

The Kingston & Area



HOME BUSINESS ASSOCIATION

Volume 16, Issues 8-9 Voice of the Home Business

Jan-Feb 2009

NEWSLETTER

St. Valentine's Day



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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 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.

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

Web Site

our web site is:
www.kingstonhomebiz.ca

Next KAHBA Meeting

Monthly meetings - 2nd Saturday of each month - place, check our website for info. KAHBA also holds evening meetings . These take place on the last Monday of each month, times are 6:30 - 8:00 pm. - place is announced via our website. Our next Monday night meeting is on Mon, 28 Feb 09. We hope to see you there too.

Guests and Potential Members Are Always Welcomed

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

Newsletter Distribution

Paper copies of the newsletter are distributed at Keith's Deli, KEDCO, SKEBO, SG Travel, Primerica, John's Family Barber Shop, Ozie's Metal Magic, Bioenergy Clinic, and in Tamworth to name a few locations.

This Newsletter designed by:

 **Creative Solutions**
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Water – Glorious Water!

by Cheryl D. Hiebert M. Div.

We cannot live without water. We use it in a multitude of ways in daily life – we clean ourselves in the shower, brush our teeth, water our plants, flowers and gardens; cook with it, swim in it, relax in it. It cleanses & lubricates all of our organs, cells & tissues like a giant internal bath.

Are you drinking like a camel? Camels can lose up to 30% of their body water and still function at optimum. Whereas, if humans lose as little as 5%, headaches, confusion, fatigue, forgetfulness and elevated heart rate occurs. So – staying hydrated is a simple strategy to combat fatigue.

We need to drink a minimum of 6 and up to 12 - 8 oz glasses of pure water each day. This depends on your level of physical activity. If you are bumping up the amount of water you consume, do this slowly to allow your body to get used to the additional intake. Your kidneys need to adjust for this increase. And don't try to catch up at the end of the day or drink your quota all at once.

How will know if you are getting enough water? By the colour of your urine. If it is clear or light yellow you are getting enough. If it is dark yellow or has a strong odour, you are not getting enough water (or taking B vitamins.) This means your kidneys are working too hard.

The most important time to drink water is first thing when you rise in the morning. While we sleep it is as though we have gone on a mini fast. Our body has been cleaning our 100 trillion cells – water washes away all of the metabolic

waste before it begins to be reabsorbed by the clean tissue. Drinking water clears away many of the toxins we may have accumulated in the previous day through breathing, eating and from stress.

PMS sufferers, here is a good tip for you! You need to drink more water. The University of Alberta found that PMS sufferers tend to drink less water. Drinking water does not cause fluid retention and can actually help the body to get rid of excess fluid and reduce bloating.

Here's another tip for those trying to maintain a healthy weight. When you get hungry or have a craving, drink a big glass of water instead. It will make you feel full and you will therefore consume fewer calories. If you tend to drink a lot of juice or soft drinks, trying replacing them with water at least once per day. Or, add a few ounces of juice to your water to give it more flavour.

Caffeinated beverages like coffee and tea are diuretic in nature so you will have to replace the lost water. Drink an extra two glasses of water for every cup of coffee. Herbal teas are fine and can be added to your daily intake amount.

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continues from Pg. 3 WaterSS

Room temperature or slightly warm water is best. Add a teaspoon of fresh lime or lemon juice to rehydrate the tissues and balance your electrolytes. When we drink with a straw we take in less air and only the water, so you will tend to drink more.

One way to ensure that you get your daily intake is to make water consumption as easy as possible. Place a glass beside your bed at night to remind you of your first glass of the day. Keep a full glass at your desk or wherever you are sitting or working. Bring some with you in the car. Keep it handy. Your body will love you for it!!

....
Cherl D. Hiebert is the owner/operator of the Sacred Journeys Healing Arts Centre and a member of KAHBA.

Ten New Year's Resolutions for Saving Money in 2009

As the New Year begins, it is a time for reflecting back to the past, and more importantly, forward to the coming year. It's a time when we want (or need) to make and resolve to follow through on some changes. Here are some considerations for ten resolutions that can help save you money over 2009.

1. Pay a little extra on your mortgage. You'll save thousands in the new year. Paying \$100 extra a month on a 30-year, \$200k mortgage will save you \$63,308.63 over the life of the loan, and pay it off over 5 years early!

2. Reduce your credit card debt. You can save over \$700 if you transfer your card with a \$2,000 balance and an 18% interest rate to a different card with an 8.25% rate. You can even take advantage of one of those 0% transfers with a new card, and save even more.

3. Keep a budget - even if only for a short time. It takes a lot of willpower to stick to strict budget, but could you do it for a week? If you track your expenses for just one week, you'll finally have some idea of where all that money is going. Also, you might find a quick way to save. Many people, for example, are surprised how much they spend on small things like that fancy coffee every morning.

4. Enroll in your employer's flexible healthcare spending plan. If you put a set amount into the plan, you can pay expenses like co-pays, prescription costs, over the counter medications, and more, with pre-tax money.

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12 Ways to Build Your Email List

Building an email mailing list - and mailing to it regularly - is one of the most effective strategies for boosting website traffic and sales. Whether you send your subscribers editorial information about your industry or niche, or send out mailings with information alerting them to new or updated products, discounts, and special offers, your email newsletter can start delivering traffic and sales within minutes of the time you send it. The more names on your mailing list, the more traffic and sales you'll generate.

And, that's the rub. Acquiring email addresses for a mailing list is a challenge for many small businesses. Most don't know how to legally get email addresses to mail to. Others, who have acquired a reasonable sized mailing list over time, find that many of the older email addresses on their list are now undeliverable. Job changes, a move to a new geographical location, change of ISPs, marriages (name changes for women), and other factors cause individuals to abandon email addresses and acquire new ones.

Email acquisition, therefore, needs to be an ongoing effort. Here are several proven strategies you can use to build your email

list.

1. Be sure you have an email sign up form on every page on your website. Remember, not every visitor will find their way to your home page.
2. Let visitors know what benefits you'll get by subscribing to your email list.
3. Create a newsletter archive on your website. Post all past newsletters on the site.
4. In addition to the signup boxes on individual pages on your website, create a web page dedicated to acquiring subscriptions. That page should have the signup form, benefits for signing up, testimonials and links to newsletter archives.
5. Include a link to your free newsletter in the author's resource box in articles you submit to article distribution sites. Be sure the link leads to the dedicated newsletter sign up page on your website.
6. Include a link to subscribe to your newsletter in the signature line you use when you participate in email discussion lists.
7. At trade shows, hand out flyers or business cards that direct people to a page on your website where they can subscribe to your newsletter.

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MONTHLY QUOTE

When you can think of yesterday without regret, and of tomorrow without fear, then you are on the road to success.

Is your business accepting KAHBA BUCKS for part payment of products or services? Several businesses are doing just that! Find out just how to get involved with KAHBA Bucks. See you at the monthly breakfast meeting.

Continues from pg. 4 - Resolutions

5. Become a coupon clipper. Put in the time and effort...it's not as tedious as you might imagine and you'll save a ton of money. Search the internet for a list of resources.

6. Get started on a few small projects to make your home more energy-efficient. You could seal up your doors and windows with new weatherstripping, add more insulation to your attic, clean up your a/c condenser, or something as simple as switching out your old lightbulbs for compact fluorescent bulbs. See the EnergyStar site for some great ideas, and also research heating and cooling tips.

7. Eat out less. Restaurants are convenient, but they are costly. Try to eat out only once a week, and invest some time in learning how to cook quick and easy meals. Start with meals planning on Food Networks on the internet or dig out that old cookbook Aunt Sarah got you last year for quick and easy meal tips.

8. Cut your taxes. April will come sooner than you think...a very easy way to start earlier is to invest in a little help. If you feel like you can't afford a professional, at least purchase some tax software. Several tax programs do a great job of pointing out opportunities to save money.

9. Review your Insurance Policies. Now is a great time to look at your home, auto, and life insurance, and see if you need to make a change. You could consider combining your auto and home insurance, consider raising your deductible, or check out other money saving ideas for insurance.

10. If you're a smoker, quit smoking. At around \$9 a pack, a pack-a-day smoker would save \$3350 in 2009 alone. And, that's not counting the resulting discounts for life insurance, and better overall health. If you have no willpower, at least consider switching to a generic brand, and save yourself over \$750 in a year's time.

With some positive action you can make a financial difference in 2009

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GIVING SOMEONE THE COLD SHOULDER

When a guests would over stay their welcome as house guests, the hosts would (instead of feeding them good, warm meals) give their too-long staying guests the worst part of the animal, not warmed, non other but the COLD SHOULDER.

Do You Know What An Interval Is?

By Chris Elmore

When discussing guitar music, an interval is the distance between 2 notes.

Understanding these intervals is important because this is how we can better comprehend scales and chords.

This can be a dry subject.

Ok, it's a dry subject, however once you have the knowledge of intervals under your belt, you'll have an easier time learning other concepts.

Below is a chart of intervals in C major:
There are 4 qualities that intervals create:

C - D: Major second C - Db: minor second

C - E: Major third C - Eb: minor third

C - F: Perfect fourth C - F#: augmented fourth

C - G: Perfect fifth C - G#: augmented fifth

C - Gb: diminished fifth

C - A: Major sixth C - Ab: minor sixth

C - B: Major seventh C - Bb: minor seventh

Major, minor, augmented and diminished.

If a Major interval is lowered one fret, it becomes minor

If a Perfect interval is lowered one fret, it becomes diminished

If a Perfect interval is raised one fret, it becomes augmented

Play these intervals on the guitar to hear them. You'll probably recognize a lot of these sounds. For example, a Perfect 5th is a power chord!

If you found this lesson interesting then check out Guitar Theory at
<http://www.guitartheory.com.au/subpages/course.htm>

Warm Regards,

Chris Elmore - ELMORE MUSIC

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St. Valentine's Day

Don't forget your sweetheart on St. Valentine's Day, February 14th, (Sat).

Flowers, Candy, Dinner out, Jewellery and gifts of all types are acceptable admission of your love.

How To Succeed in 2009

by Janet Attard

Would you like to improve your business (or your life) in 2009?

Do you want more customers, more sales, more profits, higher income, or more time to spend with family and friends?

No matter what you hope to achieve in the New Year, here's the secret to success: Reverse engineer your goal. Here is how to do it.

Write down what you want to accomplish. This is your goal.

Set a specific date for reaching your goal.

Define your goal clearly.

For instance, how much do you want to increase sales? What would the dollar amount be?

Break the goal down into steps. If you want to increase sales by \$100,000 by the end of this year, you might break the goal down into four steps, increasing sales at each step by \$25,000.

Plan and schedule the actions you'll take to reach each step.

Write down your plans.

Track and record your progress weekly.

This simple strategy – defining your goal, breaking it down in steps, planning the actions to reach each step and tracking and recording your progress can be used to accomplish just about anything you want to accomplish in business or in life.

Posted by Janet Attard -reprinted with permission.

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A Warm Welcome for New KAHBA Members

Please welcome Cheryl Hiebert and her business:

SACRED JOURNEYS HEALING ARTS CENTRE

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Website: www.sacred-journeys.ca



Sacred Journeys® offers many holistic therapies and personalized guidance to achieve optimal balance and wellness. Cheryl has studied holistic therapies for more than 15 years and brings a wide range of skills, as well as a genuine passion for healing. She provides a variety of treatments to clients and also teaches workshops across North America. She is a patient, intuitive and compassionate healer. Cheryl has treated clients with a wide variety of health imbalances, including, but not limited to: fibromyalgia, chronic fatigue syndrome, arthritis, cancer, depression, weight issues, and chronic pain. Cheryl is also a Karuna® Reiki Master certified through the International Center for Reiki training. She has trained directly with Donna Eden (author of Energy Medicine) for several years, studied intensively with Dr. John Thie (founder of Touch For Health healing), and is a Master Teacher in Integrated Energy Therapy; certified through Stevan Thayer's Center of Being.

Also please welcome Stuart Roberts and his business:



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What Is Reiki?

Compiled by: Harold W. Smith Jr. of Healing Haven

An Energy Therapy Technique: ANYONE, ANYTHING, ANYTIME, ANYWHERE

There are many uses and benefits for Reiki. Reiki affects all levels of physical and subtle bodies.

Spiritual - Beliefs or Lack of, Cultural and Personal Views, Intuition, Higher-self

Mental - Think, Believe, Knowledge, How we Think, Skills, Myths

Emotional - Feelings and Response to: Life and Self, Your Magical Child and Hurt Needy Child

Physical - Your: Shape, Size, Wellness, Disease, The way you Think about your Body
Reiki (pronounced Ray-key) is a Japanese name consisting of two (2) words (Rei) and (Ki) meaning "Spiritually Guided Life Energy" (commonly known as Universal Life Force Energy), the energy in all things that nourishes and animates the universe..

Reiki is a form of "Spiritual Healing" and is an easy to learn "Healing Modality" that anyone could do! Through the usage of this "Universal Energy" as channelled balancing energy through the practitioner to the client in a gentle, hands-on process that allows healing. It helps to harmonize and / or balance the physical with / and the subtle bodies (Mind, Emotions & Spirit) for the practitioner and everyone they treat. Reiki was rediscovered in the mid 1800's. Those "Ancient Teachings" have since been introduced to North America and throughout the whole world and is also known as "Laying on of Hands" or "Healing Hand Therapy".

Reiki is not a belief system, therefore it is not necessary to believe that it works in order to benefit from a treatment. Healing always takes place on one or more of the four (4) levels (Spiritual, Mental, Emotional or Physical). Specific results cannot be predicted since each person absorbs and processes the energy differently depending on where the healing needs to take place, this is determined by the "Higher-self" in each of us.

As quoted from Bonnie Smith - in 2008 as President of the Canadian Reiki Association : "Reiki is a vibrational bio-field therapy as well as being a Spiritually Guided Universal Life Force Energy. It is known to science as "Energy Medicine". Reiki Practitioners know it as the "God-Consciousness" that guides the life energy called "Ki". This is a gentle Japanese technique for stress reduction and relaxation that also promotes healing. When the body releases stress it more easily connects with its own innate ability to heal. There are no religious doctrines in Reiki."

In or around 1921 Dr. Mikao Usui, a Japanese teacher responded to a challenge from his university students and undertook an extensive study of the healing phenomena of history's greatest spiritual leaders. Through exhaustive research, he rediscovered (through a 21day meditation, he channelled) a system of healing based on ancient "Tibetan Sanskrit" teachings. He spent the rest of his life practising and teaching this method of natural healing, which involves attunement to the Reiki energy and the laying on of hands.

Harold W. Smith is a member of KAHBA and can be contacted at www.kahba.com.

A Good Read

Book reviews by Sandra Laprise

Christmas has come and gone for another year and good friends, good times and good wishes have helped many of us bring in 2009, now we have three long cold months before the flowers start growing and warm breezes signal the beginning of spring and the comfort of life outdoors again. What to do? What to do to make those cold, cheerless days of winter pass more quickly and comfortably? Well, there's skiing and skating and ice fishing (and as one wife put it "I suppose that while you ice fish, I'll be stuck sitting in the boat!" - And then there are those days when sticking your nose out the door is to risk frostbite and there is nothing on the tube and curling up in a comfy chair with a good book and a hot cup of tea sounds like just the thing. I must have nearly five hundred books in my house and most of them have been read three or four times over the years - so let me tell you about a few of my favourites.

ACTION ADVENTURE:
The Dirk Pitt adventures by Clive Cussler
Dirk Pitt has been around for over twenty years and that tends to date some of his older adventures but the books are so well written and the adventures are so interesting that today's "under thirty" crowd is enjoying them just as much as I did when I first read them. Dirk is a man's man and yet women definitely find him a fun and inter-

esting read. For a quick intro to Dirk Pitt, watch the movie 'Sahara', it's based on the book of the same name.

HORROR: 1: Manitou and Night Warriors (plus two sequels) by Graham Masterton
2. Midnight - by Dean R Koontz
3. The Stand -by Stephen King (excellent movie too)
4. Floating Dragon - by Peter Straub
These are my absolute all time favourites, if they don't creep you out NOTHING will.

SCI-FI: 1. Jitterbug - by Mike McQuay
2. The Stainless Steel Rat series and the Deathworld Trilogy by Harry Harrison (even non sci-fi readers would enjoy these)
3. Dream Dancer (plus two sequels) by Janet Morris (this is more a woman's read but men should enjoy it too)

FANTASY: The Belgariad (first), then The Malorian - both by David Eddings
I really don't have the words to tell you how enjoyable the Belgariad is, you'll just have to read it for yourself. Pawn of Prophecy is the first book.

Other JUST EXCELLENT READS:
1. The Good Earth - by Pearl Buck
2. Katherine - by Anya Seton
3. Captain and The Kings - by Taylor Caldwell
4. Aztec - by Gary Jennings

Each one of these books has given me hours of pleasure, I hope you enjoy them too.

Sandra Laprise is an avid reader who willingly provides reviews and commentaries on books, movies and just plain good common sense.

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(Free) Antivirus Software-Protection for Your PC

Tech Tip By Jack M. Germain
Sunday, Sept. 10, 2006

In previous Tech Tips we covered the steps for building a computer, installing peripherals, and installing the Windows XP operating system. In this Tech Tip we will discuss the need for an antivirus software program, and how to find a good one without going broke.

Installing computer security software is the most important task you can do after getting the operating system up and running. If you bought a computer rather than built it, the same urgency exists. It is absolutely critical that you protect your computer from viruses and other harmful attacks before you install any other programs or connect your computer to the Internet.

Computer VirusLet's start with the definition of a computer virus. A computer virus is a harmful program written by malicious programmers to sneak commands into your computer. Trojan horses and worms, though technically different, are for all practical purposes the same as a virus. In other words, they install and spread without your knowledge, and do bad things to your PC without your knowledge or permission. These rogue commands perform functions that range from mildly annoying displays on your computer screen to more serious activities. A virus can interfere with how applications on your computer perform. Even worse, viruses can destroy data on your hard drive and even make it easier for hackers to steal your personal information. Some viruses can even turn your computer into a

"zombie", controlled remotely by hackers, usually for the purpose of sending spam email. Worried yet? You should be!

E-mail virusA virus can enter an unprotected computer and spread by copying its code to other files. They also can attach to executable files, e-mail, graphics and video files. Viruses can enter your computer while you are connected to websites. No computer is immune from a potential virus attack, but you can protect yourself. A good antivirus software package will not only block viruses from entering your computer, it will also find and remove viruses already present.

AntiVirus Plus Firewall Protection

If you are using a version of Windows earlier than Windows XP, you also must include a firewall program. A firewall is a program that blocks unauthorized access to your computer and prevents hackers from taking control of your computer. This is a very real risk if you use high-speed cable or DSL to connect to the Internet. Dial-up access does not keep the computer connected to the Internet all the time so chances of an unauthorized intrusion are very low. Once you are done accessing the Internet, you should always end your dial-up connection to close the gateway and prevent others from attempting to access your computer. Microsoft Security CenterWindows XP includes a firewall program to protect your computer. You can turn it on by going to the Security Center of the Control Panel. The Microsoft built-in firewall is not as rigorous

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Continues from pg. 12 Free Antivirus

as third-party firewall products however, so you should consider one of the free or commercial firewalls for enhanced protection from intrusion.

A firewall by itself will not block or remove viruses. Likewise, antivirus programs by themselves will not prevent unauthorized access to your computer. Having a combination of firewall and antivirus protection is a necessity. Some software security products, known as an Internet security suites, contain both types of protection in a bundled package.

Getting Antivirus Protection

Anti-Virus logos One of the easiest ways to get antivirus protection is from your Internet service provider. Dial-up provider America Online distributes an installation disk with free virus protection software provided by McAfee. Cable television and phone companies that provide Internet connection service also provide free security programs to subscribers. For instance, Comcast allows its subscribers to download free versions of McAfee antivirus programs and other security products directly from the McAfee website.

You can download free trial versions of antivirus software from vendor websites, or purchase a fully functional program online. You can also find reputable antivirus software in the electronic departments of some stores.

When you install an antivirus product, check if the software vendor provides automatic signature updates. Many antivirus programs let you set a time and frequency for auto-

matically checking for new virus signature updates. Be sure you activate this setting. If the product you use does not automatically check for updates, be sure that you do this task yourself every few days.

Hackers create hundreds of new viruses daily and antivirus product vendors constantly research identifiable elements in newly discovered viruses so they can add this information to their detection databases. If an antivirus program does not have the latest detection database, known as a signature file, the program will not be able to protect your computer against the newest virus threats.

You can visit vendor websites to learn more about antivirus software and download their products. Here are links to leading antivirus software vendors. Most of these vendors offer both stand-alone virus protection and security suites.

Symantec's Norton Antivirus

McAfee

Panda Software

Sophos Software

F-Secure

Microsoft

EZ AntiVirus by CA Software

Free Antivirus Software

Why pay for antivirus protection when it is available for free? Free virus protection software did not used to measure up to its commercial counterparts. This is no longer true. Many very reputable software manufacturers use free trials or free products as marketing strategies to attract new customers to other security products.

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Even with trial software that starts out as a free product, subscription renewals are eventually required to keep the software updates current. Do not make the serious mistake of continuing to use an antivirus product that no longer provides signature updates because you did not pay the annual subscription fee.

Another strategy besides free trial software is to switch to a completely free virus protection product. Many of these free products provide stiff competition to their commercial counterparts and come highly recommended. Here are some links to free antivirus software vendors:

Bit Defender

Avast!

\$AVG by Grisoft Software

Avira AntiVirus

Kaspersky Lab

Pre-Installed Software on New Computers

New computers often come with more than one antivirus software program pre-installed. Never run more than one antivirus software product on your computer at a time. Running more than one software solution can create serious performance conflicts, slowing down the computer and even causing it to lock up.

If your new computer has a pre-installed antivirus software product, make sure you activate it. Some installations require you to click on the program icon to uncompress the program and fully install it. Also remember to configure the settings for automatic signature updates. When the free trial period expires, be sure to pay for a renewal or uninstall the program and replace it with

another security product.

Installation Tip for Infected Systems

Protect your PC! If you are installing an antivirus product on other than a new computer, check the installation directions for use with a possibly-infected computer. Putting an antivirus product on a computer that already has one or more viruses can disrupt the program and render it useless. Special directions will take you step-by-step through a process of rebooting your computer from the installation disk. This will allow the computer to load in a special way that will avoid running the usual programs that start at boot up.

Doing this interferes with the virus and allows the antivirus product to scan the computer for signs of virus infection.

If the virus scan detects an existing infection, the security software can often remove or quarantine the virus and continue with the rest of the installation. If it cannot remove the virus, the installation directions will tell you how to continue manually.

This concludes our tip on protecting your computer from hackers and the viruses they create. For more information on specific viruses and how to remove them if need be, visit the Symantec and McAfee websites. Stay tuned for more on how to stay protected against other types of malicious software coming soon!

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8. Consider using a popup to remind people to subscribe to your newsletter. If you use DHTML to generate the popup it won't be blocked by popup blockers. Although you may think a lot of people dislike popups, they do work. In fact, a popup advertising your newsletter on your website can double or triple the number of signups.

9. Look for co-registration opportunities. If you can find partners who reach the same audience you reach but aren't direct competitors, cross-promote each other's newsletters with links on the email subscription thank you pages.

10. Include forward to friend links when you mail your newsletter.

11. Add an email list opt-in box in forms visitors have to complete before getting access to white papers or free ebooks you publish.

12. Include a link to your email subscription page in press releases you send out.

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Info from Phonebusters.com

More often than not, we all experience that unwelcomed phone ring, especially during our supper or family time. Here are some considerations for when that occurs.

Dead Air Calls

"The phone is ringing but no one is there when I answer".

Your phone may have a technical problem but you may also be receiving calls from an automatic dialer that logs the time the phone is answered. A telemarketer uses the information to indicate when a person will be at your number to answer the phone.

For more information on Automatic Dialers you can research the CRTC web site.

In Canada we have a long and honourable tradition of voluntary giving to those in need, often through charity organizations.

But if an unfamiliar charity organization contacts you - by mail, phone, or Internet - be careful.

Bogus charities often use names that are very close to the names of legitimate and respected charities. The end of the year is the peak season for charity appeals. It also is the peak season for the bogus charity appeals.

Warning Signs

High pressure or threatening telemarketers who want you to contribute immediately.

Someone calls and thanks you for a pledge you don't remember making.

Copycat names. Names that might be misleading or deceiving.

What you can do

If you receive a telephone call, ask for the information to be sent to you in writing. Ask how much of your gift will be used directly for the charity. Ask how much will go toward administrative costs. Legitimate charities have no problem giving you

this information.

Remember on an incoming call a person could be misrepresenting a legitimate charity.

Never give out your personal or financial information out over the phone, or at the door. You may wish to make out a cheque payable to the charity. You can mail the cheque later.

Call the charity. Find out if they know about the appeal and have authorized it and what percentage of your donation they will receive from your donation. Perhaps there is a better way to give, where 100% of your donation will reach the charity.

Ask if the charity is registered.

Contact Revenue Canada at 1-800-267-2384 or research online.

Ask them to give you the charitable tax number of the charity. Question any discrepancies.

At the beginning of each year decide which charities you can afford to donate to - send your checks directly to their head office, and feel good about giving. When approached you can say that you have already given and leave it at that. Perhaps you will consider their appeal next year when you decide on the charities you can afford to give to.

To file a complaint call your local police and PhoneBusters 1-888-495-8501.



through our eyes
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