



Editor's Note

Summer is such a great time to relax and think about what we need to be doing to get our businesses geared back up for the Fall. I hope that this issue will give everyone some insights and ideas to help you grow your business.

I have taken over Tawnya's role as Editor of the Newsletter. We have a great team of people who have worked very hard at getting the summer issue put together. I want to thank Hilary Feindel; Michelle Medd; Fran Banner; Annick Fransen; Diane Coville; Danielle Cawthorne; Nini Larsen and Robert Ménard. Without all of their efforts, we could not have pulled this Newsletter together so quickly. On behalf of everyone at CVAC, we want to thank Tawnya for all her hard work and dedication to the Newsletter, and wish her every success in her new endeavors. ❖

Caroline Jarzabek – [CMJ Virtual Office Manager](#)

Founders Note

Elayne Whitfield, CCVA, MVA, PREVA
[Executive Assistance](#)

Janice Byer, CCVA, MVA
[Docu-Type Administrative Services](#)

Summer is in full swing however, many VAs find this time of year to be a slow one. This is normal for our industry as well as many, many other industries. While things are slow, it is time to think about what you are going to do in the Fall to jumpstart more sales. Generate some chatter on the CVAC email discussion list and ask your questions about how to achieve this, or offer your ideas. We can all benefit from your involvement.

Also, we want to welcome all the new members to CVAC. We hope you find our organization and your fellow members helpful in your efforts to grow your business.

One final note, thank you to our NEW Newsletter committee for putting together such an informative newsletter. Great job on your first issue as a team, everyone. Can't wait to see what you have in store for the Fall issue. ❖

Janice & Elayne info@cvac.ca

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MEMBERSHIP RENEWALS

Remember that your membership with CVAC has a yearly renewal. If you are unsure of your renewal date, please contact info@cvac.ca

You can renew your membership at <http://www.cvac.ca/renewal.php>

We will send out several reminders and if we fail to get a response, our system will eliminate your email address from the full member's announcement list (where the RFPs are sent), disable your password for the member's only area of the website, and delete your contact information from the member directory.

DON'T FORGET TO RENEW YOUR MEMBERSHIP!

How to Drive Traffic to Your Website

Everybody will tell you that if you have a company, whether small or large and regardless of what you are offering, it is of paramount importance to have a website. On the other hand, if you have a website that is not generating any traffic because nobody knows you are there, it is kind of useless. They say in the movie "Field of Dreams", "If you build it, they will come", unfortunately that is not the case with the internet.

We all know the internet is an information highway with billions of sites. So, how do you direct potential clients to your site?

While your competitors are left in the dust, you can do various things to ensure you are not. There are several steps you can take to drive traffic, such as:

SEARCH ENGINE TRAFFIC

If your site comes up on the 2^d or even 3^d page you might think that's not bad with all the sites out there. Newsflash! Research shows people rarely look past the first 20 websites listed. According to Target Marketing Magazine when asked about top ways websites are discovered, search engines came in at 46%, compared to word-of-mouth at 20%. Search engines drive traffic to your site so how do you get high rankings with the search engines?

- Top ranking starts with the right keywords. It is important that your keywords and key phrases are the exact words your prospects are most likely to use and are of course relevant to your site. Try to do a search on one of the popular sites using one of your keywords and see how many sites are competing for this keyword.
- If you are targeting a specific market or region, for example, you will get top ten results faster if you had keyword phrases such as Virtual Assistant Ontario than simply Virtual Assistant.
- You should only concentrate on ranking high on the top search engines such as Google, Yahoo, MSN and the likes. Many of the other search engines are nothing more than a low-traffic waste of internet real estate. Research tells us that a top ranking on Google, Yahoo and MSN puts your website in front of more than 87% of all internet users.
- You can submit keywords yourself; it is recommended though that you contact people that specialize in getting you ranked high in the search engines. Be aware, do your research, as a lot of the companies that claim they are experts might just be after your pockets, and submit you to low-ranking sites.
- Establish links on your website. A site that obtains links on a frequent basis will be able to reach top position faster than other sites.
- The design of your site is also important for generating traffic, as it will facilitate top search engine placement.

COMMUNICATION MATERIAL

To drive traffic to your website, take advantage of all the opportunities you have when you communicate with clients and potential clients. Ensure that your URL address is on your business cards, letterhead, e-mail signature, fax cover sheet and all advertising and promotional material. Give your prospects the opportunity to visit your site without having to search for it on-line.

How to drive traffic to your website – con't.

ADVERTISING

Whether you are sending out email marketing, direct mail, or an ad in your local newspaper etc., it is important to list your URL for more information. You cannot possibly tell everything there is to know about you and your services in an ad, so make sure potential prospects can go to your website for more information.

STRATEGIC ALLIANCES

Create strategic alliances to generate traffic to your site. Form alliances and get a link to your website on their site and vice versa. Keep in mind though, there must be synergy between you and the strategic alliance, otherwise it might not entice people to visit your site. ❖

Submitted by Nini Larsen
The Danish Connection
www.tdcone.com

Please let us know of any get together's or CVAC member events that are taking place in your area. We will list you on our event calendar, broadcast the details of your event to the members and we would love to post a picture of the event too!

CVAC will contribute financially to local networking or trade show events. [Contact us](#) for more information. ❖



JOIN CVAC

BECOME A MEMBER

CVAC is by Canadian VAs, for Canadian VAs. Members of CVAC are in a variety of stages of running their Virtual Assistance businesses in Canada. Some have just started, while others have been at it for some time. By being in these different stages, we can share the do's and don'ts of running your business. Veteran VAs have "been there and done that" so they can enlighten others as to what works and what doesn't. New VAs have a fresh perspective and they bring new ideas to the group.

Whether you are already established in the VA industry, just opened your virtual business, or are in the research process of setting up your own VA practice and are seeking guidance, CVAC is for you!

Read more about the benefits of joining CVAC at <http://www.cvac.ca/member.php> ❖

TECHNOLOGY SIMPLIFIED

ARE YOU REALLY PROTECTED?

Recently I've seen a lot of talk about anti-virus programs, firewalls and spyware/registry cleaners. Though there is a lot of discussion going around, it occurs to me just how much we lean too much on the tools instead of really looking at the problem.

The challenge – of course – is keeping your computer, an integral part of your business, safe from viruses, snooping software and possible identity theft. Though it is good to have the latest tools and utilities at hand, if you don't practice safe computer use, then you will never be truly protected. In this article, I'd like to cover the basics of keeping your computer safe in the digital age.

1) E-mail attachments.

This is the most prolific way that viruses, Trojans and malware are spread. I tell people who send me messages that I accept only certain attachments that no matter how funny a screensaver, animation or program might be I will not accept them. No matter who sends you the e-mail never accept messages containing script or executable files. These could contain viruses that can damage your computer. If the attachment carries a com, exe, scr or bat extension, consider it a threat to your computer and delete the e-mail without running the attachment. You may offend the person trying pass on the information, but your computer will remain safe.

2) Being cautious on the web is not a bad thing

As I tend to explore the net a lot, I've often found interesting and unique websites. I've also come across dangerous web sites. I admit I am a paranoid web user, my browser settings are set to ask or notify me of any cookies, scripts or components a website might use. My diligence has paid off though. With my AntiVir antivirus program and my browser asking me about every cookie I come across, I've stopped malicious scripts and illegal cookie gathering from taking information or from controlling my computer. If a site is asking you to install scripts or track cookies, make sure you are the one in control of who gets your information.

3) Web Mail can be your friend

There are a lot of websites out there that ask you to enter your e-mail address for one reason or another. If you're unsure of what they will do with your e-mail address, then give them a web mail address. That way spam will go to the webmail providers who have great spam filters as opposed to clogging up your home and business e-mail accounts.

4) Know what you're downloading.

I test a lot of software. Part of my job as a technology consultant is knowing what to recommend to my clients, which means trying the software out for myself. Download shareware, freeware and other software from recognized sites. No matter what it is, always scan it for viruses before you install it. Keep peer-to-peer download programs off your business computer as many of them such as Kazaa carry so much spyware that counting it all off can make one's head spin! Once in your system, they are almost impossible to remove. Spyware programs are the most nefarious tools used by crackers to track your Internet activity and leach your personal information.

In today's information age, the old proverb of 'It's not what you have, it's how you use it' is very much alive and kicking. Technology changes almost every day. If it's hard for us computer professionals to keep up with the latest trends and information, then you can be safe in admitting that you may not know all there is either. Knowledge is power, if you are unsure about something new, or if you see something out of the ordinary, do not hesitate in asking for a little guidance. Your data is the lifeblood of your business, keep it safe, and keep back-ups, programs can be reinstalled, lost data cannot. ❖

Submitted by Robert Ménard

<http://northflow.webhop.biz>

CURMUDGEON'S CORNER

I am one of those people who will not go into a store if the signage is misspelled, and I will not do business with anyone whose flyer contains a typo. I'm not proud of this; I'd much rather be tolerant and easy going, but I've been crotchety since I was a teenager, so I don't expect things are going to get any better at this point.

I married a grumpy man, I surround myself with crotchety friends, and some days I feel almost normal.

As a VA, I can turn my character flaw into an advantage. I have an eagle eye for errors and this makes me a great proofreader.

Our clients depend on us to produce documents and marketing materials that are grammatically perfect, with no spelling or punctuation errors. This column will focus on the most common errors that we see in marketing materials, letters and emails.

Today we will discuss acronyms. In the English language, acronyms are considered words, and should be treated in the same way.

To show possession, you should use an apostrophe.

- It is a VA's responsibility to check messages twice a day.
- The UN's decisions have far-reaching consequences.

To pluralize an acronym, you should just add an s.

- Some VAs prefer to use a laptop.
- PDAs are becoming more popular with VAs.

The use of the apostrophe to pluralize acronyms has become so commonplace that it is considered acceptable by some. We are not aiming for acceptable. Everything that we deliver to our clients should be of the highest possible quality.

We welcome submissions from CVAC members. I'm sure most of you have a pet peeve. If you see it in print and it makes you cringe, e-mail me at cawthorneservices@rogers.com. ❖

Submitted by Danielle Cawthorne

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CANADA POSTAL GUIDE

Have you ever noticed the orange bar code, which appears (usually at the bottom), on envelopes you receive through the mail?

Some have them, others don't. Know why????

All envelopes are marked with this bar code. However, some are encoded with "invisible" ink, which only the postal computerized sorting machines can detect. Whether or not you can see it, it means that the address, including postal code, has been read correctly and allows the envelope to be sent to the proper sorting bins.

A typed envelope, which has been properly addressed, will pass through the electronic computerized system at the rate of 30,000 pieces per hour or 11 million pieces per day.

A personal hand-written letter on the other hand, will be processed at approximately 2,000 pieces per day, as each piece must be read by a postal worker and cannot be scanned by the computerized equipment.

What are the Standards for addressing envelopes?

According to the Guidelines that Canada Post has developed, (this applies to labels as well)

- 1) 10 or 12 pt is the suggested font size in order for the envelope to be properly scanned. Smaller font sizes may cause them to be rejected by the scanner and then it has to be read by a postal worker.

What to avoid:

- ❖ Decorative fonts
 - ❖ Script fonts
 - ❖ Italics
 - ❖ Underlining
 - ❖ Bold
- 2) Upper Case Letters should be used (however, lower case will be accepted due to individual preference or other considerations).
 - a) All lines must be formatted flush-left.
 - b) No conflicting or irrelevant information should be given. e.g. If you have a physical address and a mailing address, only the mailing address should be given.
 - c) Addresses must be less than 40 characters per line, excluding spaces.
 - 3) **NO** punctuation (no commas, periods, etc.) or **number sign (#)** in the address unless it is part of the official Street or City name (e.g. ST. JOHN'S NL) Punctuation can be used in titles and/or names of individuals or organizations.

The last three lines of the address are the most important.

Begin with the bottom line (line 1). This should contain the Municipality (one space) Province (two spaces) and then the Postal Code.

EXAMPLE: (line 1) MISSISSAUGA ON L5N 2S5

Municipality is the City, Town, Village, Community or Post Office acknowledged by the Post Office as a valid mailing destination. The official name as recognized in the municipality must be used. For example, you must use "Trois-Rivieres" and not "Three Rivers". If in doubt, check the Postal Code Directory for the spelling.

The next line (line2) should contain the Main address.

EXAMPLE: (line 2) 6630 TURNER VALLEY RD APT 10
(line 1) MISSISSAUGA ON L5N 2S5

If the Street is a number followed by ST ND RD TH (1ST, 2ND, 3RD, 4TH AVE etc.) there should be no space between the number and the ST ND RD TH.

Where Street direction is required, it must be identified by a one or two digit symbol – N S SW etc. e.g. 23 2ND AVE NW

If the Street name is numeric, there should be NO HYPHEN between building (or house) number and Street name.

EXAMPLE (line 2) 6630 TURNER VALLEY RD APT 10

ALTERNATIVE 10-6630 TURNER VALLEY RD

OR (line 3) APT 10
(line 2) 6630 TURNER VALLEY RD

A hyphen should be used between apartment number and building number if put on the same line. e.g. 101-152 136TH ST NW.

The next line (line 3) should contain the PERSONS(S)/COMPANY/ORGANIZATION

EXAMPLE (line 3) WORLD VISION CANADA
(line 2) 6630 TURNER VALLEY RD APT 10

Or 10-6630 TURNER VALLEY RD
(line 1) MISSISSAUGA ON L5N 2S5

ALTERNATE (line 4) WORLD VISION CANADA
(line 3) APT 10
(line 2) 6630 TURNER VALLEY RD
(line 1) MISSISSAUGA ON L5N 2S5

Additional information such as a person's name can be added at the lines above the ADDRESSEE LINE

EXAMPLE MR DON SCOTT
PRESIDENT
WORLD VISION CANADA
Or
WORLD VISION CANADA
C/O MR DON SCOTT
6630 TURNER VALLEY RD APT 10
MISSISSAUGA ON L5N 2S5

MAIL TO THE UNITED STATES

The Postal Computerized Sorting system reads only lines 1 and 2 of the address block. Line 1 should be USA and line 2 should be the full name of the MUNICIPALITY (one space) STATE (two spaces) ZIP CODE (the two character symbol for the State is preferred)

EXAMPLE MRS B ROSS
4417 BROOKS ST NE
WASHINGTON DC 20019-4649
USA

INTERNATIONAL MAIL

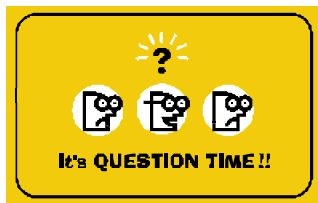
The Postal Computerized Sorting system only reads the COUNTRY NAME which should be on Line 1

EXAMPLE MR & MRS CLARK
17 RUSSEL DR
LONDON W1P 6HQ
GREAT BRITAIN

COST TO MAIL A LETTER IN CANADA

30 gr (or less)	\$.50¢
31 – 50 gr	\$.85¢
51 – 100 gr	\$1.00
101 – 200 gr	\$1.70
201 – 500 gr	\$2.45

continued on page 7.



Q: I have put an e-mail recipient on my 'white list' but messages are still being rejected from this person. Here is the reason that comes with the email message. Reason: Remote SMTP server has rejected address.

A: Two possibilities:

1. Although that email address is on their allow list, they have the ISP in their filters as Spam. This will cause a conflict.
2. The address in the allow list is part of a redirect service. Do messages to that address get sent directly or is it a catch-all alias that is redirected to a different account?

These will confuse some mail filters. What program are they using to send mail? If they're using Norton Firewall or similar applications to screen spam, its sensitivity might be set too high.

Q: What is a good online program where I can take a map of the US and plot various points on it?

A: Mappoint is a good program. It's a Microsoft product that allows you to take North American maps and plot – using pushpins – a variety of different areas.

Q: I am in need of a program or utility that can capture a screenshot of the websites I have built but without the taskbar or top part of my browser being shown.

A: All I do is have the screen on my desktop that I want a screenshot of, then I push the key "Print Screen" on the top row. This will copy the entire screen to the clipboard. Then, just open up your favourite graphics program; create a new file and "PASTE". That is how I make all my screenshots. You can then clip the parts out that you don't want.

You can download a trial version of software made by Qarbon. They are called viewlets and though it is a lot of work to get it set up. It is really cool. You can create screenshots or actually make movies of what you are doing on your computer. Check out the trial before you buy it – <http://www.qarbon.com>
Screen Hunter from – <http://www.wisdom-soft.com> - is free and easy to use.

Q: How can I post a file to my site and have only certain clients have access to the file and download it?

A: To post a file for only one client to download:
First, create a new page specifically for the person who will be downloading the file. But say "NO" when asked to link the page to other pages on the site. Then you will type a word on the new blank page to be used as a link for the file. Highlight the word and click on "upload", which allows you to select the file from your PC. Then send the URL of the page with the file link to the person who will click on the file link and download the file. If your client wants the file to be available to everyone, he would place the link on an existing web page. ❖

Hilary Feindel
www.feindelcompany.ca

For more on Questions and Answers, Please visit the archives at:
<http://groups.yahoo.com/group/CVAConnection>

Wearing the Right Shade Can Boost Your Self Esteem!

RED – gives you an energy boost

PINK – relaxes mental tension

MAROON – protects you from intrusive people

ORANGE – combats confusion

PEACH – protects you from energy loss

YELLOW – balances depression

GREEN – helps you to deal with emotional stress

BLUE/GREEN – restores faith

LIGHT BLUE – keeps you strong in emotionally draining situations

DARK BLUE – protects against failure

MAUVE – helps you stop worrying

PURPLE – reduces outside pressures

BROWN – makes you feel secure

BLACK – protects you against emotional over-sensitivity

WHITE – releases you from feeling overburdened

GRAY – counteracts over involvement

SILVER – reinforces your self-esteem

GOLD – protects you from loss. ❖

Submitted by Michelle Medd
Administrative Essentials
adminessentials@brktel.on.ca

A WORD TO THE WISE.

"Do first what you dread most." – Anonymous

"You cannot build a reputation on what you intend to do."
Liz Smith

"Twenty years from now you will be more disappointed by the things you didn't do than by the ones you did. So throw off the bowlines. Sail away from the safe harbor. Catch the trade winds in your sails. Explore. Dream." – Mark Twain

"if you really want to do something, you will find a way. If you don't, you will find an excuse." – Anonymous

"Always do right. This will gratify some people and astonish the rest." – Mark Twain

"Never be afraid to try something new. Remember, amateurs built the ark, professionals built the Titanic."
Anonymous

"Find a niche and scratch it." - Anonymous

"I try to take one day at a time, but sometimes several days attack me at once." – Ashleigh Brilliant ❖

BUSINESS ETIQUETTE AND COMMON SENSE

Business Etiquette is a demonstration of concern for and consideration of the people with whom you come into contact with everyday on the job. The term **common sense** describes beliefs or propositions that seem, to most people, to be prudent and of sound judgment, without dependence upon esoteric knowledge.

Etiquette and Common sense will be a usual column in the newsletter and new ideas will be published under this feature. Be sure to check back often for the hottest articles relating to these topics and how to apply them to your business. This feature will assist you in developing enhanced relationships with your clients.

INTERPERSONAL SKILLS

1. Speak clearly and appropriately

The most irritating speech habit is that people do not enunciate clearly. It is easy for someone else to pick up on our sloppy speech patterns than to hear ourselves. The benefits of correct enunciation are:

- they form a better impression of you as you speak, thinking of you as an educated, knowledgeable person, more worthy of trust
- you are able to focus on the message you are communicating.

Speaking appropriately includes using monotone voice and making sure to use the appropriate variety in vocals.

When speaking in a monotonous voice, it is impossible for your client to maintain any interest in what you are saying.

Using appropriate vocal variety allows the client to hear you more pleasantly. If you speak in a tired/bored voice, the client assumes you and your business are tedious, or you are just not interested.

As a businessperson, you can clearly see the many reasons to fix these problems!

2. Listen Effectively

Listening is part of the communication process, and learning the art of listening, can make you a better communicator and negotiator. We fall short all too often because **instead of listening, we are thinking about how to respond**. Here are some ways to improve your listening skills:

- **Stop talking** (this is harder than it sounds).
- **Be completely present** eliminate distractions and interruptions.
- **Listen between the lines**. Tone of voice, inflection and body language can change the meanings of words.
- **Be aware** of your own assumptions, attitudes and beliefs.
- **Show clients you care**. Be enthusiastic, interested and curious.

3. Project a positive attitude

It is extremely important to project a positive image. Clients evaluate not only what is presented, but also who presents it. The only attitude that is appropriate is an upbeat positive one! If you do not have a positive attitude about what you are talking about, then why should your client?

When speaking with your client, your tone should be confident not authoritative. You should also make sure you know what you are talking about.

4. Use appropriate body language

Body language comprises gestures, stance, and facial expression. When you are presenting, strong, positive body language it becomes an essential tool in helping you build credibility, express your emotions, and connect with your clients.

1. **Gestures** – use your hands! Use them to help emphasize a point, to release tension, and to engage your clients.
2. **Stance** – your stance can tell the client if you are happy, scared, confident, or uncomfortable.
3. **Facial Expressions** – the movements of your eyes, mouth, and facial muscles can build a connection with your client. Eye focus is the most important element.

5. Resolve conflicts

Dealing with other people, you will, eventually, have to deal with conflict. Since no two people view the world exactly the same way, disagreement is quite normal.

When negotiating with your clients, it is always important to keep in mind that both parties are seeking a WIN/WIN situation. No one wants to feel like they are giving something away for nothing. In order to avoid conflicts, there are certain principles you can apply to increase your chances of a successful negotiation.

- Avoid defend-attack interaction: non-productive every time!
- Seek more information: ask a lot of questions!
- Check understanding and summarize: make sure that you understand everything!
- Try to understand the client's perspective: communication is more than just listening; try to see it their way! ❖

Submitted by Michelle Medd
Administrative Essentials

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KEEP YOUR EYES OPEN FOR AN UPCOMING ANNOUNCEMENT FOR FULL MEMBERS!

WE WILL BE ADDING A FEW NEW SPECIAL OFFERS. IT IS ALL IN THE WORKS AND WILL BE AVAILABLE OVER THE NEXT COUPLE OF MONTHS.

WE ARE ALWAYS ON THE LOOKOUT FOR VOLUNTEERS TO HELP BUILD CVAC.

CONTACT info@cvac.ca if you can spare some time.

CANADA POSTAL GUIDE – con't.

NOTE: Customers mailing envelopes that are dark green, dark blue, dark red or black will be charged the Other Letter mail Price, except if paid by postage stamp. Also, Standard Short and Long Letter mail mailed in closed, transparent wrapping will be subject to the Other Letter mail Price.

CANADIAN PROVINCES AND TERRITORIES

ENGLISH NAME	SYMBOL	FRENCH NAME
Alberta	AB	Alberta
British Columbia	BC	Colombie-Britannique
Manitoba	MB	Manitoba
New Brunswick	NB	Nouveau-Brunswick
Newfoundland & Labrador	NL	Terre-Neuve-et-Labrador
Northwest Territories	NT	Territoires du Nord-Ouest
Nova Scotia	NS	Nouvelle-Écosse
Nunavut	NU	Nunavut
Ontario	ON	Ontario
Prince Edward Island	PE	Île du Prince Édouard
Quebec	QC	Québec
Saskatchewan	SK	Saskatchewan
Yukon	YT	Yukon

For further information go to:

<http://www.canadapost.ca/personal/tools/pg/standards/cps1-05-e.asp#c014> ❖

Submitted by Fran Banner
Guildwood Virtual Office Services.
www.guildwoodvos.ca

A CORPORATE ATTORNEY SENT THE FOLLOWING OUT TO THE EMPLOYEES IN HIS COMPANY

1. The next time you order cheques, have only your initials (instead of first name) and last name put on them. If someone takes your chequebook, they will not know if you sign with just your initials or your first name, but your bank will know.
2. Do not just sign the back of your credit cards. Instead, put your signature with "PHOTO ID REQUIRED".
3. When you are writing cheques to pay on your credit card accounts, DO NOT put the complete account number on the "for line" . Instead, just put the last four numbers. The credit card company knows the rest of the number, and anyone who might be handling your cheque as it passes through all the cheque-processing channels won't have access to it.

Put your work phone number on your cheques instead of your home number. If you have a PO Box, use that instead of your home address. If you do not have a PO Box, use your work address. Never have your SIN# printed on your cheques. (DUH!) You can add it if it is necessary. However, if you have it printed, anyone can get it.

4. Place the contents of your wallet on a photocopy machine. Do both sides of each license, credit card, etc. You will know what you had in your wallet and all of the account numbers and phone numbers to call and cancel. Keep the photocopy in a safe place. I also carry a photocopy of my passport when traveling either here or abroad. We've all heard horror stories about the fraud that's committed on us in stealing a name, address, SIN and credit cards.

A CORPORATE ATTORNEY – con't.

Unfortunately, I, an attorney, have firsthand knowledge because my wallet was stolen last month. Within a week, the thief(s) ordered an expensive monthly cell phone package, applied for a VISA credit card, had a credit line approved to buy a Gateway computer, received a PIN number from DMV to change my driving record information online and more. However, here is some critical information to limit the damage in case this happens to you or someone you know:

1. We have been told we should cancel our credit cards immediately. However, the key is having the toll free numbers and your card numbers handy so you know whom to call. Keep those where you can find them.
2. File a police report immediately in the jurisdiction where your credit cards, etc. were stolen. This proves to credit providers you were diligent, and this is a first step toward an investigation (if there ever is one).
3. But here's what is perhaps most important of all: (I never even thought to do this).
4. Call the two national credit reporting organizations immediately to place a fraud alert on your name and Social Insurance Number. I had never heard of doing that until advised by a bank that called to tell me an application for credit was made over the Internet in my name. The alert means any company that checks your credit knows your information was stolen, and they have to contact you by phone to authorize new credit.

By the time I was advised to do this, almost two weeks after the theft, all the damage had been done. There are records of all the credit checks initiated by the thieves' purchases, none of which I knew about before placing the alert. Since then, no additional damage has been done, and the thieves threw my wallet away, this weekend (someone turned it in). It seems to have stopped them dead in their tracks.

Now here are the numbers you always need to contact when your wallet, etc. has been stolen.

- 1) Equifax Canada 1-877-249-2705
- 2) TransUnion 1-877-525-3823 ❖

Submitted by Diane Coville
DLCoville.

www.barrierservices4seniors.ca

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