

IVIE Motivator Newsletter

Spring 2023

Welcome to the quarterly IVIE Motivator Newsletter!

Message from IVIE President

Hi members,

It's been another busy quarter for IVIE and me as well. However, I'm feeling almost normal after my surgery to remove my left kidney last month. I'm glad the five month ordeal is finally nearly over. Since our last newsletter, we've had more new members join. Welcome new members! Check our member directory if you haven't done so lately.

This newsletter has a description of all the opportunities IVIE has to offer members. If any of you have suggestions for IVIE, particularly in reaching out to new people, please let me or other members of the IVIE board know. If you have suggestions for the IVIE website: ivie-acb.org, please

send them to info@ivie-acb.org as well. You can reach me at 818-238-9321.

Happy reading,

Ardis Bazyn

IVIE will continue to provide opportunities for members to network and share ideas. If you have not already taken advantage of the following options available for members, please consider participating in one or all of them.

- On the second Sunday night each month, IVIE sponsors an ACB community call called the IVIE Entrepreneur Exchange. Each month, a topic is suggested. Those on the call give input others can use for their business. Each attendee gets the opportunity to introduce themselves and their business. Then tips on the topic are expressed and questions are answered. For our next two upcoming calls, the topics are: May 14th “Accessibility for yourself and your customers” and June 11 “Creating your elevator pitch”. If you’d like a specific topic addressed, do let us know. We’ll be happy to add it to our list of upcoming topics.
- The IVIE email discussion list is available for members and others interested to share announcements,

resources, opportunities, and other information of interest to business owners and those interested in starting a business. If you are not on the general IVIE email discussion list, please subscribe by sending an email to ivie+subscribe@acblists.org

- All members should be on the IVIE-members email list for members only. If you are not currently subscribed, please send an email to ivie-members+subscribe@acblists.org. Members can share IVIE business related information such as potential Constitution and Bylaw amendments, resolutions, and positive strategies to improve IVIE in the future. The quarterly Motivator newsletter is sent to the IVIE-members email list. All upcoming calls and events are also publicized on this list as well as anything members wish to share with other members.
- The IVIE business directory gives members a chance to be contacted for networking or business purposes. If you'd like changes to your information on the business directory, please let me know. We want to share specific details in your member directory listing. Those without businesses just have their personal information on the list. If you'd like to add why you joined, you can do so. You can say retired business owner, your current job-title and company, someone with resources to share, etc.

- Our quarterly newsletter is sent to members via the IVIE-members email list. Members can submit articles about their business or helpful tips to share with readers. See suggested topics at the end of the newsletter.
- IVIE is endeavoring to have a quarterly presentation beneficial to all who attend. If you know a great speaker on a particular topic or would like a book discussion on a helpful business related book, please let us know. Our book discussion on April 30 on “The Compound Effect” was great. It was suggested to check the author’s website to get his newsletter: DarrenHardy.com or TheCompoundEffect.com

MAKE IVIE YOUR BUSINESS AT THE 2023 ACB CONVENTION!

By Carla Hayes

As you know, IVIE always means business! This year, the Independent Visually Impaired Entrepreneurs (IVIE) has an exciting convention program planned for you. Whether you come to Schaumburg or participate from home, you will find something in our program of interest to you.

The IVIE Affiliate Registration Fee is: \$10 during preregistration and \$12 on site. This helps cover the cost of IVIE speakers and other convention logistics.

Browse the full ACB conference and convention registration (this includes IVIE events) by visiting

<https://acbconvention.org/>

- Members can preregister starting May 18 and non-ACB members can preregister starting on May 25. To sign up for the in person IVIE Business expo on Tuesday afternoon, contact Ardis Bazyn.

If you are in IVIE member, don't forget to attend our (members only) business meeting which will take place on Zoom from 5:30-6:45 Central Time on Friday, June 23rd. Come with ideas and suggestions to make IVIE the best affiliate it can be. A Zoom invitation for this meeting will be sent to IVIE members.

If you are going to Schaumburg, plan to party with us on Friday evening, June 30th. RSVA has invited us to their mixer again this year. Come and enjoy refreshments, connect with old friends, and make new friends. If you pre-register, the cost is \$20 and if you sign up at the convention or at the door, the cost is \$25.

- Celebrate Independence Day, Tuesday, July 4th, with the Independent Visually Impaired Entrepreneurs. We have exciting activities planned for the entire afternoon!

First, our annual luncheon will take place at 12:15 PM Central Time. Immediately after lunch, our program will begin. Pre-Registration is \$40 and On-Site is \$43.

Our first program segment, at 1:00 PM, will be “Learning About IRS Accessibility Services.” You will be informed about all of the ways that the Internal Revenue Service is improving access to information for people with print disabilities and how you can request access to notices in your preferred alternate format as well as how to get accessible tax forms and publications. . Our presenter will be Kim Carmichael, Senior Distribution Analyst from IRS. At 1:30, we will have our second program topic: “Link Up With The All New APH CareerConnect: Inform, Empower, Impact.” You will hear from Richard Rueda, Digital Content Manager and Lori Scharff, CareerConnect Lead Content Contractor. They will speak to us about all the new tools and resources that are available for job seekers and entrepreneurs. Our program will be recorded, made available as a podcast and possibly streamed in real time. Consult your convention schedule for more details.

Finally, if you will be in Schaumburg, plan to participate in the IVIE Business Expo which will take place from 2:30-5:15 PM after our luncheon and program. Here, blind and visually impaired business owners will showcase their products and services and answer your questions.

Browsing at the expo is free, but if you would like to have a booth, the cost will be \$10 for IVIE members and \$25 for non-members. Non-members have the option of applying \$15 of the booth fee to annual IVIE dues if they choose to join our affiliate.

Make your hotel reservations today! Room rates at the Renaissance are \$98.00 per night double occupancy (with an additional \$10.00 charge for up to four people), plus tax which is currently 15.00%. To make reservations online visit

<https://book.passkey.com/go/AmericanCounciloftheBlind2023>

For telephone reservations, call (800) 468-3571, this is a central reservations number so please indicate you are with American Council of the Blind 2023 conference and convention at the Renaissance Hotel in Schaumburg IL. Rooms must be reserved by June 8 2023 to guarantee the convention rate. For any ACB convention related questions, please contact Janet Dickelman, ACB convention chair, (651) 428-5059 or via e-mail, janet.dickelman@gmail.com.

As always, you can pay dues, reserve and pay for a booth, or find out more about IVIE by visiting our website, www.ivie-acb.org. Alternatively, you can call IVIE President, Ardis Bazyn, at (818) 238-9321 and she can assist you with payment for dues and/or booth.

Wouldn't you agree that IVIE has plenty of fun and informative activities planned for this year's convention? Please plan to spend some time with us. We'd love to meet you in person.

HOW I STUMBLED INTO A LASTING BUSINESS

By Jeannette Gerrard, IVIE Membership Secretary

Here is a picture of a business, one I never dreamed of or even thought would take me into today's advancements into the computer scene and the world of the internet. I can truly say that I stumbled into this and am very glad I did. Hopefully this will prove interesting to you and will give you hope that you never know where business ideas can lead you to, both now and in the future.

The morning of November 13, 2001 started like any other work day. Since I had no computer at home at that time, the one at work was the very enjoyable piece of hardware and accessible software ever in place. On this particular day, things were quiet; there wasn't much work at my D.C. Government job. So somehow I got onto the internet somewhere and, in very short order, saw a site that had at the top of it the words, "Free Money." Since I have been in various network marketing businesses and understood how they worked, I wondered what this site was. There was a need to earn extra income, and I definitely wanted to check this out.

Reading this particular site, I found this to be some sort of network marketing work, but something quite different than I had ever seen before. The person explained it, and since my interest began to grow, I finally clicked on a link that took me to an order form that, wonder of wonders, was very accessible! This was a marvel! Since there was no up front cost to join, unlike all other businesses I had seen or tried, I filled everything out and started exploring all the links to see where they would take me. One of the first things I saw was that I had a sponsor and an upline team. The person sponsoring my sponsor was the one whose site I had stumbled into! There were several people who had joined the same time I did. There were already

over four million affiliates since 1998! My number is 4047461. Into the training I went.

Everything was quite simply laid out. Directions and the compensation plan were quite simple. I was an affiliate, and by the end of the week, I made my first purchase and became an Executive Affiliate. I had already written my goals, for there was a form to fill in to do that. At one point there were at least 30,000 affiliates coming into the organization per day! I received my first paycheck the next month, something that most network marketing companies do not do (you have to wait 90 days). Though it was small, it was a beginning. Now payments are received as direct deposits and there is no check fee.

As time went on, some of my upline team introduced me to advertising co-ops in the business, a choice you could use to gain more affiliates and members (customers). Affiliates pay into the co-ops and receive affiliates and members, or shares of them which come as rotations to each member in the particular co-op. You can also create your own co-op and have new members going to people you place in your co-ops so they can gain affiliates and members. In a little over a year, my sponsor left the business, and the person who introduced this business to

me became my sponsor. I also became a Bronze Team leader. Now I could begin to communicate with all team members, hundreds and thousands of them, all at once, in one message, using their communications tool. Very soon I had my own computer at home and could really begin to work on this business in earnest.

As time went on, many changes occurred. More items were added to their collection of books and magazines. There were all sorts of items for home use, for personal use, and for pet use. When my government job was cut twice in one year, beginning in 2008, this really began to take off. A huge store was started in 2009. Other stores and other businesses became part of this. Eventually I went from Bronze to Silver and to Gold. Eventually Platinum and Diamond were added to the Compensation Plan. Yes, I tried other things while in this business, but they never really amounted to anything much and I continued to return my focus on one main thing and one goal. Along the way, games and auctions were added. This helped me to gain more points and more income. By 2019 things were really moving, and we heard of plans about some changes that were coming, especially in May of 2021. Well, we were warned of changes coming in September, but had no idea how drastic these changes were. How drastic?

On August 31 the site looked one way. The next moment, on September 1, I thought, "Is this the site?" Some of it looked the same, but it was so changed. It's like watching someone flip a switch to something very different in one second! In one day I went from Gold to Triple Diamond, something never heard of before in this business. That is Level 20, the highest level,, and many affiliates are reaching this level daily and very quickly. The whole Compensation Plan changed, and all the bonuses changed as well to a simpler way that required more sales and/or purchases, the basics of this business in the first place. It seems like there are changes coming, sometimes monthly, weekly and daily. You have to log in to see what is going on and keep your knowledge up and communicate with even the whole community of millions of affiliates and members. The founder of this business has an open door policy, and we all can communicate with each other with suggestions and ideas which often become part of the business as things develop. It's kind of like a huge family. It's a worldwide business that occurs wherever the internet is.

I log in every day and make sure I complete basic tasks and then play whatever games and participate in auctions and when notices of anniversaries or birthdays or

advancements appear, I make it my aim to communicate with those affiliates to wish them a great day or congratulate them. I make it a habit to greet new affiliates in my team or those who have been transferred from my sponsor to me.

Sometimes there have been problems. I have gotten new affiliates who have been up to no good and who have abused their privileges or who have written nasty messages, and I have had to send messages to Support staff to deal with them. They are warned or expelled accordingly. There are certain rules that are strictly followed and no SPAM is allowed.

I do try to tell others about my business in person and hand out cards. In practically all areas, this is very accessible. If something comes up that doesn't work, I write to Support for help. Things change. Sometimes when the site is changed, there are hiccups along the way. WE just have to be patient and try to help each other in solving these problems. It all works out.

At some point, you might be interested in perhaps bringing your business into this one as a store or as a service, you

may contact me by phone or email or text. My business email address is jegerrard1@gmail.com. You may reach me by phone at 202-363-4635 or by cell phone at 202-744-7872. Perhaps this could be a type of business that would interest you or future IVIE members, and I am eager and willing to help in any way I can to support anyone who would be a business owner at home. One thing that makes this business a great fit is that it can be passed down to your children and on down through generations.

What's New?

(Items in this column are not endorsed by the IVIE board. If you wish to contribute an item for this column, please send it to info@ivie-acb.org)

OTC Hearing Aids at a Pharmacy near you

FDA's ruling on over-the-counter (OTC) hearing aids went into effect, allowing the sale of hearing aids without a prescription. This ruling is intended to make hearing aids more accessible and affordable. As with other OTC products, pharmacists can help you compare the features of different OTC hearing aids. They may also help determine if it would be better for you to see an audiologist. For device troubleshooting, pharmacists

will likely connect you with the hearing aid manufacturer for assistance. Hearing loss statistics show that about 48 million Americans have some degree of hearing loss, with the average person waiting seven years before seeking support. Only 1 in 5 people who would benefit from hearing aids actually use them, according to the Hearing Loss Association of America, indicating a need for increased access to hearing care in America. Pharmacies generally have convenient hours and locations, with approximately 90% of Americans living within five miles of a pharmacy. Pharmacists can collaborate with audiologists to expand accessibility to hearing care through OTC hearing aids. A continuing education course for pharmacists is now available, with the goal of helping them provide effective hearing aid counseling and education.

Read full article at

<https://www.healthyhearing.com/report/53431-Pharmacists-otc-hearing-aids>

Freeze Your Credit (all SIX of them)

What Is A Credit Freeze? A U.S. federal law went into effect in 2018, allowing citizens to freeze and unfreeze access to their credit report files for free. Previously, credit reporting agencies were allowed to charge for the service. When you order a freeze on your credit file kept at a Credit Reporting Agency (CRA), it means no one – including you – can access the credit data in the file without your prior explicit permission. So after you freeze your credit file, if you want to apply for a loan or new credit account, you will have to contact the credit reporting agency used by the lender to allow the lender access to your credit report; all other entities will remain frozen. The lender's access can be limited to a specified period of time, at the expiration of which the freeze returns. In some cases, you can tell a credit reporting agency to allow a specific lender ongoing access to your credit file while freezing out everyone else. Simplest of all options is to toggle the freeze on and off for everyone, but don't leave the freeze off any longer than necessary. The federal law – a set of amendments to the Fair Credit Reporting Act and related existing laws making freezing and unfreezing your credit files free of charge to you. Credit reporting agencies used to charge as much as \$10 every time you froze your file. They even charged fees to unfreeze a file, despite the fact it is very much in a CRA's best interest for you to leave your credit file unfrozen. Most people have heard about the Big Three credit reporting agencies: Transunion, Experian and Equifax. **But there are actually six you should check.** **Why freeze your credit files?** Credit reporting agencies make a lot of money selling data about you. This new law gives you the power to control credit data about you even

though it is "owned" by CRAs. Identity theft is much more difficult when a target's credit file is frozen. Most credit files contain all the data needed to open a bank account, rent property, replace a "lost" driver's license or state ID card, and generally impersonate you. Freezing your credit files helps to stop privacy leaks at their roots. A credit file is the foundation of the dossier that tells marketers – among other types of firms - what you buy, where you buy it, how much you spend, and other personal data obtained through Web activity tracking and other marketers' tricks. Without your credit file data, nosey firms have a more difficult time keeping track of you. And of course, identity thieves have a more difficult time attacking you as well. A recent article by Krebs on Security detailed a gaping security hole in the Experian website [allowing identity thieves to access your credit report](#) without answering the "knowledge-based security questions". It's not the first time a serious vulnerability was discovered at a credit reporting agency. The Krebs article details two other recent issues with Experian, one of which exposed the credit scores of most Americans. TransUnion was sued in December 2022, after it was revealed that a data breach allowed millions of consumer files to be accessed without authorization. The article [Equifax Takes TheData Breach Cake](#) for details of how the 2017 Equifax breach allowed hackers access to the records of almost 200 million people. A credit file freeze alone won't completely eliminate the risk of privacy leaks or ID theft. The personal data needed to impersonate you is duplicated in many databases that have been stolen, sold, and resold by crooks many times. If a crook has a good reason to be

interested in you particularly, he can piece together your personal data from the many stolen databases on the dark Web. But generally, ID thieves get plenty of victims from thefts of credit files and don't look for more work. A credit freeze is a good start on protecting your identity.

Beware of “Credit Locks”

When you approach a credit reporting agency to freeze your credit, they may try to persuade you to implement a “credit lock” instead. They'll tell you a lock is as good as a freeze and your credit file can be locked or unlocked in minutes instead of the “up to five business days” to freeze or unfreeze a file. There are two reasons to insist on a credit freeze instead of substituting a credit lock. A credit freeze is free; the law forbids credit reporting agencies from charging consumers to freeze or unfreeze their credit files. And if you request a lift of the freeze, the agency must lift it within one hour. CRAs often lure people into credit locks that are free for a period of time but eventually cost an annual or monthly fee that is charged to your credit/debit card automatically. Or they may make the lock free if you accept online ads and marketing pitches; sales of advertising replaces consumer-paid fees.

And in some cases, a credit lock does not provide the same privacy protection as a freeze. For example, with an Experian credit lock, a potential employer or insurer can still see your credit report. But they can't if it's a frozen credit report. A credit freeze's terms are set by federal law, while a credit lock is a contract written by a credit reporting agency. The contract contains a clause that allows the

CRA to change the contract's terms unilaterally at any time. Appealing a change to terms of a credit lock or a breach of the contract is a tedious game rigged in a CRA's favor; for instance, you may have to pay the fee of a private arbitration firm that is chosen by the CRA in question.

Insist on a **credit freeze** to get protection you can count on being there when you need it, and that can be enforced in public courts instead of private mock courts essentially "owned" by the credit reporting agency that does you wrong.

What About Fraud Alerts?

A fraud alert is another option to make it harder for identity thieves to open accounts in your name. According to the Federal Trade Commission (FTC), "A fraud alert makes companies verify your identity before granting new credit in your name. Usually, that means calling you to check if you're really trying to open a new account." To initiate a fraud alert, you can contact Equifax, Experian, or TransUnion and request it. It doesn't matter which one, because each must notify the other two. A fraud alert is free and lasts one year. By contrast, a credit freeze limits everyone (including you) from opening new accounts, unless the freeze is lifted. You must place a freeze with EACH of the three major credit reporting agencies. A credit freeze is free and lasts until you lift it. The FTC advises that credit freezes are best for people who aren't planning to take out new credit.

A fraud alert is less effective than a credit freeze, because it provides less protection. What if a thief has your phone when Macy's or Target calls to verify your identity? And what if you forget to renew the fraud alert after it expires? A credit freeze does not expire, cannot be lifted unless YOU request it, and the agency must unfreeze your account within one hour. That might be inconvenient if you're at the store and you want to open a new credit card account. But choices are good.

The Big Three, Plus Three

There are SIX credit reporting agencies that you need to know. The fourth-largest credit reporting agency is Innovis, and you have probably never heard of it because who cares about a fourth-place anything? But you should put a freeze on your Innovis credit file as well as those maintained by the Big Three CRAs.

In addition, there are many firms that specialize in particular types of consumer data. One such firm of importance to most consumers is the National Consumer Telecom & Utilities Exchange. As its name implies, the NCTUE collects data used by telephone service providers and public utilities to approve a consumer for credit that enables opening of accounts for phone and Internet service, electricity, water, natural gas, trash pickup, etc. ChexSystems is yet another agency that collects and reports information about your checking and savings accounts. It behooves you to freeze these source of your personal data and potential enablers of ID theft as well.

Here is a summary of contacts for freezing your credit files by going online, calling by phone, or mailing a letter to the relevant credit reporting agency:

- [Equifax Freeze Online](#)

Phone: 1-800-349-9960 (automated), 1-888-298-0045 (live operator)

Mail: Equifax Security Freeze, P.O. Box 105788, Atlanta, Georgia 30348

- [Experian Freeze Online](#)

Phone: 1-888-397-3742

Mail: Experian Security Freeze, P.O. Box 9554, Allen, Texas 75013

- [TransUnion Freeze Online](#)

Phone: 1-888-909-8872

Mail: TransUnion LLC, P.O. Box 2000, Chester, PA 19016

- [Innovis Freeze Online](#)

Phone: 1-800-540-2505

Mail: Attention: Consumer Assistance, P.O. Box 1358, Columbus, Ohio 43216-1358

- [National Consumer Telecom & Utilities Exchange Freeze Online](#)

Phone: 1-866-349-5355

Mail: NCTUE Security Freeze, P.O. Box 105561, Atlanta, GA 30348

- [ChexSystems Freeze Online](#)

Phone: 800.428.9623

Mail: Chex Systems Inc., Attn: Consumer Relations, PO Box 583399, Minneapolis, MN 55458

NOTE: If any of the online freeze requests is not accepted, that could mean the agency has incorrect contact info for you on file, so you can't validate your identity via the online form. In that case, you should contact them by other means to make sure there are no errors in your credit file.

Oh, and don't forget your spouse, everyone has their own credit report, even after marriage.

Post your comment or question at https://askbobrankin.com/alert_freeze_your_credit_files_al_l_six_of_them.html

The All Terrain Cane

[The All Terrain Cane](#) from Awarewolf Gear is a new cane reported as being extremely rugged and is designed to be stronger than more traditional canes. Originally designed for the back country trails of Sedona, Arizona, the All-Terrain Cane (ATC) excels everywhere life takes you. Whether you're taking a stroll down the block, at the beach, on snowy sidewalks, your grandchild's playground, or on the trails, the ATC gives you the power to explore where other mobility canes wouldn't dream to go. High-strength design and innovation with lightweight super-

strong titanium alloy, the ATC supports you as you walk or hike, giving you the support and stability of a reinforced mobility cane: terrain, obstacles, navigation and more. The 16" grip handle is designed and built for both golf and ski pole grips, with room to choke up/down when climbing. The high performance roller ball tip connects you to all terrains and surfaces. The ATC features traditional white and red reflective materials as users are accustomed to.

All Terrain Cane Specifications:

One size fits most adjustable cane: **Shortest length**
(fully retracted): 51" inches / 130 CM

Tallest length (fully extended): 61" inches / 155 cm

Cane Folded 21" inches (length)

Cane Weight with Roller Ball 14.8 oz / 418 grams

Number of Sections Three section folding cane with adjustable grip/handle, plus interchangeable cane tip.

Cane Construction Titanium Alloy

Roller Ball Tip Included

*All measurements include roller ball tip attached to the cane. For more information on Awarewolf Gear All Terrain Cane contact info@awarewolfgear.com

I hope you've enjoyed reading this issue of the IVIE Motivator. Articles are due for the next issue on or before June 15, 2023. Please forward information you think other business owners might find useful. Our newsletters are more valuable when many members share resources. We welcome articles on technology particularly useful for business owners, starting a business, and growing your business. Please share your business experiences in a "member profile" article on you and your business including how you started your business, the way you advertise or market your business, the technology you use, and other items of interest. Please include any specials, new products, or new features of your business.

We welcome book reviews, technology reviews, online resources, or organizations or agencies you've found beneficial. Send any items for the newsletter to info@ivie-acb.org or abazyn@bazyncommunications.com.

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