

# Is Your Business Safe?

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Well, is it! Do you back up your files on a regular basis? Do you have a back up plan in place? What's important to your business and what isn't? What happens if you get hurt, who will run your business? Do you have customers come to your business? What if they get hurt, are you covered? What about all the equipment you have, is it covered?

These are all questions a home based business owner, (in fact, any business owner) should have answers to and plans in place for.

You must have a system in place to back up your files. Since most of us use computers today, be sure you back up at least once a week. If you really want to be efficient and make it easy on yourself, get a Maxtor hard drive with the one button back up feature. For less than \$200, you can not afford to be without one if you have a lot of files. If you don't have that many files then a Zip drive will suffice. We have an I-Omega that cost us only \$70.

Ok, you say what should I back up? Anything that is important to you. Your customer database, templates you use on a consistent basis. If you are like us and sell e-manuals, and books, you need to have them backed up. We have all of our products backed up on disk, CD, and a mirror copy of our hard drive. We back up once a week. We use the Maxtor drive with one button back up. However, if I am working on a project, I back it up every time I make a change. In fact, whenever I am working during the day I use a working disk that I save to in addition to saving on my hard disk. When I save a document I am working on, I then go to save as and save it on my disk drive. This avoids not having an up to date document if my computer crashes. So your backup would consist of files you use a lot, customer database, your products, and anything else that is imperative to keeping your business up and running.

Now what do you do with these back ups. Well, if you are smart you have a Safe that is fireproof, and you put your disk and hard disk back ups in the Safe. When you do your weekly back ups you pull them out and just overwrite them. If you haven't made any changes on your product disks then you don't have to do them. You want to be sure your Safe is fireproof for at least 2 hours. We have a Sentry Safe. While not an inexpensive business expense, it is a very important one. Depending on how much you need to put in a Safe cost will vary. In addition to having back ups in your Safe, you should also have a set of back ups that are located off site. For example, a safety deposit box is a great place for back up copies, important papers etc.

As a business owner you also need to have disability insurance. So if you get hurt you are covered until you are up and running again. There are number of companies that deal specifically in disability

insurance. I would suggest however you check them out carefully, and ask to speak to long time customers for references. You want to be sure they pay when you need them to without having to go through hoops, or canceling your coverage afterwards.

And most important is an insurance policy. The best home business policy we have found is by Hartford Insurance. They have a policy specifically for home based businesses. They cover everything. Obviously cost will depend on the limits you set. This is the best policy we have found out there. For those of you that are AARP members you can call 1-888-466-9675 to inquire about this program. By the way, if you are 50 and over becoming a AARP member is a must.

If you want to keep your business and yourself safe be sure to implement the procedures outlined. Believe us, you will be glad you did.

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