the environment. So here are some ideas for their recycling - much better for the environment. Many of these ideas were posted on the web by folks like you and me.

1. List your CDs/DVDs on free sites like Kijiji, where others can see what you have for sale or barter. Consider “trading” with someone else, sell them at a garage sale. **Buybak.com** provides online sellers/retailers
2. Donate CDs and DVDs to your local library, school or similar local organization.

### Craft Ideas

Note: Apparently the trick to cutting CDs is to warm them with a hair dryer and then use utility kitchen scissors (from Dennis V).

Avoid melting or too much cutting of CDs. I do believe there are toxins involved.

3. Make fun-looking coasters for drinks, etc.
4. Make Christmas decorations – definitely a fun activity – especially when the little ones are helping. Use lots of bright colours to paint on the

*Continues on pg. 8*

Continued from pg. 6

### 4. Plan your shots.

Random shots usually don't awe audiences. Always plan your shots, how you will pan, how you will zoom, and how you will compose the shot. 5. Be a ruthless editor.



It is usually said that only 1/10th of your pictures/video must be part of the final cut. The rest is usually just not good enough to be included in a well-made work, be it a YouTube video or a family DVD. So, edit ruthlessly. Cut where there is a lot of camera shake, cut where the composition is not right, and cut when the wind is over-powering the conversation. Additionally, add some royalty-free music to your work (the Creative Commons “BY” license is ideal for home projects, it only asks for attribution in the credits). Finally, you might want to consider familiarizing yourself with the color correcting and manipulation plugins of your video editor which can help you “pop up” the colors and contrast on your video.

*Reprinted with permission from Geeks.com.*



*Continues from pg. 7*

CDs, make a small hole with a hot pin or small nail, and use string to hold them up.

5. Make a lovely original earrings tree. Drill small holes in a stack of cds; Using a large dowel (which fits the center of the cds), score the dowel at three inch intervals); Glue the dowel to a round or square wooden base. Spray paint the dowel and the base. Slide the cds over the dowel, inserting into the grooves. Voila a cool looking earrings tree. – From Lise.

6. From Amanda - Fix large clock hands on the wall then use 12 cds as the numerals- nice and contemporary.

7. Use as a candle coaster. With shiny side up, place votive or small candle in the hole. Candle will burn and make a cool reflection. (Thanks Todd).

#### **More Ideas**

8. Dale said - I put CD's on fence posts and around the chicken coop to deter hawks and other birds who would like a chicken dinner. The shiny reflection works like a distraction as they fly over.

9. I put CD's on fence posts and hang them from trees to deter deer from the garden. (from Dar).

10. Marybeth N. says - use cds as a hanging mobile. Paint cds, add stick-on decorations, cut hole in them put string or wire through and make a hanging mobile. Cleverer way to scare birds!!

11. From Mari - I used a cd to make a switchplate for my daughter's room. It's really pretty and modern. I just traced her old switchplate on the cd to mark the switch and screw placement. Use a Dremel to drill all the holes and cleaned up the switch opening. Sand it out.

12. Pappy said – Old CDs are good to place in a backpack when hiking, or boating. to use as a signal mirror to attract attention when in distress.

13. Use as a pooper scooper! (from Carlos).

14. Jon's Idea - Use as party invitations, hand-

made labels giving details and directions.

15. From Jean - Use CDs to scrape frost and snow from car windows.

16. **Disco ball** (from Tyler) - Cut them up into squares of about 1 cm with sharp and tough scissors, glue onto a styrofoam ball and you have a disco ball!

17. From Andrea - Use as an **artists pallet** for paint - can also be used in the same manner for lipsticks.

18. Just purchase a clock kit (\$5.00) from a craft store and glue gun a hook on the back – Francie's Idea.

19. Picture frames - put a wallet size picture on them: design a picture wall, tree ornaments, rear view mirror decoration.

As you can see, the ideas are only limited to your imagination. Have fun, feel good and save the environment. (*Editor*) End



## **Guest Speaker**

*KAHBA is pleased to announce the next guest speaker, Todd Yeates, for the 9 Aug 08 Breakfast Meeting. Todd's topic will cover liability Insurance requirements, especially for small and home businesses.  
See you there!*

## A Warm Welcome for New KAHBA Members

Please welcome Judi Lancaster ISRP, PCC, IOP and her new business



Creative Interiors



throughoureyes@cogeco.ca

B: 613.634.7511

C: 613.541.0513

F: 613.634.8559

Interior Decorator

Professional Interior Redesigner

Professional Real Estate Stager

Professional Colour Consultant

Professional Organizer

Seminars and Guest Speaking

Wall Words Consultant

(www.wallwordsconsultant.com)



## Also please welcome Sarah Stringer and her new business:



*Because you don't always  
have time, and that's OK*

From Sarah's Shelves provides you with an alternative to spending all your time in the kitchen

From Sarah's Shelves now provides a weekly service available to seniors in the Kingston and surrounding area. This service is offered Monday, Wednesday, and Friday and can be booked one week at a time or monthly.\*

From Sarah's Shelves will meet with you to determine your needs, set a date that is convenient for you, and arrive at your home with everything required to prepare the menu selections you have decided on. The shopping is done for you, the cooking is done for you - even the clean up is

Call Sarah Stringer at (613) 767-0857 or

e-mail:sarah@fromsarahsshelves.com

Visit our web site: <http://www.fromsarahsshelves.com>

## Disaster - Prepare Your Business

*by Mike Rudd*

Any business can be struck by disasters such as earthquakes, vandalism, floods, tornadoes or fire anytime.

A 2005 International Profit Associates Small Business Research Board (IPA SBRB) Study reported that 79 percent of small businesses do not have a disaster recovery plan in place. According to the U.S. Department of Labor Statistics, more than 40 percent of all companies that experience a disaster never reopen and more than 25 percent of the remaining companies close within two years.

Many small businesses operate on thin margins and any major disruption in cash flow can be fatal. Businesses that do reopen are often crippled by staff turnover, increased debt or an economic downturn. Large businesses have the resources to support backup computers, extra offices and elaborate disaster recovery plans and are more likely to survive when disaster strikes. There is little that can be done to avoid natural disasters, but being prepared can make the impact more bearable.

Yet small businesses are important to economic recovery after disasters. In the same IPA SBRB Survey, more than 70 percent of owners and managers questioned said that small businesses are the key to recovery after disasters. They create two-thirds of new private sector jobs in America, employ more than half of all workers, and account for more than half of the output of our economy. Small businesses stimulate employment and diversification of the economy. Small business is where innovation takes place. Small firms produce the items that line the shelves in stores and keep intact the heritage of ingenuity and enterprise. Unfortunately, most small businesses are not pre-

pared to recover from such disasters.

When looking at developing a disaster recovery plan, the following elements should be considered:

Recognize the importance of redundancy and backing up vital data. Losing vital information such as accounts payable, accounts receivable or inventory management can be a devastating blow. The easiest and safest way to prepare for catastrophe is to back up the data stored on computer systems. What small businesses may find surprising is that backing up data doesn't have to be expensive, but what can often be difficult is making the commitment to take action. Data backups include: ownership documents, account numbers, banking and financial information, insurance policies, product lists, employee databases, customer databases, supplier databases and personnel files. Back

*Continued on pg. 12*

### **Sell Your Home Quickly and Get the Best Price**

**Make buyers love it!**

**Our professional stagers prepare  
your house with the look and feel  
buyers are demanding**

- \* A consultation is your plan
- \* Project management gets it done
- \* Rentals create the look you need
- \* Staging finishes the transformation

Home Staging Services  
**Rearrangements**

**613-539-3233**

**martha@rearrangements.ca**

**www.rearrangements.ca**

*Rearrange to make a chunk of change!*

**KAHBA / KEDCO**

**Presents**

**The Community**

**October 4th and 5th!  
at the Catarauqui Mall  
Home and Small Businesses  
are the fastest growing sector  
of both Ontario and Canada's  
economy. We want you to ben-  
efit from this trend.**

**If you are a home-based busi-  
ness entrepreneur, a small  
business owner, or are just  
considering a business start-  
up, you need to attend this  
event.**

**This is THE Networking event  
for you. Have you booked your  
booth yet?**

**Event Organizer Rej Bruneau  
613 547-0873**

**Event Co-Organizer Annette  
Bruneau  
613 547-3718**

**For Booth Sales Please Call:  
Annette Bruneau at**

**613 547-3718**

***C.O.R.K.***

In 1969 a group of enthusiastic sailors decided to establish CORK to host international sailing events off Kingston. The area offers some of the best fresh-water sailing in the world, excellent wind and wave conditions, and a short distance from shore to the race courses. Leading up to the 1976 Olympics, the CORK regatta offered excellent training for sailors, coaches and officials and has since become a fixture on the international calendar. CORK has hosted championships for international classes out of the Portsmouth Olympic Harbour for the past 36 years.

The annual CORK regatta includes ISAF Grade 1 event for Laser and Laser Radial, as well as other Olympic and international classes, national classes, offshore classes and a special event for the Optimist class. With a total participation of more than 1000 boats, it is a magnificent sailing festival, attracting sailors not only from North America but from all over the world.

Year after year, CORK continues to bring together sailors, volunteers, tourists, 'Friends of CORK', sponsors' representatives and the media - for two exciting weeks in the latter part of August. Join us in Kingston!

*(Front cover inspired by CORK)*



Promotional Products for Peak Performance  
Rob Whaley  
613-382-3722 [apexsales@sympatico.ca](mailto:apexsales@sympatico.ca)

continues from pg. 10

up copies should be stored off premises.

- Safeguard equipment. Protecting your equipment will save time and aggravation in the event of a disaster. Store equipment off site or elevate it above flood level. Move it away from windows and doors and protect it with appropriate covering.
- Familiarize yourself with disaster resources. For example, the IRS allows business owners to amend their previous year's taxes to claim disaster-related casualty losses if the president declares a disaster. The Small Business Administration may be able to provide low-interest loans, and your state or local Economic Development Agency may be able to help. Identify these organizations ahead of time.

Review your insurance. Premiums and deductibles increase for businesses in the wake of natural disasters, so you'll need to review your property/casualty insurance carefully with your insurance agent or financial adviser, and review it annually thereafter. Be sure the coverage reflects recent building improvements or additional property. Make a video recording of belongings for claims. The Small Business Administration suggests that business owners have three types of coverage: property insurance to protect against losses from fire and theft; liability insurance to protect against

lawsuits; and business-interruption insurance to cover revenue loss. A prepackaged business owner's policy generally includes all three, and is more affordable than purchasing coverage separately.

- Develop a specific disaster plan. Map out precisely who will do what if disaster occurs. Who will be in charge of evacuation or making certain that important documents and data are safely secured? Designate a meeting spot outside of your business. Share the plan with your employees and keep it up to date.

- Keep a business savings account. The key to a successful disaster recovery is money. You won't be able to wait weeks or months for insurance adjusters and settlement checks, so prepare by saving.

Continues on pg. 13



*ShutterBug Photography*  
*"Tomorrow's Keepsakes, Today!"*



*Karyn Westenhaefer*

613-634-1991  
(Cell) 613-888-2778  
shutterbugphoto@cogeco.ca  
<http://web.me.com/shutterbugphoto>



**"DOC"  
VIDEO**

**VIDEO  
CONSULTANT**



**GERALD  
KOSTER**

**613 544-9000**

docvideo@kingston.net

## How To Start a Profitable Online Business in 5 Easy Steps And For Under \$50

It is a sound practice to count the cost before starting a business. All decisions, plans, and budgeting depends on you. Make sure you understand your current and future needs. A reasonable pricing structure is very important. A subscription should make sure the customer is comfortable with and trust his business. There are subscriptions offering complete support. Training is designed to empower, inspire, encourage, motivate and give you a clear perspective on how to make money at home.

*continues from pg. 12*

Maintain strong communication. An important part of disaster recovery is to make sure that correct information is communicated to employees, customers, media and the general public. Someone must be assigned the responsibility of deciding when it is appropriate to make public statements and for creating appropriate answers to the questions that will be asked by each of these groups.

Disaster can strike at any time. It does not have to be a catastrophic event such as Hurricanes Katrina or Rita. It can be as simple as a broken waterline that destroys company records, a fire, the loss of a key employee or any other significant disruption to a company's operations. The key to recovery is planning. Communicate the plan to employees so they know what is expected of them during a time of crisis. Most of all, be prepared.

*About the Author*

*Mike Rudd is director of client services for International Profit Associates. IPA's 1,800 employees offer consulting services to businesses throughout the United States and Canada.*

The subscriber doesn't have to let potential sales fail through the cracks. There are turnkey internet marketing system that will assist them with email marketing, strategies and techniques marketing. The subscribers will receive internet home business tips and website marketing secrets. If you don't have the tools to succeed you will not make money or stay in business very long.

Selling a product or service on the internet is simple and easy. The problem is advertising and this can be a great expense. There are tools, training material, marketing techniques, and email strategies that will allow you to promote your website cost effectively.

Writing ezines and newsletters will generate traffic and sales. The most effective campaign is emails advertising. It doesn't cost anything to send an email. What a great way to advertise? There is free training available on how to write an email ad, and how to write pre-written ads, pre-written follow-up messages to be placed into your auto responders, and free audio training.

Continue to be cost conscience and use free service on the web. Keeping in mind many of the free services may needs to be upgraded for more amenities. There are subscriptions available to the subscriber with these qualities and more.

There are some marketing experts that claim to get guaranteed traffic to your website. This is done by forcing visitors to your website by means of pop-up or pop-under advertising. This traffic is useless. About 2% of the visitors look at your website and even fewer visitors will buy. I purchased 20,000 guaranteed visitors and received 4 hits and no prospects. The subscriber should not get sidetrack he should be consistence and generate traffic to his website by using articles,

*Continues on pg. 15*

## What You Need to Know About Reverse Mortgages

by Alan Ferguson

If you own your home and have a good deal of equity in it then you might be interested in a reverse mortgage. This is especially so if you have a low income or need money to help you fund your retirement, a trip of a lifetime, or perhaps even to help you pay off taxes. Regardless of the reason you need money you can really cash in with a reverse mortgage. There are a couple of things you must understand about reverse mortgages first so keep reading and you will find out!

### Age

Unfortunately, reverse mortgages are not available to just anyone. They are only available to individuals who are at least 62 years of age. You may meet the other requirements for a reverse mortgage but not the age requirement and will still be denied. That is just the way it is. Unless you are at least 62 years of age you have no reason whatsoever to apply for a reverse mortgage until you reach that age.

### Income

A great thing about reverse mortgages is there is no income requirement. This is not what the loan is based on so what you make or don't make has absolutely no bearing on whether you receive a reverse mortgage loan or not.

### Health

Your health won't be evaluated either when you are applying for a reverse mortgage. The reason why is that your home is the payback on the loan if you are unable to pay it back yourself so your actual state of health is of little or no importance to whether or not you receive the loan.

### Homeowner With Equity

The biggest deciding factor in whether or not you receive a reverse mortgage loan or not is if you are a homeowner and have equity in your home. The more equity you have in your home the higher loan amount you will be able to receive. The less equity you have the lower loan amount you will receive.

### Payback

Paying the loan back is not required until the point you sell your home, are no longer permanently living in your home, or you die. This is an advantage for many older individuals who need money to live now and can use the equity in their home to do so.

### Keep the Title

A reverse mortgage does not mean you are selling your home or giving up title to your home. It simply means that you are receiving a loan on the equity in your home that you will either pay back or leave your home as payment upon your death. If your home sells for more money than the loan amount then the loan is paid off and the rest of the money goes to your estate.

### Applying is Easy

Believe it or not but a reverse mortgage is one of the easiest loans to apply and qualify for. You simply fill out the forms, provide the necessary information, and then receive the loan money!

### Spend the Money How You Like

Another benefit to the reverse mortgage is that you can spend the money however you like. You can pay off your current mortgage, buy a new car, take a vacation, fund your retirement, or do

*Continues on pg. 15*

## Hanging Up On Telemarketers

The Canadian Radio-television and telecommunications Commission (CRTC) has just announced that they have set up a "Do Not Call" registry that Canadians will soon be able to use in order to avoid those pesky calls from telemarketers. The announcement made in Ottawa recently mentioned that Canadians will be able to register starting Sept. 30.

The date was announced last Wednesday just 2 1/2 years after the CRTC started its formal process to set up the registry and five years after "do-not-call" legislation took effect in the United States.

The CRTC's arrangement will enable Canadians who do not want to be contacted by telemarketers to register their phone num-

*Continues on pg. 16*

### **Collagenlife International**

**George Prugar**  
**Tel: 1-613-547-9132**  
**Fax: 1-613-583-1500**



**A new distribution company of whole body cosmeceutical products that heal skin, nails and hair. We have over 25 year of experience in pharmaceuticals.**

**230 Conacher Dr.  
Kingston, ON. K7K 2X2  
Website:  
<http://www.collagenlife.com>**

*continues from pg. 13 - On Line Business*

newsletters and ezine. There are no short cuts. Just work smart and keep your eyes on the goal using proven marketing techniques.

There are subscriptions, free of charge, with years of combined internet marketing knowledge and experience that will save you months of trial and error.

Carolyn Bell Smith, committed to helping others improve their health, lifestyle, fight sickness, disease, and building a strong immune system. Author and creator, Healthy LifeStyle and More, and LifeStyle Tips Newsletter. For health information Click on to: [yourhealthrenewed.com](http://yourhealthrenewed.com)

Subscribe to our newsletter ezine\_newsletter  
Article Source: [http://EzineArticles.com/?expert=Carolyn\\_Bell\\_Smith](http://EzineArticles.com/?expert=Carolyn_Bell_Smith)

*continues from pg. 14 - Reverse Mortgages*

whatever you like. There are no restrictions on how you should spend the money and this is appealing to a lot of older individuals.  
Safe

Once upon a time reverse mortgages were a ploy to rob the older population of their homes by charging high interest rates and unfavorable conditions for the loan. Today, however, that is not the case and reverse home mortgages are quite safe. You of course should do the research to make sure all of your questions are answered but you will surely find reverse mortgages a great way to take advantage of the equity in your home without incurring immediate payments.

*About the Author*

*Alan Ferguson of First Source Mortgage, specializes in California Reverse Mortgage. The company was founded in 1995 and was incorporated in 1998 in the State of California.*

continues from pg. 15 - Telemarketers

bers. The CRTC indicated that there will be no charge for this service.

Telemarketer calls will not cease immediately, the federal regulator cautioned, as telemarketing callers will have up to 31 days to update their phone lists.

The announcement indicated that some unsolicited calls will continue to be permitted. This will include calls from charities, political parties, pollsters, newspapers seeking subscriptions and companies with which customers have existing business relationships such as banks, insurances, etc.

If consumers continue to receive unsolicited calls, other than those from organizations mentioned above, by the 31 days after they have registered, they will be able to file a complaint with the national "do-not-call" list operator.

Bell Canada (TSX:BCE) was named last year as the operator of the registry, presently under a five-year contract.

In order to register their phone numbers on the list, Canadians can access the registry by logging on to [www.LNNTTE-DNCL.gc.ca](http://www.LNNTTE-DNCL.gc.ca) as of Sept. 30, or call 1-866-580-DNCL (3625).

For the hearing impaired, the toll-free number will be 1-888-DNCL-TTY listed as (1-888-362-5889).

**CORNERSTONE  
COMMUNICATIONS  
STEPHANIE STONE  
613-544-0536**

*Having trouble finishing a writing project? Save time and create efficiencies - hire a professional writer and editor. Whether it's a report, proposal, manual, documentation, resume, newsletter or Web site, I can get your project done on time/on budget. I offer business, technical and promotional writing; editing and proofreading; publication and document creation; interviewing; research; formatting, layout and design; and typing and transcription. My organizational and project management skills keep your project on track and give you peace mind. The initial consultation is always free.*

**[ssstone4@cogeco.ca](mailto:ssstone4@cogeco.ca)**

**DIGITAL &  
ANALOGUE  
TELEPHONE SERVICES**

**Paul Grass** Ph: (613) 542-6268  
Customer Service Technician Voice Pgr: (613) 540-6288

28 Years Experience on large Business Telephone Systems e-mail:[paulgrass@sympatico.ca](mailto:paulgrass@sympatico.ca) [www.dats.ca](http://www.dats.ca)



**REPAIRS & RENOVATIONS**

**Bus: 613-353-5097**

**Cell: 613-532-4396**

**Kingston Home Maintenance Inc.**

RESIDENTIAL - COMMERCIAL  
CARPENTRY - PLUMBING - LICENCED ELECTRICIAN  
FULLY INSURED - OVER 25 YEARS EXPERIENCE  
ECRA/ESA#7003018 FAX 353.2251

**John PLATT**

**RR1 INVERARY, ON. K0H 1X0**