

**In this Issue of Accént**

<b>From the Editor</b>	<b>2</b>	<b>Wise Words</b>	<b>4</b>
<b>Keeping Up With the News</b>	<b>2</b>	<b>Putting the World In World Wide Web</b>	<b>5</b>
<b>ID Theft: Be Aware, Be Prepared</b>	<b>3</b>	<b>In Our Next Issue</b>	<b>6</b>
<b>The Future of the Internet</b>	<b>4</b>	<b>About Us</b>	<b>6</b>

September 2005

Volume 1, Issue 2

## Virtual Professional: Address Unknown

**By Tom Lamm**

Almost everybody, on one occasion or another, has had the thought, "I'm going to just chuck it all and go." Most of us let it go at that. Amber Drake, owner of [Essential Admin](#), did not. Amber is a Virtual Assistant specializing in REALTOR® support services. She and her family of four sold the house, moved into the RV and hit the road.

Amber and her husband and two children (ages five and three), live in a 37-foot "fifth-wheel" RV. Their *RV house* includes a living room, full-sized TV, the children's bedroom, adult's bedroom, kitchen, dining room, bath and Amber's office.

Amber and her husband intend to homeschool their children, weaving their experiences and historic sites into their education. "RV living is not like a vacation," Amber explained. "Knowing that we don't have just a week, we will take day trips, explore the local history, historic sites, and national parks."

### Making It Work

It sounds like a dream come true, but it was not achieved on a whim. "We had been working it out, thinking about things, for about a year," Amber explained. "My office was the hardest thing."

They took out the washer and dryer and used that closet for her office. Custom shelving, wall cubbies and a keyboard tray make as much use of the space as possible. The office includes a four-drawer file cabinet for essential documents. Still, Amber stays as paperless as possible. She backs up the laptop to a remote hard drive that is stored in a fireproof safe.

One reason they are able to make this work is that Amber's business is already virtual. Her clients are used to paying online and communicating via e-mail or her cell phone. Still, they sometimes mail important documents. For that, Amber uses a UPS Personal Mail Box. They collect her mail and then forward it to an address when she asks.

Because the business is virtual, Amber relies heavily on the telephone and the Internet. Amber found that the cell phone was not enough. "In Yosemite, there was no cell service within 15 miles." Amber relies on the Internet phone service, Skype, for backup.

Relying on Internet for e-mail and telephone backup, Amber knows that without access, she is out of business. The main Internet access is through an RV satellite service, Motosat Datastorm. For backup she has two cell phone PCMCIA cards. These backups are not as fast as the satellite, but work in a pinch.

For electricity, Amber uses the normal RV hookup, but also has a propane generator when no hookup is available.

### Bumps in the Road

When asked about problems she has encountered, Amber did not hesitate. It happened during the year of planning and experimenting. "We had the satellite service installed about three days before a two-week working vacation." The plan was to give the service a trial run during a vacation. Three days later, the RV was still in the installer's parking lot. The installer could not make it work.

They spent eight months trying to make the satellite work. Finally, Amber found the answer on an Internet forum, [www.datastormusers.com](http://www.datastormusers.com). "I found out that the modem had been recalled," something that even the installation service did not know. The dealer replaced the modem, and the service has been working fine ever since. The experience taught Amber the importance of Internet forums.

### Happy Travels, Amber!

I even offered my services as a cook. Amber laughed, "We've had lots of friends offer to join us as a cook or nanny!" It is easy to understand how her friends and business associates feel a bit envious.

© 2005 by Tom Lamm

## From the Editor

This month, we're focusing on organization and, let's face it, we could all be a little more organized. I consider myself a pretty organized person and yet I sometimes get overwhelmed trying to prioritize all my tasks.

"We waste more than two hours everyday because we need to organize and take control of our time," says Joe Cirillo, author of the book on organization, "It's Your Time." I believe even the most organized among us can relate to the anxiety we feel when overwhelmed by disorganization.

Cirillo's book happens to outline a seven-step approach but there are many resources for getting organized. For example, at the [Get](#)

[Organized Now!](#) website, you can get a free organizing idea pack that is filled with tips and ideas to help you organize your life.

The [organizedhome.com](#) website offers several ideas for organizing your home and, thus, your life. One of my favorite sites, [hgtv.com](#), provides expert advice and time-saving tips on organization. I love this site for its timely, informative topics. If you have the time (and inclination) to watch television, look for HGTV's "Mission: Organization" where "organizing pros bring order to chaos one room at a time." It airs Tuesday evenings at 9:30 ET.

Look for [Hewlett-Packard's](#) free online class featuring tips and

tools for managing time, space and paper.

As eHow.com says, "Getting organized is basically a matter of developing good habits." They offer excellent steps to becoming better organized on their site at [www.ehow.com/how\\_3810\\_organized.html](#).

Another great site is [onlineorganizing.com](#), which features a slew of organizing tips.

So, check out these sites and see how much simpler your life can be once you get more organized.

*Evy Williams*

Editor

## Keeping Up With the News

**By Tom Lamm**

Having trouble keeping up with your favorite websites? I just scanned 190 articles from 26 different Internet sites. Because of my personal and professional preferences, the sites ranged from the British Broadcasting Service, a major U.S. newspaper, websites focused on general news information, search engine optimization, Internet marketing and the Linux operating system. It took me less than 15 minutes. If I went from site to site, it would have taken me over two hours. Instead, I used a newsreader. I scanned past the headlines to ignore and clicked on the ones to read in-depth later. The 21 selected to read later ranged from an article about the origins of life on earth, new aircraft technology, a tragic shipwreck in Ecuador and many articles about Internet marketing.

### Newsreader? What is that?

**XML** This orange button (a news feed), and others like it, are found on more and more websites. This is a link you use with a news reader. If you click it, the resulting page looks like gobbledygook but when you copy that link into a

newsreader, it will collect information from that site.

A newsreader, or news aggregator, is software that collects information from websites you select and summarizes it for you. Many newsreaders are available for free: [CNET.com](#) offers reviews of many selections. Make a selection, download and install. If you change your mind, try another. Now, start looking for the orange rectangles on your favorite websites.

Right click on the rectangle and copy the link. Paste that link into your newsreader, and you will find that site's information summarized in the reader.

Of course, many sites allow you to subscribe to their e-mail list. If you decide you want off their mailing list, you must rely on their integrity to honor your request. Even worse, most of those sites sell their e-mail lists to advertisers. With a newsreader, you choose whether or not to

receive the information. If you want to opt-out, simply remove that link. You choose which sites you collect information from.

### Why would I want one?

Newsreaders provide a way to keep up with rapidly changing websites such as blogs or news sites. Subscribe to the links from CNN or BBC and you will see their headlines throughout the day. Attach to feeds from a set of blog sites to keep up with their updates.

No matter your profession, somebody probably has a serious blog about it. Do not confuse blogs that are just idle chat with a professional blog.

You will quickly tell the difference and drop the ones that offer more noise than information.

Once you start looking for websites dedicated to your own interests, hobbies and profession, you will quickly add their feeds to your newsreader. When you discover that your favorite site has no newsfeed, you might find yourself asking them to add one.

© 2005 by Tom Lamm



## Identity Theft: Be Aware, Be Prepared

**By Ramona Goutiere**

What exactly is identity theft, and what are the odds it will happen to you? How can you protect yourself against this nasty little crime that costs consumers and businesses billions of dollars every year? It's simple: Be aware — and be prepared.

**Identity theft is everything you think it is — and probably a few things you never thought it was.**

The Federal Trade Commission is the national watchdog for this crime. According to "Take Charge: Fighting Back Against Identity Theft," a new report available online from the FTC website ([www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)), identity thieves run scams ranging from opening phony credit card and bank accounts in your name to counterfeiting checks and even avoiding prosecution for a crime by giving your name during an arrest. If they don't appear in court, you're the one who gets picked up — because *your* name will be on the arrest warrant!

**Think it can't happen to you? Think again.**

Identity thieves are sneaky at stealing personal information like your Social Security number, credit card and bank account numbers and driver's license data. The FTC warns that these con artists may not only gather sensitive information by snatching your wallet, but they'll also illegally access your computer, go through your mail and even fish through your garbage. And they're great impersonators — they may pass themselves off as authorized users (such as employers) to get your credit report, or they may fool you through e-mail or by phone into thinking they're real companies with questions about your existing accounts (scams known as "phishing" and "pretexting," respectively).

**How many cases of ID theft occur every year?**

In "National and State Trends in Fraud & Identity Theft, January-December 2004" (available online at [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)),

the FTC notes that ID theft accounted for 39 percent of the complaints in its Consumer Sentinel database, or more than 246,000 incidents.

The leading types of ID theft reported were credit card fraud, phone/utilities fraud, bank fraud and employment fraud.

A 2003 survey by Synovate suggests that identity theft is far more prevalent than we think. Based on more than 4,000 interviews with adults, Synovate concluded that *almost 10 million Americans* had been victims of ID theft during the previous year, resulting in business losses of nearly \$48 billion. Sadly, most victims in the study group did not notify local police or credit bureaus.

**How can you guard against identity theft?**

The Identity Theft Resource Center ([www.idtheftcenter.org](http://www.idtheftcenter.org)) publishes an "Identity Quotient" quiz that will help you rate your susceptibility to ID theft. You'll be amazed at how many ordinary things you do (or don't do) that are open invitations to identity thieves. Do you carry your Social Security card? Have you reviewed your credit reports this year? What happens to all those credit offers you get every month? See, you're more vulnerable than you think.

To protect yourself, the FTC advises you do the following:

- ... File your Social Security card in a safe place; don't carry it with you.
- ... Shred or destroy documents containing personal information, such as credit card receipts, offers of credit and credit applications, bank statements and checks.
- ... Put unique passwords on your accounts.
- ... Place outgoing mail in official collection boxes or take it to the post office.
- ... Secure your computer by using a firewall, virus protection and a secure browser and delete any personal information from the hard drive before disposal.

Knowing the laws that apply to

identity theft can help, too. The FTC reminds consumers that ID theft became a federal crime under 1998's Identity Theft and Assumption Deterrence Act. Individual states have also passed laws. See [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft) for information about statutes in your area.

New federal legislation has also been introduced. According to a press announcement by Sen. Gordon Smith (R-Ore.), one of the co-sponsors of the proposed Identity Theft Protection Act, collectors of personal information (such as businesses, schools and organizations, as well as third-party purchasers) will be required to protect this information using "physical and technological" methods to be determined by the FTC. In addition, consumers must be notified if sensitive information is compromised. Consumers also have the right to stop unauthorized access to their credit reports by "freezing" them.

**What if your identity is stolen anyway?**

In "Take Charge," the FTC urges you to take the following four steps *immediately*:

- ... Put a fraud alert on your credit reports. Examine your reports for any suspect or erroneous information, and make corrections as needed.
- ... Close legitimate accounts that have been compromised, and close any new accounts that have been opened without your knowledge.
- ... File a police report either locally or in the jurisdiction where the identity theft occurred. Get a copy of the report to use in proving your ID theft claim to creditors.
- ... File a complaint with the FTC so information can be shared with law enforcement to help solve — and resolve — your stolen identity.

Losing your identity to a thief is devastating, so take precautions now. Be prepared. Get organized for action. Be safe.

© 2005 by Ramona Goutiere

## The Future of the Internet: Get Organized and Be Prepared

**By Evy Williams**

In trying to organize our lives, one thing we must consider is the future. What's going to be available for us to help make our lives simpler?

In January, Pew Internet surveyed respected technology experts and scholars about where the network is headed in the next ten years.

The [survey](#) found that "most experts expect attacks on the network infrastructure in the coming decade. Some argue that serious assaults on the Internet infrastructure will become a regular part of life."

Surprisingly, the majority of experts surveyed agreed that the "level of surveillance by governments and businesses will grow" because of the proliferation of computing devices "embedded in appliances, cars, phones and even clothes."

An interesting insight into the future of technology was that telecommuting will expand and the "boundary between work and leisure will diminish and family dynamics will change because of that." One expert was quoted as

saying, "The always-on Internet, combined with computers talking to computers, will be a more profound transformation of society than what we've seen so far." Whether that change will be positive or negative remains to be seen. But the fact is, more and more people are getting hooked on the 'Net.

When your children ask, "What are the seven wonders of the world?" is your first inclination to look in that 1995 edition of

the Encyclopedia Britannica or head straight for the Internet. I know mine is always the latter. The Internet has become a powerhouse of knowledge. Rightly or not, it's the first place I go to find information. The speed and efficiency of this knowledge source keeps me coming back for more.

And speaking of speed, a Finnish broadband equipment-making firm, Teleste, informs us that broadband Internet via television cables will reach 100 megabits per

second very soon. This would make the Internet 50 times faster than it is now through cable modems. It is also more cost-efficient than through fiber networks.

Teleste expects to bring its "Ethernet to the Home" to consumers by early 2006.

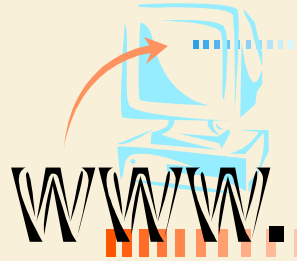
The use of wireless technology is being developed to help city workers do their jobs more efficiently. The world's largest chip maker, Intel, is in the process of developing a Wi-Max (the next generation of Wi-Fi) to cover "entire cities with

high-speed wireless Internet links," according to [Reuters.com](#).

In Corpus Christi, Texas, wireless video could potentially help police and medical workers prepare for emergency situations.

All in all, we've got to prepare for the inevitable "Internet storm." Being connected via broadband can make our lives easier by connecting us to the world around us. It's our job to make sure we're prepared.

© 2005 by Evy Williams



*"The five essential entrepreneurial skills for success: Concentration, Discrimination, Organization, Innovation and Communication." ~ Harold S. Geneen*

*"For every minute spent in organizing, an hour is earned." ~ Benjamin Franklin*

*"Getting your house in order and reducing the confusion gives you more control over your life. Personal organization somehow releases or frees you to operate more effectively." ~ Larry King*

*"A place for everything, and everything in its place." ~ Isabella Mary Beeton*

*"To know where you can find a thing is the chief part of learning." ~ Author Unknown*

*"Order is the sanity of the mind, the health of the body, the peace of the city, the security of the state. Like beams in a house or bones to a body, so is order to all things." ~ Robert Southey*

## Putting the World In World Wide Web

**By Dawn Mills Fowler**

Doing business in a virtual world can open the door to unlimited opportunities for even the smallest of businesses, but opportunities never come without challenges. According to Jim Blasingame of [www.smallbusinessadvocate.com](http://www.smallbusinessadvocate.com), "97% of all U.S. exporters are small companies." If you are thinking of joining in the fun and taking your virtual practice international there are a few things you must consider first.

### Language

It is difficult communicating virtually, not having the normal clues of body language and voice tone. Think about how much more difficult it is when the receiver doesn't even speak the same language. The situation is fraught with problems.

You must strive to be clear and concise in your communications to avoid sending out unintentional messages. Avoid idioms, slang, buzzwords, acronyms and jargon on your website and in your e-mails.

Because the rest of the world is not as instantly informal as the United States, be more formal in your correspondence. A great resource is "Do's and Taboos of Using English Around the World" by Roger E. Axtell.

### Culture

"Cultural differences are the most significant and troublesome variables ... the failure of managers to fully comprehend these disparities has led to most international business blunders," writes David A. Ricks in "Blunders in International Business." Take the time to learn a little bit of the culture in your target market (or, if you currently have international clients, their culture). You may be surprised what little tidbits you can put in an e-mail that will ease the process. Pay attention to the news in the appropriate country: If

there is a big event happening, be understanding or concerned. Some resources for this area are: "The Cultural Dimension of International Business" by Gary P. Ferraro, [www.ExecutivePlanet.com](http://www.ExecutivePlanet.com) and [International Business Etiquette and Manners](http://InternationalBusinessEtiquetteandManners.com).

There are other things you need to consider in addition to the language and cultural aspects of crossing virtual borders.

... A high-speed Internet connection is a must-have in every international RFP I've ever seen.

... You should also be on top of the latest technology: Understand video-conferencing; audio and web-conferencing; Voice Over Internet Protocol (VoIP); and you should probably have a camera/microphone setup on your computer.



... Check your existing phone plan: Ensure you have unlimited long distance and see if your provider has special plans for countries you are targeting. You can add them as you add clients.

... Understand the small things that are different administratively in a majority of the rest of the world, such as using A4 paper instead of 8.5"x11" as the basic size and the metric system for measurements.

... Be very careful with your contracts. Make sure you specify the type of funds that will be used for payment (i.e., U.S. dollars).

### Marketing

Now that you know the right

words to say, are culturally savvy and technologically cool — how do you market your virtual practice to an international clientele?

... Start with choosing the right key words when you write the metatags for your website. Add the international aspect in order to improve your search engine rankings.

... Highlight your new specialties on your Home Page and under your Services, making sure you use your new clear, culturally sensitive writing skills.

... Look for other listservs or networking groups on the Internet that are for your specialty or that specialize in international businesses. When you find groups, *be active on them*, don't just lurk; the only way to find clients is if they know you are there.

The U.S. government has a number of programs in place to help small businesses interested in going international. While many of these are aimed at exporters of products, they could also provide useful information for exporters of services as well:

... The Small Business Administration has information on expanding your markets at their link on [International Sales](http://InternationalSales.com)

... The Department of Commerce provides export-related services online at [www.export.gov/](http://www.export.gov/)

... The Department of Commerce has another site called [How Do I Go Global](http://HowDoIGoGlobal.com), which is aimed at service firms. Although primarily for larger companies, it has a good outline of how to look at the process.

So, there you have it: A short and sweet overview of things to consider when going global. It really isn't all that hard. Whether it's for you, or you're helping a client, get out there and see the world.

© 2005 by Dawn Mills Fowler

# Our Mission

To deliver information, resources and solutions that will enable Virtual Professionals and Small Business Owners to excel in today's marketplace.

[www.EmphasisOnSuccess.com](http://www.EmphasisOnSuccess.com)

*The Accént team wants to share with you innovative business ideas and perspectives that will help your company meet — and exceed — your expectations. We want to save you time and money by supplying practical tools and techniques that you can use to improve your business and the way you work — today. By sharing first-person success stories and not-so-successful learning experiences, we want to inspire and motivate you to keep going. And we want to package and deliver this information with professional skill, insight and humor.*

*If you enjoy writing, or just have something to say, we'd like to invite you to submit articles for possible inclusion in our monthly newsletter.*

*For more information, please e-mail us at [Info@EmphasisOnSuccess.com](mailto:Info@EmphasisOnSuccess.com).*

## Coming in the Next Issue ...

In October, we will be exploring technical issues affecting Virtual Professionals and Small Business Owners.

Look for information on organization software, Open Source software, blogging,

technical help using online resources and an article discussing the issue of desktop to iPod.

We hope you have enjoyed this issue and find all subsequent issues

informative and interesting. We have a lot in store for you in the coming months.

Thanks for subscribing!

See you next month.



**Evalyn "Evy" Williams**  
Editor



**Dawn Mills Fowler**  
Assistant Editor



**Thomas Lamm**  
Technical Writer



**Ramona Goutiere**  
Staff Writer/  
Proofreader