

Secure your Internet site

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viding personal information online for the simple fact that it easily could be passed on.

Disclosure policies tell consumers what the merchant intends to do with this private information and if they intend to share it. Stating the disclosure policy online can help to alleviate consumer concerns about the security of their information.

Tighten internal systems

You'll also want to make sure you have appropriate controls in place to ensure that your own employees don't have access to information that they can potentially abuse. First, determine what you need to protect, who you need to protect it from, and then implement a system that

you can continuously update. Some basic internal security measures include the following:

- Set up user passwords. Consumer and/or employee passwords are added precautions, which can limit unauthorized access to your businesses' confidential information. Build firewalls. Firewalls are designed to prevent unauthorized access to, or from, a private network. All messages entering or leaving the Intranet pass through the firewall, which examines each message and blocks those that do not meet the specified security criteria.

- Separate vital data. Protect your sensitive data, such as payroll and inventory, and protect customer information (i.e., credit card numbers), by putting this

information on computers that have limited connections to the outside world.

Attain a WebTrust seal

The WebTrust seal, which is provided by CPAs, is essentially a "stamp of approval" that a Web site has met certain objective criteria regarding the security of the site. CPAs providing this service assess the Web site's controls to ensure that the site meets standard business practices and has the ability to maintain privacy and security for Internet transactions. The CPAs who offer this service have been trained and must meet certain educational requirements.

Protecting your business and your customers against computer fraud may seem like a difficult task. Taking advantage of the experts in the field, your CPA, and various hardware and software solutions, can simplify the process and make it a worthwhile investment.

AMANDA DANCHI is a weekly column on personal finance prepared and distributed by the North Carolina Association of Certified Public Accountants.

Former Honeybee opens dance studio

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young girl and at that point she decided to focus her career on her first love. Bagby teaches 50 children, who learn pom and dance routines, as well as jazz and funk. Also included are three trimesters of conditioning to develop muscles critical to dance.

"My goal is to prepare the kids, help kids who want to cheerlead and dance," Bagby said, adding that the benefits extend beyond the physical. "It teaches them exercise, builds self esteem and social skills."

Bagby has big plans, which

includes establishing franchises in other cities over the next five years. She is at work on a booklet for future studio owners.

Although running the studio is time-consuming, Bagby plans to be in business for the long haul. As word spreads about the business, she hopes more aspiring dancers will make their way over to the studio.

"It's still difficult, but it's getting better," Bagby said. "I'm willing to pay my dues. My love of dance is the only thing that keeps me going but I'm willing to take on the struggle however long it takes."

Actors' Guild ads flap

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when Powell would be present.

The clash is a painful one for SAG, an America's Promise sponsor that has worked with the group through a literacy program and classroom visits by actors, said SAG spokeswoman Pat O'Donnell in New York.

The union had attempted to solve the problem by asking America's Promise to sign an interim agreement that would have allowed the production to proceed with union actors, O'Donnell said.

Public service announcements are unaffected by such strike issues as residuals, the payment actors receive when commercials run, she noted.

"That's why we are shocked that they wouldn't sign," O'Donnell said, even after SAG offered to waive the interim agreement for any ad agencies involved in the public service announcement.

Lauer (who is not the "Today" host) said he was unfamiliar with the interim agreement issue. America's Promise did not immediately respond to a request for an interview with Powell, chief of staff during the 1991 Persian Gulf War.

Athletes have been caught up

in the actors' strike as well.

Two football players, Keyshawn Johnson of the Tampa Bay Buccaneers and Eddie George of the Tennessee Titans, filmed non-union commercials, according to Advertising Age magazine.

George filmed an Adidas commercial in Phoenix but may have been unaware of the strike, said his agent, Lamont Smith. A call to Johnson's agent for comment was not immediately returned Monday.

Some sports celebrities are observing the strike: Golf's top player, Tiger Woods, canceled a Nike commercial shoot shortly after the job action started.

SAG and the American Federation of Television and Radio Artists, which represent about 135,000 actors, authorized the work stoppage beginning May 1.

The unions want to change the ad industry's pay structure for commercials. Actors receive pay-for-play residuals for commercial spots airing on network television but only a flat fee for 13-week runs on cable TV. The unions want to extend pay-for-play to cable, while advertisers are seeking to make both cable and network ads subject to flat fees.

China deal could affect deficit

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Although U.S. trade barriers are not being changed, China's products will become more competitive on world markets as the country's efficiency improves by lowering its own barriers.

Since China already sells \$6 in the U.S. market for every \$1 American manages to sell in China, the trade commission's projections would mean an increase in America's trade deficit with China. That deficit hit a record \$68.7 billion last year, the largest for any country other than Japan. Chinese imports totaled \$81.8 billion, reflecting that it is America's No. 1 supplier of toys, apparel, shoes and consumer electronics. U.S. exports to China totaled just \$13.1 billion.

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"Practice Makes for Excellence"

Many of us have heard the saying that "practice makes perfect." At first glance this may seem to be true. However, on the road to success, we are not really looking for perfection. If you have spent any time at all pursuing a dream, you know already that perfection is quite elusive. Because of the impossibility of achieving perfection, if that is your intent, you will be forever frustrated and disappointed.

On the journey to success, what we strive for is not perfection, but excellence. We want to exert our efforts in such a way that we do the very best that we know how and are gifted to do. Reaching excellence is actually a process. It does not necessarily come quickly and in some cases, perhaps, not easily either.

There are actually steps we follow to achieve excellence in our work. The first step is what is called "Unconscious Incompetence." This is that stage in learning a new skill where we really are not aware that we do not know. Take the example of driving a car. Before learning to drive, we watched others drive and may have assumed that we knew just by observing others drive how to drive ourselves. However, once we were put in the driver's seat, we realized then that we really did not know how to drive after all. It was not as easy as it looked.

This takes us to the second step which is "Conscious Incompetence." At this point you know that you do not know. You realize that you need someone to teach you new skills. At the "Unconscious Incompetence" stage, as some would say, "you don't know that you don't know."

This awareness of your limitations leads to the third step in learning a new skill. This is called "Conscious Competence." At this point you are highly aware of your skill and knowledge limitations. Using once again the example of driving a car, at this stage you have the skills to drive but you are now aware of every step that you take in driving. You actually feel a bit awkward and self-conscious in trying to drive.

However, after driving for a while and getting more practice, you become more confident in your abilities to drive. As time passes, you begin to drive without giving it a second thought. It becomes virtually automatic and a natural part of you. You have reached that stage of learning called "Unconscious Competence!"

As you travel the road to success in pursuit of your dream, be reminded of this process of learning. Be patient with yourself and realize that success does not come overnight. You may be pursuing a dream that is new to you and requires leaning new skills. Give yourself time to learn them to the point of their becoming a natural part of you. In so doing you will discover that practice does indeed lead to excellence. You

will then be well on your way down the road to success. As always, enjoy the journey!

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