



Marlene B. Brown's November 2001 Marm's Memo: "A Changed World" Complete Version

This edition's topics include: Harry Potter Charm, Creative Layoffs, Consumer Confidence vs Security Losses, Fun e-Shopping Deals, Measuring Website Results, E-tail Confidence, Holiday e-Buying & e-Shopping, Big Consumer Tickets Online, Internet 9-11 Help, Internet Tax Ban Extensions, Future Internet Use, E-Tail Holiday Gifts, Online Sales, Nanotechnology Next Frontier, Getting Your Ads / Coupons / Products online, Robot TechnoBugs, Computer Security Tips, Wireless Tracking Devices, Sales & Stress Management Software, E-women, State of Financial Services, e-Security, Catalog Retailers, Digital Revolution Erupting, Levity Thoughts, Technology Savvy, Virus Update, Wonderland Experiences.

A CHANGED WORLD: During the Blitz, when German planes bombarded English soil, Britain endured years of war. In the three months beginning July, 1940 the German airforce began its mass bomber attacks, causing the Royal Air Force to lose 792 planes and over 500 pilots. This period became known as the Battle of Britain. On September 7th, the first day of the Blitz on London, 430 citizens were killed and 1,600 were severely injured. Between September 1940 and May 1941, there were 127 large-scale night raids, 71 of these targeted on London. During the Blitz some two million houses (60 per cent of these in London) were destroyed, 42,000 civilians were killed and 50,000 were seriously injured.

On September 11th, 2001, cowardly terrorists killed over 7,000 innocent people from over 60 countries in New York City, Pennsylvania, and at the Pentagon. The subsequent War on Terror has many of us facing a world we never thought we'd know. During World War II, Great Britain endured countless weeks of bomb blasts and blackouts and shelters. How do people deal with the stress and uncertainty and fear of what is and what may be? What constitutes real heroism? More on this later.

CREATIVE LAYOFFS: To avoid inevitable layoffs, companies are getting creative. Here are some approaches. *Sharing employees:* Firms that have workers but not enough work are sharing their hires with other companies in need of staff. *Consolidating offices:* To reduce real estate costs, some firms are closing offices or merging them. *Stock options instead of pay:* Some firms mandated a pay cut of 5% for most employees in exchange for stock options. *Stipends:* Some firms are giving workers a stipend or reduced salary for helping non-profits or other firms. *Temp Work:* moving from weekly to biweekly paychecks to save administrative costs. *Fridays Off:* in lieu of losing employees, looking at temporary pay reductions and shorter workweeks as possible alternatives.

CONSUMER CONFIDENCE VS SECURITY LOSSES: A recent study by Jupiter shows that less than 50 percent of U.S. companies with Web sites are appropriately concerned with the security of their online data. U.S. businesses are more concerned about the impact that online security problems have on consumer confidence and trust in e-business, than worrying about suffering an actual financial loss due to a security breach. Just over 12 percent of U.S. companies with a Web presence said they have suffered direct financial losses due to an online security breach, but more than 40 percent said they are more worried about how online security invasions will affect their customers. While maintaining consumer confidence in the face of security issues is important, failing to ensure that e-business security programs

provide direct financial value to the company is contributing to poorly planned online security spending. As businesses consolidate their enterprise data, it becomes easier for attackers to reach. Even if files on the Web server itself are relatively unimportant, a hacker can reach through customer-facing applications to data used by other systems. Although electronic security issues can be monitored and managed internally, businesses need expert advice, the latest technology and a knowledgeable emergency response team to make it work.

ONLINE ADS, COUPONS, GIFTS ONLINE: There are guidelines in the works to help advertisers understand the reach and impact of various Web sites, rankings that will closely resemble the ratings system used by TV. The future of online advertising will look just like the commercials you would find on your TV set. According to GartnerG2, with 69 new brands beginning to advertise on the Web every day, that trend is great news for online media properties and others who rely on advertising dollars. Check this site and consider placing your Ad or coupon here, at no cost to you! <http://www.coupondeals.org/> And check this site and consider placing your products here! <http://www.giftsonlinecatalog.com/>

FUN E-SHOPPING DEALS: It's beginning to look a lot like the Holiday Season. The biggest retail names are putting extra effort into making their online shops as good as their offline ones--and in making your experience there as pleasurable as possible. Retailers have discovered that online sales do not detract from in-store business; surprisingly, they actually increase it. A quick way to send gifts is online, with sites that have secure shopping carts. Order flowers at <http://www.chestersflowers.com> -- or specialty gifts at <http://www.giftbarnonline.com> Make others happy, take advantage of the sales, and save yourself time! Want an enjoyable evening out, while supporting a great community asset? Purchase tickets to the Children's Museum's 9th annual Holiday 5th Day Gala online. <http://www.museum4kids.net/>

MEASURING WEB SITE RESULTS: A recent E-Commerce Times article discussed the issue of how to measure whether Web sites are working the way companies think they are, and how a company's different customers -- consumers, suppliers, vendors -- are reacting. Companies can then see whether the money they spend on their Web sites and other Internet projects is translating into customer loyalty, referrals to new clients and bigger purchases. 90 percent of the executives surveyed said the Internet had helped their relationships with customers. Just 5 percent of in-house studies done by companies surveyed showed negative results. 39 percent of the companies who did these studies found "somewhat positive" results, and another 20 percent got "significant positive" results. What needs to be analyzed and understood is whether that means customers are spending more money, making more frequent contact, and if so converting that contact into dollars?

E-TAIL CONFIDENCE: Consumers are not afraid to shop online. Business-to-consumer (B2C) e-commerce is the most visible face of online purchasing. B2B (Business-to-business) e-commerce accounts for more the overwhelming majority of all e-commerce, more than 90 percent in 1999. Despite the ballyhooed deaths of several major e-tailers, e-tailing is not dead but in fact continues to grow and prosper. Year-over-year e-commerce retail sales grew 24.7 percent when comparing the second quarter of 2000 to the second quarter of 2001, according to a Commerce Department report. Forrester Research recently predicted that online holiday spending in the United States would reach US\$11 billion this year, an increase of about 10% over the \$10 billion spent last year. Although some non-shoppers are still concerned about the risks of buying online with a credit card, active online shoppers are not scared. Part of the reason is that the credit-card companies pretty much guarantee online purchases and provide 100% coverage in the event that a consumer's credit card is misused online. E-tailers can allay consumers fears even more by making sure privacy and security policies are easy for consumers to find on a Web site.

E-BUYING THIS HOLIDAY: Even after Sept. 11, predictions are that this year's online holiday revenues will be about US\$11 billion, 10 percent more than last year. Research companies Gartner, Jupiter and Forrester Research have arrived with the highest holiday sales projections for e-commerce, at US\$11.86 billion, \$11.9 billion, and \$11 billion respectively. Nielsen and Yankee Group came in at \$10 billion and \$9.5 billion. Bargains and convenience are the main reasons shoppers will use the Internet to

purchase holiday gifts this year. The most recent report from the National Retail Federation predicted holiday sales will increase about 2.5 to 3 percent. Four out of five consumers in the NRF report said they plan to buy gifts and cards this holiday season for about the same number or more people than last year, spending an average of \$940.

BIG-TICKET ITEMS ONLINE: Just because the Internet might not see many clicks for big-ticket items, like automobiles, does not mean that it is not a valuable channel in those categories. Brick-and-click merchants selling big-ticket items need to view the Internet as another arm of their showroom and provide consumers with product and inventory information. A merchant's Website can be an incredibly powerful tool for driving offline sales, because a lot of consumers like to research products online before purchasing them offline. The Direct Marketing Association has advised its members to send e-mail alerts to consumers to let them know when promotional material is about to arrive in their mailboxes.

INTERNET 9-11 HELP: In the aftermath of the September 11th strikes on the Pentagon and the World Trade Center, the Internet aided mostly through its ability to help find missing persons and to connect others to agencies that were assisting in recovery efforts, such as the Red Cross. Some people with cell phones were able to call from areas where they were trapped. Some in the New York area, where phone service was overwhelmed, were able to use e-mail and instant messaging to contact family and friends to let them know they were okay. The Internet's uses for a rescue and coordination effort are apparent. Additionally, the Internet served as a nationwide and global forum, where people could exchange opinions on the conflict, express their sentiments and discuss ways of avoiding future incidents.

EXTENSION ON INTERNET TAX BAN: On November 16, 2001, the U.S. Senate passed HR 1552, the Internet Nondiscrimination Act, extending the ban on new Internet taxes for another two years. The original ban expired on October 21st. The U.S. House of Representatives already had passed matching legislation last month. President Bush, who has expressed support for the bill, will sign it into law, according to White House sources. The renewed extension is significant mostly because it will prevent states from taxing the fees consumers pay Internet service providers (ISPs) to obtain Internet access.

FUTURE USE OF INTERNET: The Internet's best future preventive use may be as an educational tool. Given the many Internet security breaches that have occurred this past year, from Code Red to the Nimda virus, many are wondering whether and how the Internet can help in thwarting future incidents or aiding in rescue and recovery efforts. The terrorist groups targeting the United States and its allies are, on the whole, not technologically advanced despite their limited use of e-mail and other technologies. Lack of education in a country where over half the people are illiterate and powerless and hungry, are the main reasons why these groups readily find legions of people willing to sacrifice themselves in terrorist actions. However, many have attributed the dissolution of the Soviet Union and the events at Tienamen Square in China more than a decade ago to the advent of fax machines and other means of rapid communication. Better education and higher literacy have the potential to lead to a more peaceful age. Perhaps our policy should be to get the Internet farther out into areas of conflict so people can have access to free information, since it has already proved to be a liberating influence."

E-TAIL HOLIDAY GIFTS: What gift will be the hot item online this holiday season? As yet, some uncertainty clouds the answer. At the present, stores are taking a cautious approach in terms of what they put on their shelves and in their back rooms right now. That could be a benefit to e-tailers, who can often get and ship products faster than a store can order them. However, anything related to Harry Potter has been moving up the charts, a trend expected to continue with the release of the movie. There's also a growing interest in Neopets. Children's gifts this holiday season are likely to be insulated from any negative effects of the September 11th attacks because parents are looking to give their children a sense of normalcy. The Consumer Electronics Association expects the number of DVD players in U.S. households to more than double before the end of this year. Others think patriotism will be in this year. Many companies have already beefed up their stock of U.S. flags and related merchandise, along with historic NYC videos. It's predicted that consumers will definitely have the money to spend. Currently, there's a

sense that people want to cocoon, to stay at home safe with their families, and stay out of crowded malls. If that continues, it could be good news for e-tailers this season.

ONLINE SALES: Forrester Research predicts that U.S. consumers will spend US\$11 billion online this holiday season. The estimate, which calls for a 10 percent increase over 2000 online holiday spending, was revisited after, in the wake of the September 11th terrorist attacks on the U.S., September online sales were \$3.97 billion, only a slight drop from \$4 billion spent in August. This shows the resiliency of e-commerce in uncertain economic and social times, meaning many Americans will return to the Web to buy after having donated money online to various September 11th funds. The many millions of Americans who had never before bought online turned to the Web to donate money to various attack aid funds, and will come again back to buy. While travel spending has dropped, it is expected to rebound by the end of the year, along with strong gains in apparel and other categories.

Six million new households are estimated to start buying online this year. Helping this were the many sites who posted clear messages explaining why credit card donations would be secure, the kind of message that gets people into the comfort zone where they can spend. Online businesses should take steps to ensure they can capitalize on the surge of interest in buying on the Web, thinking long-term. New customers can be turned into repeat customers if sites provide easy navigation and smooth checkout, as well as easily located and understood privacy, security and shipping policies. Finally, while the U.S. is concerned over possible anthrax exposure, concerns about the safety of packages received in the mail will not derail online shopping. While people may call or email folks to tell them a package is on the way, it won't be enough to keep people from sending that gift.

NANOTECHNOLOGY NEXT NEW FRONTIER: Nanotechnology, including such developments as IBM's recently announced nanotubes, has enormous implications for the future of computing and communications. The next big thing in technology may be smaller than a speck of dust, too minute to be seen under a standard microscope, yet so potent it could forever change the way we think about medicine, computing, and communications of all sorts. The term for this emerging realm is nanotechnology, a word that scientists have known for decades but that most folks are just hearing for the first time. This technology has potential implications for space flight and diabetes, cell phones, and global warming. What's astonishing is the "nano" part: the manipulation of structures that measure one-billionth of a meter, units so small used to be the stuff of futurists' imaginations. The average human hair is 10,000 times wider than a transistor that's 20 nanometers across.

A principal research scientist at the Center for Space Research at the Massachusetts Institute of Technology says "We should blow through 100 nanometers in the year 2003," and with the relentless drive to double the speed and capacity of computer chips every two years, by 2016, the smallest chips are slated to drop to 23 nanometers. Why is smaller better? Smaller computers and transistors take up less space, generate less heat, and are cheaper to build. Where 42 million transistors could be on the most powerful chip, the Pentium 4, it could put 1 billion of the 20-nanometer transistors. That means more computing power for everything from the laptop to the car to handheld electronics. Researchers are working on chips that could monitor chronically ill patients and time-release to them perfect doses of drugs. Others envision tiny robots that can find cancer cells and kill them. It's possible that nanotechnology could help doctors diagnose patients more efficiently, even without seeing a patient, as tiny chips detect illness and send precise data to a physician's desktop computer.

ROBOT TECHNO-BUGS: Robot Techno-Bugs are predicted to swarm for the Holidays. These BIO Bugs, which come in four colors and models, use a language that consists of some 16 different sounds for aggression, sadness and other virtual emotions. Bot battlers and cyber pet owners are finding all sorts of bugs -- the good, biomechanical kind, not those found in software -- as the holiday shopping season approaches. Leading the way are Hasbro's BIO Bugs (Biomechanical Integrated Organisms). At US\$40, the various colored, one-foot tech insects come with a remote control/transmitter and guide, and can also use their "nervous network" technology minds to figure out the lay of the floor by themselves. The half-

pound digital insects react to outside stimuli, such as human feet or other BIO bugs, but are based on analog transistor and capacitor technology. While the toys actually are digital, they are based on analog principles. With processing power half that of a PalmPilot III, half as fast as a remote control and twice as fast as a calculator, the bugs can learn while kids or adults play with them, or they can be left to their own devices. The bugs, which have the same features as real insects -- they protect their young, need to feed and have the ability to conserve energy if they are not at play -- they also use a BIO Bug language that consists of some 16 different sounds for aggression, sadness and other virtual emotions.

For the average computer user, 'robots' will come in the form of software able to perform tasks that users would find either impossible or boring. Having a robot to do one's bidding is the dream of science fiction fans and investment bankers. The advent of the Internet has accelerated the dream's progress toward reality. In online financial trading, automated computer systems already play a significant role. For the average computer user, "robots" will come in the form of smart software programs able to perform a multitude of tasks that users would find either impossible or boring, able to interact independently with the Web, navigating complicated financial transactions, such as auctions, on their own.

TEN SIMPLE COMPUTER SECURITY TIPS: for Small Business and Home Computer Users: 1) Use strong passwords. 2) Choose passwords that are difficult or impossible to guess. 3) Give different passwords to all accounts. 4) Make regular backups of critical data. Backups must be made at least once each day. Larger organizations should perform a full backup weekly and incremental backups every day. At least once a month the backup media should be verified. 5) Use virus protection software. That means three things: having it on your computer in the first place, checking daily for new virus signature updates, and then actually scanning all the files on your computer periodically. 6) Use a firewall as a gatekeeper between your computer and the Internet. Firewalls are usually software products. They are essential for those who keep their computers online through the popular DSL and cable modem connections but they are also valuable for those who still dial in. 7) Do not keep computers online when not in use. Either shut them off or physically disconnect them from Internet connection. 8) Do not open email attachments from strangers, regardless of how enticing the Subject Line or attachment may be. 9) Be suspicious of any unexpected email attachment from someone you do know because it may have been sent without that person's knowledge from an infected machine. 10) Regularly download security patches from your software vendors.

WIRELESS TRACKING DEVICES: Wireless Tracking Devices are gaining wide attention. A car rental agency tracked the speed and location of drivers, then fined them for exceeding local speed limits, reviving fears of Big Brother. When wireless-tracking devices first started appearing, many Americans weren't so sure they wanted to be found. Locator technology depends on radio frequency or satellite signals to give approximate locations of the electronic devices in which it is implanted. The benefits seem obvious: the location of an accident victim whose car went off an overpass and hung suspended in a mangrove swamp in Florida for three days, could have been quickly pinpointed if she'd had access to a cell phone with enhanced 911 features. But the risks of such intrusive technology are great as well. Records showing the location of a person or car could be compiled and used in court cases. Now, however, in the wake of the terrorist attacks, interest in these technologies has grown dramatically, implying that concerns about privacy may take a backseat.

The most common of these tracking technologies include Global Positioning System, or GPS, which uses Department of Defense satellites; signal triangulation, in which the caller's distance is plotted by the strength of the radio signals from three cellular towers; and assisted GPS, a combination of both systems, and the most likely to be adopted by wireless providers, since it uses less power. Best suited to the open road in suburbia, they won't work inside buildings or malls unless near a window, and are unreliable in canyons. The Digital Angel, under development, consists of a wristwatch and pager and is set to hit the market around the 2001 holidays. It will include built-in biosensors and a tracking chip. The watch will determine the pulse rate and skin temperature, and track the wearer's location through GPS. The pager can

make distress calls to a central command center, and family members can track the location of a lost child or wandering senior citizen anywhere in the world over the Internet.

E-WOMEN: Last month, I had the honor of being the keynote presenter in the city nearest to my hometown at the NBWW (National Business Women's Week) Luncheon, sponsored by Metro BPW & our local Chamber of Commerce. My granddaughter thought it was very exciting when she saw a picture of attendees lined up to get an autographed copy of my book, "TechnoTouch: Managing Change for 21st Century Leadership©".

With women now the majority of the voting population, and making 75-80% of all buying decisions, sales and leadership strategies are changing. The US Census Bureau says that for the first time in 25 years, the proportion of working mothers with children under one year old has declined to 55% in 2000 from 59% in 1998. Take the quiz here about women who've made a difference down through history.

<http://www.womenleadersonline.com/>

STATE OF FINANCIAL SERVICES: The financial services industry is undergoing change, and in many cases, it's not a pleasant kind of change. Key business metrics -- such as earnings per share growth, net interest margin and deposit growth -- all are dropping. Price/earnings ratios for many financial services firms are lagging behind P/E ratios in the general market. Recent legislation has opened the industry to new competition. Even nontraditional competitors like manufacturing and retail firms now are providing financial services. At the same time, customers are becoming ever more sophisticated and demanding, expecting to be able to access their accounts and conduct transactions 24 hours a day, seven days a week.

A new report from Deloitte Consulting says that for financial companies to flourish in this challenging environment, firms need to undertake massive change -- a fundamental reinvention of their strategies and operations. The problem in most financial services firms is that, while individual departments are responsible for certain products, regions or delivery channels, such as branch offices, and all or most of these departments touch upon the customer -- no one of them is ultimately responsible for the customer's "total relationship". Customers may receive inconsistent information across channels. A long-time customer may contact the institution through the Internet or a call center and not be recognized. The goals needed to attain include: knowing the customer, presenting a unified face, and building a customer-centric culture. The training and technology development process must start at the top and be communicated daily to employees.

E-SECURITY: How do you know if the shopping cart on a website is secure and your information safe? E-commerce websites which feature Secure Transaction are stored on specially-configured computers which ensure that the data transferred between the customer's PC, where the credit card information is sent as little bits of electronic encrypted data. Check my online column here to read a column on this. <http://www.uticaod.com/techartouch/2.htm>

CATALOG RETAILERS HIT ONLINE HOME RUN: Catalog companies that have yet to go online may have lost 6 percent of their business and seen critical market share erode, a Jupiter analyst said. Catalogs have proven to be a catalyst for online retail success. According to industry analysts, retailers that already had catalog operations in place have effectively adapted their offerings -- including known brands, sheer size and developed distribution networks -- to consistent success online. What does this say about your business? If you have a business that has a catalog of any kind, putting it on a web site in a design that will draw online customers will see you start to hit a home run. Catalogers say their online venture is one of the better examples of multichannel selling, allowing them to expand their inventory without giving up valuable floor space to do it. In terms of the financial contribution of websites, it's not purely a marketing medium -- it's a way to reach new customers and increase the retailers share of the pie.

As part of its recent report on the state of the catalog and interactive industry, the Direct Marketing Association (DMA) found that the Internet generated 13 percent of all catalog sales last year, climbing

from 9 percent in 1999. In the future, retailers will build on their current efforts to use the Internet as an international prospecting tool, giving them a clearer picture of other potential markets. In the long term, they'll better target offers to people through e-mail. Cataloguers will begin to reduce the frequency of their mailings, reduce the size of their catalogs, but expand their selection using the Web, without incurring any increase in print and creative costs.

DIGITAL REVOLUTION & ERUPTING CHANGE: Bursts of innovation happen every fifty-five years or so, and we're in one now. The last of these bursts -- in the 30's -- gave us synthetic fibers, home appliances, jet airplanes and television. The burst before that -- from 1880 to 1910 -- gave birth to the automobile, the airplane, incandescent lights, wireless telegraphy, roll film, motion pictures, and radio. Bursts of innovation produce change, but revolutions change everything. The first revolution was the Agricultural, followed by the Printing, the Industrial, and now the Digital.

Its three key components are computers (which let us store data and information in digital form), software (which makes individual computers powerful and flexible), and communications networks (which magnify the power of individual computers). For fifty years we've been using computers and networks to do what we've always done, only faster and less expensively. Now we're coming up on some major changes in the ways we work together as human beings. Virtual assistants can live and work in another state as effectively as if they were sitting in the same office. You may never meet physically, just talk on the phone occasionally and exchange most information via electronic communication. We'll continue to see changes that may very well uncouple us from things that have always constrained us, such as wireless phones and a mobile Net. Fasten your seatbelts, folks. It's going to be an exciting ride.

LEVITY THOTS: What's the top color for women's sweaters? If you guessed blue, you're right. Women think men like it--and they're right, blue is the favorite color for men in the U.S. Blue also has a calming effect, and has been shown to lower blood pressure of people sitting in a room painted blue. For more interesting and entertaining info, check out our Fun Stuff page. You'll find some neat jokes and thoughtful sayings to get you through those stressful times! <http://www.technotouch.com/>

SALES SOFTWARE: Salespeople are known for their independent and competitive attitudes. So when a sales manager tells his or her salespeople that they must spend a certain portion of their day on this, the response isn't always positive. Show them how it will turn leads into sales and they'll feel like they can't live without it. After years of teaching sales skills, we've turned those skills into an enjoyable self-directed learning experience on a CD-ROM. Check it out on our Products page. AND during the holiday season, purchases of \$99 or more are shipped free of charge! <http://www.technotouch.com/Catalog.html>

TECHNOLOGY SAVVY: Management never allowed technologists to control an organization's destiny -- until the Web came along. Hailed as one of the greatest business tools yet, organizations are rushing to create Web presences. Let's look at the true definition of the Web. The Internet is made up of millions of computers that can communicate with one another through telephone, cable, and satellite systems. The Web is a library within the Internet. A Web site is a electronic book stored within the Web. The Web is a new tool with old rules. Web sites are for the visitors use - not the designers use. It can be used for entertainment, e-commerce, a high-speed delivery vehicle used to provide client support information, or a high-speed method of obtaining information such as surveys, feedback, and suggestions.

What ways can the Web increase profitability? Statistically, it costs 7 to 10 times more to capture a client than to do repeat business. Properly integrated into a business, the Web can greatly affect the amount of repeat business because of its speed and ease of usage. Cutting overhead and operating costs is where the Web stands out. Because of its low cost, easy access, and high speed, it shortens communications times by 20-95%, resulting in timesavings that benefits our revenue stream. Don't avoid or be afraid of technology. It's okay to not understand how it works to use it profitably. Get a business expert who understands business, marketing, and the technology to guide you in creating your Web presence and stop

relying on advice from your technicians. Having an objective opinion, when using the Web, is a cheap investment to ensure success. You can be tech savvy, without being a technology slave.

VIRUS/HOAX UPDATES: A new variant of Badtrans has been discovered. While the virus is being seen and stopped at corporate gateways and mailservers, the home user segment has become infected. This is due to the fact that home users tend to update their DAT files less frequently. This new variant of Badtrans drops a password stealing trojan. One of the viruses has the Subject line of only *Re*, with no message in the body of the email, but with the following attachment. *ATT00022.txt*

The other Virus sends you a message (also from various e-mail addresses, some known to you) which says
Hi! How are you?
I send you this file in order to have your advice
See you later. Thanks

For more information on what harm these do and how to get rid of them, check out our Tech Stuff page.
<http://www.technotouch.com/asktechno.html>

SNIPPETS: According to Jupiter Media, broadband users are more likely than dial-up users to download music (46% v 26%), watch video (36% v 18%), conduct personal banking (48% versus 30%), and execute stock-related activities online (35% v 23%). Thirty-six percent of CNN.com's traffic during the 11 hours following the Sept. 11 attacks came from non-U.S. users, vs. 22% for the same day a week earlier. The Yankee Group finds that as of October 2001, 8.7% of US consumers pay their bills online, compared with 5.1% a year earlier.

DEALING WITH STRESS: For years, in my presentations, I have shared with folks a simple three-step process for dealing with stress. Ask yourself three questions: 1.) Is it a life or death situation? If yes, do something about it. 2.) Will it make a difference in 5 years? In 1 year? Most things that stress you up you won't even remember tomorrow. 3.) How much control do you have over the situation? If the answer is none or very little, then that's all the time and energy you should devote to it. For more information on how to deal with the stress of change and uncertainty, consider our unique CD-ROM program. It's on sale at 20% off the regular price. <http://www.technotouch.com/Catalog.html>

HARRY POTTER CHARM: As I sat with my grandchildren through the record-breaking film, Harry Potter, cheering for Gryffindor during the sorting ceremony, 152 minutes zipped by as the screen filled with winking snakes, the secret Track 9 3/4, the vaults of Hogwarts, swooping snow owls, flying broomsticks in the Quidditch field, baby dragons and 12 foot mountain trolls, and the wizard's version of chess. The wonderful Harry and his two friends, loyal Ron and slightly bossy Hermione, teach us all once again of the value of friendship, courage, and love. I didn't want the movie to end and I can't wait to see the sequels!

WHAT'S REAL HEROISM? As I watch the cleanup slowly but steadily move forward at Ground Zero in New York City, admire the many people who are slowly moving past the horrific tragedy to a future that honors their lost loved ones, and pray for our young men and women in the military who are defending the freedom we relish, it occurred to me that the real heroes and heroines are those who see something positive that needs doing and then do it. As I've told my staff, I raised my children to believe that there is no such thing as "try". There's only DO or DON'T DO. And if you choose DO, you give it 150%, remembering that the softest pillow in the world is a clean conscience, and the greatest legacy of all is leaving the world a better place than when you found it.

WONDERLAND: As usual, the weeks have had some very special moments spent with family, friends, clients, and community. Among them are: Hosting a Rotary web designer from the Philippines in our office one afternoon; Enjoying the looks on my grandchildren's faces as we greeted Santa's local arrival; Enjoying Thanksgiving dinner at one of my daughter's homes; Working on the upcoming Children's Museum 5th Day Gala Fundraiser; Enjoying an early holiday dinner at another daughter's home to celebrate my son home from Florida for a brief visit. Focusing on family and leaving a positive legacy

helps to give meaning in a world that's full of so much uncertainty. Life is good. Friends and clients are great. Family is precious. Thank you, God.

QUOTE OF THE MONTH: Yesterday is History, Tomorrow is a Mystery, Today is a Gift, Live it well, That's why it's called "The Present"

Marm's Memo is written by Marlene B. Brown, author of "TechnoTouch: Managing Change for 21st Century Leadership," (Sunrise Publishing) and other books. Comments are welcome. Archives can be viewed at <http://www.technotouch.com/articles.html>

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MARLENE'S SERVICES: Marlene & her team help companies stay competitive by understanding and taking action on future trends. As a keynote speaker and trainer, and a website designer, clients have used their services over the past two decades to:

- Help businesses cope with Stress
 - Review or design your Strategic Plans
 - Design, redesign, maintain your Website
 - Create articles for your website or newsletter
 - Help you combine your offline & online marketing
 - Provide Leadership and/or Sales training for key people
 - Help your team move from tech's voice side to the data side
 - Analyze your competition and industry in this volatile environment
 - Teach your people how to use tech programs to enhance productivity
 - Deliver keynote on Change, Technology, Leadership, Net Commerce
 - Conduct a Digital Age or E-Business Briefing Session for key executives
 - Coach people at the top during transition times to move forward into the future
-

Marlene B. Brown, MS, CSP, CMC, Business Futurist & Strategist
CEO/President MarmL Consulting & TechnoTouch Marketing
Web Designer, Net Marketer, Writer, Future Trends Keynoter
Author "TechnoTouch: 21st Century Leadership" (book)
& "TechnoTouch Relationship Selling" (software program)
Tel: 315-853-1318 x1 * E-mail: marlenebrown@adelphia.net
Web: www.technotouch.com * www.technotouch.net

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