

SelfInformed

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*NASE Member Linda Oien
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and organizations.*





Technology

Every Business Should Have

By Sallie S. Hyman

Technology can help transform business. It can help a business run more efficiently, save resources, and generate more profits. Technology can help improve the everyday running of your business, sales, cash flow, and customer communication. Your business will also look more professional.

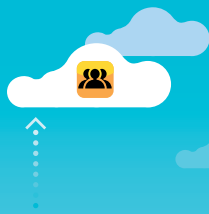
Thousands of applications (apps), gadgets, and types of software are available today. Sifting through the myriad choices can be difficult. Sometimes it's not as important what brand of technology you employ in your business, but just that you have certain types of technologies at your disposal. Each business can tailor specific products to meet its unique needs.

A beneficial tip given by the Palm Springs Business Bureau is for every business to do an annual search for improved technology for its business processes. To do this, list all of the processes you do in your business. Then do a search on the Internet for

everything on your list to see your options. This will help you to keep abreast of the latest technologies to meet your needs.

Every business should have some basic technologies. A good starting point begins with the following:

- 1. A business website.** Today's connected customers expect every business to have a website. Most people search the web when trying to find a business, be it a dry cleaner or a dentist, and they want to see more than a business listing. They want to see a professionally built website. They will search for directions or try to find your business phone number here. If you don't have one, you are definitely losing customers. Websites are incredibly easy and incredibly affordable to build these days. If you are just starting out and don't have a lot of cash on hand, there are even free websites available. You don't have to hire an expensive web designer. The NASE offers easy, reliable [website packages](#) to help any business get online. The



NASE offers Web Services at the NASE Store.

You can create your own website or have one of the NASE web designers put together an outstanding site for you.

NASE has something for everyone. Choose from Do-It-Yourself options with a simple, drag-and-drop website creator that anyone can use and lets you fully customize your site. If you change your company colors in a few months, NASE allows you to easily swap out your old template for an updated version. There is a Do-It-For-Me option for those who want professional help. This option gives you the opportunity to work one-on-one with a web designer. Your website can be a place where you showcase to the customer what services and products you provide, but can also be a marketplace whereby you reach a greater customer base through online sales. Make sure that your site is built to handle sales securely if purchases are made through your website. NASE wants its members to feel secure in their choice of webhost, so they provide global assistance 24 hours/day, 365 days per year.

2. A smartphone. Smartphones are now an essential business tool. Smartphones keep you in communication with the office, even when you can't be there. They allow you to monitor your business and what is happening in your industry no matter where you are. They also allow you and your employees to make sales outside of the office using credit card readers that attach to your smartphone. New to NASE members is a FREE M+Terminal mobile card reader with your approved merchant application and mobile payment acceptance. NASE also offers **First American Payment Systems** with credit card processing rates as low as .08% and \$0.10 per transaction cost.

3. Antivirus software. Protecting your computers and data is critical. You do not want sensitive customer data to get into the hands of hackers or have your website shutdown due to malware or other viral infections. You will lose hours of productivity trying to undo the damage, not to mention the number of customers and sales lost due to down time. Costs associated with stolen data can run into the tens of thousands of dollars and often leads to businesses failing. Make sure that you update your antivirus software frequently to stay ahead of the hackers.

4. Data backup. Your customer data and sales files, not to mention vendor contacts, contract files, and tax information, are the lifeline of your business. Losing it can mean having to start all over again. Every business needs a good data and file backup system. There are a number of affordable options today. Web-based backups are standard, such as **Mozy** through Xtech. Xtech is NASE's preferred provider with software and hardware solutions. It is also advisable to have a secondary backup source such as USB drives or an external hard drive. Data and file backups should be done daily.

5. Virtual attendant phone service. These services allow you to manage your telephone presence. A virtual switchboard software application can easily help you arrange a custom-recorded greeting for your main phone line; routing to departments and employees; advanced voice mail options; follow-me call forwarding with call screening; and toll-free numbers. The system is managed through a web-based administration panel, eliminating the need for expensive equipment.

6. File sharing. If you need to send and share a lot of large files and you don't want to clog up your inbox or risk exceeding email storage and sending size limits, then a file sharing service may be the answer. **Dropbox** creates a virtual link between all of your Internet connected devices. Utilizing the cloud saving capability, users can save all of their images, documents, and video clips onto their Dropbox account, which can then be accessed from anywhere. With Dropbox, you can easily share files to other users and keep all of your files organized. Bonus: The software is free as long as you don't exceed storage size limits (usually 2GB). Another option is **wetransfer**, a file transferring platform. The service is free for files up to 2GB.

NASE offers Web Services at the NASE Store. You can create your own website using the easy drag and drop template web builder or have one of the NASE web designers put together an outstanding site for you. Basic features of all web packages include 5000+ templates to choose from, easy site optimizer, social media streaming, web analytics, email marketing, website storage, data transfer, and 24/7 tech support.

You can choose a "Do-It-Yourself" package that has two options for upgrades to the basic package, adding features such as an e-commerce store and listing submissions to more than 40 online directories.

Or you can choose a "Do-It-For Me" package, which includes a professional website consultant to work with you. An upgraded version of that package also includes free setup of the first 25 products in your e-commerce store plus training on how to set up and use the store.

Visit <http://www.nase.org/Store/NASEWebServices.aspx> to compare packages and get started!



It is important for every business to come up with a technology strategy and to find providers that match its needs.



7. Accounting software. It is critical to have accurate financial records in order to properly run your business and know how your company is doing. Today's software programs make it simple to keep all of your finances neatly in order and can even provide you with reports and dashboards to help you to make financial decisions. Most of them also make it possible for you to easily share your financial information with your accountant or tax preparer. Try Intuit's [QuickBooks](#), listed on the NASE website under business benefits.

8. Voice over Internet Protocol (VoIP). Voice over Internet Protocol (VoIP) refers to voice transmission over the Internet. It can also be used to send faxes. With most VoIP providers, you can call locally, or globally for free. [Skype](#) is one of the most popular VoIP providers.

9. Web conferencing/webcam. These technologies piggyback with VoIP. There are a number of web conferencing solutions for holding live meetings when it is not feasible, either financially or logistically, to have everyone together in one place. A webcam will allow you to have a physical "presence" at the meeting. [Go to Meeting](#) and [Fuzebox](#) offer low cost solutions for virtual meetings.

10. Receipt scanner. Such a little piece of technology that can save hours of sifting through files or storage boxes when tax time rolls around. If you itemize deductions, the [Neat Receipts](#) scanner and the accompanying software, Neat Works will save you time. Feed your receipts through this scanner and the software will automatically extract the key information and organize the receipt's image data. The software allows you to assign tax categories to each receipt. The software will run tax reports and can export the information to TurboTax or PDF files.

A myriad of other technologies exist to help businesses find per-project contractors ([Odesk](#)), organize your schedule ([Evernote](#)), network ([LinkedIn](#)), find public relations contacts ([Haro](#)), and even get you around town ([Uber](#), an on-call chauffeur service).

It is important for every business to come up with a technology strategy and to find those providers that match its needs. Annual or semi-annual audits of your company's technology needs will help you to keep all of your technology up to date and to keep your business operating on the cutting edge. ■

Sallie Hyman writes on small business issues and owns and operates her own small business in Purcellville, Va.

verizon wireless

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Ask The Experts

Q: *I own a sole proprietorship. I have begun to recommend other businesses and their products on my website. It is my understanding that I need to have a disclaimer to protect my business as much as possible. If this is the case, what kind of disclaimer is best and how do I create one? Also, where is the best location for the disclaimer on my website?*

A: I would definitely put a disclaimer on your website. It's a little tricky because you are, in a sense, endorsing others by listing them. In most states, the referring person has not been held liable unless they knew or should have known about some type of incompetence or problem. You should make clear that this is not a specific endorsement, and that each person should make their own decisions about whether the particular provider is right for them. If the endorsement is paid (either in money or services), that should also be disclosed.

I also favor a disclaimer that covers linking agreements. Many people do not understand where your website ends and another begins. You should also consider a privacy statement for your site and make sure you follow it. The [Federal Trade Commission](#) has some information about protecting consumer privacy.

For disclaimers as well as privacy statements, I recommend reviewing the language used on the websites of other businesses for typical language and ideas.

The placement of the disclaimer really depends on what the website and the specific pages look like. You want to find a balance between the extremes of a disclaimer so burdensome that it renders the website ineffective, and one buried in fine print where no one can find it. In most cases, I would suggest a common-sense approach. You can on a few pages include a fairly simple disclaimer that there is no endorsement, warranty, or guarantee, or that you "disclaim all warranties, guarantees, and liability."

GET MORE ANSWERS

The NASE's small-business experts are here to help you understand the ins and outs of operating a successful small business. And access to these professionals is free with your NASE Membership!

Just go online to the [NASE Business Learning Center](#) where you can ask the experts questions about:

- Taxes
- Marketing
- Financial issues
- Employee relations
- Accounting rules
- And much more

The experts are available 24/7 and ready to help!

The clicking of a box, or "clickwrap," is a great place to include a disclaimer around the purchase of goods if you have the technology. If you are selling, linking, or posting the trademark of another, in a perfect world the product provider will through a contract agree to indemnify you if a claim is made.

For the most part, the courts have not found referrers liable unless they knew or should have known of a problem with the vendor. The exceptions are when a special fiduciary relationship exists with the customer (more than just a website relationship), or when the referrer is holding itself out as a consumer product review-type group. Of course, the goal is to avoid getting into litigation in the first place, so the better you set expectations up front, the better off you are.

Mike Beene, NASE Legal Expert ■

Member Spotlight

Leadership Cultivator

*Linda Oien has been an NASE Member since 2002. She owns **businessPATHS** in Spokane, Washington.*

Tell us about your business.

During nearly 20 years in management and leadership roles, I developed a true passion for leadership. As a result, I chose to devote my adult life to advancing leadership and making a difference for a wide array of businesses, leaders, managers and employees. For 17 years, **businessPATHS** consulting has been helping people become the leaders they want to be, getting employees actively involved in the business, and getting results.

The focus of our services is leadership and organizational development, which include planning, consulting, and coaching projects as well as assessments and workshops focused on increasing organizational, leadership and team effectiveness.

How do you market your business?

We market and promote our business using social media outreach, speaking engagements, radio interviews, book sales, published articles and our website. In addition we are involved with community organizations, and benefit from client referrals.

What challenges have you faced in your business?

Building a consulting practice on my own was a bigger challenge than I anticipated. It took a lot of hard work and determination to keep going, explore new avenues and adapt to changing customer needs. If I were going to do it again, I would partner with other individuals or a consultancy so we could share responsibility for the various elements of the business.

Most recently, our challenges came from the economic downturn. The type of services **businessPATHS** provides are often the first to be crossed off the budget during tight financial times. If I were going to do it again, I would ensure that we had a complement of products and services to better balance revenue opportunities.

What advice would you offer to your fellow NASE Members?

Be clear about what you want to achieve, surround yourself with people whose experience allows them to be great advisors and/or partners, and make sure you consider every hire the most important decision you'll make during the next 10 years. ■



GET PUBLICITY FOR YOUR BUSINESS!

Your business could be featured in the *SelfInformed* Member Spotlight or another NASE publication. Let us know you'd like to be featured and tell us more about your business on our [Publicity Form](#).



PERMANENT

Home Office

Deduction Bill Introduced in Senate

By Kristie L. Arslan

Prior to the July 4th recess, Senators Tom Udall (D-NM) and John Boozman (R-AR) introduced bi-partisan legislation (S. 1260) to make the home office deduction permanent. While the Department of Treasury and Internal Revenue Service announced in January that they would offer a simplified home office deduction calculation for the 2013 tax year, the intent of the new legislation is to ensure that the Treasury Department's administrative action cannot, at a later time, be reversed by a future administrative declaration.


New Mexico is home to nearly 121,017 self-employed businesses, while Arkansas self-employed numbers fall just shy of 200,000. So it is no wonder that with the high number of self-employed constituents in their states, Senators Udall and Boozman champion a legislative guarantee of a permanent home office deduction.

In other unrelated news, the Department of Treasury announced on July 2, 2013 that it would delay the enforcement of the employer mandate of the Affordable Care Act for one calendar year, pushing it to 2015. The employer mandate required businesses with 50 or more employees working more than 30 hours per week to provide comprehensive health insurance that met the essential health benefits requirements or face a \$2,000 per-employee penalty.

In its notice, the Department acknowledged the immense challenges faced by the business community in meeting the 2014 deadline. At the heart of the issue is the 30-hour work week definition. Many businesses in various sectors have been pushing for a legislative fix to raise the hours per week to the traditional 40-hour per week definition of full-time employment. Senators Joe Donnelly (D-IN) and Susan Collins (R-ME) recently introduced legislation, S. 1118, *Forty Hours is Full Time Act*, that would raise full-time definition to 40 hours per week.

However, the Administration doubled-down on its confidence that the individual marketplace (Exchanges) will be ready to start enrolling Americans on October 1, 2013. ■

Kristie L. Arslan is president and CEO of the NASE and provides critical insight to policymakers on issues affecting our nation's self-employed. You can contact her at advocacy@NASE.org.



In an **NASE Action Alert**, we are asking all NASE members to call their two Senators and ask them to become co-sponsors of S. 1260. Members need to hear from their voting constituents the importance of supporting legislation that would impact not only them individually, but the 22 million self-employed business owners across the country.



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