



A newsletter for the customers of Rochester Telemessaging Center

Healthy...

Don't skimp on ZZZs. Accidental injuries and heart disease are common causes of death. Sleep deprivation is a big contributor to both. Lack of sleep has also been linked to a weakened immune system, high blood pressure, depression, poor memory, Type 2 diabetes and aging. To live better, be sure to get a good night's sleep.

Wealthy...

College bound? If you know the material in, say, Economy 101, should it matter whether you learned it sitting in a lecture, by taking a free online course, or by reading the books? Several Universities now make it possible to earn a bachelor's by taking tests or submitting your portfolios of work you have completed, which will help you save on your tuition!



...and Wise

Child prodigy Adora Svitak says the world needs more "childish" thinking: bold ideas, wild creativity and especially optimism. Kids' big dreams deserve high expectations, she says, starting with grownups' willingness to learn from children as much as to teach.

Smart Card – Chip Card – EMV Card

What? EMV Card?? EMV (the original name for this technology) stands for "Europay, MasterCard and Visa" (the three companies that developed this card with the chip).

It is a global standard for cards equipped with computer chips and the technology used to authenticate chip-card transactions. These cards have a small metallic square containing an integrated circuit (computer chip) that creates a unique transaction code each time they are read. This dynamic data can only be used once - making it very difficult for hackers to copy and duplicate your information. It is important to note that NO personal information is stored on these chips; they simply provide a means to authenticate the card.

EMV cards have been used abroad for years and have significantly reduced counterfeit cards. They will not eliminate all fraud but will make it more difficult to profit from theft. The USA is currently converting to Chip-and-Signature cards, which will work just like our previous credit cards. It is expected that within a few years we will move to Chip-and-PIN cards; similar to debit cards. These cards will be even more secure since they will require the use of a Personal Identification Number (PIN) whenever the card is used.

By the end of 2016, 70% of credit cards, and 41% of debit cards should be EMV enabled with 59% of terminals being chip enabled; bringing greater security and safety to US consumers.



What is Bitcoin and Why Do We Care?

Bitcoin is being described as cyber money, virtual currency and cryptocurrency. It is a method of using technology to speed up financial transactions and reporting. Transactions are made with no middle men – meaning, no banks – and no transaction fees! The system works without a central repository or single administrator, they are not tied to any country or subject to regulation, which has led the US government to categorize bitcoin as a decentralized virtual currency.

Bitcoins can be used to buy merchandise anonymously. Though each bitcoin transaction is recorded in a public log, names of buyers and sellers are never revealed – only their wallet IDs, assuring both privacy and the inability to trace a transaction. Unlike credit cards, any fees are paid by the purchaser, not the vendor. Bitcoins are stored in a "digital wallet," which exists either in the cloud or on a user's computer. The wallet is a kind of virtual bank account that allows users to send or receive bitcoins, pay for goods, or save their money. Unlike bank accounts, bitcoin wallets are not insured by the FDIC and can be hacked.

Consumer banking still looks like it did a decade ago. "There's a big fat moat around banking," according to former Deutsche Bank CEO Anshu Jain, "That's kept tech at bay." That moat, though, is being breached. It is not unlikely that within the next year or two we will find ourselves asking, "Do you want to pay with credit card, Paypal or Bitcoin?"



Our Services Include

- Answering Service
- Appointment Scheduling
- Attendance Line
- Call Overflow
- Call Screening
- Customer Service/Help Desk
- Dealer Locate
- Emergency Service Dispatch
- Inbound Surveys
- Membership Renewal
- Product Orders/Service Orders
- Remote Receptionist
- Voice Mail
- Website Orders

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Refer a new client and receive a Base Rate Credit



The President's Letter

Dear Friends,

Plato said, "One of the penalties of not participating in politics is that you will be governed by your inferiors."

The airwaves are full of political ads. The news is full of candidate's sound bites, usually chosen by the networks for their sensationalism, not their deep message. Voters are turned off, and they tune out. It's understandable, it is exhausting to try to separate the truth from the "spin".

Yet Plato's quote is correct; if we don't take the time to learn about our candidates, we may very well not choose the best person for the mighty task of guiding our nation. We tend to vote for charismatic people, try to look past a candidate's demeanor and looks to their philosophy, their record and experience. Understanding the fundamental beliefs of a candidate, not just the rhetoric they shout at rallies, will help you determine if that person is truly the thoughtful, steady leader you would like for this country. Four years is a very long time to live with a mistake.

Our election takes place in about eight months. I urge you to learn about the candidates, listen to their beliefs and their goals for America, and then be sure to vote; it is our privilege and our responsibility. Lincoln said we are a country "of the people, by the people and for the people", you and I are the people.

Sincerely,

Herb Chinowski



Saving \$\$\$ vs. Return on Investment

Now is the time to take a hard look at the "systems" within our businesses to evaluate their effectiveness; to look at our return on investment and question whether the dollars we are spending are being used wisely. In finding less expensive ways to do things, don't sacrifice value. There are always people willing to shave prices to obtain more business. However, often shaved prices mean shaved quality. Most honest merchants work hard to sell their goods and services for a fair price. One that allows them to grow their business, invest in their employees and stay on the leading edge of technology. Cut rate prices lead to cutting corners in all categories.

To truly evaluate the cost of the services you receive, sit down with the people who provide that service. Ask them what you might do to maintain (or increase) the current excellence, but reduce the cost. The value of having a vendor who knows you, your customers and your business philosophy is huge. Ask for their suggestions, listen to their comments and be open to improvements, even those that might add to the bill rather than subtract. Adding a service that increases the cost but accomplishes more might be exactly what your company (and your bottom line) needs.



Life in 25 Words

“However vast the darkness, we must supply our own light.”

~ Stanley Kubrick

Gotta' Giggle

Nobody knows the age of the human race, but everybody agrees that it is old enough to know better.