

# Executive Stress

OFFICE SUPPORT

“Professional Assistance for the 21st Century Professional!”

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Welcome!

It's THAT TIME of year again: Tax Time! How's the state of your accounts? If you need assistance getting things ready for the end of the financial year, don't forget a VA can help sort things out for you! Also, check out p3 for a timely article from Financial Planner, Neil Featherstone.

Coming fast on the heels of our 5th birthday celebrations, I was nominated for the 2005 Telstra Business Woman of the Year awards. I really appreciate the help that clients have given me in getting my submission ready by agreeing to be written or telephone referees. Stay tuned to future newsletters to find out whether I'm successful or not! :) Hopefully the submission at least will help increase awareness of this still relatively new industry!

By way of example, a conference is being held in Brisbane at the Hotel Grand

Chancellor, 8-9 September 2005 called "Going Virtual - 2nd Asia Pacific Conference on Remote, Virtual Working". They have NO virtual assistants presenting and when we contacted them actually admitted they'd "never heard of us"! This is why we rely so heavily on clients spreading the word. If you have gained benefit from the services provided, tell others about it! Don't forget our referral policy - you can qualify for a discount on services if you refer a paying client.

School holidays are over - if you've been tearing your hair out, hopefully the article on p2 will give you a smile!

Till next quarter!

Virtually yours

Lyn P-B

The easiest way to find something lost around the house is to buy a replacement.

- Anon

IMAGINE CLICKING your Download.com bookmark and seeing a completely different Web site load in your browser - or trying to go to Google and getting a totally different search site. Some spyware redirects Web addresses on your computer by altering your hosts file.

Normally when you type in a Web address or load a bookmark, it's a plain-English URL, such as www.download.com. However, computers can't understand URLs, so they have to find a corresponding numeric IP address. Your computer first looks for a URL match in your hosts file, a simple text file in your system directory that lists various IP addresses and their corresponding URLs. If it doesn't find a match there, it looks for a domain name system (DNS) on the Internet, which lists all the URLs currently out there and their corresponding IP addresses. Malicious coders can hijack this process by inserting false references into your host's file.

We're going to show you how to keep your hosts file safe from spyware, so you can be confident your browser takes you where you want to go.

## Step 1: Make it read-only

First, how do you find your hosts file, since

## More on Spyware ...

its location varies on different versions of Windows? The file's name is simply **hosts**, with no extension. We don't recommend you make any changes to it unless you know exactly what you're doing. In Windows XP, the hosts file should be in this directory path:

C:\WINDOWS\SYSTEM32\DRIVERS\ETC.

For Windows 2000, look for it here:

C:\WINNT\SYSTEM32\DRIVERS\ETC.

And in Windows 98 and Me, this is the appropriate path:

C:\WINDOWS.

A reliable way to locate the hosts file is to install **HijackThis**. Once you do, click the "Open the Misc Tools section" button on the main interface, then click the "Open hosts file manager" button in the System Tools section. The directory path for your hosts file appears at the top of the editor window.

Once you've located your hosts file, a quick and easy way to lock it down is to make it a read-only file. Simply right-click the file and choose Properties from the context menu. Click the read-only check

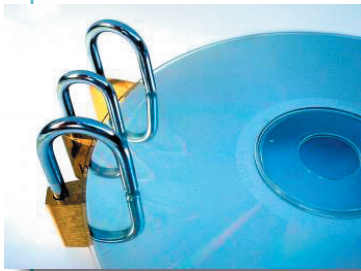
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box at the bottom of the Properties window, then click OK. Remember that you made it read-only, because in the future you may need to temporarily allow changes for some program installs.



### Step 2: Patrol your hosts file

For an easier way to manage and lock your hosts file, download and install **WinPatrol**. This program manages many aspects of your computer, such as which programs

load when you start up your computer and what add-ons Internet Explorer uses. After you install WinPatrol, launch the program and click the Options tab in its main interface. Click the check box that says "Lock hosts file" and you're protected. If you click the "View hosts file" button, it will open in Notepad. By default, WinPatrol watches for programs that try to change your hosts file. It will alert you if something changes the file, giving you the opportunity to block the change. If you don't recognize the name of a program that's trying to change hosts, you should probably block it.

### Step 3: Edit entries

Many popular antispyware applications also give you some control over your hosts file. For example, both **Microsoft Windows AntiSpyware** and **CounterSpy** show you what's in your hosts file and let you block and remove specific entries. In the main interface of *Microsoft AntiSpyware*, click the Advanced Tools button. In *CounterSpy*, it's the System Tools button. On the next screen, click the System Explorers button (Microsoft AntiSpyware) or the My PC Explorers button (CounterSpy). From the directory tree on the left side of the next screen in both programs, click Windows Host File. If no changes have ever been made to your hosts file, the only entry you will see is localhost 127.0.0.1. If you see additional entries, especially for well-known web sites, you may want to block or remove them.

### Step 4: Block ads

**Our last step is for advanced users only:** You can use your hosts file to redirect adware company servers so your PC will never see ads from them. Around the Web, people have compiled lists of ad servers and put them into the hosts file format, redirecting the ad servers to 127.0.0.1, the IP address for your own computer. You can get one of these hosts files and replace your own with it. Unfortunately, most of them block all known ad servers, which could deprive your favorite Web site of revenue from banner ads. If you use one of these ad-blocking hosts files and notice ads are being blocked from a Web site you like, you should find that ad-server entry in your hosts file and remove it.

Wayne Cunningham is the senior editor at Download.com and writes Spyware Confidential, a blog about spyware.

## Kids .....

**WHENEVER YOUR CHILDREN** are out of control, you can take comfort from the thought that even God's omnipotence did not extend to His own children.

After creating heaven and earth, God created Adam and Eve. And the first thing he said was "DON'T!"

"Don't what?" Adam replied.

"Don't eat the forbidden fruit." God said.

"Forbidden fruit? We have forbidden fruit? Hey Eve ... we have forbidden fruit!!!!!"

"No Way!"

"Yes way!"

"Do NOT eat the fruit!" said God.

"Why?"

"Because I am your Father and I said so!" God replied, wondering why He hadn't stopped creation after making the elephants. A few minutes later, God saw His children having an apple break and He was angry! "Didn't I tell you not to eat the fruit?" God asked.

"Uh huh," Adam replied.

"Then why did you?" said the Father.

"I don't know," said Eve.

"She started it!" Adam said.

"Did not!"

"Did too!"

"DID NOT!"

Having had it with the two of them, God's punishment was that Adam and Eve should have children of their own. Thus the pattern was set and it has never changed.



**BUT THERE IS REASSURANCE IN THE STORY!**

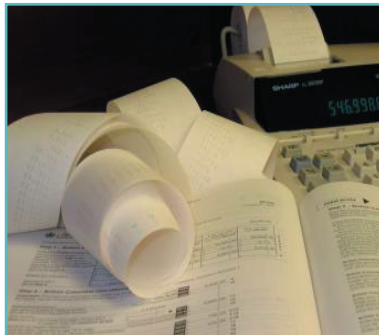
If you have persistently and lovingly tried to give children wisdom and they haven't taken it, don't be hard on yourself. If God had trouble raising children, what makes you think it would be a piece of cake for you?

## End of Financial Year...

THE END of the 2004/2005 financial year is fast approaching and this is a time when many start to think about minimising their tax liability or accessing other benefits.

Some matters to think about this year are:

- With the impending reduction in marginal tax rates/broadening of the tax bands from 1 July, where possible clients should be trying to prepay deductible expenses before the end of the current tax year while deferring income where possible into the new tax year, when lower marginal tax rates will apply.
- Self employed clients (sole traders and partnerships) are able to claim a tax deduction for contributions to superannuation up to their "age based limit". For details of your age based limit please contact us.
- Clients employed by their own companies. Your company is likewise able to claim a tax deduction for contributions to super up to the relevant age based limit.
- Clients earning up to \$58,000 who are employees are able to access the government Co-Contribution if they make personal contributions to superannuation. The maximum payment from the government is \$1,500.
- Clients with a low income earning spouse are able to obtain a tax rebate of up to \$540 by making a contribution to their low income earning spouse's superannuation plan. To qualify for the maximum rebate you need to contribute \$3,000 to your spouse's super plan and he/she needs to have taxable income of less than \$10,800 for the current tax year.



- Clients wanting to commence salary sacrifice contributions to super for the next tax year need to act now as this arrangement needs to be made in advance of being entitled to the income that is to be sacrificed.
- With the impending abolition of the superannuation surcharge, super contributions for high income earners are now even more attractive as the 15% surcharge impost will not apply from 1 July 2005.

- If you have sold an asset during the current tax year on which Capital Gains Tax is payable you MAY be able to reduce or eliminate the CGT payable by making a deductible superannuation contribution.
- If you have a retail Income Protection insurance policy (not cover included under your super plan) don't forget that your premiums are personally tax deductible when completing your tax return.

If you are making a one off contribution to superannuation before the end of the current tax year this can be done either by BPAY or cheque. It is best to make the contribution by mid-June at the latest to allow some additional processing time at this busy time of year.

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Any general advice in this article does not take account of your personal objectives, financial situation and needs.

## New Job Seekers Forum...

With the demise of forums for job seekers such as Monster and Cracker, where can job seekers network and ask questions? Annemarie Cross, multi-award winning, globally published Resume Writer and Career Coach of **Advanced Employment Concepts**, has stepped into the breach, launching a new job seeker's forum at <http://www.aresumewriter.net/forum/>.

Do you have a burning question you would like answered? Or perhaps you have a success story you would like to share? With topics covering resume writing, interviewing and job searching - to name a few - job seekers from graduates right through to senior executives will be able to benefit from this forum. Pop in, look around, or register and start posting your job seeking questions today!

