

## ESTABLISHING A WEB SITE TO PROMOTE SURETY

**A** well-designed Web site is a powerful tool for communicating your ideas, sharing information, and promoting your organization. Yet developing and maintaining such a site can seem a daunting task. The jargon can be confusing, the options overwhelming.

SIO has received several inquiries from Local Surety Associations (LSAs), industry professionals, and others on how to establish a Web site to promote surety bonds. This article provides guidance on the basics of getting a new Web site up and running. The January/February 2002 issue of the *Surety Bond Networker* will include information on Web site design and content.

### GETTING STARTED

**T**he first step is to come up with a name for your Web site—referred to as your domain name or Web address. The name should be connected clearly to your organization. Sites like Register.com (www.register.com), Network Solutions (www.netsol.com), Verio (www.verio.com), and HTML.com (www.html.com) allow you to determine the availability of a domain name and will walk you through the registration process. Costs range from \$19 to \$40 a year. You will probably want to hold off on the optional services they offer because many of these will be taken care of as you develop your site.

### PLAN YOUR SITE

Good planning is crucial to the success of your site. These are some of the steps you will want to include in your planning process.

1. Seek assistance of those within your organization who have Web experience. If you have the resources, consider contracting a professional Web designer to help with the initial set-up of your site.
2. Outline the development process. How will decisions get made? Who will have input? Whether you have one person or a team guiding the project, make sure the process is clear.

3. Develop a budget for the site.

Registration, hosting, and consultant fees are just a few of the expenses associated with Web site development. Final costs will vary but it is wise to consider and keep track of them at the start of the planning process.



4. Conceptualize the design and content. Effective Web sites are tools; they fulfill an integral role in an organization's communication and outreach activities.

### CONTRACT WITH A WEB SERVER COMPANY TO HOST YOUR SITE

To be accessible on the Web, your site needs to reside on a server with a high-speed connection to the Internet. Most organizations pay a monthly fee to rent space on the servers of a Web

hosting company. Hosting companies offer an array of plans, including various configurations of essential services along with lots of bells and whistles.

You may be limited to the number of pages or amount of memory you can use on the server. Consider the services you really need. If you are going to manage the Web site yourself, you will want the host to provide an FTP (file transfer protocol) site so you can easily update and manage it. Most organizations can meet their needs with a hosting package under \$30 a month (there may also be a setup fee, which should be under \$50). Your Web site developer may be able to suggest a trusted hosting server.

### MANAGE YOUR SITE

Maintaining your Web site is just as important as building it in the first place. New information will always be waiting to be uploaded, old information will need to be updated, users will provide suggestions that need to be incorporated. Make a commitment to keeping your Web site up-to-date.

Whether you pay a developer to maintain your site or you maintain it in-house, it is important to quality control your site. It is a big mistake to put up a Web site and never use it. You are trying to communicate through your Web site, so make sure it's saying what you want it to say. Here are some tips to making sure your Web site is fresh, functional, and fulfilling.

- View your Web page with different browsers, e.g. Microsoft Internet Explorer and Netscape Navigator. These are you two most common browsers and cover most Web users. Each browser outputs the code differently. Sometimes your Web site looks great in one version but not another. Your Web developer should fix any of those problems.

- Whenever you make an addition or change to the Web site test it thoroughly and proof it carefully to make sure there are no errors.
- Check every link on your Web site at least once a month. Often, pages get moved, links are broken, and outside Web sites change domains. Make sure your links are sending your visitors where you intended.
- If your Web site is used to provide information, make additions to your Web site as soon as you have new material. If visitors see you have new information on a regular basis they will come back to see what is new.

### VISIBILITY

Getting a site on the Web is an achievement, but it doesn't count for much if no one sees your site. Bring traffic to your site by marketing it to your key audiences.

- Contact other organizations that have Web sites and see if they will link your site to theirs.
- Place your Web address on any material your organization develops.
- Solicit feedback from Web visitors to improve your site and make it more affective.

*Adapted from Building an Effective Web Site: A Guide for Nonprofit Organizations by Adam Shannon, Oxygen Communications, [www.oxygenate.com](http://www.oxygenate.com).* ●

### Quotable Quote

*"Make three correct guesses consecutively and you will establish a reputation as an expert."*

LAURENCE J. PETER

Internet technology is filled with jargon and acronyms that can be very confusing. Here is a look at some of the language you may encounter as you begin establishing your own Web site.

## WEB TERMINOLOGY

**BROWSER**—A software program designed to locate and display Web pages. Browsers are designed to read HyperText Markup Language (HTML), which is simply the authoring language that is used to write Web pages. The most common browsers are Microsoft Internet Explorer and Netscape Navigator.

**DOMAIN NAME**—The unique name that identifies an Internet site. Domain Names always have two or more parts, separated by dots. The part on the left is the most specific, and the part on the right is the most general, e.g. [sio.org](http://sio.org).

**FTP**—(File Transfer Protocol) A very common method of moving files between two Internet sites. FTP is a special way to login to another Internet site for the purposes of retrieving and/or sending files. This is the simplest method for updating a Web site that is maintained on a host's server.

**HOST**—Any computer on a network that is a repository for services available to other computers on the network. For most associations and small organizations, a host provides its Web services.

**HTML**—Hypertext Markup Language is the most common code used to develop Web pages. HTML is comprised of opening and closing "tag lines" that indicate how the text will appear and link the text to other places on the Web.

**HTTP**—Short for "HyperText Transfer Protocol," it is the protocol used by the World Wide Web to format and transmit messages. For example, when you type a Web address into your browser, an HTTP command is sent to the Web server, telling it how to get and transmit the desired Web page.

**HYPERTEXT**—Text that contains links to other documents—words or phrases in the document that can be chosen by a reader and which cause another document to be retrieved and displayed.

**PDF**—(Portable Document Format) Created by Adobe, allows documents created in any software to be viewed from any computer in its original format. It is basically an image of the original, not an editable document.

**SERVER**—A computer, or a software package, that provides a specific kind of service to client software running on other computers. The term can refer to a particular piece of software, such as a World Wide Web (WWW) server, or to the machine on which the software is running.

**URL**—(Uniform Resource Locator) The standard way to give the address of any resource on the Internet that is part of the World Wide Web (WWW). A URL looks like this: <http://www.sio.org>. ●

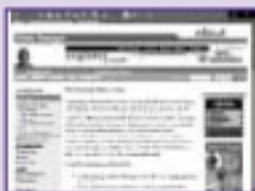




## On the Web

**N**ot surprisingly, there is a wealth of information on the Web to help you start your own Web site. These are just a few Web sites that can help get you on

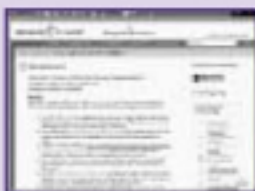
your way. Most of these are commercial sites, but they are filled with valuable information.



**<http://webdesign.about.com/library/weekly/aa082800a.htm>**

Looking to register your domain name without paying a lot? About.com's Web design site lists some of the options for

reduced and free registration. As a bonus, there are links to sites with information on a wide variety of Web site development topics.



**[www.networkforgood.org/npo/technology/answer7.html](http://www.networkforgood.org/npo/technology/answer7.html)**

If you need help thinking through the process of planning, creating, marketing and evaluating Web sites, Network

for Good's technology page provides a long list of helpful articles. Though the page is developed for nonprofit organizations, the material is widely applicable. There are articles on guidelines for Web site planning, how to monitor Web site traffic, and the top 10 mistakes of Web site development.



**<http://hotwired.lycos.com/webmonkey/glossary/>**

What is WYSIWYG and why should I care? For answers to this and other Web-related terminology, check out the glos-

sary of Webmonkey. It has definitions for over 200 Internet terms. While you are there, check out the other offerings on this site. It is full of information that will help with many aspects of Web site construction.

**<http://www.techsoup.com/resourcelist.cfm?resourcelistid=49>**



Looking for a host for your Web site? Techsoup.org's listing of web hosts is a good place to start. It lists and gives contact information for more than 60 Web server companies. A

number of the companies are also rated by present users. Techsoup.com has a similar list of Web design companies. ●

# THE NUTS AND BOLTS

**P**lans for developing your Web site are progressing nicely. You have identified your target audiences and created a list of documents to post. You have registered your domain name and have a server to host your site. You even have a marketing plan and a plan for updating your site when new material is available. (For more information, see *Surety Bond Networker*, November/December 2001.)

Now you are ready to actually create the site—to get to the nuts and bolts of designing a Web site. Not too long ago, creating a Web site meant writing code in Hypertext Markup Language (HTML). Now there are many ways to create a Web page. These are some options to consider.

## HTML

HTML is the common language of the Internet. All pages on the Internet are based on it. This system uses programming codes like <p> around text or an image to instruct a Web browser (such as Internet Explorer or Netscape Navigator) on how to display a document.

The advantage of HTML is it requires no expensive software programs. You simply type the code into a word processing program like Notepad, save it as an HTML document, and then open it through your browser. The downside is that learning to write HTML code can be a long process with a steep learning curve—particularly if you are developing a more sophisticated site.

Fortunately, help is available. Check out these sites for tutorials and other resources for the beginning Web author.

- Webmonkey (Webmonkey.com)
- Homebuilder.com (builder.com)
- Web Design Workgroup (www.htmlhelp.com)
- HTML Goodies (www.htmlgoodies.com).

HTML is for you if you have a tight budget, plenty of time, a basic Web design in mind, and a knack for learning technical computer coding. If not, consider some of the other options.

## ONLINE WEB DESIGN

Another option for developing your site is using an online provider that supplies templates for you to customize. Offerings differ, but generally, these sites advertise “point and click” designing, professionally designed



A SAMPLE WEB SITE GENERATED FROM AN ONLINE DESIGN PROVIDER.

templates, one-stop shopping for domain names and hosting, and technical support. These sites offer Web pages appropriate for business organizations:

- VeriSign (www.verisignwebsites.com)
- Tripod.com (www.tripod.com)
- Yahoo's GeoCities (geocities.yahoo.com/home)

Costs range from \$5 to \$30 a month. Be aware that you get what you pay for. Lower end packages limit the number of pages and graphics that can be used on the site.

Developing a Web site with an online program can be as simple as writing e-mail. It can also be very restricting in terms of what, how much, and the design of the pages. However, if you are not technically inclined, have little time and a bit more money, and are looking for a very basic Web site, these online programs might just do the job.



HTML CODE IN A NOTEPAD DOCUMENT (LEFT) DISPLAYED IN A WEB BROWSER (RIGHT).

# OF WEB SITE DESIGN



A FEW MINUTES ON FRONTPAGE 2002  
PRODUCED THIS HOMEPAGE.

## WHAT YOU SEE IS WHAT YOU GET

Software that enables you to create your own Web site design without learning HTML code is called a WYSIWYG (pronounced wiz-e-wig) program. The name is an acronym for "what you see is what you get" because unlike a text editor such as Notepad, these programs display text and images pretty much as your Web browser will present them. WYSIWYG programs allow users to drag and drop images and text onto a blank canvas while it quietly composes the HTML code underneath.

Dreamweaver 4, FrontPage 2002, and Print Shop Deluxe 12 are among the better-known WYSIWYG programs on the market now. Ranging in cost from \$50 to \$300, these programs include tutorials, templates, and clip art allowing beginning users to quickly create a relatively sophisticated site.

Those with a budget and a short timeline should consider a WYSIWYG program for designing their Web site. Compare programs before you buy. It will be time well spent. Also make sure your Web server can support everything you want the site to do. ●

## EXPERIENCES IN WEB SITE DESIGN

Several Local Surety Associations (LSAs) have developed Web sites. **Erin Mullican** (Early, Cassidy & Schilling—Rockville, MD) is developing a Web site for the Mid-Atlantic Surety Association (MASA), and **Melisa O'Brate** of (EMC Insurance—Kansas City, MO) designed a Web site for the Kansas City Surety Association (KCSA).

As 2000-01 President of MASA, Mullican realized the benefits a Web site. "We were communicating primarily by e-mail, so it made sense to have one place people could look for information. As an association, we also felt we could do a lot to promote the industry."

No matter what the reason for developing your site, the first step is to consider what the site should contain. O'Brate wanted "to give members a calendar of events, photos of past events, and a newsletter about the industry in the area." Mullican hopes to include "a directory of the members, list of events, information on what surety bonds are, and links to other related organizations."

Once you have determined what the site will provide, the next step is to

get technical assistance. Mullican says, "I have an idea of how the site should be laid out, and I am working with the technology specialist at my office to help me with the technical aspects." O'Brate had technical training going into the process, "I learned how to develop Web sites using HTML in college, so I offered to create the site. It took me about 15 to 20 hours."

Finally, determine how to pay for the site. Mullican points out that, "You need to take time to plan and budget for a Web site. A Web site is important to have given the need in the industry today, and it will make things more convenient. The Mid-Atlantic Surety Association increased its dues to help pay for projects like the Web site."

No matter what your goal, a Web site can be an effective tool for keeping your members informed and for giving your local market a resource for their surety bond needs. If you are considering a Web site for your LSA, take the advice of others who have been involved in the process. Plan your site, get technical assistance, and budget for your needs.

## FOUR EASY STEPS TO AVOIDING VIRUSES

- 1 Purchase a quality anti-virus software.** There are lots of software options that protect against viruses. Some of the more trusted are McAfee and Norton Anti-Virus.
- 2 Update your virus definitions weekly.** With the increase in the number and sophistication of viruses that come out daily, update your definitions. Most anti-virus software allows you to automatically update your definitions on a set schedule. If not, check the software manufacturer's Web site to download the latest virus definitions.
- 3 Always scan e-mail attachments.** Never open an e-mail attachment without scanning it first. Viruses are capable of sending themselves to everyone in your address book. So, even if the attachment is from a trusted source, scan before opening it. Simply save the attachment to a floppy disk and scan the disk for viruses. If it comes back clean, then open it.
- 4 Only download Internet files from trusted sites.** If given the option, save downloaded files to disk and then scan them. If you must run the file from the current location, answer one question, "Do you trust this site with your computer security?"

# WHAT TO EXPECT FROM A PROFESSIONAL WEB DEVELOPER

Today's Web sites can be very complex and rich with images, animation, and dynamic text. Before beginning development of your own site, consider a professional developer to get your site up and running.

## Set up a meeting with a project manager

A professional developer should appoint a project manager who will meet with you to talk about your site. The project manager will try to get a feel for the type of site you need, show you sites the company has developed, and ask which ones you personally like. He or she will also assess who your audience is. Are they technically savvy, or do they need the information

provided in the simplest manner possible? How do most of your customers connect to the Internet? Are most of them on T1 lines, or do they use modems and dial-up connections?

## Help the project manager get a sense of who you are

The project manager should also look at existing printed material and try to find out if there is a theme in your company's or association's communications that needs to be carried into the Web site. Finally, the project manager will look at any specialized programming that may need to be done. Things like Flash animations, database publishing, secure "members only" areas, store fronts, and custom

reports will all need to be well thought out in advance of turning them over to the programmers.

## Review written estimate

Once you and your project manager have a good idea what the site is going to look like and what technologies it will employ, the developing company should provide you with a written estimate that includes:

- development costs for the site itself;
- costs for specialized programming;
- costs for obtaining the domain name and any licenses (such as a Verisign secure key certificate);
- how many preliminary designs you will be shown;
- what the costs for additional work will be; and
- the cost for updates and maintenance to your site.

## Know what types of technologies your site will use

The project manager should also tell you what technologies will be used and what the requirements will be for the users of the site. Technologies like JavaScript, Shockwave, and Flash require the viewers to have specialized "plug-ins" installed on their computers.

## Understand the process and timelines

Designing and maintaining a Web site is a very complex task that requires the cooperation of many people and many technologies. The most important thing in choosing a developer is to ask questions, stay involved in the development process, and make sure your needs and the needs of your customers are being met. ●

*By Rich Dunklee, HBP Inc., Hagerstown, MD, [www.hbp.com](http://www.hbp.com). HBP designed and developed SIO's current and new Web sites using Dreamweaver and ColdFusion. HBP, Inc. provides both hosting and development services using various technologies and applications to build and maintain sites.*

## TIPS TO CHOOSING A DEVELOPING AND HOSTING COMPANY

Because not all developers and hosting services are the same, here are some tips to help you assess their capabilities and qualifications.

### Find a company that offers both hosting and development services.

While you can contract separate hosting and development services, a company that offers both provides you with the expertise of system administrators, programmers, and designers working together throughout the entire process. Knowing what technologies are used to host the site allows designers and programmers to develop a Web site that will meet your needs and function as efficiently as possible.

**Your hosting package should provide services to ensure maximum full speed up-time.** A standard hosting package includes a defined amount of disk space for your site, which dictates how much room your site can take up on a server. It should also include a provision for

backing up your data. Better hosting services provide additional services—like firewalls, virus scanners, redundant Internet connections, and redundant servers—to protect your site and ensure maximum "up" time.

**Determine whether the company provides the services you need.** There are typically several optional services such as a fixed number of e-mail accounts, chat forums, a way to track usage, and options for updating your site. These additional items and services are what set the very best providers apart from the marginal ones.

**Choose a developer who has experience with a wide variety of Web technologies.** A well-designed Web site takes advantage of the talents of skilled programmers, graphic designers, animators, imaging experts, and database experts. A developer that has access to all these varied resources is able to give you a site that fits your needs without compromise. ●



## On the Web

Six local surety associations have taken the plunge and created Web sites. Here's a look at what they offer and how they were created.



### **www.carolinasurety.com**

The Carolinas Surety Association (CSA) Web site was created using Microsoft FrontPage. Navigation buttons to direct visitors through the site, which provides:

- membership directory, which the members can update online;
- online application for membership;
- relevant local news and information on local legislation affecting the surety industry; and
- advertisement page (this is one way to finance a Web site).

### **www.floridasurety.com**

The Florida Surety Association (FSA) used various methods to create its Web site, which includes:

- documents explaining surety bonds (created with HTML coding);
- FSA newsletter, created in Microsoft Publisher and saved as an HTML document; and
- a simple online form for ordering FSA golf shirts (form created with Microsoft FrontPage).



### **www.kcsuretyassociation.com**

The Kansas City Surety Association (KCSA) was created with FrontPage and HTML coding. It uses navigation buttons to direct traffic through the site, and features include:

- member roster with search feature;
- industry links section with more than 40 business, trade, press, and government organizations; and
- activity section with meeting dates and photos from the last event.



### **www.saanv.com**

The Surety Association of Nevada is an example of a basic Web site using HTML coding and internal links to guide visitors through the

site. The site is member oriented with a logo, supporting companies, event photos, and officer contact information.

### **www.suretysandiego.org**

The Surety Association of San Diego's Web site is notable for its breadth of information.

The site is created with HTML coding and uses navigation buttons to guide visitors

through the site. Visitors can access:

- officer and member contact information;
- current issues;
- schedule of upcoming events;
- link for emerging businesses; and
- links to other surety associations.



### **www.suretystx.com**

The Surety Association of South Texas Web site was created using Microsoft FrontPage and is organized using navigation links to guide visitors through the site. The site provides:

- a membership directory;
- descriptions of upcoming events;
- information on Associate in Fidelity and Surety Bonding program; and
- online membership application.

