

Defender A Solid, Free Security Program

We have been dealing with anti-virus programs almost as long as we have been dealing with personal computers. Everyone knows that you need an anti-virus program, but in the past, choosing one often seemed to be an overwhelming task.

Now, however, the search for a good, easy to use, truly free anti-virus tool is easier than ever before. Windows 10 has an anti-virus program called Windows Defender, built into the operating system.

That's right. If you are using Windows 10, you have a free anti-virus program available without any shopping, payment or downloading. The problem is that not many people know this.

If you purchase a new Windows 10 computer, it will often come with a different anti-virus program like McAfee, Kaspersky or Norton. This makes you think that McAfee, Kaspersky, Norton or one of the other anti-virus programs is superior to the Windows. This is far from the truth.

In fact, the computer is coming with a different anti-virus program because the computer manufacturer has made a deal with the anti-virus maker to promote its product. They get a kickback from the anti-virus maker. The included anti-virus program is usually a three-month trial subscription. After that time, the anti-virus program starts asking you for money. Once you start paying them, of course, they hope to keep you as a customer forever.

A fair question would be, "Is Windows Defender as good as the other free anti-virus programs or the paid programs?" The answer is that if you look at the anti-virus watchdog groups who test anti-virus programs, you will find that the anti-virus programs often leap-frog on another. One is best this month, another will be best next month. Over time, Windows Defender has proven to be a top-tier anti-virus program.

Many other anti-virus programs add more features to make them more appealing. Sometimes these added frills complicate the programs, make them bloated, difficult to understand and hard to use. Sometimes these programs get a little aggressive in their quest to quell viruses and actually interfere with other programs.

What I really like about Windows Defender is that it is a basic anti-virus program. It is simple and perhaps even

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**Sandy
Berger**
Tech Insider



PHOTOS BY TED FITZGERALD/The Pilot

Pam and Barry Dillon, owners of Comfort Made Blinds in Southern Pines, in their showroom on Pinehurst Avenue.

The Blind Man ROBS Himself And Couldn't Be Happier

BY LAURA DOUGLASS
Staff Writer

Barry Dillon once teetered on the top of the corporate ladder. As the head of public relations for the North American headquarters of a large conglomerate, he was a reluctant "Mr. Fix It" for a world of worries.

"I was the guy to call if anything went wrong or if anything went well. The CEO was never available, and our lawyer hid under his desk. Barry was the piñata," he said. "There were 12 ways to get hold of me. They burned up my phone in the morning with calls from Europe, and then from the U.S. it rang at night. I took this beating for five years, and it put me in the hospital."

It was January 2014 when Dillon put the brakes on his big business career and began looking for a small business to purchase.

"It was a hard time because there wasn't anything I could do about his job. That made it so hard for me," said Pam Dillon, Barry's wife of over 25 years whom he affectionately calls "Dinky," on account of her tiny feet. "I was fine when he said this is what he wanted to do."

Eleven months later, the couple's

search for a solid investment opportunity brought them to Southern Pines and, more specifically, to Comfort Made Blinds. The well-regarded custom business was formerly owned by John Portman, a man considered by many as iconic in the industry.

"This was our escape plan. I told Dinky, 'We're getting out of this,' and I am glad to be an escapee," Dillon said. "John is a legend in the blind business. We met him and I knew this was it. I paid for the reputation that he had built."

Financing the couple's new business venture was accomplished through a somewhat novel use of Dillon's retirement funds, but he said he has no regrets.

Known as "Rollovers as Business Startups," or ROBS, the financing strategy allows people to pull money from their 401(k) to start a business — or buy an existing one — without paying taxes on the withdrawn funds or getting hit with an early withdrawal penalty.

If this sounds simple, don't be fooled: It isn't.

"This is not a common way to fund

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Barry Dillon left a relentless career in the corporate world, using his retirement funds to buy a small business in Southern Pines. He and his wife, Pam, say they have no regrets.



ROLLOVERS AS BUSINESS STARTUPS, or ROBS, is a financing strategy which allows people to pull money from their 401(k) to start a business — or buy an existing one — without paying taxes on the withdrawn funds or getting hit with an early withdrawal penalty.



"This is not a common way to fund a business purchase. You are taking a big gamble ... there are no guarantees that the startup business is going to work. This is not for everyone."

— Noel Granville
stockbroker and advisor, Granville Financial

Former Waitress Takes Charge at Local Landmark



TED FITZGERALD/
The Pilot

BY LAURA DOUGLASS
Staff Writer

Home-cooked goodness at a fair price is what is on the menu at Tina's Breakfast and More restaurant in Aberdeen. Call it locally sourced comfort food for the hearty appetite.

Located next to the Sandhills Bowling Center along U.S. 5 in Aberdeen, new owner Tina Owens took over the popular diner in January. With her she brought four years of waitressing experience and an understanding of exactly what her customers are looking for in a

"A lot of my customers are big, burly guys who enjoy home cooking and want it at a reasonable price."

Tina Owens

meal.

"We like to cook hearty things for the folks who come in. A lot of my customers are big, burly guys who enjoy home cooking and want it at a reasonable

price," Owens said. "We are the only sit-down breakfast restaurant along this stretch, so we get a lot of construction guys and a lot of golfers too. It's funny. On the weekends, we'll have a four-some come in on a Friday for breakfast. Then they come back on Saturday morning, and come back once again on Sunday morning before they leave."

That same comfortable and relaxed atmosphere early in the day also brings in a solid lunch crowd, and Owens hopes

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**TINA'S
BREAKFAST
AND MORE:**

1680 N.C. 5, near the Sandhills Bowling Center in Aberdeen.

Open 7 days a week, from 7 a.m. to 2 p.m. After April 15, hours will be extended from 7 a.m. to 8 p.m. every day.

Tina's

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it will carry over the evening as she is extending her hours starting next month.

The updated menu includes a daily \$5 lunch special that includes a beverage. Choices vary — meatloaf with stewed tomatoes and fried okra; chicken and dumplings with black-eyed peas and cornbread; fried salmon patties with mashed potatoes and cabbage; open-faced turkey sandwiches with mashed potatoes and green beans, and more.

"We base our specials on what our customers want to eat," said Owens. "And whatever I can get local, I will buy it. My fruits and vegetables come from Moore County farms, and our coffee is from Cactus Creek (a gourmet coffee roaster company in Aberdeen). Our burgers are a favorite because we make our chili and slaw for toppings, but we also included healthier alternatives on the menu like turkey burgers, turkey wraps and sweet potato fries."

The restaurant itself is a bit of a local landmark. Previously it had been a Mac's Breakfast location, then it was later owned and operated by Mike Cirillo Sr. It was his decision to retire that prompted Owen's new enterprise.

"He said that a long time ago, someone had given him a chance and he had made that restaurant a success. Mr. Cirillo wanted to give someone else that same chance so he suggested that I take over the restaurant. So I did!" Owens said. "My main goal is simply to provide a really good home-cooked meal at a low price."

Meal discounts are extended to servicemen, military veterans and first responders, and the restaurant also offers a senior and kid-friendly menu with smaller portions.

Tina's Breakfast and More restaurant is open 7 days a week from 7 a.m. to 2 p.m. After April 15, restaurant hours will be extended from 7 a.m. to 8 p.m. every day. Visit Tina's at 1680 N.C. 5, near the Sandhills Bowling Center in Aberdeen.

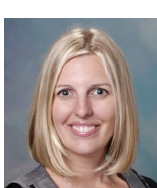
Contact Laura Douglass at (910) 692-2474 or laura@thepilot.com.

St. Joseph's Hillard Earns HR Certification

Contributed

Jennifer Hillard, recruitment and employment manager for St. Joseph of the Pines, has earned the Certified Professional designation from the Society of Human Resource Management (SHRM).

The foundation of the educational program available for SHRM-CP is based on the Body of Competency and Knowledge (BoCK), which identifies eight key behavioral competencies and 15 HR functional areas that are critical to the success of any HR professional.



HILLARD

To sit for the SHRM-CP exam, applicants must meet specific educational and work experience criteria. Hillard, who earned a Bachelor of Arts in communications from Wright State University, has a decade of HR experience, including five years in her current role.

"I chose the SHRM-CP credential over other certification programs because it not only focuses on employment laws, but integrates how HR touches the organization as a whole," she said. "I look forward to implementing

this new-found understanding within St. Joseph of the Pines." Steven Kastner, president and CEO of St. Joseph of the Pines, called the certification "an amazing accomplishment" for Hillard.

"This certification strengthens our organization by helping to ensure that we provide the highest quality of care to those we serve, both internally and externally," Kastner said.

The 160-question exam included scenarios that had multiple correct answers but the best solution based on the given situation needed to be selected.

"The exam is considered the

new global standard in certification for the HR profession, so it's extremely comprehensive," Hillard said. "I'm glad that SHRM works hard to advance the HR profession as a whole, thereby ensuring HR evolves to meet the business needs of entities like ours."

The certification, which Hillard earned earlier this month, is effective for three years.

St. Joseph of the Pines is an aging services network offering a full continuum of retirement housing, health care and community-based services for older adults as well as community outreach to those in need.

Berger

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boring. It is, however, fast and easy to use. Best of all, it is truly free.

While other free anti-virus programs sometimes bug you, asking you to upgrade to their paid programs or other services, this never happens with Windows Defender. There are no paid services or upgrades available. So you will never be asked to pay, and you will never be asked to buy anything else. Windows Defender is updated along with Windows, so you don't even have to perform updates. It simply works.

If you are still using Windows 8.1, it also has Windows Defender built in. If you are using Windows 7, the Microsoft anti-virus program for Windows 7 is called Microsoft Security Essentials. It is a free download at the Microsoft website.

If you are currently using

some other anti-virus program you can easily switch to either Security Essentials for Windows 7 or Windows Defender for

Windows 8.1 or Windows 10. You must, however, uninstall your current anti-virus program first.

If you are using Windows 7, download Security Essentials, then uninstall your old program and turn Security Essential on. If you are using Windows 8.1 or Windows 10 and have some other anti-virus installed because it came with your computer, you will find that Windows Defender is still on your computer. The manufacturer has just turned it off in order to install their "friend's" anti-virus program.

So uninstall the anti-virus program that you want to replace and simply turn on Windows Defender. You can find it by simply typing "Defender" in the search box at the bottom left of the screen.

While other free anti-virus programs sometimes bug you, asking you to upgrade to their paid programs or other services, this never happens with Windows Defender. There are no paid services or upgrades available. Windows Defender is updated along with Windows, so you don't even have to perform updates. It simply works.

There are several things to remember when dealing with viruses and anti-virus programs. First, you should never have two anti-virus programs running on your computer at any

given time, as they may fight with each other and cause your computer to become unstable.

Second, your behavior is just as important as your anti-virus program. Stay away from porn sites and other bad places on the Web. If you let kids, grandkids and/

or visiting friends use your computer, make sure they don't access such sites. Don't fall for phishing schemes that try to trick you into jumping from an email to an infected website.

Third, don't ever give anyone remote control of your computer unless you are absolutely sure that they are legitimate. Often people go to Google, Bing or another search engine to look up the telephone number of a company to request help. Then they simply call the first number listed, which happens to be an ad for another company, not the real company.

This is a ploy to get you to call some other company rather than the real one.

Yes, there is a lot to learn about and a lot to think about, but using Windows Defender makes your computer chores a little easier. In any case, be careful out there, and be sure to protect yourself from the bad guys.

Contact Sandy Berger at Sandy@compukiss.com.

Blinds

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a business purchase. You are taking a big gamble," said Noelle Granville, of Granville Financial.

A licensed stockbroker and a Certified Senior Advisor, Granville teaches financial decision-making courses at Sandhills Community College and Central Carolina Community College, including several classes geared specifically toward retirees.

"It can be really risky to do because there are no guarantees that the startup business is going to work. This is not for everyone," she said. "It sounds like an easy process, but it is in the stickiness of what happens between Point A and Point B where it is complicated. You need to research this, and you need to have very strong guidance and understand what you are going to make, before going down this route."

Granville said the IRS has rules on ROBS but it remains a gray area.

The fundamental concept works this way: An individual sets up the new business as a

C-corporation and then establishes a 401(k) fund under the new corporation. Then that person's existing 401(k) retirement account is transferred and used to purchase company stock. Using the cash gained, that becomes the startup funding for the business. There are strict compliance standards issued that must be followed to avoid penalties and, potentially, audits.

"It is complex to set up. This is not a do-it-yourself kind of process. I'd recommend that you first start with a good tax attorney," Granville said. "If you have that knowledge behind you, they could go to bat for you if there are questions raised by the IRS."

"There are trade-offs. You want people to feel like they are Americans and they can go out and take risks with their own money, but there are limitations that are reasonable. There are alternatives to securing funding for a business and all avenues need to be explored. Foremost, you would want to make sure the ROBS is properly set up. You would want to go to an expert — that is, someone who has done that before."

Dillon said when he



Catch the Dillons at work in their van; don't let the warning scare you.

chose this path for funding his entrepreneurial dreams, he worked with Guidant Financial. The Washington-based company has helped 11,000 small business owners pursue their goals and, in turn, those businesses have directly employed more than 60,000 people.

"They are the largest company that does this. They helped us with the process and walked me through the paperwork to make sure it was done right," he said. According to a survey

conducted by Guidant of nearly 1,000 of its ROBS customers, "dissatisfaction with corporate lifestyle/position" was the top reason respondents pursued owning their own small business, followed closely by the goal of "lifelong entrepreneurial dream."

For the Dillons, it was more than a lifestyle change. Purchasing Comfort Made Blinds required moving to a new home, and Pam Dillon, who had already retired with a pension from a ca-

reer with the court system, went back to work.

"It was an adjustment to go back to work full time, but it's always been just Barry and me. We have enjoyed the chance to work together," she said.

Their agreement with John Portman was that he would stay on-board to help train them for six weeks. Instead, he decided to stay on for six months and continues to provide a helping hand when the shop is short-handed or a new staff member needs to be trained.

"The blind business is deceptively complex. With one product you could have 5,000 cost options depending on the fabrics, lift options, and head rails choices. It is very complex to understand," Dillon said. "John has been a Godsend. We are both respectful, honest and ethical, and said, 'We will make this work.' When you have good people, good things will happen."

"We are set up that whatever we make is what we make. This is the hardest I've ever worked — for the least amount of money — but that was the plan. It is amazing how hard small businesses must work for so little."

The shop is busy enough that Dillon runs two trucks each day — all day — to meet with clients and install the custom blinds.

"I had to put the golf clubs on mothballs," he said. "But the idea was to get the stress off and have a life. I've accomplished that. We work 40 hours a week, and the stress is completely different. We leave at 5 p.m., and by 5:30 p.m., we have talked about the day and it is done. With corporate work, it haunts you, they haunt you, and it never stops."

Dillon said he burned through dozens of prospects before he found Portman's business listing on an online site.

"There were very few legitimate opportunities, but this was one. I knew it would be a business I liked because I've always had a good eye. I like things that have a creative bent," Dillon said. "I knew this was something I could get my arms around. It seemed like something I could do and that I wouldn't mind doing it."

He anticipated it would be difficult to retain the confidence and strong customer base that Portman had cultivated, but quickly realized that would not be his highest hurdle to clear.

"Scheduling time off has been a challenge. In the corporate world you can take time off, but in a small business, you can't afford to do it: You're too thin. I have also been frustrated by some of the unethical aspects and practices of our competitors and in trying to find smart and sober workers," said Dillon. "I never expected that. We are paying top dollar for blue collar work. We offer good hours in a clean place, but it has been hard to find them."

"Once you get them, you want to keep them. The guys in the back of the shop makes more money that we do. But our goal is to be the best. With John, we've had that advantage because everyone here is trained by him. It is easy to maintain the quality and reputation when there is that level of commitment."

"We sell Hunter Douglas, which is the number one name in terms of quality and price, but we also carry full lines of Graber and Springs Window Fashions. We carry the largest selection and have the largest showroom in the area," Dillon said. "If you are going to spend this kind of money, you want to touch the product and compare it to others. You can only do that when you have a large selection available. We have hundreds of different colors and styles. We can create motorized drapes and other really cool and really specialized stuff. It speaks volumes of the guys we have, that we install it correctly the first time even with complex projects."

The hard work into their retirement investment is already paying off as Comfort Made Blinds sales increased 25 percent in their first year.

"We have no regrets," said Dillon, "except one: that we just didn't do this sooner."

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ANNUITIES MYTHS & MISCONCEPTIONS

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