

Productivity  
Strategies  
& Solutions  
Inc.

# PSSI eUpdate Newsletter

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## In This Issue

### [Letter from the President](#)

### [Thought for Today & Every Day](#)

### [Increase Sales & Profits with Customer Electronic Payments](#)

### [Year End Payroll Tips](#)

### [Thoughts About Buying Online](#)

### [More Than Corn & Cows](#)

### [What Others Say About Indiana](#)

## Join Our List

Join Our Mailing List!

## Letter from the President

Brian Sittley

With so much coverage lately to remind us of "what's wrong" these days, it's worth stopping a moment simply to express our gratitude for all the things that are "right" in our lives, and which often go unmentioned in the hustle and bustle of our usual workdays.

So in the spirit of Thanksgiving, we wish our customers, our partners and our staff a warm, peaceful and long holiday weekend. Let's all take a moment simply to be grateful, and to



## News You Can Use...

November, 2008

The PSSI eUpdate Newsletter gives you the latest business management information and software news to help you get the most value from your information systems and procedures as you build your business.

A new, hopefully fun and interesting, feature is starting in eUpdate this month. In the "Quick Links" box at the bottom of the left hand column of this publication, you will see a link to "Take the PSSI Popular Opinion Poll." Every month, we will include a different poll in which you can anonymously express your opinion on the topic of the month. This month, we're just trying to gauge the interest; next month the "real" questions will begin.

The poll consists of one multiple choice statement. It takes 30 seconds to complete. No one will know how you answered. You can instantly see the aggregate totals. Click the link and try it out.

(Each person can only vote ONCE, so don't try to stuff the ballot box!)

## Increase Sales & Profits with Customer Electronic Payments

Combining Customer Electronic Payments with Sage Pro Version 7.5 and Sage MAS



"Why should *Productivity Strategies & Solutions, Inc.* consider accepting credit cards? We only sell 'Business to Business'."

As reported in the September 11, 2008, New York Times, "Just as the slowing economy has made access to cash a higher priority for a lot of small businesses, banks have become more reluctant to extend traditional lines of credit to those businesses, experts say. But banks have been offering "small business" credit cards.

"Bank cards and lines of credit both offer money when it is needed, but there is a fundamental difference: lines of credit have low, fixed interest rates or slow-moving, variable ones, while interest rates on credit cards can jump unpredictably.

"In a February survey of 500 owners of small and medium-size businesses, the National Small Business Association, found that forty-four percent said they had used cards to meet capital needs in the previous six months."

give thanks, for what we've got.

To all our readers...  
Thanks!

As always, we welcome your feedback - we're here to help!

Regards,



Brian R. Sittley

*"Providing Mission-Critical Information Systems for Business Since 1987."*

Thought for Today

- and Everyday -

On Thanksgiving Day we acknowledge our dependence.

~William Jennings Bryan

### Quick Links

[PSSI Web Site](#)  
[Newsletter Archive](#)  
[More About PSSI](#)  
[Coming PSSI Events](#)

[Take the PSSI Popular Opinion Poll](#)

For a business, it is invaluable to find a credit card solution that is convenient, secure, and multi-functional. Integrated solutions provide these key attributes while focusing on simplicity. If you do not currently use an integrated solution, valuable time and money are being spent re-keying data from your transactions into your accounting software. This is an expense of time and productivity that is often overlooked.

Sage Software now has a complete, integrated processing solution that lets you authorize and process payments directly into Sage Pro and Sage MAS. This eliminates the need to re-key transaction data while minimizing the risk of error. Reconciling is much easier since all the data is in one place.

Integrated solutions allow you to reduce costs and maximize profits while affording more time for developing, growing, and servicing your business. For more information, visit: [Sage Payment Solutions](#) or call PSSI at 574-239-2444.

## Year End Payroll Tips



**It's almost year end and closing your payroll year is just around the corner.**

**To minimize potential problems during the year-end Payroll close, here are a few tips and suggestions:**

**Make full backups of your data frequently as a precaution in the event of corruption to your accounting data. It's ideal to make full backups of your accounting data when you perform the following:**

1. Printing payroll checks
2. Voiding checks
3. Before closing the quarter
4. Before closing the year

Make sure you have processed all postings, made all adjustments needed, and printed all checks for the current quarter before closing the quarter. Also keep in mind that once the payroll year has been closed, prior year information can not be reentered or adjusted.

Keep your Payroll Updated and the Magnetic Media (if applicable)

current to ensure taxes are reported correctly.

Read all instructions included in your Payroll and Magnetic Media updates before applying the updates. In most cases, installation is straightforward, but in certain cases, special instructions are provided, and these must be followed accordingly.

For more information on your year-end closing and Payroll update procedures, please call your support consultant at PSSI: 574-239-2444.

## Tips and Tactics for Buying On-line



**November brings with it what many people consider to be the start of the holiday shopping season.**

In many stores, the "holiday" season started weeks ago! As online shoppers kick-off their online shopping sprees in full force, you can be sure that cyber scammers will be gearing up, ready to unleash their tricks and make a profit.

How can you raise your security awareness before you make an online purchase? Take a look at our 5 easy tips, below.

1. First on our list, of course, is to **prepare your PC so you can guard against any unwanted intrusions**. Make sure your security software (anti-spyware, anti-virus, and firewall) is up-to-date, and that you have updated your operating system with the latest patches. It's important to do this before making any online transactions.
2. When shopping online and providing your payment details, **always look for the mark of a secure site**. If the URL begins with "https://" it indicates a secure connection where the information is being encrypted. You can also check your browser window for a padlock icon, another indication that a website is secure.
3. **Stick to companies you know and trust** and well-established retailers. While we all want to find the best deals available online, be aware that cyber criminals will try to use social engineering tactics to deceive you into making a purchase. If it looks too good to be true, it just might be...
4. **Consider using a separate credit card** with a low credit limit for online transactions. In the event that your credit

details get into the wrong hands, you can cut your losses.

5. If you're leery of giving your credit card number for online transactions, **some credit cards companies offer an "e-card"** solution that gives the user the ability to create a temporary credit card number to be used just once or with a spending limit.

## The State of Indiana Business

### Indiana: More Than Just Corn & Cows

It is always important for communities and states to understand how outsiders view their areas. In some cases, we are surprised to find out how non-Hoosiers look at us, while in others, their perceptions may validate how we see ourselves. This is particularly true when it comes to issues impacting economic development.



In 2008, several key business rankings and reports have been released. Like every other state, Indiana can identify areas for improvement to better position the state for economic growth. Overall though, Indiana ranks highly. These findings demonstrate Indiana's continued improved performance.

Following is a list of some key rankings impacting Indiana's economic development

### What Others Say About Indiana

- **Chief Executive Magazine:** Indiana ranked 1st in the Midwest and 8th nationally as Best for Business. This ranking was based upon a survey of 605 chief executive officers of companies located throughout the United States.
- **The Tax Foundation:** Indiana ranked 1st in the Midwest and 12th nationally for low taxes. This ranking was developed through a study completed by economists and researchers who examined the overall tax burden in states.
- **Forbes Magazine:** Indiana ranked 1st in the Midwest and 4th nationally for cost of doing business. This ranking was based upon a study completed by economists and researchers who looked at several different factors impacting operating costs of businesses.
- **The American Legislative Council:** Indiana ranked 1st in the Midwest and 12th nationally for economic competitiveness. This ranking was based on an analysis of factors impacting the positioning of states for sustained economic growth.
- **Ernst & Young:** Indiana ranked 1st in the Midwest and 5th

nationally in new and maintained mobile jobs. The ranking was based upon a study that looked at jobs that could be located and/or moved to a different location.

Compiled by By: Larry Gigerich - Managing Director, Ginovus, Indianapolis, Indiana

## PSSI 2008 Holidays

PSSI is closed on Saturday and Sunday. In addition, we will be closed to observe holidays on the following dates:

<b>Thursday &amp; Friday, 27th and 28th</b>	<b>November</b>	<b>Thanksgiving</b>
<b>Thursday &amp; Friday, 25th and 26th</b>	<b>December</b>	<b>Christmas</b>

PSSI, thank you for the time you have invested reading this newsletter. If you enjoyed it, please let me know. If you didn't find anything of value in it, please let me know that also.

Sincerely,

*Ted Myers*

Marketing Manager

574-239-2444

Productivity Strategies & Solutions, Inc.