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Small Business Q & A: Beware Of Spam Withdrawals

By Tim Knox

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Q: I am so sick of all the spam that is sent to my business email address. I spend an hour every morning just trying to sort out the good email from the bad. I know I could just delete it all, but I'm afraid I'll accidentally delete email that might be important to my business. Short of unplugging my computer, what's the best solution for dealing with spam?

A: I feel your pain. I, too, miss the good old days when the only time you'd spend an hour dealing with spam was trying to pry it out of the can.

Due to the nature of my business, I get a lot of unwanted email. I've been working on the Internet since 1995 and my email address has been publicly exposed for most of that time, so I am a spammer's delight. It is no exaggeration to say that I used to receive more than 400 email messages a day. Out of those 400 messages about 10% were from people I knew, 10% were from people I needed to know, and the rest were from people that I would like to track down and field dress with a very dull knife.

Spammers, they are called... the scourge of the Internet... the digital kin of the lowly telemarketer and dreaded junk mailer.

After listening to me complain about spam for months, my lead engineer burst into my office a few weeks ago and announced, "I've solved our spam problem! I've installed a spam filter on our server that will prevent spam from getting through."

Great, I thought, now I can find something new to complain about.

I wondered what I would do with the extra two hours a day this wonderful spam filter would give me. My joy quickly waned when within a day my email went from 400 to 40. It was the saddest day of my life. Sitting there staring at my empty email box I suddenly felt very alone. At that moment I realized that not only had I come to expect the morning deluge of email, but I had come to find comfort in it. The spammers had become my friends. They wanted me to get rich quick and brighten my smile. They wanted to enhance my love life with generic Viagra and give me great deals on miniature cameras, low interest loans, waterfront property, and more. And the sheer number of folks

concerned about the abundance (or lack thereof) of my anatomy was incredibly heart warming.

And the ladies that sent me email were so nice. They were worried that I was lonely and offered to cure my loneliness if only I gave them a credit card number. How sweet is that?

After a few days the withdrawal symptoms ceased and I was happy to be free of the majority of the spam, though to this day I'm afraid that I might be missing out on something grand.

You and I are not alone, Anna. According to a recent study by eMarketer, the average Internet email user now receives 81 emails a day, and nearly one quarter of them are spam. Spam now makes up more than 40% of all email and costs U.S. companies more than \$10 billion annually. Seventy-six billion unsolicited e-mail messages will be delivered in 2003.

So how do spammers get your email address in the first place? It's easier than you might think. While some spam comes as a result of online purchases (yes, there are companies that will sell your email address no matter what their privacy policy says), that's just one of the ways spammers get you in their sites.

Spammers use "spider software" to crawl the web and harvest email address, so if you have a personal or company website that has your email posted on it, sooner or later a spam spider is going to grab your address and add it to the mill. Likewise when you sign up to take online surveys or receive email newsletters, you are potentially exposing yourself to spammers.

How can you reduce the amount of spam you get? Many people

think that you can't fight spam, so you should just accept it and move on. In other words, you can not fight the Borg, so smile and be assimilated into the fold. While spam is hard to eliminate, there are things you can do to lessen the amount of spam you receive and it's impact on your daily business life.

First, stop clicking on the "unsubscribe" links at the bottom of spam emails. While some of the links are valid and will get you removed from spammer's lists, other are actually there just to let the spammer know that your address is valid. Click the link to unsubscribe and you might actually see the amount of spam you receive increase.

Second, it's a good idea to have at least two e-mail addresses. Use one for personal or business use, and the other for surveys and online purchases.

Third, consider installing a spam blocking software on your computer or company network. There are a variety of spam blocking applications on the market that range in price from free to a hundred bucks. Though none of them will completely eliminate spam, they can greatly reduce the volume you receive. Search the Web for "spam filter" and investigate the ones that you feel are right for you.

Your Internet Service Provider should also offer an anti-spam application, but be careful how you use it. I have a client who recently increased the sensitivity of their ISP spam blocker to the point that nothing was getting delivered to their company email accounts, including their own company newsletter. They had effectively built an email brick wall that stopped the spam and everything else. Not a good idea.

Before investing in a commercial spam blocker you might also try adjusting the email filtering settings in your email software. Microsoft Outlook, for example, lets you set rules for handling incoming mail. The same is true with Outlook Express, Eudora, and Apple's Mail OSX. Each have built-in filtering features that can help eliminate unwanted email by parameters you set.

One thing to remember is that if spam didn't work, it would quickly go away. In other words, if spammers weren't profiting from sending unwanted emails they would go do something else.

Probably become a telemarketer or credit card debt collector.

Whether you use a commercial product or rely on your existing email software to filter out spam, just be careful that you don't batten down the hatches so tight that you no longer receive any email at all.

Here's to your success!

Tim Knox

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For information on starting your own online or eBay business, visit <http://www.dropshipwholesale.net>

Tim Knox as the president and CEO of two successful technology companies: B2Secure Inc., a Web-based hiring management software company; and Digital Graphiti Inc., a software development company. Tim is also the founder of dropshipwholesale.net, an ebusiness dedicated to the success of online entrepreneurs. <http://www.dropshipwholesale.net> <http://www.smallbusinessqa.com>

You're Roth IRA Withdrawal

By LeeAnna

The Roth IRA was born on January 1, 1998 as a result of the Taxpayer Relief Act of 1997. It's named after former Senator William V. Roth, Jr. The Roth IRA provides no deduction for contributions, but instead provides a benefit that isn't available for any other form of retirement savings: if you meet certain requirements, all earnings are tax free when you or your beneficiary withdraws them. Other benefits include avoiding the early distribution penalty on certain Roth IRA withdrawals, and avoiding the need to take minimum distributions after age 70½. Contributions to a Roth IRA are not tax-deductible, but earnings grow tax deferred and can be withdrawn tax-free in retirement after age 59 1/2 if the account has been in place for at least five years. In addition, the Roth IRA withdrawals may be permitted without penalty sets no maximum age limit for contributions and imposes no schedule for withdrawals. Roth IRA also incorporates a few other options. Both traditional and Roth IRAs allow withdrawals after age 59 1/2, but unlike the traditional IRA, a Roth will permit contributions after age 70 1/2 and does not require Roth IRA withdrawals on any particular schedule. After five years, a Roth IRA allows tax-free withdrawals for a first-time purchase (up to \$10,000), disability or certain emergencies without penalty, up to the amount deposited.

Larger Roth IRA withdrawals, including some or all of the interest earned in the account will be subject to tax. There is also a loophole for early Roth IRA withdrawals know as the "72(t) exception". Under current tax law, you can avoid the 10% penalty tax if you take "substantially equal periodic payments." The Internal Revenue Service 1989 Cumulative Bulletin tells you how to calculate what it considers to be "substantially equal periodic payments". IRS Revenue Ruling 2002-62 adds additional details and clarifies some issues pertaining to Roth IRA withdrawal early. All of these engrossing volumes are very likely available at your local law library. To take a series of "substantially equal periodic payments" from your IRA without penalty, you must withdraw money at least once a year, and you must keep taking withdrawals for five years or until you reach age 59½, whichever is longer. So, a 35-year-old must take

withdrawals for twenty–five years, while a 51–year–old must take them for eight–and–a–half years. A 57–year–old would have to take withdrawals for five years, until age 62. Also, you must let a minimum of 5 years plus 1 day elapse from the date of your first SEPP withdrawal before making "unlimited" withdrawals from your IRA, even if you've reached age 59 1/2. Otherwise, the IRS will hit you with the 10% penalty and retroactive interest charges. The amount of your withdrawal is calculated based on the balance of your retirement account on December 31 of the preceding year or any date in the current year prior to the first distribution using your age on December 31st of the year in which you make the withdrawal.

LeeAnna is an expert author who writes for Roth IRA withdrawals



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