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Call For Articles

Can you write a few paragraphs on an interesting topic related to what you do for a living? ICCA of Minnesota is looking for articles for this newsletter, for our web page, and for submission to larger-circulation journals.

Please help!

Send articles or story ideas to editors@icca-mn.org, or call us at 612-245-ICCA.

5 PATHS TO PERSUASION

In today's tough business environment, deals are being lost, promotions are being scuttled, and raises are being denied because people lack the necessary skills to effectively persuade others. Even win-win proposals that should have been no-brainers are instead being tabled--the victims of intense scrutiny and skepticism. Indeed, especially in tough times, good ideas do not sell themselves; they need help.

The Five Paths to Persuasion, we presents a new framework for understanding how best to influence others. From their study of nearly seventeen hundred executives, they have found that persuasion is most effective when it's tailored to one of five types of people:

- **Charismatics**, like Jack Welch and Oprah Winfrey, who are easily enthralled with new ideas, particularly bold and innovative ones, but will not make a move until they are sure that others have thought through the details
- **Thinkers**, like Bill Gates and Michael Dell, who need to cautiously and methodically work through each pro and con of every

Next Meeting Consultants and Contracts

By Fred Kopplin,
Attorney-At-Law

Thur, June 17

Wyndham Mpls Airport Hotel
4460 W 78th St. Circle

Bloomington, MN

Mentoring 5:30PM Dinner 6:30PM

Members \$25 Non-Members \$28

RSVP 651.257.2570

conceivable option before rendering a decision

- **Skeptics**, like Larry Ellison and Ted Turner, who are highly suspicious of every piece of information and will rarely trust anything that doesn't fit with their worldview

- **Followers**, like Carly Fiorina and Peter Coors, who make decisions based mainly on how other trusted people, including themselves, have made similar decisions in the past

- **Controllers**, like Martha Stewart and Ross Perot, who must be in charge of every aspect of the decision-making process and need to have some ownership of an idea before proceeding with it

The five styles of decision making span a wide range of behavioral characteristics. Controllers, for instance, shun risk, whereas Charismatics actively seek it out. But in spite of such differences, people often mistakenly use a one-size-fits-all approach when trying to persuade others, concentrating too much on the content of their argument and not enough on how the intended recipient wants to receive that information. In fact, numerous

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5 PATHS TO PERSUASION CONT.

companies force their salespeople to use canned presentations, with the same format and order of information--down to the exact number of PowerPoint slides!--for different customers in diverse industries. Another common mistake is that people misapply the Golden Rule: They try to sway others as they themselves would like to be persuaded.

Such tactics simply don't work. Their research has shown that far too many decisions have gone the wrong way because of a crucial mismatch in how information was presented versus how it should have been presented. An argument geared for a Follower, for instance, might easily flop when delivered to a Skeptic, no matter how terrific the ideas. Instead, people should tailor their presentations to the executives they are trying to persuade, using the best language to deliver the right information in the most effective sequence and format. After all, Bill Gates and Oprah Winfrey do not make important business decisions in the same way. Knowing the differences can dramatically improve your ability to sway executives like them.



Editor's Comment:

5 Paths to Persuasion is an excellent book. It explains how to decide what type of decision-maker you are talking to and how to influence them by speaking to their decision-making style. For anyone who has to get

people to say "yes" in business--and we all do. This is good reading.

The 5 Paths to Persuasion

by Robert B. Miller, Gary A. Williams and Alden M. Hayashi

Published by Warner Books

ISBN: 0446532398

NEW WORM EXPLOITS MULTIPLE WINDOWS FLAWS BY GREGG KEIZER

A new worm that may be double the trouble was spotted in the wild Thursday 6/3/2004 by several anti-virus firms.

Dubbed Plexus, by Moscow-based Kaspersky Labs, and Explet.a, by Symantec, the worm uses multiple methods to infect PCs, including exploiting a pair of vulnerabilities in Windows.

"The worm's payload threatens systems worldwide," said Kaspersky Labs in an e-mailed statement.

Although its payload can arrive in the more traditional manner as an executable file attachment to an e-mail message, Plexus/Explet can also infect systems without any human intervention by exploiting 2003's RPC DCOM vulnerability--the one that MSBlast used last August--and this year's LSASS vulnerability, the route that Sasser took in late April and early May.

Both vulnerabilities can be exploited by attackers without requiring any user action. Like its MSBlast and Sasser predecessors, Plexus/Explet scans for unpatched systems--fixes for both vulnerabilities are available via Microsoft's Windows Update service Web site--and inserts its code unseen.

"The interesting thing about this worm is that it combines multiple vulnerabilities," said Vincent Gulletto, the vice president of Network Associates' AVERT research team. Network Associates has trapped a sample of the worm, but has not yet assigned it a name.

"We're only going to see more of this as we go forward," said Gulletto. "Hackers are trying to use multiple opportunities to infect systems, use as many different avenues as possible."

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ICCA-MN TO EXHIBIT AT STRICTLY BUSINESS TECHNOLOGY EXPO MINNEAPOLIS CONVENTION CENTER WED JUNE 9 & THUR JUNE 10 BY BILL MCTEER



For the umpteenth (at least 8) year, ICCA-MN will have a booth (number 230) at the Strictly Business Expo this year. If you can help staff the booth or need tickets to provide to your clients, please contact Bill McTeer icca@mctsys.com or 612-333-4115

Strictly Business is a 22 year-old resource

for collecting IT trends and strategies essential for developing efficiency, increasing revenue, and providing comprehensive customer service in today's competitive marketplace. IT professionals from established companies and start-up companies alike will find a wide-range of practical solutions for the most demanding business challenges. Join us this June at the region's only technology expo for another exciting year of innovations and connections.

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PLEXUS/EXPLET VIRUS CONT.

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"This is a perfect example of a blended threat," added Brian Dunphy, the director of Symantec's managed securities services group. "It's primarily a mass-mailer from what we've seen so far, but like worms such as Nimda, it exploits multiple vulnerabilities within Windows."

Nimda, a worm that debuted in 2001, exploited multiple vulnerabilities simultaneously, as well as backdoors left by the even older Code Red. It was "the mother of all proof-of-concept viruses," according to Network Associates' Gullotto. But malicious code that tries to take advantage of more than one vulnerability in Windows is still "relatively uncommon," he added.

Plexus/Explet can also arrive as one of five different .exe file attachments in messages using one of five different subject lines, and uses a third method to spread through shared network folders and the KaZaa file-sharing network. When using that tactic, the worm may be tucked into a file named "Shrek_2.exe," an attempt to entice users to open the file thinking it's a digital copy of the popular animated film that opened recently.

The worm also specifically targets Kaspersky Labs' anti-virus software by disabling its automatic update capabilities. "Plexus replaces the contents of a folder in the system registry: until this folder is deleted from infected machines, users will need to download updates manually," warned Alexey Zernov of Kaspersky.

Although Symantec wasn't able to confirm, Kaspersky Labs claimed that its analysis revealed that some of the code in Plexus/Explet is re-used source code from the destructive MyDoom worm of earlier this year.

"But I wouldn't be surprised if that's the case," said Dunphy. "It's very common for viruses to share code these days."

Currently, Plexus/Explet is rated as a "moderate" threat by Kaspersky and a "2" by Symantec, using its 1 through 5 scale. But because the worm opens a backdoor via TCP port 1250, then reports back when it infects a system, both security firms are watching the worm closely.

"If it does go wide scale," said Dunphy, "the backdoor could be used to plant additional code, to essentially upgrade the worm."

The success of worms such as Plexus/Explet and Korgo are additional proof--as if it's needed--that not everyone is patching vulnerabilities in Microsoft's Windows.

NEXT GENERATION HEALTH INSURANCE

BY ERIC GIBSON



One of the most common buzz topics I have been running into lately with my clients has been health insurance. Many self-employed individuals are even contemplating going back to the

corporate world, simply because they can't afford to provide health insurance for their families as premiums continue to increase. With the passing of the new Medicare bill, effective January 1st, 2004, there is now a solution. Health Savings Accounts have arrived, and they may be the answer to affordable health coverage for both employers and employees.

If you are familiar with Medical Savings Accounts (MSAs), Health Savings Accounts use the same concept with more flexibility and less restrictions. The concept is quite simple: you use a qualifying high-deductible health insurance plan (\$1000 and up) in conjunction with a savings account with special benefits to pay for any possible medical expenses.

Here are the **main 5 reasons** why an HSA account might make sense for you:

1. **Tax Savings.** You are able to deduct your contributions to your HSA from your taxes, even if you don't
2. **Reduced Insurance Premiums.** Your insurance premiums are usually lowered by 20%-40% when you move from a low-deductible to a high deductible plan. You can use these savings to fund your HSA.
3. **Compound Interest.** Funds left in your HSA can grow with tax-deferred interest. Account values withdrawn for qualified medical expenses come out tax-free.
4. **Portability.** Even if you change jobs or health insurance plans, your HSA funds can go with you. You own your account.
5. **Long-Term Savings.** You can chose to invest your HSA account in mutual funds and stocks, just like an IRA. After age 65, you can make withdrawals for any reason without penalty.

Unlike the MSA plans, which were only available for self-employed individuals, HSAs can be set up for small, medium, and large businesses, as well as individuals needing coverage. Rather than pay ridiculous premiums for first-dollar coverage you may or may not need, you can reward yourself for staying healthy and plan for the future at the same time.

If you have questions about HSAs, or want to know if it might make sense in your situation, give me a call or an email. Also, make sure to attend the ICCA meeting on September 15th, where I will be going more in-depth on the topic.

Eric Gibson

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*Health Savings
Accounts are a new
alternative to Medical
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June's Motivational Quote

" YOU WILL NEVER BE GREATER THAN THE THOUGHTS THAT DOMINATE YOUR MIND. "

If it's true that you become what you think about most, it follows that the quantity and quality of success you achieve in your life will be in direct proportion to the size of your thoughts. If you allow your mind to be dominated by trivial matters, your achievements are likely to be unimportant. Discipline yourself to think about important things. Keep up with what's new in your field and with what's going on in the world. Make a list of good ideas that you can use anytime you are searching for a creative solution to a problem. Remember, small minds think about things; great minds think about ideas.

- Napoleon Hill