

GhostNet Periodical - 10th Edition - 8-23-2003

Sponsored by Terrell Griffin Realtors!

" We Live In The Neighborhood..."

Terrell Griffin REALTORS® Presents Big Canoe
(770) 893-2244

Are you looking for a retirement community, a weekend get-a-way, a permanent home or a home site on which to build your dream home in a gated community with 24 hour security, 27 holes of golf, a fully equipped fitness center with indoor heated pool, a church and planned activities? Come see Big Canoe! Some come for a weekend and stay for a lifetime.

New Service Announcements!

* Customized Extranet Sites for Network Clients!

We are now offering Extranet websites for clients wishing to have a better handle on how their networks function and what common problems their employees and users are facing. It offers company-specific contact and network information, including emergency numbers to locate your personal network engineer, plus frequently-used resolutions that apply to your location. Call us for more information!

* Network Monitoring for Network Clients!

We can continuously monitor your Internet, Intranet, and Extranet systems 24 hours a day, with a Network Engineer available at all hours, ensuring that your network is functioning properly.

GhostNet,Inc. can monitor the following services:

Web Servers RADIUS
FTP Virtual Private Networks
POP3 Disk Drive Space
SMTP DNS

Patrick Kelley

Co-founder, Director of Network Operations
GhostNet, Inc.

Kel's Point of View

You Can Work Two Hours A Day, Three Days A Week? Great! Where?

It has been several weeks since I started rehabilitation. I've been doing great, following all the doctor's instructions and working really hard to get back to my office.

__Wednesday afternoon at home

-1-

The Bad

It was the craziest thing! I still can't believe it happened. There I was on the jogging path, working up a pretty good sweat. I had just finished two miles and was starting my third. Legs pumping, Walkman blasting, I felt like a million bucks. I never saw it coming and, thanks to the Walkman, never heard it either. A kid on a mini bike took me out in two seconds flat.

Knocked me out cold. And in the process I had sustained a concussion and broke my right arm in three places as I fell off the jogging path and rolled down an embankment into a tree. Maybe I should have stayed with the high school track; but it had been almost as boring as the treadmill at the gym. The idea of running through a forest had been so appealing. I had heard about this place from a friend. Convenient and attractive, only a few miles from my house with a nice-sized paved parking lot, the slightly hilly, curving path went through a beautiful area with trees, a meadow and even a brook or two. And it was off the main road far enough away from speeding cars and trucks and the accompanying noise and gasoline and diesel smells.

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The Good

Fortunately it was also convenient to the fire department and the local hospital, even though the EMTs had a few choice comments about the slightly hilly, curving path through the trees while trying to roll a stretcher back to the awaiting fire-rescue ambulance.

Also fortunately I work in a job that doesn't require any heavy lifting. With a wrecked arm it could have been months before I could go back to work. As it is my doctor told me that I'll be able to start back easy next week. A couple of hours a day every other day beginning Monday and build up gradually adding an hour or two after a week before my next follow-up visit. The arm isn't a problem; but I do get headaches when I read for too long and then I need some pretty strong pain relievers. I also do some of my work with clients at their businesses and need to stay off the meds overnight before driving.

__Monday morning at the office

I just finished meeting with my boss. I told him the good news about getting back in the saddle. His reply was totally unexpected. He said, "You can work two hours a day, three days a week? Great! Where?" Pretty cold! But I understood. Our work has deadlines and very little transferability between people. Once you start a project...you have to finish it...and three or four weeks to finish a one-week job just doesn't cut it. So I'll just continue

drawing disability insurance benefits. We have a good plan at work with optional extra coverage through payroll deduction. Not 100% covered; but not too bad either.

__Wednesday morning at home

-3-

The Uh-Oh!

Just got a phone call from the office. The absolute worst! The disability income isn't coming any longer...and I owe money BACK! Our disability insurance only covers total disability and when my doctor said I could go back even part-time it STOPPED! And it goes back not to Monday but to last Wednesday! When he said I wasn't TOTALLY disabled...it was over. I called my doctor and asked if there was anything he could do. I called my boss to try to work out telecommuting. No go at either place.

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What Now?

There are basically two options:

1. Go back full-time right now. If...IF my boss will allow me to go back, I take a risk of screwing up some client relations by working with headaches, making things worse and being out longer and, worst of all having an accident and hurting someone and having them sue the company and me too.
2. Stay home, keep going to rehab and hope the headaches go away soon. We need two incomes to make ends meet and we haven't saved enough to keep this up for long.

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Epilogue

Before this happens to you or to your employee - Ask some questions of your disability professional and, if necessary, make some changes. STD and LTD don't cost much when compared to the cost of losing everything you've got and the price of adding a residual/partial disability definition to your coverage is so very small. Call your agent TODAY or at least the day before it's too late.

New Client Announcement!

We would like to welcome a new company to the ever-expanding GhostNet, Inc. family!

Network Services:

Air Commander Hovercraft, Inc. - Del Ray Beach, FL

George Murphy & Assoc., CPA - Canton, GA

Jasper Insurance Company - Jasper, GA

Box Bundles, College Park, GA

Excel Micro - Media, PA

Web Services:

Craft Real Estate - Real Estate and Property Sales