



# CONSULTING MATTERS

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

www.iccadelval.org

January 2005

## From The President...

### Saving Money Using Health Savings Accounts

Keith Mast  
Mast Consulting, LLC  
**President**  
ICCA/Delaware Valley



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Mast Consulting, LLC  
**President**  
ICCA/Delaware Valley

I have been hearing a lot about Health Savings Accounts (HSA) so I decided to do some investigating. As it turns out, the deadline to create a 2004 HSA is April 15, 2005. That means **I am eligible for as much as \$500 in tax savings** for tax year 2004.

**On December 8, 2003, President Bush signed the Medicare Prescription Drug, Improvement, and Modernization Act of 2003.**

This law authorized the establishment of new health savings accounts effective January 1, 2004. These accounts are similar to Archer Medical Savings Accounts in that they permit eligible individuals to save for, and pay, health care expenses on a tax-free basis.

Source: <http://www.crbenefits.com/pdf/p969.pdf>

#### Who can qualify for a Health Savings Account?

To be an eligible individual and qualify for an HSA, you must meet the following requirements.

- You have a high deductible health plan (HDHP)
- You have no other health coverage except what is permitted (Permitted coverages include Insurance for Accidents, Disability, Dental care, Vision care, Long-term care)
- You are not enrolled in Medicare.
- You cannot be claimed as a dependent on someone else's 2004 tax return.

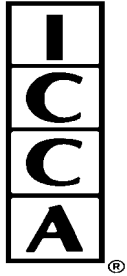
### In this issue.....

*From the President.....1*  
*Meeting information.....2*  
*Upcoming meeting dates.....3*  
*If you suddenly lost your income .....3*  
*An Introduction to Linux and Open Source for Computer Consultants.....4*  
*Delaware Valley Tech Calendar.....6*  
*Board of Directors.....6*

#### What are the Limits for a Health Savings Account (2004)

| Type of Coverage | Minimum Annual Deductible | Maximum Deductible Expenses |
|------------------|---------------------------|-----------------------------|
| Individual       | \$1,000                   | \$5,000                     |
| Family           | \$2,000                   | \$10,000                    |

(Continued on page 2)



**Meeting  
Information  
610-394-9090**

[info@iccaderval.org](mailto:info@iccaderval.org)  
[www.iccaderval.org](http://www.iccaderval.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



**TOP TOPICS at  
ICCA DeVal  
2004-2005**

by Kathleen Conti, WebSquared, LLC

Our December joint meeting with PMI presented by Chris Fearnley went off well, although I did get some feedback that there was a noisy group next door and even worse than that the hotel didn't think we needed dessert!

Chris provided a good overview of Linux and open source technologies. He also encouraged audience participation and questions. Topics included what was available in open source, for instance Open Office as a substitute for Microsoft Office and Samba as a file sharing technology for Windows clients. There is a link on the ICCA Delaware Valley website home page to a PDF file which contains a lot of the information Chris provided.

At our January meeting, we will have Jon Bogen presenting "HIPAA Security Down to the Wire". With many compliance deadlines looming Jon will be discussing HIPAA compliance and how to help clients get to where they need to be. This meeting will be held at our Philadelphia location, the Philadelphia Airport Hilton. Check the website: [www.iccaderval.org](http://www.iccaderval.org) for more information.

Our February meeting will be held at the Holiday Inn Select in Claymont DE. Douglas Neary's topic - *The Business of RFID: A Review of Marketplace Trends and Best Practices* - is one that has been requested by many of our ICCA members so I am looking forward to seeing you all at the meeting ☺

I am still in sunny Australia so I will unfortunately miss the January meeting. I am always interested in getting your thoughts and feedback about the meetings so don't be shy: [kconti@websquared.com](mailto:kconti@websquared.com)

**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](http://www.icca.org)

**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

# If you suddenly lost your income die to sickness or accident, would you be able to pay your bills?

By Ron Bradly, Wechsler Marsico Associates

You may think the odds are one in a million that it could ever happen to you. However, the statistics tell a different story. At age 35, 4 out of 10 people will experience a disability lasting at least three months. At age 45, the statistics aren't much better.

The truth is; you are more likely to be disabled than to die during your working years. This probably is not what you want to hear while you are healthy and earning a good income. But what happens if you become disabled and lose that income? Your income goes down while your expenses (including unanticipated medical bills) typically go up.

How would you pay your bills?

- You could use your savings... What will you be giving up? A child's education? Retirement?
- You could borrow money... Who will lend you what you need? How will you pay it back?
- You could tap into Social Security... Their definition of disability is strict and you may have to wait for as long as a year to qualify.
- You could ask friends or relatives for help... They most likely have their own problems.

There is another solution:

- A disability income insurance policy from Standard Insurance Company.

If you are still not convinced, see for your self just how much you stand to lose:

A 35-year-old earning \$2,200 per month until age 65 will earn \$792,000 (\$2,200x12 monthsx30 years). Yet, when you consider salary increases of 4% annually, actual salary is \$1,480,642. Isn't that worth preserving? The Standard's disability income insurance is designed for one purpose: to preserve your future.

Premiums for Disability Insurance generally range between 1-3 % of your income. We are currently working towards establishing a special discount for ICCA members only. Please stay tuned for details.

Please contact Ron Bradly with Wechsler Marsico Associates for a free evaluation of your current plan or to receive more information. He can be reached at 610-565-9550.

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## ICCA Upcoming Dinner Meeting Dates 2005

✳ 1/13 Philadelphia Airport Hilton, Philadelphia, PA

**Topic:** HIPAA Regulations

**Presented by:** Jon Bogen

*Description:* Mr. Bogen will discuss topics from his book "The HIPAA IT Handbook: Strategies to Protect Health Information." Mr. Bogen also serves as the High Tech editor of HealthCare Review and is board-certified from the American College of Healthcare Executives.

✳ 2/10 Holiday Inn Select, Claymont, DE

**Topic:** The Business of RFID

**Presented by:** Douglas Neary - President, Longford Consulting Group

*Description:* The world is abuzz with RFID. Literally. From CIO magazine to the Wall Street Journal, much current-day emphasis is being placed on the technical details of physically detecting and capturing data from RFID tags or on the over-hyped and largely misplaced concerns about consumer privacy protection. But what about the business of RFID?

# An Introduction to Linux and Open Source for Computer Consultants

by Chris Fearnley, LinuxForce, Inc.

When one uses the word "Linux" one typically means at least one of the following distinct meanings:

## Linux Kernel

The very low-level software that manages your computer hardware and provides a library (POSIX) interface for user-level software. The Linux kernel runs on many platforms (PC-compatible machines with at least an 80386 processor, the Compaq Alpha AXP, Sun SPARC and UltraSPARC, Motorola 68000, PowerPC, PowerPC64, ARM, Hitachi SuperH, IBM S/390, MIPS, HP PA-RISC, Intel IA-64, DEC VAX, AMD x86-64, AXIS CRIS, and Renesas M32R).

## GNU/Linux OS

The Linux kernel plus utility software to provide a useful working environment.

## Linux Distributions

The packaging of the Linux Kernel, the GNU/Linux OS and lots of other software to make Linux easy to install, configure, and use (at least for the target audience).

Commonly, the word "Linux" means various blendings of all three meanings at the same time.

Even though version 1.0 of Linux was released in 1994, it wasn't until the Open Source Definition was formulated in 1998 that a marketing paradigm for Linux was embraced in large numbers by the business community. The Linux revolution is essentially of the type Buckminster Fuller meant



when he said "There is only one revolution tolerable to all men, all societies, all political systems: revolution by design and invention." Linux also embodies a revolutionary philosophy which The GNU Project ([www.gnu.org](http://www.gnu.org)) and the Free Software Foundation ([www.fsf.org](http://www.fsf.org)) state most clearly with "The Four Freedoms" definition of "Free" Software:

- ◆ The freedom to run the program, for any purpose.
- ◆ The freedom to study how the program works, and adapt it to your needs.
- ◆ The freedom to redistribute copies so you can help your neighbor.
- ◆ The freedom to improve the program, and release your improvements to the public, so that the whole community benefits.



The Open Source Definition (OSI: [www.opensource.org](http://www.opensource.org)) built upon its predecessor the DFSG (Debian Free Software Guidelines) to showcase the Linux revolution in a more business friendly way (compare the Buckminster Fuller quote "You never change things by fighting the existing reality. To change something, build a new

model that makes the existing model obsolete."). The following is a paraphrasing of the main elements of the DFSG:

- ◆ Free redistribution, Include Source code, Allow derived works
- ◆ Proviso to protect the integrity of original author
- ◆ No discrimination against persons, groups, or fields of endeavor
- ◆ Rights must transfer upon redistribution
- ◆ License must not place restrictions on other software

## Benefits of Open Source and GNU Software

Humanity's cultural heritage in software has expanded significantly through the growth of Free, GNU, and Open Source Software (OSS). Any student can now study a reference implementation for practically any type of application under the sun! OSS by its definition provides transparency and auditability which is often lacking from lock-in software. OSS is ubiquitous: it is easy to acquire for anyone with Internet access or a CD drive. Although there are exceptions, by and large OSS is high quality and economical especially from a TCO (total cost of ownership) perspective. Quality OSS typically has a strong developer and user community to support it which reduces support costs for computer professionals. Since students and under employed people can more easily afford OSS, it tends to acquire Developers, Developers, and more Developers! Which ensures its continuing growth.

*(Continued on page 5)*

**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@iccaderval.org](mailto:newsletter@iccaderval.org).

MS-Word or plain text is preferred. Article submission deadline for the February Issue of *Consulting Matters* is **January 24**.

# An Introduction to Linux...

*Continued from page 4*

You can't better the world by simply talking to it. Philosophy to be effective must be mechanically applied.

-- Buckminster Fuller

## Linux Distributions

There are literally hundreds of Linux Distributions available. Debian is the most cosmopolitan distribution since it is used by large communities in every country of the world. Knoppix is a bootable CD distribution that has strength in hardware detection and to demo Linux as a workstation. Red Hat is centered on the North American market and has been focusing increasingly on big companies only. Novell recently acquired SuSE giving it a strong presence in the Linux market. Some distributions are general purpose (e.g., Gentoo and Slackware) while others focus on a specific type of hardware or application (Morphix for custom boot CD setups and Ubuntu which aims at desktop users, for example).

## The Business Case for Linux

Linux's continuing growth can be seen in the 15 November 2004 issue of CRN which featured Linus Torvalds on the cover. "He's neither a chief executive nor a chairman. He holds no executive title. [...] Yet Linus Torvalds, the 34-year-old Finnish programmer and composer of the Linux kernel, is being honored as CRN's most influential executive of 2004 because of his devotion to the Linux development process for nearly 15 years. It's been a watershed year for Linux and the open-source movement, and Torvalds had a lot to do with it." IBM, HP, and Novell are committed to Linux and investing heavily in Linux. The on-line "slides" for my presentation (see URL below) reference six recent articles that explain the business case for Linux more completely than there is space for here.

## OSS Applications

There are many FOSS (Free and Open Source Software, another of the many attempts to characterize "free" and "open source" software since both names are a little bit off the mark) applications ranging from business applications to desktop applications to programming languages, debuggers, and graphics applications. There is at least one FOSS application for practically any application that Humanity has ever developed. In the presentation for my talk, <http://www.CJFearnley.com/icca.dec.2004.presentation.pdf>, I list examples of leading FOSS applications for several popular types of software. Some, like Apache, are already market leaders.

## Outlook for Computer Consultants

Computer consultants need to be familiar with Linux because they will be either working on it more and more or at least will need to integrate their systems and clients with Linux. Since there is a FLOSS (Free/Libre Open Source Software) package that is already good enough to replace some or all of the

commercial or lock-in software one may use, computer consultants need to familiarize themselves with FLOSS alternatives so they can intelligently discuss the available options. FLOSS communities provide support, on-line knowledge databases, ways to demonstrate competence, and news. Computer consultants can readily find the information they need to learn about or support any quality FLOSS package. Finally, computer consultants should familiarize themselves with elements of the new business models that are being developed around FLOSS solutions. A good introduction to this subject is at <http://www.hecker.org/writings/setting-up-shop>.

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### About the Author:

*Chris Fearnley is President, CEO, and CTO of LinuxForce, Inc. Chris started introducing Linux to the greater Philadelphia region in 1993 with his leadership position in the Philadelphia Area Computer Society (PACS). He founded the Philadelphia Linux User's Group (PLUG) in 1995. He founded Synergeticists of the NorthEast Corridor (SNEC) in 2002. He maintains the R. Buckminster Fuller FAQ on the Internet.*

## ICCA Delaware Valley Shirts

**\$25 per shirt. Various colors available.**

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|-------|-------|------|-------|------|-----|
| Size  | S     | M    | L     | XL   | XXL |
| Color | Green | Ecrú | White | Navy |     |

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[icca@erols.com](mailto:icca@erols.com)

Shirts/mugs will be ready for pickup by the following meeting.

# From The President

Continued from page 1

For example, I have a \$5,000 deductible health insurance policy. This policy meets the minimum "high deductible" requirement of \$1,000 for individuals. In 2004, I can claim up to \$5,000 in medical expenses as part of my tax-free Health Savings Account. If I had out-of-pocket medical expenses of \$2,000, and my tax rate were 20%, **which would represent a tax savings of \$500.** That's a big savings!

### How does it work?

I contacted two providers. The first, [Excalibur](#), 800-280-8383, is already a preferred ICCA provider. They offer medical, health and dental insurance plans for ICCA members. The company offers coverage in most states. I spoke to Jerry Kreutchic who asked me a few qualifying questions; he then sent me a pdf quote. The process took only 5 minutes.

Excalibur's plan is called a **One Deductible PPO Plan with John Alden Health Savings Account (HSA)**. The Annual Deductible is \$4,950. A \$10,000 Life Insurance policy is included with this insurance plan. The association Fee is \$4.00; the monthly premium is \$114.82; so the total monthly fee is \$118.82. There is a one-time Processing Fee of \$20.00

Total Amount to create the HSA is \$138.82. This plan would replace my existing health insurance policy.

Next, I did a Google search and found [AmericanHealthValue.com](#). American Health, 800-914-3248, is an LLC located in Idaho. I spoke to Stephanie who quickly outlined the process to setup an HSA. There is a one time fee of \$15, plus an annual fee of \$36. The minimum deposit (and balance) of the account is \$30. In other words, for a total of \$81, I can setup my Health Savings Account. **And, it's not too late to setup an HSA for 2004.** The deadline is April 15, 2005. This plan would NOT replace my existing health insurance.

### Can I contribute to my 2004 HSA even though the year has already passed?

Yes. I wanted to be sure it was not too late to take advantage of this benefit, so I asked Stephanie at American Health if I could "contribute around \$2,000 to the account?" She said yes as long as the contribution was made by April 15, 2005. Then I can reimburse myself with the checks they will send me (out of the tax-free HAS account). For 2005, I can use a credit card that they will issue or their checks.

I also asked Stephanie about the [Qualified Expenses](#). She directed me a link on the company's web site.

**If you already have a Health Savings Account** and would like to pass on information or tips, please send them to me at [President@iccadelval.org](mailto:President@iccadelval.org). I will forward new information to our members via the email list.

HAPPY NEW YEAR TO EVERYONE!

## ICCA Delaware Valley Mugs.

\$5 each

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Send this form with check payable to:

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[icca@erols.com](mailto:icca@erols.com)

Shirts/mugs will be ready for pickup by the following meeting.

## Tips and Techniques for Better Presentations

Dave Paradi, The PowerPoint Lifeguard

One thing I am doing more and more is including photos in my PowerPoint presentations. While I try to rely on my own digital photos, I am always looking for sources of stock photos for times when I don't have just the right picture. One site that comes highly recommended is <http://www.webshots.com>. As you integrate photos into your presentations, keep it in mind.

To subscribe to Dave's Communicate Using Technology newsletter, go to:  
<http://www.communicateusingtechnology.com/newsletter.htm>

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### About the Author:

*Dave Paradi, MBA, is known as The PowerPoint Lifeguard because he rescues speakers and their audiences from "Death by PowerPoint." His free electronic newsletter offers tips and techniques for better presentations. He was a featured presenter at the 2004 National ICCA Conference in Toronto.*

Dave can be reached at [dave@powerpointlifeguard.com](mailto:dave@powerpointlifeguard.com)

# January Tech Calendar

## 6-Jan

At the Moment of Need:  
Designing and Producing  
Performance Support Resources  
Date: Thursday, January 6, 2005  
Time: 12:45 pm - 4:15 pm  
Speaker: Gloria Gery, Consultant,  
Gery Associates  
Location: WHYY, 6th/Race St.  
[www.tempo-train.org/programs.html](http://www.tempo-train.org/programs.html)

## 13- Jan

PMI-DVC Meeting  
Getting the Most From Your Virtual  
Team  
6:00 PM - 9:00 PM  
Doubletree Hotel Wilmington  
Wilmington, DE 19803  
[http://www.acteva.com/  
booking.cfm?bevaid=78397](http://www.acteva.com/booking.cfm?bevaid=78397)

## 13- Jan

Delaware Valley ICCA Meeting  
HIPAA Regulations  
Speaker: Jon Bogen  
6:00 PM - 9:30 PM  
Philadelphia Airport Hilton  
[www.iccadelval.org](http://www.iccadelval.org)

## 18- Jan

DVCUG  
Sarbanes Oxley  
Joint Meeting with NWCT  
(Network of Women in Computer  
Technology)  
5:30 PM (Cocktails)  
6:30 PM (Dinner)  
Drexel University, Philadelphia, PA  
[http://www.dvcug.org/meet-  
ings2005/mtgtopic01.htm](http://www.dvcug.org/meetings2005/mtgtopic01.htm)

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)

# ICCA Delaware Valley Board of Directors Committees and Other Contacts 2004-2005

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