



# CONSULTING MATTERS

A publication of the Delaware Valley Chapter of the Independent Computer Consultants Association

www.iccadelval.org

December 2003

## From the President

by Keith Mast  
Access Consultant  
**President**  
ICCA/Delaware Valley



Keith Mast  
Access Consultant  
President  
ICCA Delaware Valley

## ICCA Gives Technical Seminar at IMA Meeting

On November 18, 2003, ICCA members were the guests of the North Penn chapter of IMA, the [Institute of Management Accountants](#). The meeting was held at the William Penn Inn, Gwynedd, PA. Approximately 70 people were in attendance, split equally between both groups. Four ICCA members (see picture on page 3) presented brief topics during the Technical Seminar portion of the IMA meeting. Congratulations to each speaker who contributed to a successful event. Below is a summary of each speaker and topic.

**Moderator:** [Keith Mast](#), Chapter President

Keith moderated the technical seminar. He introduced ICCA to the members of the IMA, explaining that although we are independent consultants, we do collaborate with each other.

Several ICCA members stood and introduced themselves to the group. Four drawings were held using the IMA business cards; holiday gifts were presented to the winners.

### Topic 1: Computer Virus Protection

Andrea Conti, [WebSquared, LLC](#)

Andrea discussed the perils of computer viruses and gave several solutions for fighting them. Two suggestions to fight viruses were 1) keeping your windows up-to-date using the [MS Windows Update site](#), and 2) use a pop-up blocker such as the [google toolbar](#). More details of his presentation can be found at [www.websquared.com/IMA](http://www.websquared.com/IMA).

### Topic 2: Controlling Spam

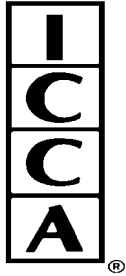
Michael McAndrews, [Logic Choice, Inc.](#)

Michael, Vice President and Director of Business Development for Logic Choice Inc., presented the all-too-familiar problems of spam. Michael identified several ways to avoid spam and also how to stop it. One method is a Gateway Service where inbound e-mail is redirected through a 3rd party filtering service before reaching your e-mail server. [Contact Michael](#) for more information.

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**Meeting  
Information  
610-394-9090**

**info@iccadelval.org  
www.iccadelval.org**

6:00 P.M.      Networking & Cash Bar  
7:00 P.M.      Dinner  
8:15 P.M.      Meeting & Program

Entire Evening Prepaid	\$30 Members	\$40 Guest
Entire Evening at Door	\$40 Members	\$45 Guest
Networking/Speaker	Free Members	\$5 Guest

**First time guests pay member rates.** Prepayment must be received and cancellations for refunds must be made by Monday before meeting. Credit Cards accepted (MC, Visa, Discover). If there is more than one person in your party, we request that you pre-pay. Note that making a reservation is a promise to pay. "No-Shows" will be billed.

Mail Check Payable to:  
ICCA Delaware Valley  
125 N. Highland Avenue  
Lansdowne, PA 19050

**Meeting Locations:  
(Please call the hotel for directions.)**

**Philadelphia Airport Hilton**

215-365-4150  
4509 Island Avenue  
Philadelphia, PA

**DoubleTree Guest Suites**

610-834-8300  
640 W. Germantown Pike  
Plymouth Meeting, PA

**Clairon Hotel**

856-428-2300  
Route 70 & I-295  
Cherry Hill, NJ

**Holiday Inn Select**

302-792-2700  
630 Naamans Road  
Claymont, DE



**TOP TOPICS at  
ICCA DeVal  
2003-2004**

by George Smith, GRS Associates

I wasn't able to attend the November joint meeting with the Institute of Management Accountants at the William Penn Inn. However, I have heard only positive comments about it. We had a good representation at the meeting, and in fact, we may have slightly outnumbered them. I understand that our three presenters (Andrea Conti, Michael McAndrews, and Leigh Weber) and moderator (Keith Mast) all did great jobs. It has been suggested that this might be a model for outreach to other groups of potential users, so you may be hearing more about it. Finally, I might mention that the IMA can do their meetings for only \$22. This almost certainly stems just from using a restaurant rather than a hotel. If any of you can suggest a suitable restaurant (ie, a private room) in any of the area where we hold our meetings, please do.

The **December 11th** meeting in Cherry Hill will be the annual Member Showcase. **Bill Lutz**, principal of **WEL Associates**, will discuss **Geographic Information Systems**, and how he has built a successful consulting practice around them. I look forward to seeing many of you there.

**Join the ICCA!**

**Become a part of the region's premier association for Independent Computer Consultants.**

**Membership rates are:**

- \* \$100 Local Chapter Dues
- \* \$175 National dues for 1 person firm
- \* \$225 National dues for 2-9 person firm
- \* \$275 National dues for 10+ person firm
- \* \$25 National Processing fee (1st time only)

This Translates to:

- \* \$300 for a first-time 1 person firm
- \* \$275 subsequent years for 1 person firm

Call 610-394-9090 to request an application, or fill out membership application on line at **www.icca.org**

# From the President

(continued from page 1)

## Topic 3: Using the Web to conduct business

Leigh Weber, Weber Consulting Services, LLC

Leigh, Principal of Weber Consulting Services, LLC, reviewed the myths, advantages, disadvantages, and risks of doing business on the web. He reminded the group that conducting business on the web will require you to change your operations to efficiently and effectively handle 24x7 operations. Contact [Leigh](#) for more information.

After the three topics above were presented, Keith introduces additional resources that ICCA offers. One was [Ask a Computer Question](#) which can be used to post an email question for one of ICCA's consultants. Questions are organized by topic.

Keith also introduced the [Find an ICCA consultant](#) service which can be used to find a consultant with a specific skill. This search tool can also be used to find a consultant by geographic location or by last name.

Finally, a list of [Top 10 Computer Tips](#) was presented to the group. Included on this list are

- 1) the free google toolbar,
- 2) how to choose accounting software, and
- 3) OpenOffice, a free alternative to Microsoft Office.

A link to the complete Top 10 List can be found on our [ICCA](#) home page.

Our IMA meeting was well-received; perhaps we can build on our success and take our meeting to another group. If you would like to suggest another group that ICCA could visit, please contact [Keith](#) or any member of the board. Would you like to present? Let us know that, too. Thank you to all who attended.



Left to Right: Michael McAndrews, Leigh Weber, Keith Mast, Patrick Luddy (IMA) & Andrea Conti.

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## ICCA Upcoming Dinner Meeting Dates 2003-2004

✳ **12/11 Clarion Hotel,**  
Cherry Hill, NJ

**Topic:** Geographic Information Systems  
**Speaker:** William Lutz, Principal,  
WEL Associates

William Lutz, principal of WEL Associates will discuss location based technologies (Geographic Information Systems -- GIS) and how he built a successful consulting business around them. This is our member showcase meeting.

✳ **1/8 Philadelphia Airport**  
**Hilton, Philadelphia, PA**

**Topic:** Make sure you get paid  
**Speaker:** Bonnie Huval,  
Seneschal Incorporated

Will your new big customer put you over the top, or take you down? Keep your business thriving where others fall apart. Bonnie Huval, of Seneschal Incorporated, gets paid on time even when other companies in the same project do not. Find out how to get even large customers to pay on time, and techniques for "covering the float."

# Gumby Leadership — Leading Situationally

by Andrea Sigetich, MS-HRM  
SageCoach

Do you remember the character called Gumby? Made of pliable yet hard rubber, wrapped around a wire frame, the 1970's figure resembles a "Screen Bean<sup>®</sup>" today. You can bend and flex the Gumby into a wide variety of positions —



some strong, some funny, and some, well, a little inappropriate for the workplace! Gumby Dolls are ultimately flexible. They maintain their solid and authentic shape — while you bend and flex them into a variety of positions.

As a leader, it is YOUR job to be like Gumby — bendable, flexible, and resilient. Workplace values are changing, because younger generations are less responsive to traditional command and control leadership than Baby Boomers and their predecessors. Leadership is also changing, because every organization must accomplish more with fewer resources. The demand for flexible leadership is increasing as technology drives rapid change and customers demand instant, customized solutions. Leadership today is much more about influence than about authority.

"Leaders must develop the ability in themselves and their staff to discern customer needs and to be innovative, responsive, flexible, and comfortable with ambiguity and change."

— Lee & King, *Discovering the Leader in You*, p. 20.

Situational Leadership<sup>®</sup> II (SLII<sup>®</sup>) teaches us this important skill of flexibility. The original Situational Leadership<sup>®</sup> was co-developed in 1969 by Dr. Paul Hersey and Dr. Ken Blanchard. It was updated in 1985 by Ken Blanchard and the Founding Associates of The Ken Blanchard Companies. SLII<sup>®</sup> is one of the most useful models in management and leadership competency, because it lays an important foundation as a concept and as a practical tool. When we learn to apply the concepts, models and tools of Situational Leadership<sup>®</sup> II, we learn how to assess management situations and confidently flex our management style to address the unique needs presented by the current situation. A flexible approach to leadership allows leaders to create quality conversations with staff about performance and development, to develop self-reliant performers, and ultimately to increase retention of talented team members.

What I find most valuable about Situational Leadership<sup>®</sup> II is the underlying behavior and attitude shift that occurs when we train managers in SLII<sup>®</sup>. They learn to lead flexibly — to

assess each situation and adapt their leadership style. The core learning is even more powerful, however, because leaders learn that it is appropriate and desirable to change their leadership style and adapt it to the individual follower. A leader can still lead from his most powerful source — his authentic self — and adapt his language and his behaviors to assist those he leads. When I integrate Situational Leadership<sup>®</sup> II into my way of thinking as a project manager and as a leader, I learn to differentiate between who I am as a leader, and what I do as a leader. This powerful learning entices project managers to grow beyond what we would normally anticipate and expect from most other management and leadership seminars.

## Situational Leadership<sup>®</sup> II: The Model

SLII<sup>®</sup> introduces us to four development levels in individuals, and to four management styles that match these development levels. When managing and leading from a place of flexibility, we align our leadership and communication style to meet the needs of the individual we want and need to influence. Briefly stated, the individual we are leading is in one of four places of development on the new or different task. Let's look at Christine, a new downhill skier:



1. When Christine first steps into her skis she may be nervous, but she is an **Enthusiastic Beginner**, with low competence but high commitment to the task in front of her: learning to slide down the hill, more or less in control!

2. She will then progress to **Disillusioned Learner**. With some competence, Christine learns that the task is more challenging and complex than she originally thought. She falls down when she tries to go a little faster. Her legs become tangled. She steps on her own skis. Her commitment at this stage wanes and progress may be a little painful (especially to her seat)!

3. With increased competence, Christine graduates to the **Cautious, but Capable, Performer**. At this stage, she has moderate competence, but her commitment is variable. In the morning she may be highly confident. After one or two spills or hitting a patch of ice and losing control, her commitment lags. Then, the sun comes out, she has a great run, and - you guessed it - her commitment soars. (*continued on page 6*)

# Is Your Business a Solo Act? Now There's a 401(k) for You

By Tara Prindible and Henry Huber, AXA Advisors, Karr Barth Associates

The self-employed used to say that 401(k) plans weren't in tune with their needs — but thanks to sweeping changes in the tax laws, they now are singing their praises.

Until the passage of the Economic Growth and Tax Relief Reconciliation Act of 2001 (EGTRRA) it didn't make sense for the self-employed to establish 401(k) plans. Small-business owners could sometimes save just as much through a Keogh, SEP or SIMPLE IRA — without the costly setup and maintenance fees, complex rules, and burdensome administration associated with 401 (k) plans.

Owner-only businesses can now establish solo 401(k) plans that in some cases allow them to put away two to three times the amount allowed by other tax-deferred plans. Here's an example of how this new, simplified retirement option stacks up against the competition:

Elizabeth owns an unincorporated business and has self-employment income of \$100,000. By establishing a solo 401(k), also known as a "Uni-K", she can put away as much as \$32,000 in 2003 — or \$34,000 if age 50 or older. This total amount is tax deductible and all earnings grow tax-deferred until withdrawn.

How does this compare with the maximum deductible contributions allowed under other plans in 2003? It surpasses them all. Keogh and SEPs max out at \$20,000, and the SIMPLE IRA at \$11,000 (\$12,000 if age 50 or older).

The Uni-K contribution totals include employer and salary deferral contributions. If your business is incorporated, the employer contribution is based on your W-2 income and is capped at 25% of compensation. It is not subject to federal income tax or Social Security (FICA) taxes. The salary deferral contributions are withheld from your pay and are excluded from federal income tax, but are subject to FICA. The maximum salary deferral amount for 2003 is 100% of pay up to \$12,000 — or \$14,000 if you are age 50 or older. Your business receives a tax deduction for both employer and salary deferral contributions. Employer contributions plus salary deferral contributions cannot exceed \$40,000 (\$42,000 if age 50 or older) or 100% of compensation.

The Uni-K has many benefits beyond its generous contribution limits. Consider the following:

- You decide each year whether to contribute and how much to contribute.

- Unlike traditional 401(k) plans, there are no complicated discrimination tests or administrative requirements. Among the few administrative requirements is an IRS Form 5500 filing - but only after plan assets exceed \$100,000.

- You can take loans tax-free and penalty-free - under the same guidelines available to large corporate 401(k) plans.

- Retirement assets from other plans can be consolidated to create one convenient, low-cost account.

This new planning opportunity is available to any business that employs only owners and their spouses, including C corporations, S corporations, partnerships and sole proprietorships. It is not suitable for businesses with employees, or those that plan to hire additional employees in the future.

Is a Uni-K right for you? If you're a real estate broker, lawyer, accountant, consultant, electrician, or a member of one of the dozens of other self-employed professions, you owe it to your future to explore the advantages of a Uni-K.

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*Tara Prindible and Henry Huber are Financial Consultants with AXA Advisors, Karr Barth Associates.*

*AXA Advisors, LLC is a leading provider of financial services for consumers and businesses, working with clients to help them define and meet their financial goals. AXA Advisors, LLC is a subsidiary of AXA Financial, Inc., whose affiliates and subsidiaries include The Equitable Life Assurance Society of the United States; Alliance Capital Management L.P.; Sanford C. Bernstein; and its premier wholesale distribution organization, AXA Distributors. AXA Financial is a member of the global AXA Group, a worldwide leader in financial protection strategies and wealth management. AXA Groups operations are diverse geographically, with major operations in Western Europe, North America and the Asia/Pacific region.*

*AXA Advisors, Karr Barth Associates are sponsoring the ICCA Delaware Valley Chapter Meeting on December 11th, 2003. Tara and Henry look forward to answering any question you may have. If you are not able to attend the meeting, call them at (856) 751-5999 if you need additional information.*

# Gumby Leadership — Leading Situationally

(continued from page 4)

4. Finally, Christine becomes a **Self-Reliant Achiever**. Her competence AND her commitment are both high. She knows how to ski. And she knows that she knows.

In the workplace, an team member grows from an Enthusiastic Beginner to a Disillusioned Learner to a Cautious but Capable Performer to a Self-Reliant Achiever. As a project manager, you have team members who are growing and developing along a natural path.

## Matching

Your job as leader is to assess the developmental level of the individual on an assigned task, using the four steps of the model, and then adjust your leadership style for maximum effectiveness at leading. You accomplish this by matching two of your essential leadership skills to the development level of the individual. These two skills are direction and support.

Direction is telling, teaching, instructing, and demonstrating the desired behavior. It includes setting goals and objectives for the learner, identifying priorities, establishing timelines and closely supervising progress.

Support as a leadership skill includes encouraging, reassuring, and praising the team member. Listening, asking for suggestions or input, and providing access to resources are important functions when providing support.

An **Enthusiastic Beginner** requires direction, and only a minimal amount of support. As commitment wanes, the **Disillusioned Learner** still needs direction, but now she also needs support. Once her competence is high, as a **Cautious but Capable Performer**, she requires less direction, but lots of confidence-building support. In the last stage, **Self-Reliant**, she needs little direction or support. In the management context, this is when you can fully delegate the task to her.

As leaders, we each have a natural default style. Many leaders we meet when we teach SLII® have a natural style high in support and low in direction. Not wanting to be overbearing or overly-directive, many of today's astute managers are very supportive. They encourage, reassure, praise, and ask for suggestions and input. These actions are absolutely appropriate — but only WHEN the follower is ready! If we don't provide enough direction during the Enthusiastic Beginner and Disillusioned Learner stages, we can actually reduce the follower's confidence simply because they don't have enough experience or competence, and are not yet ready to have ideas, suggestions, or input.

## Applicability

By matching your leadership style to the needs of the individuals you lead, you both gain enormous benefits. You provide what your followers need to learn and grow — just when they need it.

Your followers are highly motivated. There is less tension in the organization. Your team members perceive you as oriented to change, receptive to new ideas, skillful, and interested in their growth and development. Team members have higher morale and feel more empowered, and you gain a follower who you can trust, with the competence and the commitment to carry out the task.

When Carol and I develop individuals to lead situationally, we recommend a three-pronged learning intervention: SLII®, Goals-Setting and Delegation (which refines the leader skill of "direction") and Manager as Coach (which refines the skill of "support.") This three-pronged approach builds a strong and solid competence in essential leadership skills: motivation, management, and communication.

I use SLII® in my personal life as well as my work life. For example, if someone asks me a question about a topic I know something about, such as how to build a fence on a lava flow (like where we live!), or how to articulate a market niche, or how to find a hiking trail that matches the ability of a visiting aunt, I begin to answer with direction. If I answer with highly supportive communication, "You can do this!" or "What ideas do you have?" — I will frustrate them! Even though it is not my natural tendency, I have learned that I must provide direction with Enthusiastic Beginners or Disillusioned Learners — so that the individual learns how to accomplish the task and create enough competence to engender confidence!

When we consciously consider the development levels of our employees or colleagues, we don't over-instruct (which is very demoralizing and patronizing.) Again, when we consider the development levels, we also don't leave someone on their own too soon (which is frustrating and ultimately lowers self-confidence.) As a situational leader, we have the power and knowledge to match our effective leadership skills to the situation facing us. We bend like Gumby. We're flexible, resilient, and adaptable to our staff so we can we lead with true compassion, and we all reap the benefits of success — for ourselves as leaders, and for those who choose to follow our lead.

References:

[www.blanchardtraining.com](http://www.blanchardtraining.com)

Lee, Robert. & King, Sara N., *Discovering the Leader in You*, published by Jossey-Bass and the Center for Creative Leadership, 2001.

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**About the Author:** *Andrea Sigetich, MS-HRM and Carol Leavitt, MBA are management development consultants and leadership coaches who serve as catalysts for powerful choice among individuals, teams, managers, and leaders. Visit their websites, [www.SageCoach.com](http://www.SageCoach.com) (Andrea) and [www.SunscapePartners.com](http://www.SunscapePartners.com) (Carol) for more information.*

## December Tech Calendar

### 10 - Dec

Power of Networking  
Donna Teitelman  
Impact Executive Consulting  
5:30pm - 9:00pm  
Chancellor Park  
150 North 20th Street  
Philadelphia, PA  
<http://www.nwct-phila.org/events/December2003.htm>

### 11- Dec

ICCA Del Val Chapter Meeting  
Geographic Information Systems - GIS  
William Lutz, WEL Associates  
Clarion Hotel, Cherry Hill, NJ  
6pm - 7pm Networking  
7pm - 8pm Dinner  
8pm - 9pm Presentation  
[www.iccadelval.org](http://www.iccadelval.org)

If you hear of an event that would be of interest to our members, send the meeting notice to [newsletter@iccadelval.org](mailto:newsletter@iccadelval.org)

### Consulting Matters

always welcomes newsletter article submissions.

If you have an article that would be of interest to the computer consulting community, send your article to:

[newsletter@iccadelval.org](mailto:newsletter@iccadelval.org)

MS-Word or plain text is preferred. Article submission deadline for the **January** Issue of Consulting Matters is **December 15th.**

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