

NEWS 'N VIEWS

A Publication of Marvin and Company, P. C.

April 2006

OPEN RELAY - Is Your Company's Server Being Hijacked?

TAKING CHARGE OF YOUR FINANCIAL AFFAIRS

Controlling spam is an ongoing problem facing network administrators, but would you know if your organization was contributing to the massive amounts of spam mail flooding the internet?

By definition, an open relay is a SMTP email server that allows third-party relay of spam mail. Using tools readily available on the internet, spammers are able to locate accessible relay servers using an automated process. Once a vulnerable server is detected, spammers are able to route their mail through the infected server unbeknownst to the administrator. In the administrator's defense, this intrusion can often be very difficult to detect due to what is called "spoofing." According to techtarget.com, spoofing can be described as "the forging of an e-mail header so that the message appears to have originated from someone or somewhere other than the actual source."

A question I often face is "are spammers guilty of breaking the law?" The answer is "yes" because technically spammers are stealing services. Depending on the amount of spam being relayed, spam can clog networks bringing them to a halt or even cause servers to crash. This can particularly harm businesses that depend on uptime and corporate image to be successful. Spam can also be responsible for email flooding, equipment damage, financial loss and even blacklisting.

So What Can Your Organization Do to Avoid Being Hijacked?

First, keep yourself and your company informed about the dangers of open relaying and spam mail.

The Mail Abuse Prevention System (MAPS) is one of several organizations that seek to control the problem of open relays. MAPS focuses on educating the public about the danger through publishing a blacklist of organizations whose mail hosts allow open relays.

Secondly, if your company does not have a legitimate reason to have SMTP enabled, turn off the relay option on the servers.

The process is usually fairly simple on most mail systems. This helpful link from Microsoft.com will take you through the steps of securing an exchange server.

<http://www.microsoft.com/technet/prodtechnol/exchange/guides/E2k3TransnRouting/b218d8a9-8d3a-4c7d-b0a9-c969ee1232f6.msp>

John J. Unser
Network Administrator



John Unser

Suppose you have always relied on someone else to handle your financial affairs and now you find yourself taking on that responsibility, where should you start? One of the first things you should do is; **Take inventory of what you have.** Look for bank accounts, broker accounts, safe deposit boxes, any place where assets may be kept. Keep in mind that with the increased use of computers and software packages such as QuickBooks, your financial history may be kept on your home computer so be sure to look here as well. **Make a list of the financial institutions, including address, telephone number, contact and account number.** You should gather the statements you have and if necessary, contact the institution to get back copies of statements or an account history. **You should also review your income tax returns for the past two or three years.** There is a lot of information included in this annual filing and it will help you discover other assets such as rental properties or small business investments.

Another source of information is your accountant or attorney if you have one. These advisors often know a lot about your financial situation and what assets you may have. Depending on the circumstances, they can usually offer assistance and help lead you in the right direction. Keep in mind there may be fees associated with their assistance, but a short phone consultation is generally free and can be a helpful start in discovering what some of your options are.

Actively participating in financial matters is important for many reasons. Not only for the obvious such as divorce or death, but also for business reasons. If you are in business for yourself, depending on the circumstance and form of ownership, your personal assets as well as those of the business can be attached by the government and other creditors should a lawsuit or other financial hardship arise. For these reasons it is vital for each of us to be involved in our personal finances and seek the help of professionals if need be.

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Marvin and company, p.c.

CERTIFIED PUBLIC ACCOUNTANTS AND CONSULTANTS

20TH ANNUAL BUSINESS CLIMATE SURVEY PRESS CONFERENCE HELD FEBRUARY 16, 2006

TOP 3 CONCERNS FOR 2006

Health Care Costs • Energy Pricing • Property Taxes

On February 16, 2006, Frank Venezia, Director of Marvin and Company, P.C., released the results of our *20th Annual Business Climate Survey* at a Press Conference held at the Albany International Airport. The survey was again conducted in conjunction with the University at Albany School of Business and 12 area chambers of commerce.

The survey was distributed during January to members of the Adirondack Regional, Albany-Colonie Regional, Bethlehem, Colonie, Columbia County, Guilderland, Montgomery County, Rensselaer County Regional, Saratoga County, Schenectady County, Schoharie County and Southern Saratoga County Chambers. Nearly 800 regional businesses participated in the survey.

The following are excerpts from the Press Release...

Regionally, the rising cost of providing **health care coverage** continues as the number one concern for respondents who ranked 10 issues. For the past 11 years, this has remained a major issue for employers. "As we've seen for the past 11 years, Capital Region businesses are struggling to manage their health care costs," said Frank Venezia, CPA and director, Marvin and Company. "This issue is not going away and will likely only become more significant as the cost of providing medical and drug coverage continues to increase."

When asked how they will handle the increased costs, 37 percent said they will absorb the costs, 32 percent said they will pass the costs on to their employees and 31 percent said they will modify their plan.

Energy pricing and **taxes** ranked second and third on the list. The balance of the list (in descending order of importance) are finding qualified employees, the national economy, government regulations, worker's compensation, the state budget, transportation and security issues.

According to respondents, **actual 2005 performance** was not as strong as they had predicted a year ago. Then, 64 percent predicted that their business would increase in 2005; this year, 60 percent of them reported that their business actually increased in 2005. A year ago, 31 percent predicted that their business would remain stable in the year ahead, yet only 25 percent reported this year that 2005 was a stable year for them. While five percent predicted that their business would decrease in 2005, 15 percent reported that they actually experienced a decrease in business.

In this 20th annual survey, 66 percent predict that their business will experience an increase in 2006. Another 28 percent expect business to remain stable; only 6 percent forecast a decrease in business.

One-third (33 percent) expect to hire additional employees in 2006, down slightly from 35 percent

who predicted an increase in hiring a year ago.

Participants were more positive this year than last about the status of their county's economy, with 44 percent responding that it was prospering, up from 36 last year. However, another 27 percent characterized their county's economy as recovering, down from 34 percent who responded in that manner last year.

Respondents were asked a new question this year: **With the recent increased focus on fraud, has your organization dedicated any resources to address this issue?** 47 percent of those who participated said they have dedicated only a limited amount of resources, and 12 percent said they have dedicated a substantial amount. The remaining 42 percent said they did not have enough information about how to safeguard against fraud.

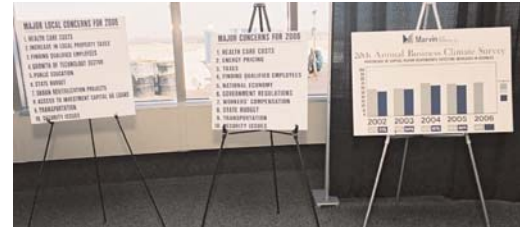
For the second year in a row, **respondents were asked if the increase in technology-based businesses in the region has impacted their business.** This year, 44 percent said it has had very little impact, consistent with 45 percent last year.

Local issues also important. In ranking local issues, survey respondents again this year identified health care costs, increases in local property taxes and finding qualified employees as the most significant. Other issues (ranked in descending order of importance) included growth of the technology sector, public education, the state budget, urban revitalization projects, access to investment capital or loans, transportation and security issues.

The **Capital Region economy** was characterized as stronger than in past two years. This year, 39 percent of those surveyed characterized the Capital Region economy as prospering, up from 34 percent in 2005 and 22 percent in 2004. In looking forward to the next several years, 60 percent expect the Capital Region's economy to prosper, with 31 percent expecting it to experience little or no growth.

45 percent of the businesses participating in the survey this year have been established for 20 or more years; 35 percent are companies in business from five to 10 years; and 20 percent are start-ups.

For more information, see the *Total Survey Area Results* on page 3 and if you want details relative to your region, please contact us.



20TH ANNUAL BUSINESS CLIMATE SURVEY



Total Survey Area Results

1. In 2005, our overall business:
 - 60.0 a) Increased 27.3%
 - 25.0 b) Remained stable
 - 15.0 c) Decreased 13.5%
2. We estimate gross sales in 2006 will be:
 - 54.3 a) Under \$1 million
 - 21.4 b) \$1 million to \$3 million
 - 4.8 c) \$3 million to \$5 million
 - 19.5 d) Over \$5 million
3. In 2006, we believe our business will:
 - 66.3 a) Increase
 - 27.4 b) Remain stable
 - 6.3 c) Decrease
4. We expect our employment level in 2006 to:
 - 32.5 a) Increase 23.2%
 - 62.7 b) Remain stable
 - 4.8 c) Decrease 15.3%
5. Please rank your major concerns as you enter 2006:
 Number in Order of Importance (1=most important--10=least)
 - 4 a) Finding qualified employees
 - 1 b) Health care costs
 - 7 c) Workers' compensation
 - 5 d) National economy
 - 3 e) Taxes
 - 6 f) Government regulations
 - 9 g) Transportation
 - 2 h) Energy pricing
 - 8 i) State budget
 - 10 j) Security issues
6. Our primary business is:
 - 7.2 a) Manufacturing 7.0 g) Finance/Banking
 - 22.3 b) Service Industry 4.4 h) Real Estate
 - 2.5 c) Wholesale 4.4 i) Tourism
 - 9.1 d) Retail 20.1 j) Professional Services
 - 3.2 e) Technology 12.4 k) Other
 - 7.4 f) Construction/engineering
7. How many full-time and part-time employees do you average?
 - 48 Full-time
 - 32 Part-time
8. How would you characterize your county's economy?
 - 43.8 a) Prospering 24.6 c) Stagnant
 - 27.0 b) Recovering 4.6 d) Recessionary
9. At what stage is your company?
 - 44.6 a) Established (20+ years)
 - 35.4 b) Mature (5 - 20 years)
 - 20.0 c) A start-up (0 - 5 years)
10. How would you characterize the Capital Region's economy?
 - 38.8 a) Prospering 28.2 c) Stagnant
 - 30.8 b) Recovering 2.2 d) Recessionary
11. How do you expect the Capital Region's economy to perform in the next several years?
 - 59.8 a) It will prosper
 - 31.0 b) It will experience little or no growth
 - 9.2 c) It will struggle
12. On a scale of 1-10, how significant are the following local issues?
 (1=most important--10=least)
 - 3 a) Finding qualified employees
 - 1 b) Health care costs
 - 4 c) Growth of technology sector
 - 8 d) Access to investment capital or loans
 - 2 e) Increase in local property taxes
 - 7 f) Urban revitalization projects (downtown Albany, Schenectady, Troy)
 - 9 g) Transportation
 - 5 h) Public education
 - 6 i) State budget
 - 10 j) Security issues
13. The increase in technology-based businesses in the Capital Region has impacted my business:
 - 5.2 a) Significantly 43.7 c) Very little impact
 - 23.7 b) Moderately 27.4 d) No impact at all
14. Has your business benefited from any of the government-funded development programs that have been established for New York State businesses? (i.e. Empire Zones, Empire State Development Fund, etc.)
 - 18.2 a) Yes, my business has benefited
 - 59.6 b) No, my business does not qualify for these programs
 - 22.2 c) I don't have enough information about funding sources to determine if my business might qualify
15. With health care costs expected to increase in 2006, how will your business handle the majority of the increase?
 - 31.7 a) Pass costs on to employees
 - 37.4 b) The business will absorb the costs
 - 30.9 c) We will modify our plan
16. With the recent increased focus on fraud, has your organization dedicated any resources to address this issue? (check all that apply)
 - 46.5 a) We have dedicated a limited amount of resources
 - 11.7 b) We have dedicated a substantial amount of resources
 - 41.8 c) We do not have enough information about how to safeguard our organization against fraud

Breakdown of Respondents (by County):

34.6 Albany County	4.0 Rensselaer County
35.1 Saratoga County	5.3 Columbia County
1.4 Montgomery County	8.3 Warren County
10.1 Schenectady County	1.2 Schoharie County

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____ A. All of it ____ B. Most of it ____ C. Some of it. ____ D. None of it.

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Has the newsletter provided you with timely information for your business or personal situation? _____ Yes _____ No

What could we do to improve the publication? (not enough room here — call us today)

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