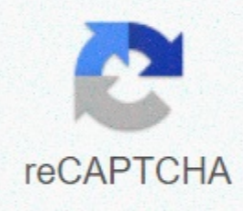




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Without the luxury of a unique product, virtual receptionist Answer 1 engages in customer service and marketing with a uniquely diverse target audience. By partnering with ConsumerAffairs, Answer 1 was able to connect with consumers further in the sales cycle, making it one of the most profitable marketing channels for the company. The problem: Providing support in digital (fully dependent) age groups The business world continues to think of digital service offerings, companies that want to stay ahead of the curve continue to increase their dependence on technological integration at all levels. Answer 1 knows that it is important to respond to services to move along with the times. Virtual reception services, such as those offered by Answer 1, respond to that call for a more integrated, digital solution, leaving traditional response services of to fall by the wayside in favor of advanced service offerings such as scheduling, bilingual on-demand translation, order downloading, help support, email and text tracking, online chat, and CRM data entry to name a few. Goals: Customization is key with the goal of a diverse BaseAnswer 1 client is to act as an extension of their clients' business, and with such a broad customer base, representing small and large companies in many different industries, this means that Answer 1 must be adapted to provide a customized service that offers the best need for each client. With its diverse range of services, one that ranges from simply answering a call all the way to Level 1 IT support, Answer 1 can answer that call to customize and serve each of its customers in a way that is unique to their need. Read the full case study here. Chapter 12 is a specific type of bankruptcy intended specifically for someone who is on the definition of a family farmer or family fisherman. A person must also have what is called a regular annual income. The deeper definitionchapter 12 bankruptcy does not automatically erase all your debts. Instead, you must submit a repayment plan, similar to chapter 13 bankruptcy. Both the individual and the individual and the spouse may apply for bankruptcy protection in accordance with Chapter 12, but most of their debts must be linked to their agricultural or fishing business. This includes debts that have a fixed amount but exclude the home of the filer. For a family farmer, at least 50 per cent of the debts must be work-related and at least 80 per cent must be for the fisherman. Also, at least 50% of their income must have come from operations for the previous tax year. For family farmers, this includes three previous tax years. They must have regular annual income to have funding for a long-term repayment plan for their creditors over 3 to 5 years. As with other types of insolvency, anyone filing Chapter 12 must first request to the court serving their territory, together with the necessary documentation and paperwork. This includes disclosing their assets and their liabilities, income and expenses and reporting their financial affairs. They must provide detailed lists of all income as well as all business and living expenses, and a detailed list of all assets as well as a list of each creditor and the amounts owed. Find out more: What is bankruptcy? Chapter 12 exampleUte run a family farming business and you have had to replace several pieces of expensive equipment in recent years. There was also a drought that harmed your crops so you produced fewer products for sale. Not only do you make less money, but you also spend more because of the costs associated with doing business. If at least 50 percent of your debt is related to running your business, you can file for Chapter 12 bankruptcy and create a 3-5 year plan to help you pay your creditors while allowing your financial situation to be recovered. Debt management calculators. Chapter 7 refers to the chapter of the insolvency law that provides for liquidation. According to Chapter 7, your debt has been discharged, but your unpaid assets have been sold, with proceeds allocated to your creditors. A deeper definition ofBankruptcy exists to give people a fresh financial start. While Chapter 7 allows you to become debt-free, it's not without a price. In exchange for a clean slate, you will be expected to hand over personal items for sale. Depending on the country where you live, your home, pension, car, personal belongings, coin collections, jewellery and other personal property may be liquidated to pay creditors. Each state has a set of its own exemptions, though 17 states allow you to choose between a state exemption and a federal bankruptcy exemption set by Congress.California offers two sets of state exemptions for debtors. If you live in one of the 17 states that allow you to choose between state and federal exemptions, you must choose one. You cannot choose between the terms under both codes. Exemptions work like this: Say you own a \$5,000 car, and the vehicle exemption in your state is \$6,000. You will be able to keep your current vehicle. However, if your car is worth \$15,000, the trustee will likely sell your car, pay off the loan and pay you \$6,000 for the exemption. Any other money from car sales would go to repay other unsecured creditors. Debt management calculators. Chapter 7 exampleThis does not wish to apply for bankruptcy, as it remains on the borrower's credit report for 10 years. However, if you can't pay your bills or put food on the table, bankruptcy can be the right option. According to FindLaw, Chapter 7 can help in five ways: You can get a fresh start. You can keep future income. There is no limit amount of debt you can claim. There is no repayment plan to follow. Debt discharge occurs quickly. Learn more about life after bankruptcy. If you want to play some or all of this content, see NCI Information For copyright guidelines and permissions again. In case of permitted digital reproduction, please attribute to the National Cancer Institute as a source and link to the original NCI product using the original product name; e.g., FREQUENTLY SET PLACES for a natural science study were originally published by the National Cancer Institute. •Sensible Data Libraries A whole new set of career paths will come from the dramatic growth of online storage. These new corporate librarians will make sense of the millions of data collected by the company's workforce and turn it into a sensible, searchable knowledge library, rather than the data chaos we now have. •James W. Gabberty, Associate Professor of Information Systems, Pace University, New York •Wireless data, CDs everywhere, DVDs, flash drives and floppies will become obsolete in the next few years. Wireless access speeds are increasing dramatically, allowing people to access their data over the Internet as quickly as they do now from their hard wire drives. Just as people today can make phone calls from virtually anywhere in the world, they will be able to wirelessly access their personal or business data from anywhere in the world. There will be no need to store it locally or copy it to portable storage media to take to another computer. •Michael Driscoll, President, Winchester Electronics, Northrop Grumman Corp., Wallingford, Conn. •Rolling Back in Time By 2007, fully protected, file version systems will be widely available. The version file system is enabled for the time, which allows users or applications to restore any file to its previous state. For applications such as databases, this means it's easy to go back in time and run a report for the database from, say, the end of last month. For a desktop user, this means that the user can return to any previous version of the file without ever backing up - or before the virus infected the file. Essentially, file systems will become an inherent self-healing, making viruses harmless and eliminating the need for backups as we know it. •Dave Howard, President, Colorado Software Architects Inc., Loveland, Colo. •Terabyte in hand Expect a terabyte of data storage in your mobile phone by 2007. This will be achieved through continuous advances in flash silicon and multilevel cell technology. •Dana Gross, Chief Marketing Officer, M-Systems Flash Disk Pioneers Ltd., Fremont, Calif. •Migration of migration headache data will become one of the biggest issues in data storage by 2005. While the devices for be able to hold hundreds of terabytes of data, the time it takes to upgrade hardware or secondary location data will become prohibited, often stretching in weeks or months. This conundrum will dramatically expand the market for downtime-free data migration tools and data storage systems that can reflect or migrate data from other hardware. •Geoff Barrall, Chief Technology Officer, BlueArc Corp., San Jose •Central Archives In three years, almost all publicly traded companies will establish corporate data archives of the company. To comply with the complicated patchwork of disclosure regulations and requirements, companies will decide to store almost everything in centralized enterprise data archives on very low-cost storage systems. Centralised archives will contain a copy of ERP data, emails and documents and will be managed centrally and revised. These archives will become as ubiquitous as firewalls are today. •Mark Diamond, President and CEO, Contoural Inc., Los Altos, Calif. •Hollywood Calling Storage suppliers are so focused on the corporate data storage market that they cannot comprehend the growth of storage requirements in nontraditional markets such as the entertainment industry. Consider that more and more movies will be digital over the next decade, but one two-hour film will require about 800 TB of storage. The digitisation of the film industry it only will generate millions of petabytes of stored data, far more than the entire corporate storage market today. •Barbara Murphy, Vice President, 3ware Inc., Sunnyvale, Calif. •Undercover agents or bots will be used extensively to mine company data for trends, insights and customer intelligence over the next two years. For example, an agent could have my stored email looking for employees talking to competitors, sexually harassing people or doing positive things. If I ran a lending department at a bank, I'd like to know whenever someone completes a loan over \$300,000. Employees will have an interface that allows them to program an agent in a regular search language and then display the results in a pop-up window. •Scott Klososky, CEO, Critical Technologies Inc., Oklahoma City •Database, R.I.P. Database is dead. New smart storage vendor file systems will begin appearing in 2004. The core of this trend will be to describe data not in terms of rows and columns, but business objects that can be accessed and managed in file containers, directly addressable applications. It is sometimes called object-based storage. This will be a ubiquitous feature for two years, disrupting revenues and the mind share of database vendors in three years. Smart storage vendors will replace databases for easy search and retrieval. •Michael Howard, CEO, OuterBay Technologies Inc., Campbell, Calif. For the moon! If you're looking, really remote data archiving, how about the Sea of Peace? TransOrbital Inc., a commercial company hoping to make travel to the moon a routine thing, plans to offer out-of-court storage on the moon to protect critical data from natural or man-made disasters on Earth. Dennis Laurie, president of the Lunar Delivery Service in La Jolla, Calif., says the first step will be to send a prototype server to the moon in 2005, followed by larger servers in the second, third and fourth voyages until there is a server farm on the moon. Sending and retrieving data will be tricky due to a three-second transmission delay, but Laurie says there are deep space protocols from the Jet Propulsion Laboratory that can solve the problem. — Mitch Betts mitch_betts@computerworld.com Credit: Getty Images More predictions To check last year's storage forecast series and find out who was right, go to QuickLink 33168. New storage policies in this report: Copyright © 2003 IDG Communications, Inc. Inc.

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