

# Insight

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McQuaig & Welk, PLLC

Solving Business and Organizational Challenges

## KEEP YOUR PC AT PEAK PERFORMANCE—MANAGE FILES



Over time computer slowdown is inevitable. Every session on your PC means more files and more chaotic file structure on the hard drive. The information in this article is general – it aims to explain why actions are necessary rather than how to do them on any particular PC operating system or application since, while the problems are common, the location and names of the fixit tools may not be. To carry out the required work your options are:

- Read the manual and then use tools bundled into your computer
- Purchase a disk cleanup software application
- Sign up with a service provider and have it done for you remotely
- Take it to a computer repair shop and have someone do it for you

Which way you go will depend on your level of knowledge of how computers work. While some of these actions are perfectly OK for computer newbies (they are marked DIY safe), others involve hands-on with your operating system and should be left to an expert.

**Archive or delete rarely used files (DIY safe)** After a few years your computer is likely to resemble a museum with a large number of files created in the past but now rarely used or completely irrelevant. Others, like the family photo album, movies and music can also be removed and put onto another device to save hard disk space on the work computer. Start by deleting those files that are no longer relevant at all. Then decide which should be archived to a CD-R or memory stick.

The fewer items you have on your hard drive, the quicker it will be for your computer to locate the files you need on a regular basis.

**Disk Cleanup - delete unnecessary files (DIY with caution)** Over time your PC builds up a storehouse of debris and unnecessary files that can really slow the computer down. The Disk Cleanup utility in PCs can easily determine which files on a hard drive may no longer be needed and allow you to delete them. Select the drive to be cleaned and the utility searches it and then lists a number of file categories that might be cleaned out (Downloaded Program Files, Temporary Internet Files, Recycle Bin and a few others). Now review each category by clicking on it to display more information relative to that category in the Description section of the window. If you're unsure about what sort of files they are or what they do it is better NOT to remove them until you seek advice from someone knowledgeable. Perform a disk cleanup at least monthly.

Where files are removed there will be gaps and empty spaces created on the hard drive, so this is an excellent time to defragment as well.

**Defragment the hard disk drive (DIY safe)** Magazine articles are often split between different pages within the publication. Reading would be much faster if the article was all in one place and you didn't have to flip around finding the next segment. Files on your computer get split up (fragmented)

### What's Inside

- Keep Your PC at Peak Performance—Manage Files
- In a Slow Economy Your Website Could be Your Most Effective Marketing Tool
- John McQuaig's Sabbatical



### Quotes:

*"In the End, we will remember not the words of our enemies, but the silence of our friends."*

**Martin Luther King Jr.**

*"Whether you think that you can, or that you can't, you are usually right."*

**Henry Ford**

*"If we continue to develop our technology without wisdom or prudence, our servant may prove to be our executioner."*

**Omar N. Bradley**

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## KEEP YOUR PC AT PEAK PERFORMANCE...(CONTINUED FROM PAGE 1)

like that with a bit in one part of the hard disk drive and another bit in a different part. When a file is fragmented it takes longer for the computer to read it because it has to skip to different sections of the drive to locate them. The PC's Defragmentation utility improves your computer's performance by bringing the parts of a file

closer together. How often you defrag your computer depends on the size of your hard drive, the amount you use your computer, and type of use you give it. Once a month is a good practice for most average users. 🖨️

## IN A SLOW ECONOMY YOUR WEBSITE COULD BE YOUR MOST EFFECTIVE MARKETING CHANNEL

In the current economic climate your marketing, like most else in your business, has to achieve more with less. So, think about your website. It could be the most important marketing channel you have with much greater reach than the newspaper, radio and TV. As in past recessions, the businesses that make the right marketing moves will emerge from the economic downturn in a stronger position. One of those 'right moves' according to the experts is to keep up your marketing efforts. Your website should be playing a major role in this so business owners need to take a close look at how they can improve the effectiveness of their website to attract visitors, hold their attention and sell to them.

Remember, internet marketing is always cheaper than other media. Here are some thoughts on how to expand and improve on what you're doing on your website.

**Improve search listing position:** Search Engine Optimization is the art and science of developing page text, keywords, metatags and subject headings that will get your site listed high in a search engine's results page. If you haven't already done so, then now is the time to invest in hiring a web developer to optimize your site. It's worth the cost of some professional advice because SEO is the cheapest form of internet advertising and really contributes to conversion rate, but it can't be done by guesswork. Web developers have the knowledge and the tools to do it right.

SEO can also align your website to current customer concerns by introducing words like 'discounted', 'cheaper', 'low prices', 'sale' – words likely to have increasing resonance with cash strapped consumers. You can make changes like this by adding and/or modifying pages on your website and have them available almost immediately.

**Improve stickiness:** Keeping people on the site long enough to get them involved and searching your offerings is a battle. Some proven ways of keeping their attention include the freebies on offer, the attractiveness of the webpage, and how easy it is for them to contact you and get questions sorted out right away.

Free Reports (aka White Papers) can be offered no strings attached or as an incentive to an opt-in subscription to your email newsletter. Create them as Word or PDF documents so people can download and print them to read at their convenience.

Landing pages have to be visually attractive to visitors so start with the basics – do the colors, fonts, graphics and layout make each page easy to read and present the information clearly? Introducing rich media such as video can provide a very powerful way of promoting product. A blog provides an informal way to update people on what's happening with the company and get feedback from visitors that may be useful to creating the right product for them or the right marketing message to appeal to them. Rework your marketing copy until every single webpage is a perfect sales letter. Constant improvement of your copy will mean better conversion and better search rankings.

Again, unless you have particular skills in this area the services of a web designer are recommended. The pulling power of individual pages can be fine tuned by running experiments on them to determine which layout, offer, creative and copy combination delivers the most actions for your business. You'll know if it's working or not by analyzing the statistics from the website. This means looking at the numbers and the flow of visitors on your website. Are the majority of visitors coming to just one page and then leaving? Are many visitors starting a shopping cart but then abandoning it? The answers to these questions will help you and your web developer to make the necessary changes to your website in order to continue improving it and increasing the ROI.

**Make it easy for visitors to contact you:** Listing your email addresses and phone number on the website is fine but an online contact form provides an immediacy that removes the opportunity to forget or lose your contact details if shoppers have to put it off till later. 🖨️



## CONTROLLING EXPENDITURES IN TOUGH ECONOMIC TIMES

The current slowing economy has prompted many individuals to take a closer look at how and where they spend their money. If you find yourself in this situation, and many of us do, you may need to develop some restraint in consumption and grasp the value of saving to build wealth for the future. However, an intellectual grasp of the reasons to control expenditures may not be enough. You may need to establish budgetary controls over your expenditures, as well.

To properly analyze your spending habits, carefully review your expenditure levels from previous periods. This can be done by analyzing your bank and credit card statements for a period of several months, an entire year, or even longer. By using the best or most easily obtained information about your past expenditures, you can identify areas needing control in the future.



But, acknowledging that restraint is necessary is quite often not enough to bring about a change in spending habits. You should make a serious commitment to reduce spending. Next, develop a workable technique for budgeting. This can be done by acquiring a simplified budgeting system that can help you get started on a budgeting routine.

You are probably familiar with the timeless adage that says you should pay yourself first. That's an excellent way to build your savings. In that light, you are less likely to spend money if you do not actually see it. You may require the discipline of having savings taken care of automatically. You can arrange to have your bank systematically transfer funds from checking to savings accounts. Mutual funds can be purchased with systematic transfers from your bank to the fund company. Your employer

can also make automatic payroll deductions to fund voluntary contributions to employer 401(k) and savings plans.

In summary, controlling expenditures and systematic savings, even in tough economic times, can help build wealth to fund future endeavors



## SOCIAL SECURITY CHANGES FOR 2009

The Social Security Administration (SSA) recently announced numerous adjustments to Social Security benefit amounts, thresholds, limits, and exclusions. For 2009, Social Security and Supplemental Security Income (SSI) beneficiaries will receive a 5.8% cost of living adjustment. The maximum benefit for workers retiring, after attaining full retirement age, in 2009 will be \$2,323/month (up from \$2,185/month in 2008). Finally, the wage base for calculating the Social Security portion (OASDI) of the annual payroll tax obligation will be \$106,800 in 2009 (up from \$102,000 in 2008). There is no limit on wages for calculating the Medicare contribution.

The SSA estimates the average monthly benefit for all retired workers in 2009 will be \$1,153, up from \$1,090 in 2008. For aged couples, both receiving benefits, the average 2009 monthly benefit is estimated to be \$1,876, compared to \$1,773 in 2008. Finally, the SSA estimates the monthly benefit for all disabled workers will be \$1,064, up from \$1,006 in 2008. ■

April 15th is not as far away as you think it is.

**Let's Talk!**  
**509-665-6600**



### New Post on John McQuaig's Sabbatical Blog...

John's next adventure...climbing Cerro Aconcagua, it is the highest mountain in the Americas, and the highest mountain outside Asia. It is located in the Andes mountain Range in South America. Aconcagua is the highest peak in both the Western and Southern Hemispheres and is one of the Seven Summits.

John will be keeping everyone up to date with his "Sabbatical Blog" on our website. To read more about his adventures please go to [www.mcqw.com](http://www.mcqw.com)



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\*  
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