

Newsletter: Vol. 8, Issue 3 - September 2008

Quote: "Values are infinitely more important than goals. You can achieve goals ... you can't achieve values."

- Paddy Spruce - <u>www.paddyspruce.com.au</u>

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WELCOME!

Dear [subscriber-firstname],

Can you believe it's September already? Time flies when you're having fun I guess! Or just when you pass 40!



Big news this quarter is our relocation! We - meaning my family - decided enough was enough and we headed to the country. The entire office also relocated - naturally enough - and I'm now working out of our new home in Warwick. For those who don't know, this is a country town nearly 2 hours west of Brisbane. We picked the worst time to move - July. The brisk mornings were a bit of a shock! Why the move? It means we are just about mortgage-free and my wonderful husband David doesn't have to work quite so hard. We are also attempting to get our daughter into one of the great schools in the district and being here is a decided step in the right direction in that regard. We also wanted the more relaxed lifestyle, greater sense of community, and greater friendliness of the people.

PLEASE NOTE OUR NEW CONTACT DETAILS AT THE FOOT OF THIS NEWSLETTER!

The good news for clients - and potential clients - is that nothing changes. eSOS can still provide exactly the same service that we have always done. **But there's even better news!** The move means that despite the rapid increase in the cost of living over the last months including interest rate rises and increased petrol prices (ok ... I'm virtual but this still has an impact as it directly affects grocery prices etc) there will be **no rate rise for eSOS services**. This was going to take place as a necessary part of life post-June 30, but the lower cost of living in Warwick and the fact that we can now pretty much leave the car at home and walk everywhere, means that I can extend these benefits to clients in the form of no rate rise.

This means that you receive the services of one of Australia's most experienced, awarded and qualified virtual assistants for potentially less than my city-based counterparts!

I'm so pleased to be able to avoid the rate rise and enable clients to share in the benefits the move

to Warwick has provided.

This quarter check out our article on surviving the recession, tips for deleting Outlook attachments but keeping the email, how to handle "You have an ecard" messages, and ways to be more productive!

Till next quarter!

Virtually yours

Lyn PB

PS: Don't forget: click here if you want to be unsubscribed. If you have a friend/colleague who may be interested in the content of our newsletter pay it forward and forward the newsletter to them.

CAN YOUR BUSINESS SURVIVE A RECESSION?

(by Lyn Prowse-Bishop, MVA ASO CAVB)

Rising fuel costs. Interest rates going up. Returns on investments going down. Dire warnings about the economy sliding into recession. It's clear that there has been an abrupt slowdown in the Australian economy over the last year.

In the current economic climate many business owners begin to worry how they're going to survive this slowing economy. Generally there are two options: cut expenses or increase your revenue.

Many business owners choose the first option and begin to rethink their expenses. If you're going to stay in business the best way is to reduce your overheads. Makes sense: reduce the amount of money going out whilst maintaining the amount coming in.

The biggest overhead for many businesses is the cost of staff. But how can you stay in business if you don't have adequate staff?

One solution is to outsource your non-core administrative tasks to a virtual assistant - or remote secretary.

Virtual Assistants (VAs) are independent business owners who provide secretarial and administrative services to clients, usually from a home-based office. They are contractors, and will charge an hourly rate or per project rate, invoiced at regular intervals - the cost of which is fully tax deductible. Additionally, since the VA is not an employee, clients are not responsible for the traditional staff on-costs of superannuation, leave loading, time in lieu, worker's compensation, payroll tax and so on. So whilst the hourly rate of a professional, experienced VA will appear quite high at first sight, it can actually end up costing the business significantly less than on-site staff when the above on-costs are factored in. In addition, the VA will only work when required, so clients pay only for time on task - and not for time taken for cigarette breaks, lunch or chatting with office colleagues.

If the economic climate is really biting hard and you have to relocate to smaller premises, a VA is a great solution because you don't need to provide them with equipment. Working from their own office, there is also no need for you to provide space, lighting, power, and telephone.

By rethinking the way your business handles its administration there may be an opportunity to retain a core team of administration staff, and outsource the remainder to a VA - or even more than one - saving the associated on-costs. In this way, you can keep your business running through the difficult times until things pick up again, at which time you can either continue the VA partnership, or build your staff levels again.

The alternative to cutting back on staff is to increase their





productivity. A VA can help you in this regard too. Personal assistants are required to do more than just type letters and make coffee. Many are instrumental in the running of the business: scheduling appointments; arranging sales calls; fielding customer complaints; arranging travel; juggling multiple diaries. Outsourcing those tasks your PA doesn't have time for - dictation, document formatting, mail outs, report preparation, presentations, emails - can free him or

her up for helping track down new business, researching leads and other revenuegenerating activities, whilst still enabling the day-to-day work flow to proceed.

A VA can handle a great deal of the projects in-house staff would normally look after. Many VAs assist their clients with bookkeeping, internet research, corporate travel, looking after customer mailing lists and mail outs, website maintenance, marketing activities like gift purchases for clients, arranging holiday cards/gifts, handling customer orders including shipment - as well as personal tasks like booking holidays, researching better insurance deals and reminding clients of important dates.

If you have sales staff on the road, you can increase their productivity by having them utilise the services of a VA. Instead of waiting until they return to the office and inputting data themselves, the sales team can be dictating follow up notes 'on the fly' using either a dial in system or digital voice recorder, for transfer to the VA who can then input the information directly into an online database or customer relationship management program like Act!

By utilising the services of a professional VA your business stands a good chance of surviving in difficult or uncertain economic times, without the need to lay off all your staff, overload existing staff or wind up doing all the work yourself.

For permission to reprint this article please contact us.

No email today thank you...

I can't respond to any emails today. Something has crashed on my computer and the mouse is missing....



(Thanks to my colleague Linda Raper for sharing this with me.)

IS IT A POSTCARD, E-CARD OR VIRUS???

From July I saw a huge increase in the number of "warnings" about 'the worst virus ever' coming to my inbox soon in the guise of a Hallmark card, postcard or some other greeting. Since I send out Hallmark greetings to my clients, I thought now might be a good time to shed some more light on this and give some helpful tips (or reminders for long-term readers of the newsletter) about handling email attachments, embedded URLs and the like.

First, here is some information from the Urban Legends site about this specific email warning about a "Big virus coming!" which claims the sender has checked Snopes and it's legit:

Netlore Archive: False email alert warns of 'the worst virus ever' circulating in the form of an attachment labeled 'POSTCARD' or 'POSTCARD FROM HALLMARK'

Description: Email hoax Circulating since: Feb. 2008 (this version) Status: False



Some versions of this hoax claim the information was "verified" on Snopes.com. This is NOT true. What has been verified on Snopes.com is a different e-card virus threat with a similar name. DO beware of phony "Hallmark" (or other) e-card notices --

they may carry a real virus.

DON'T be confused by the false descriptions below.

The site goes on to list a number of variants to the email contents and also offers suggestions for identifying real and fake threats. High on the list of course, is don't open attachments from people you don't know or were not expecting! Don't click on links in messages from anonymous senders or people you don't know, and don't click links that look suspicious.

 $\underline{\text{Tip}}$: Hover your mouse over an embedded link in an email message and it will show you the real URL the link is pointing to.

Given that Hallmark have been cited in the subject line of some of these hoax emails, here is what their site (in part) has to say about receiving Hallmark cards:

How to tell if a Hallmark E-Card notification is real:

- 1. A legitimate Hallmark e-mail notification will come from the sender's e-mail address, not Hallmark.com.
- The sender's first name and last name will appear in the subject line. If you do not recognize the name of the person sending the E-Card, do not click on any links in the e-mail. Delete the e-mail.
- 3. The notification will include a link to the E-Card on Hallmark.com as well as a URL that can be pasted into a browser.
- 4. The URL will begin with <u>http://hallmark.com/</u> followed by characters that identify the individual E-Card. Hover your mouse over the words "click here" in your e-mail. If you do not see the URL above, it is not a legitimate Hallmark E-Card.
- 5. Hallmark E-Cards are not downloaded and they are not .exe files.
- In addition, Hallmark.com will never require an E-Card recipient to enter a user name or password nor any other personal information to retrieve an E-Card



Protecting yourself from real threats has been the subject of previous newsletters. So here are my tips again for anyone who missed them before:

1. Have adequate antivirus software (AVS) installed on your computer.

2. Keep it up-to-date - AVS will generally include an automatic update option

which should always be checked. Don't just rely on the Firewall that comes with Windows and Windows Update to give you the best protection. There are lots of third party providers out there like Nortons, AVG and McAfee (my personal fave - I have their Security Centre installed on all my PCs and laptops) who provide excellent security software options.

3. **Don't automatically click an attachment** in an email to open it - particularly if you weren't expecting it, or you don't know who the sender is. (With phishing programs now however, this isn't foolproof. I've received a number of emails from *myself* that I know I never sent!)



- 4. **Don't click hyperlinks** in email messages without first hovering the mouse to see where it's really sending you.
- 5. **Scan email attachments separately**. This means saving the attachment to a folder created on your desktop, and then applying a scan directly to the saved attachment.
- 6. **Run a system scan** with your AVS at least once a week to check for trojans, worms and viruses.

These are the procedures I follow and in the $8\frac{1}{2}$ years I've been in business (operating completely virtually with clients and contacts across the globe) I have NEVER had a virus, worm or trojan. This is **not** good luck.

100 WAYS TO BE MORE PRODUCTIVE

OK, reading a list of 100 things in an attempt to be more productive sort of sounds counter-productive doesn't it? It's not a bad list though for when you have time. You can read the entire list at the GameProducer.net site.

In the meantime, taking tip 100 directly from the author: "#100 - Stop reading lists like these" - here are the ones I think you really need to know that probably contain all you really need (edited to improve the grammar and remove the spelling errors ... ok, I can't help myself!):

#4 - Get rid of fancy, pocket sized, high-technology toys that are labeled to "save your time"

There are some features fancy gadgets have that I don't like much. Fancy gadgets jam, get lost, require skills, have too tiny buttons to name but a few things. Get rid of them. Any pocket-sized thing that has more colors than 2 (black and white preferrably) is probably a high-tech gadget you won't need.

#7 - Get proper spam protection

Junk mail eats your time. Certainly you can spend a couple of bucks to get a good spam protection. Think of it as a very good investment.

#13 - breaks, breaks, breaks!

Go out if possible - fresh air is something you don't breath inside buildings.

#15 - Lock the room where you work

Keep dogs, rats, children and other family members away from your home office - that helps you stay focused on your work without interruptions.

#18 - Let people call twice before answering

Most of the calls are time wasters anyway, right? If people have really important stuff to

tell, I'm sure they can call you again.

Ignore this tip if the caller is a customer.

#24 - Just do it

That's where the bottom line eventually is: at some point you simply have to do those important tasks that help you get where you want. There's really no shortcuts.

#32 - Stop finding clues for motivation

If you aren't motivated to work, then you aren't doing the right work. Start doing more stuff that is naturally fun to do. Soon you'll notice that you don't need to do much to motivate yourself, now the motivation comes from inside.

#37 - Kill 80% of your RSS feeds

80% of your current RSS feeds are just a waste of time. Get rid of them (or put them in a place where you cannot find them), and keep the top 20%.

#38 - Stop reading news

They are timewasters, and really won't bring much to you. When was the last time you heard something useful from a news site?

#40 - Begin with the End in Mind

This one I learned from the book *The 7 Habits of Highly Effective People*. Think about how you will feel after the work is done, and you can become more productive.

#64 - Let go

Control. People want control. Some people want control so badly that they just need to do everything by themselves. Learning to delegate some tasks goes a long way.

#65 - Don't buy cheap

I could have named this "don't buy crap", but I decided to use the word cheap. Let's face it. If you are using your computer most of your working hours, then wouldn't it make sense to buy decent hardware and software? Buy a proper printer that doesn't jam papers. Get some good software, and don't always go the cheapest option. Cheap and quality won't often meet.

#77 - Ask for help

Some people are too stubborn to ask for help. You know what, sometimes asking might be worth it. After all, do you want to be stubborn or get things done? Don't be afraid to ask for help if you get stuck.

#82 - You get what you choose to get

Let's face it. If you have lots of stuff piling up on your desktop - that's because *you've* made such decisions in the past that created your current situation. If you are busy, then the only place to look is in a mirror. The good news is that since you created the current situation, you are free to create a new future where your workload is lighter and you have more time to do what's important.

#86 - Schedule for surprises

It's easy to fill your calendar 100% with all kinds of tasks. Then some additional tasks come and mess up the week. To avoid this risk, consider leaving some breathing room in your calendar. You can always take additional tasks if time permits.

#91 - Answer this question: where do you want to go?

It's pretty hard to get anywhere if you don't even know where you want to go. Answering this simple question will help you become more productive than ever: make it really clear you know where you are aiming.

#97 - Backup

Some people believe that making backups is an overhead and requires too much effort. Well, do you have any idea how much effort it requires to get everything back if your computer hard drive crashes and wipes out everything you've got there?

OUTLOOK TIP: Removing Attachments

(From Office for Mere Mortals 9.08)

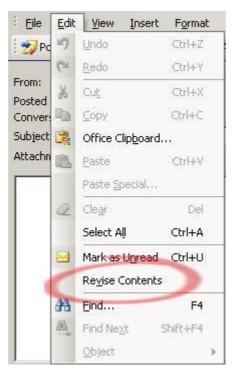
To trim down your Outlook storage, here's a tip for removing attachments from messages without deleting the message itself.

You can remove the attachment only and keep the message in **Outlook 2007** quite easily. Open the message and go Message tab | Action | Other Actions | Edit Message .

	Ŧ	Office 2007	release dat
Message			
Reply Reply Forward to All			Block Sender
Respond		-	
This message was sent with High i From: To: Cc: Subject: Office 2007 release do Message P Office 2007 release do	9		
Could you have a look down to Thanks		Encoding Message Header View Source View in Browser	
	Q	<u>Z</u> oom	

Outlook 2007 - Edit message

Outlook 2003 has the same feature but with a different name. Open the message and under the Edit menu you'll find 'Revise contents'.



Outlook 2003 - Edit message aka Revise Contents

Now you can edit the body of the message including any attachments.

To remove an attachment, right-click on it and choose Remove.

Message Office 2007 rele		<u>P</u> review <u>O</u> pen P <u>rint</u> <u>S</u> ave As Remo <u>v</u> e
		Сору
	E]	Select All

Outlook 2007 - Edit message remove attachment

Close the message and click on Yes to confirm the changes.

An alternative is to open the attachment, copy the relevant text and paste it into the body of the message before removing the attachment.

There's no Undo for this action so you may want to save a copy of the attachment before totally deleting it.

Before you go removing lots of attachments, ask yourself whether it's really necessary to delete them? Modern versions of Outlook are much better at dealing with large message stores and with desktop search tools you can find the contents of an old message easily.

Some corporate mail systems allow very limited storage to each person and the result is inordinate amounts of work time spent deleting and moving messages to stay below the arbitrary threshold. Removing attachments is just one option to do this.

Noah in Australia (humour)

This 'story' was sent to me by a friend and I thought I would share it with you!

In the year 2008, the Lord came unto Noah, who was now living in Australia, and said, "Once again, the earth has become wicked and over-populated, and I see the end of all flesh before me. Build another Ark and save 2 of every living thing along with a few good humans."

He gave Noah the plans, saying, "You have 6 months to build the Ark before I will start the Unending rain for 40 days and 40 nights."

Six months later, the Lord looked down and saw Noah weeping in his yard - but no Ark.

"Noah!" he roared , "I'm about to start the rain! Where is the Ark?"

"Forgive me, Lord," begged Noah, "but things have changed."



"I needed a building permit. I've been arguing with the inspector about the need for a sprinkler system. My neighbours claim that I've violated the neighbourhood zoning laws by building the Ark in my yard and exceeding the height limitations. We had to go to the Shire Council for a decision."

"Then ERGON demanded a bond be posted for the future costs of moving power lines and other overhead obstructions, to clear the passage for the Ark's move to the sea. I told them that the sea would be coming to us, but they would hear nothing of it."

"Getting the wood was another problem. There's a ban on cutting local trees because the Nature Conservation authorities say it will upset the balance of the local ecological system. I tried to convince them that I needed the wood to save us all from extinction - but no go!"

"When I started gathering the animals, the RSPCA prosecuted me. They insisted that I was confining wild animals against their will. They argued the accommodation was too restrictive, and it was cruel and inhumane to put so many animals in a confined space."

"The traffic authorities said it would take six months after completion of the ark to plan a route to the sea. I told them also that the sea would be coming to my back yard. They threatened to have me committed."

"Then the DPI ruled that I couldn't build the Ark until I had arranged and conducted an environmental impact study on your proposed flood."

"The State Government has insisted that I provide them with a list of the people who want to work so that they can check that they are not from the non designated group."

"Unions say I can't use my sons. They insist I have to hire only Union workers with Ark-building experience."



"To make matters worse, ATO seized all my assets, claiming I'm trying to leave the country illegally with endangered species."

"So, forgive me, Lord, but it would take at least 10 years for me to finish this Ark."

Suddenly the skies cleared, the sun began to shine, and a rainbow stretched across the sky.

Noah looked up in wonder and asked, "You mean you're not going

to destroy the world?"

"No," said the Lord. "The Australian Government has beaten me to it."

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