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News & Info from ...



Newsletter: Vol. 9, Issue 3 - September 2009

Quote: "Sometimes I wonder whether the world is being run by smart people who are putting us on, or by imbeciles who really mean it. "

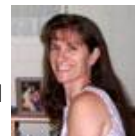
- Magic Johnson

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WELCOME!

Dear [subscriber-firstname],



Wow! September already! School holidays only two weeks away! Sometimes I feel like I'm going so fast I'll catch myself up coming back the other way!

The last couple of weeks have seen some pretty wild swings in Australia's weather - particularly here in Queensland. Last Sunday we had a 35C day - what happened to Spring?? But this week we're back to frosts in the morning and 18C days. Bizarre...

September is the time to start getting your mailing lists sorted out in readiness for sending seasonal greetings. It's also the time to order gift hampers for your clients. Your VA can help you with getting your list in order, ordering and making purchases, arranging your over-printed greeting cards, and printing mailing labels - as well as sorting out delivery of gifts. So if you've not started the process yet [contact us](#) so we can help you get organised.

This quarter also saw the launch of our [updated website](#) - it's been redesigned to bring it into line with the new colours and logo! What do you think?

Happy spring!

Virtually yours

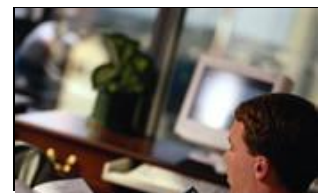
Lyn PB

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](#).

Dictation DOs and DONTs

Some of my regular transcription clients were recently sent to my [tongue-in-cheek article](#) about dictation tips. I thought the following SERIOUS tips might help those who regularly use dictation get better value from their transcription services provider by increasing the quality of their audio - and gain a better understanding of how dictation affects the end product.

- DON'T eat while dictating. It affects quality of audio ... and it's pretty disgusting. Would you generally talk with your mouth full?



- DO try to dictate in a quiet environment - not in the local coffee shop at lunch time or with the TV blaring.
- DO spell words that are industry specific, jargon or unusual - eg surnames
- DON'T spell words in general use that your transcriptionist should know how to spell.
- No need to dictate punctuation - unless you are dictating legal documents. Qualified transcriptionists should be able to punctuate on-the-fly.
- DO start your dictation with 'hello' and end with 'thank you'. This gives a verbal clue as to when you're starting/finishing - and its polite.
- DO speak clearly and close to the mic (but not touching it) at even speed.
- DO make sure you have your mic plugged in.
- DON'T shuffle papers close to the mic.
- DON'T assume your transcriptionist is familiar with local place names - they may not be in the same state as you. It's worth spelling any **unusual** names.
- Transcriptionists are not typists - they are so much more. *Get experienced/qualified support* which will increase productivity and save proofing time.
- An hour of audio will NOT take an hour to transcribe. Class 1 audio has a ratio generally of 1:3 - ie 1 hour of audio equals 3 hours typing time.
- If you're recording an interview make sure the recorder is closest to the interviewee - not to you.



Read our expanded list [on our blog by clicking here](#).

Audit Protection Insurance

There's been a bit of discussion recently - probably because of end of financial year - around **Audit Protection Insurance**. You'll probably hear about this from your accountant, if you've not already, as they begin to catch on to what's a really nice way to get a bit of additional revenue for the firm.

Call me naiive but I always thought paying an accountant WAS my insurance!



When I first heard about this from my (ex) accountant it was pitched to me like the thing I absolutely needed to have. As I was preoccupied with other life events at the time I didn't worry about following it through. I then broached the subject with an accountant friend, and his response was "Audit insurance???" Never heard of it. But it's not a bad idea for the firm ... perhaps I'll raise it at the next management meeting" (tongue firmly in cheek). He then told me not to bother. If your records are well maintained, and if you are able to quickly locate documents, it's a waste of money.

Audit insurance covers the accountant's time locating records and being involved in the audit. It does NOT cover your time, lost business income while you're engaged in the audit process, or any fines or taxes you may need to pay after the audit is finished. It is TOTALLY for the benefit of the accountant (ensuring their costs are met) - but you pay the premium.

Now for small businesses like me it's not worth it in my opinion. If you're in a situation where your records are in a mess, you have abysmal record-keeping practices, or you're just plain worried about the costs of an audit, then you might want to consider it. Seek some independent advice.

But first consider this: when the new **Tax Agent Services (Transitional Provisions and Consequential Amendments) Bill 2009** is passed, accountants will be liable for any mistakes they make - so can no longer use the 'all care but no responsibility' defence:

- *"amendments to introduce two 'safe harbour' provisions, which constitute key features of the new regulatory regime. The safe harbour provisions exempt taxpayers who engage an agent from liability for an administrative penalty for certain mistakes and omissions where the error is solely due to the agent's lack of reasonable care"*

Naturally I'd say these things are open to interpretation - what's the definition of 'reasonable care'? What are the 'certain mistakes and omissions'?

It's also worth noting if you use an external bookkeeper/BAS services provider, under the new **Tax Agent Service Act 2009**, bookkeepers and BAS services providers are more heavily regulated and will need to be registered if they wish to continue providing services.

What's in a Name?

There has been lots of discussion of late on various Virtual Assistant (VA) lists around the world about what VAs should be calling themselves.

Basically, the problem appears to be that after the term 'virtual assistant' was hijacked by outsourcing companies from cheap labour countries like China and India after the publication of Tim Ferris' *The 4 Hour Work Week*, and the apparently wanton bandying about of the term on freelancing sites like Elance and Guru.com, a kind of confusion seems to have descended - apparently - amongst the ranks of potential clients so that when a professional VA answers the question "What do you do?" with "I'm a VA/virtual assistant", s/he is being lumped in so to speak with the cheaper operators. This can lead to difficulties when the time comes to negotiate a contract with the client, who supposedly is operating under the misconception from what they may or may not have heard/read about what a virtual assistant actually is.



It has gotten to the point where many professional virtual assistants are beginning to despair that they will ever be able to grow their businesses when faced with cheaper operators offering their services for a fraction of the VA's charge out rate.

So the question has arisen, should VAs call themselves something else?

[Read more...](#)

(Image: Jack Dorsey via Flickr)

Keep Your Passwords Safe

Here's a quick list of DOs and DON'Ts when it comes to password security. You should know or be practicing this now but it probably bears repeating:

- DO change your password frequently.
- DON'T re-use old passwords.
- DO keep your passwords secret (der!). It's not a question of trusting friends, family or colleagues - do you trust their computers?
- DON'T keep your passwords in a document on your computer.
- DON'T use passwords comprised of dictionary words, birthdays, family and pet names, addresses, schools, or other personal information.
- DON'T use repeat characters such as **111** or sequences like **abc**, **qwerty** or **123** in any part of your password.
- DON'T use the same password for different sites.
- DON'T allow your computer to automatically sign in on boot up and thus use any automatic email, chat or browser sign ins.
- DON'T use the 'remember me' or automatic sign in option available on many websites.
- DON'T enter passwords on a computer you don't control - eg a friend's computer or internet cafe - as you don't know what spyware or keyloggers might be on that machine.
- DON'T access password-protected accounts over open Wi-Fi networks - or any other network you don't trust - unless the site is secured via **https**. Use a VPN if you travel a lot.
- DON'T enter a password or even your account name in any web page you access via an email link. Instead enter the normal URL for that site directly into your browser, and navigate to the page in question from there.



You might want to consider using a password manager such as those discussed by Scott Dunn in his [article about password managers](#).

You can test the strength of your passwords by using [Microsoft's Password Checker](#).

And if you want to generate secure passwords, you can use a random password generator like [this one from PC Tools](#).

(This article taken in part from [Windows Secrets #209](#))

How to Build a Time Machine (Humour)

After lamenting last quarter about how quickly the time seems to be going, I thought I'd share these instructions - sent to me via Twitter - on [how to build a time machine](#) in 5 steps!

I thought I was onto a winner until I realised the black hole that is my daughter's bedroom didn't qualify ... and what on earth is a Yugo!!!?

According to eHow member 'Henry', you'll need a worm hole generator, an anti-gravity engine, and a Yugo.

So you want to fix an embarrassing moment in the past? You want to stop a major event in world history? You can bend time and space? Then you're going to want to build a time machine. Recent advancements in physics show that time travel is theoretically possible. All you need is a DeLorean.

- Step 1

Find yourself a black hole. The basic design of your time machine will have to deal with the incredible pressure of traveling through a black hole - the best way to travel through time. Any old black hole will not do, however. The black hole needs to be connected to a white hole - together called a worm hole. If you find a pure black hole, you'll be sucked into infinity with no way out. Not recommended.

- Step 2

A worm hole can have incredible pressure - many times that of the sun, so take this into account when building your time machine. Come to think of it, a DeLorean probably isn't the best vehicle to withstand this pressure. Try a Yugo.

- Step 3

In a worm hole, both gravity and space are warped. Most importantly, wormholes connect two disparate locations - in both time and space. To build a time machine, you need to be able to create worm holes and choose a destination. There is also the possibility that worm holes exist naturally - they have been proven mathematically but never seen.

- Step 4

OK, here's where it gets tricky (after you've tracked down a Yugo), one side of the worm hole should be placed by a neutron star - the gravity will slow down time on one end of the worm hole. This way, when the time traveler enters the end of the worm hole at the star, and comes back again, time will not have passed - even if he traveled 20 years into the future within the worm hole. Make sense?

- Step 5

Next, don't kill your parents. If you go back in time and murder your parents as children, will you continue to exist? Still up for debate.

Time Waster



On the subject of time, here's a great little time waster recently shared on Twitter - virtual sheep herding! I'm no sheepdog apparently. Wonder whether it'll ever catch on at the sheepdog trials.....?

[Sheep Game](#) the shockwave flash game where you have to round up sheep into a sheep pen!

CONTACT US

Mail:

PO Box 1200
Warwick Qld 4370
Australia

Email:

lyn@execstress.com

Phone:

0417-648-172

Fax:

+61-7-3009-0452

Web:



www.execstress.com

Blog:

<http://execstress.blogspot.com/>

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