



CONSULTANTS IN MINNESOTA

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PRESIDENT'S MESSAGE

BY
WADE HERSCHBERGER

Greetings,

For those that didn't make it, you missed a good presentation on open source software last month. Interesting discussion about what exactly open source is and isn't and how it works.

Thanks to Bill McTeer for volunteering to organize our Strictly Business booth and presentation. I'm sure he'll get a lot of support from the local chapter members for booth duty and help with the presentation.

I'm sure all of us have our set of utilities that we find useful. I have several that I use that I'll share with you. Some of these are free; some are purchased. By the way, no one is paying me to endorse these products ?.

An important one for me is

Next Meeting

Thurs, Oct 16

"What are we going to be when we grow up?"

By Joan Barnes

Axel's in the Radisson Hotel

Social Hr: 5:30 Dinner 6:30

Members \$25 NonMembers \$28

RSVP to Jack Rose

VMWare, a utility that allows you to run multiple virtual (only software) computer systems on a single physical computer system. I find this extremely valuable for setting up prototype networking environments to test various types of connectivity. I can carry a whole networked environment on my laptop! It

is also easy to save and restore special configurations to save on environment reset setup time. Earlier versions had configuration stability and/or performance issues, but the current version is a very solid product. It costs around \$300 from www.vmware.com.

Having grown up on UNIX (and VMS, but that's beside the point), I get very

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ARE AMERICANS DOING THEIR BEST AT SAVING FOR RETIREMENT?

BY ERIC.GIBSON@MUTUALOFOMAHA.COM

Life after retirement. You want it to be filled with things you enjoy doing the most. Maybe you plan to travel or pursue a hobby - or even just spend more time with your family. Whatever your dreams, you want to have enough money to live comfortably.

Several recent studies have shed light on the habits of retirement plan inves-

tors. Not all the statistics are encouraging.

AARP Finds We're Not Saving Enough

In their report, How Americans Save, AARP and the Public Policy Institute caution that most Americans don't have adequate retirement savings and won't

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Words to the Wise

by Kim T. Gordon and Herschell G. Lewis

The language you use motivates a response and produces results.

Try these tips for fine-tuning your marketing copy

Ever wonder why detergent marketers are forever touting their products as "new and improved"? It's because certain words have historically produced higher results and better return on investment for marketing dollars spent. Trouble is, we may have burned out many of these words and phrases through overuse. That means we have to find more ways to establish a rapport with the audience.

Use Informal Language: one way to establish rapport is through informal language. In e-mail and direct-mail communication, for example, Lewis recommends trading in formal words, such as "however" and "thank you," for informal ones like "but" and "thanks."

Use Contractions: Contractions, once considered too informal for use in marketing materials, are now accepted. Use separate words to you make a stronger point.

Open with a Question: Why? Because questions hook you-they involve you, and

they have an emotional overtone. Using a question also allows you to direct the answer. By posing a question in an ad or e-mail-such as "Would you like to save 30 percent on your next order?"-you can prompt the reader to respond affirmatively.

Emphasize the "What": Successful copy is about the "what" not the "why." The words "quality," "value" and "service" are bad because they have to be hooked to an explanation of why. "Any advertising claim that spurs the question 'In what way?' is automatically defective,"

Be careful how you use numbers: What if McDonald's Quarter-Pounder were called the 4-Ouncer?" Using numbers can make an amount seem bigger or smaller, or a time interval feel shorter or longer. "If 60 Minutes were called One Hour, its ratings would drop, because viewers might not want to commit that much time,"

PRESIDENT'S MESSAGE CONT.

(Continued from page 1)

frustrated with the scripting capabilities available out-of-the-box with Windows. DOS command shells are better than a poke in the eye with a sharp stick, but not by much! I use the CYGWIN utilities that provide a large subset of standard UNIX shells and utilities, enabling me to use my familiar UNIX scripting environment in Windows. It even includes XFree86, an X-windows server for Windows. It may not be quite as good as Hummingbird's Exceed, but it good enough for my needs. It's free software from www.cygwin.com.

For those that manage multiple computer systems, it's useful to be able to control all of them from a single keyboard, mouse and monitor. KVM switches are the hardware solution to this problem, but often I find that just

being able to open a window to the console of a remote machine can allow me to see multiple machines at once (assuming you have enough screen real estate) and copy/paste from one machine to another. Unfortunately Windows doesn't support X-Windows, so you're stuck with bit-scraping utilities. I use VNC, though there are many other utilities out there that perform the same function, including Microsoft Terminal Server. Again, VNC may not be best of breed but it supports almost any platform, Windows and *nix and the price is right! It's free from www.realvnc.com.

There are probably a dozen more utilities that I use regularly, but I don't have space to go into them all. I'm interested in what utilities you all find particularly useful...

Wade

ARE AMERICANS DOING THEIR BEST AT SAVING FOR RETIREMENT? CONT.

(Continued from page 1)

be able to maintain their current standard of living after they retire. Certain baby boomers - individuals born between 1946 and 1964 - may be particularly vulnerable to this trend.

As expected, retirement savings increase with income. Eight-five percent of households with incomes of \$100,000 or more have money saved for retirement. The median savings amount for these households is \$85,000.

EBRI/ICI's Database

The Employee Benefit Research Institute and the Investment Company Institute collaborate on the Participant Directed Retirement Plan Data Collection Project, a multi-year effort that tracks changes in retirement plan investing. The 2000 data - the most recent available - is based on information from 11.8 million 401(k) plan participants in 35,367 plans.

The data shows participants investing more of their account balances in equity funds at the end of 2000, compared with 44 percent in 1996. Younger participants in their 20s were invested in equity funds, compared with 40 percent of account balances for individuals in their 60s.

Average account balances among 401(k) participants in 2000 varied by age as follows: For participants in their 20s, the average balance was \$10,431; 30s - \$33,125; 40s - \$62,694; 50s - \$95,836; 60s - \$115,206.

Hewitt Associates: Savings Trends

As in the previous studies, How Well Are Employees Saving and Investing in 401(k) Plans - The 2000 Hewitt Universe Benchmarks found that plan participation increases with age and also with number of years on the job. Equity funds are the investment of choice. However, participants don't take advantage of their plan options. Although the average 401(k) plan offers 12 funds, the average number of funds held by participants is 3.3. A surprising 21 percent of surveyed participants own only a single fund.

Events of the past couple of years have reminded investors that the stock market can be volatile. That's why it's important to diversify your portfolio with a variety of investments from different asset classes. Periodically reviewing your risk tolerance and your asset allocation can help keep your investments on track with your goals.

Eric Gibson

Americans don't have adequate retirement savings and won't be able to maintain their current standard of living after they retire.

HOW TO MAKE BUSINESS COME TO YOU

BY DAVID FREY DAVID@MARKETINGBESTPRACTICES.COM

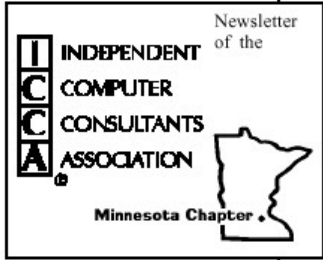
There is a misconception in small businesses that your marketing's most important function is to promote your products and services. In fact, the most important function of your marketing should be to establish that you are knowledgeable and can be trusted.

Most of us do business with people we trust. Even if you have the lowest prices, if your prospect doesn't trust you, it will be difficult to close the sale. This is the basis for Education-Based Marketing.

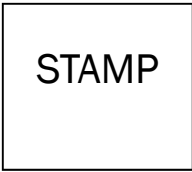
Education-Based Marketing is a powerful marketing strategy that establishes trust and credibility using educational messages. It is the direct opposite of traditional marketing, which uses selling-based messages.

People are tired of hearing worn-out, old sales pitches. Barriers shoot up the moment you begin delivering a sales pitch. In contrast, people sit up and listen when you share important facts and expert information that help them make a good buying decision.

Education-Based Marketing is the process used to attract and land highly-qualified clients by giving them what they want: information and advice, and removing what they don't want: a sales pitch



5930 N. Oakview Lane
Plymouth, MN 55442



First Class Mail



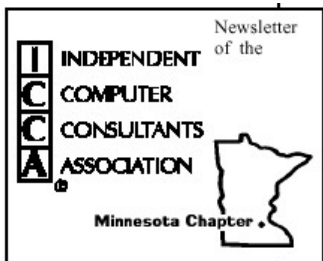
HOW DOES FIBEROPTICS WORK?

WWW.HOWSTUFFWORKS.COM

Suppose you want to shine a flashlight beam down a long, straight hallway. Just point the beam straight down the hallway -- light travels in straight lines, so it is no problem. What if the hallway has a bend in it? You could place a mirror at the bend to reflect the light beam around the corner. What if the hallway is very winding with multiple bends? You might line the walls with mirrors and angle the beam so that it bounces from side-to-side all along the hallway. This is exactly what happens in an optical fiber.

The light in a fiber-optic cable travels through the core (hallway) by constantly bouncing from the clad-

ding (mirror-lined walls), a principle called total internal reflection. Because the cladding does not absorb any light from the core, the light wave can travel great distances. However, some of the light signal degrades within the fiber, mostly due to impurities in the glass. The extent that the signal degrades depends on the purity of the glass and the wavelength of the transmitted light (for example, 850 nm = 60 to 75 percent/km; 1,300 nm = 50 to 60 percent/km; 1,550 nm is greater than 50 percent/km). Some premium optical fibers show much less signal degradation -- less than 10 percent/km at 1,550 nm.



*When You Hire One of Us, You
Get Our Collective Knowledge and
Experience*