

Small Business Benefits

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United States Federation of Small Businesses, Inc.

January 2004



USFSB Is On A Mission

by Joseph R. Cardamone

The United States Federation of Small Businesses (USFSB) is a national association of small businesses founded in 1983 by small business owners for small business owners.

The Mission of USFSB is to help small businesses grow and prosper and, through our strength in numbers, provide our Members with assistance as well as a wide range of low cost benefits and services. As part of our Mission, USFSB continuously seeks out the best, most comprehensive and competitively priced health insurance and related products to provide our Members, their families and employees with a wide and diverse range of quality and affordable group health benefits.

USFSB's Health Care Consultants and staff take a pro-active approach when it comes to the health insurance needs of our Members. This approach provides a safety net for our Members to make sure that they are never in danger of being without health insurance coverage.

When any of our Members request coverage that is not already available from our large selection of plans, we do everything possible to find the coverage that fits their needs. In a health insurance market that is strained with ever increasing costs, we notify our Members, as soon as possible, of any anticipated rate increases and work diligently to



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The Six Most Common Barriers To Sales Success

There are a variety of reasons and excuses behind poor sales lead management because the \$10 to \$2000 companies spend to generate each business to business inquiry largely go to waste. Here are six of the most common barriers which plague businesses today.



1. Senior management does not care. Paid to lead the organization in the big picture issues of market strategy, quality and customer satisfaction, senior managers are tempted to dismiss operational fundamentals and assume all is well. They are not aware of the tactical need for complete lead follow up, rapid inquiry fulfillment, accurate qualification practices or actual measurement of communications and sales performance.

2. Sales people remain uninformed. Unless they understand the potential value of qualified leads, salespeople (an independent minded breed) think they do not need help. Sales managers who fail to insist on follow up imply that leads are at best an option for slow days. Marketing departments that fail to qualify leads in advance will most likely contribute to the problem, giving leads a poor reputation.

3. Poor coordination hobbles marketing and sales. Marketing and marketing communications people frequently have little idea of the quotas salespeople must meet, the timing of their sales contests, their need for seasonal boosts in lead volume, the products needing extra lead support and the geographical

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find alternate and more affordable insurance coverage that still meets their basic needs. Even in the face of the disruption that results when a carrier goes out of business, we provide a stabilizing force by quickly seeking other insurance for our Members to try and prevent any lapse in their coverage.

USFSB, in addition to our group health insurance products, is also able to offer our Members low cost group Dental and Vision Care plans, discount prescription cards, and International Health Insurance coverage.

USFSB does not just offer great health care products, we provide peace of mind. Since USFSB is a membership association, we feel it is imperative that we maintain contact with our Members and provide personal attention to any problems or questions that may arise. This personal attention may include any of the following: billing for, collecting and transmitting all monthly premiums; answering any and all questions concerning coverage, the terms and conditions of the policy, and the location and availability of providers; interceding whenever there is a problem regarding the payment of claims; and acting as an intermediary whenever there are any disputes between the carrier and the subscriber. In short, we provide "hands on" continuous assistance which works to the benefit of our Members and our carriers. This is all done to enhance the value of your Membership as well as your health insurance and to keep you as a satisfied Member.

For assistance with your health insurance coverage, please call Kathie, Darlina or Karen at 1-800-637-3331 9 AM-5 PM est, Monday-Friday.



HAPPY NEW YEAR!

from all of us at USFSB



Available Products

Specialists in the Merchandising of Obsolete and Slow Moving Items

Our company was founded in 2001 by Jeffrey Goldschmidt. We were designed to cater to the discount stores, which were growing at a very rapid pace and continue even more so today.

We are an organization with contacts in many different manufacturing areas and have access to a large variety of slow moving, obsolete and close-out merchandise as varied as paper products, health and beauty care and general merchandise.

We work through brokers, distributors and directly to retailers in a professional manner to provide items along a broad spectrum of product lines. We have had many years of experience in the field.

Contact Jeffrey Goldschmidt at (845) 348-0842 or e-mail us at availprod@aol.com. It could be the beginning of a beautiful friendship.

IST USA, Inc.

IST USA, Inc. is a New Jersey based corporation founded in July 2000 by Sheldon D. Channer and Kamali Archukan while they were in college. ITS was established to offer low price optical disc replication services and to market High Memory Card (HMCTM), which is a CD-Rom the size and shape of a credit card.

Today, as well as low price and high quality optical disc replication, IST offers direct marketing and website promotion to companies. IST combines corporate marketing and promotion messages with sport and travel/tourism data in a cutting edge interactive multimedia format on HMCTM and actively distributes them to college students and sports fans.

Contact: Sheldon D. Channer, 2 Broad Street, Suite 511, Bloomfield, NJ 07003
Call: 973-743-2522 or visit www.istusa.net



From The Insurance Desk...



As you are dealing with the **OPEN ENROLLMENT** period for your current health plan, you may be asking yourself if it is really necessary for you and/or your employees to have health insurance coverage.

Is it necessary?

- Someone who has coverage is more likely to go to the doctor for preventative care and a person with health insurance is also more likely to visit his physician at the first sign of illness. Both of these factors lessen the risk of a serious debilitating illness and prevent absenteeism from work which in turn prevents decreased production and loss of revenue.
- An employee who knows that his family is protected by health insurance coverage can spend his time concentrating on his job rather than worrying about the expense should an illness occur.
- Uninsured men are 2x more likely to be diagnosed with colon cancer at a more dangerous state.
- Uninsured women with breast cancer are 2x more likely not to survive.
- Uninsured children are 70% more likely to not receive treatment for common childhood illnesses and develop life threatening complications.

From the statistics above you can see that health insurance coverage is a necessity for both peace of mind and personal well-being.

Call 1-800-637-3331 for information on insurance products available in your area.



Welcomes

our new members this month

3 Seasons & 4 Sunrooms
Arden Hills, MN

Bayside Capital
Young America, MN

Cedar Lake Electric, Inc.
West Winfield, NY

Facciato
Fort Lauderdale, FL

A & T Security Systems, Inc.
Surprise, AZ

Betty Schuck
Clinton, NY

Chapman Black Funeral Home
Cleveland, OK

Fast Lane Consulting, LLC
West Bend, WI

A Plus Preserve Cleaning
West Palm Beach, FL

Blakney Custom Homes, LLC
Albuquerque, NM

Cottage Style Collections, LLC
West Palm Beach, FL

Financial Life Strategies
San Jose, CA

A.K.D. Enterprises, LLC
Maplewood, MN

Blue Frog Computers
Coral Gables, FL

Cox Anatomical Therapy
Davie, FL

First Atlas Lions, LLC
Charlestown, MA

Albany Letter Service
Albany, NY

Blue Peppermint
Stoneham, MA

D.L. Nails
Mesquite, TX

Florida Limo Connection
Fort Lauderdale, FL

American Mixed Martial Arts of Jupiter
Jupiter, FL

Bobby T. Martin, CPA, PLLC
Charlotte, NC

Dana L. Snyder
Medway, MA

Flowers by Snellings
Winchester, VA

American Sign & Lighting, Inc.
Royal Plm Beach, FL

Booker's Exterminating & Termite Co.
Columbus, OH

Day's Counter
Baltimore, MD

Folio Publishing Services, Inc.
Millis, MA

Amy's Hair Boutique, LLC
Taft, OH

Brock Financial Services
Nantucket, MA

Denis Ryder General Contracting
Ballston Spa, NY

Fridrich & Associates Insurance Agency
Nashville, TN

Andes Couriers Express
Garland, TX

Broome County Farm Bureau
Binghamton, NY

Don's Plumbing
Fort Lauderdale, FL

Full Feature's, LLC
Kansas City, MO

Angel Lined
Bethel, MN

Broughton Enterprises, LLC
Cave Creek, AZ

Donald Barnao
Dover Plains, NY

Global Electronic Millennium dba SeeMeHappy.com
Miami, FL

AR Technologies
Brandon, FL

Buff It Up
Petoskey, MI

Donathan Dedolph
Saugerties, NY

Global House of Imports
Sacramento, CA

Aranson's Country Store
Salem, NY

C & R of Palm Beach
Loxahatchee, FL

Effective Path Providers, LLC
Iselin, NJ

Global Organics, Inc.
Las Vegas, NV

Arbor Rose, LLC
Mesa, AZ

C.J. Construction
Stone Mountain, GA

Evart Venture, LLC
Boca Raton, FL

Glove Cities Clerical Services
Gloversville, NY

B P
Dolton, IL

Carmen Smith
Lenexa, KS

Eve Ford Art Deco High Fashion Designer
Minneapolis, MN

Green Cty Historical Soc./ Thomas Cole Hist. Site
Catskill, NY

Balbi Painting, Inc.
Pompano Beach, FL

Carol Adams
Brooklyn, NY

FAB International, Inc.
Cuyahoga Falls, OH

Hard Drive
Boston, MA

Illusions by Christine
Annapolis, MD

International Automotive Consultants
Antioch, CA

Iron Horse Studio
Albuquerque, NM

Julie Abbott-Kenan
Skaneateles, NY

Kiki Towing
Miami, FL

Kit Jones
Fort Worth, TX

Kitchen Tune-Up
Stoneham, MA

LDR Academy
West Palm Beach, FL

Little Angels
Middle Village, NY

Luv's Lawn Care
Kansas City, MO

Lynn Smith
Miami, FL

Master Appraisals Group, Inc.
Medicine Lake, MN

Maximum Services, LLC
Memphis, TN

Mindtech Corporation
Willowbrook, IL

Motivational Resource Services, Inc.
Boston, MA

Mr. A's Grocery
Lake Worth, FL

Mr. D'S Auto Repair
Fort Lauderdale, FL

New Tana Corporation
Haverhill, MA

Nora's Needles
Troy, NY

North East Snow Mobile Racing Assoc.
Hudson Falls, NY

Papago Inn & Resort
Scottsdale, AZ

Paul J. Wozuy DC, PA
Saint Paul, MN

Pelham Associates, Inc.
Mount Vernon, NY

Performance Appraisals, LLC
Albany, NY

Peter Salmonas
Miami Beach, FL

Pillow Talk By Virginia Designs
Saratoga Springs, NY

Planet Tutoring, Inc.
Davie, FL

Poulos Automotive Co., LLC
South Milwaukee, WI

Power Signs, Inc.
Atlantis, FL

Pristine Realty, Inc.
Minneapolis, MN

PTL Construction, Inc.
Minneapolis, MN

R & B Ruby's, Inc.
Minnetrista, MN

Renata Cizik
Goshen, NY

Richards Fun. Home of the Mid-Hudson Valley, Inc.
Cairo, NY

RIJ Enterprises
San Leandro, CA

Riverside Women's Health Center
Memphis, TN

Ron's Recycles
Carrollton, MD

S.P. Fogg Enterprises, Inc.
West Chester, OH

Schaffer & Son Contracting, Inc.
Phoenix, AZ

Sculos and Santilli Insurance Agency, Inc.
Everett, MA

Silhouette - Art on Video
Albany, NY

Snare, Inc.
Whitman, MA

Sold By Georgi
Oak Park Heights, MN

Soothing Hands Body Works
Minneapolis, MN

St. Francis SPAC
Thiensville, WI

Steven Hellums
Germantown, TN

Stinson Services, Inc.
Minneapolis, MN

Stoneham Rental
Stoneham, MA

Swan Ltd.
Atlanta, GA

T-Mobile
Stoneham, MA

Taylor Made Closets, Inc.
Coral Springs, FL

Taylor Motors
Fort Lauderdale, FL

Tek Solutions
Mount Vernon, NY

Tess USA, Inc.
Humble, TX

The Country Cut
Stanfordville, NY

The Hot Rock Corporation
San Jose, CA

The Locust Inn
Hague, NY

The Thomas O'Gorman Collection
Minneapolis, MN

Thompson & Associates
Boulder, CO

Total Worship Ministries
Lake Worth, FL

Town and Country Painting
Salt Point, NY

Truck Landing Auto Broker
Miami, FL

United Bankers Realty, Inc.
San Mateo, CA

Vassiliki Bizanos
Framingham, MA

Vawneh Services Co.
Mattapan, MA

Vision Quest Multimedia
Moreno Valley, CA

Watermark Properties
Minneapolis, MN

Wherever Wireless
Minneapolis, MN

Worldly Gifts
New York, NY

WT Financial
Florence, KY



Financial Policies



As a result of the current stagnant economy, more and more businesses are finding it necessary to re-examine their financial policies & procedures in order to more effectively minimize risk and control losses. However, it's often difficult to decide where to begin.

Most successful plans to re-engineer financial strategy begin with a clearly defined credit policy. Though there are no guarantees in risk management, a careful, thorough evaluation of prospective credit grantees is critical in determining future financial success.

Though granting credit is a complex and intricate decision, some key factors to consider are the "4 C's of Credit": Character, Capital, Capacity & Condition of the times.

Character: A company's character – their willingness to pay, even in poor economic situations – is a key credit consideration. Past payment history is a good indicator of credit character.

Capital: A company's overall financial condition and availability of resources, including liquidity and working capital, is also an important factor to consider

Capacity: Profit margins and cash flow management issues are key indicators of a company's ability to pay.

Condition of the times: To get a precise picture of a company's credit condition, it is necessary to take into consideration their unique business situation and trends in their industry (IE: seasonality, local economy, etc.).

By implementing a universal standard for the company, a clear and effective credit policy minimizes the potential of granting credit to risky customers. The end result is a customer base that is easier to manage and generally has fewer problems with delinquency. However, no matter how well a credit policy works, there will always be customers who do not pay on time. To help further minimize risks and streamline internal operations, it is vital to allow a professional collection partner to manage at-risk customers at the first sign of delinquency. Taking these steps will help ensure your business stays ahead of the game in today's troubled economy.

Phil Weaver, Senior Vice President,
Commercial Services, NCO Financial Systems, Inc.



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balance needed to apportion leads sensibly among sales territories. Meanwhile, the sales force does not understand why lead follow up reports are essential if marketing is to fine tune its advertising, mail and other promotion tools.

4. The company mismanages its prospect list. Inquiries become orphans in a netherworld between marketing and sales. As a result, the company sends wrong information to inquirers, sends it late and does not tailor it to the inquirers' specific interests. Marketing collects limited and uninformative data and updates them frequently. Marketing rarely compares separate databases - one for orders and one for inquiries, for example - and even more rarely merges them into a marketing information system.

5. Management does not hold salespeople accountable. Sales management does not insist on follow-up and new prospect status reporting, even though it fusses and gripes over detailed expenses and call reporting.

6. Management does not hold marketing people accountable. Chief marketing officers do not hold subordinates accountable for lead handling performance. They do not insist on program return on investment reports, for example, evidence that inquiry generation ties in with company sales goals or analyses of inquiry source productivity.

All six barriers are the product of poor communications, inattention, lack of knowledge, human frailties and the sublime dysfunctionalities that lurk within all organizations. None is the result of weak strategies, poorly designed products, sloppy manufacturing, competitive pressures, government regulations or inadequate capital, the classic management issues that pre-occupy most companies in the world today.

- Adapted from ArticleCity.com



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1-800-637-3331

Put a lid on your collection costs



Place your collection
accounts today!

(800) 786-1376, x1126



It is always wise to look ahead,
but difficult to look further than
you can see.

– Sir Winston Churchill

Clean Up Your Portfolio

It's time to get all your information together, thoroughly analyze it, and clean up your portfolio. Some points to consider during this review include:

Take another look at your asset allocation plan. Do this before you review your actual investments, so you aren't influenced by your current allocation. You may now realize that your risk tolerance is lower than you originally thought, so some changes to your allocation may be needed. Or you may realize you need to increase one investment category or another to help ensure you meet your goals.

Find your most recent statements. List each investment and its current value. Total your investments by category - cash, bonds, and stocks. Then compare those percentages to your asset allocation plan. If you haven't done this review in a while, you're likely to find your current allocation is off from your desired allocation.

Decide how to get your allocation back in line. Look for ways to accomplish this as quickly as possible. That will probably mean you'll need to sell some investments so you'll have funds to purchase other investments.

Get rid of small accounts. It's not unusual to find you have several small accounts. The accounts are so small you haven't taken the time to cash them out. But you still have to look at the statements every month and make sure any income is included on your tax return. Take all those small accounts, cash them out, and consolidate the funds in one account.

Look for ways to simplify your investments. Do you have a variety of individual retirement accounts (IRAs) that can be consolidated in one IRA? Do you own similar stocks or other investments that aren't adding much in the way of diversification to your portfolio? While you want to be properly diversified, minimize the number of accounts and investments you own so your investments are easier to monitor.

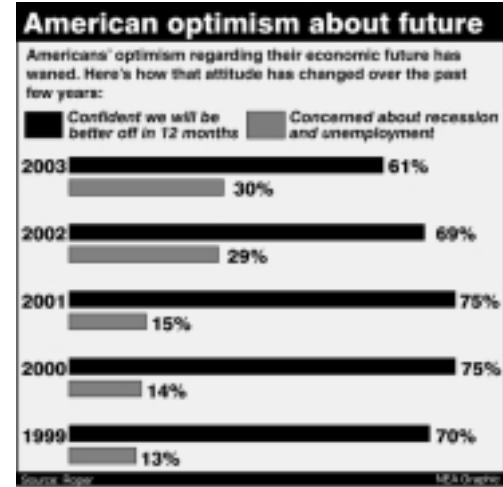
If you'd like to discuss this topic in more detail, please contact Paul Ward at Morgan Stanley at (518) 432-8114 or 1-800-669-7086.



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