

# Small Business Benefits

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## Take A Bite Out Of Poor Dental Health

by Joseph R. Cardamone

In today's world many people think only of the cosmetic benefits of having nice white, straight teeth when they think of good dental health. Even though our appearance is important and should not be overlooked, **good dental health is much more than just having a winning smile.**

In fact, poor dental health and untreated diseases of the mouth can have a significant impact on the quality of your life and the state of your health. According to the Surgeon General, more than 75 percent of Americans are affected by some type of periodontal disease or gingivitis. These infections of the gums cause oral and facial pain and can lead to tooth loss.



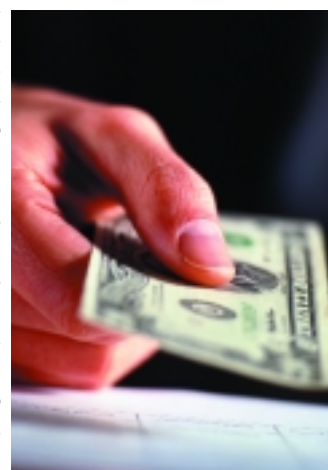
Even more distressing is that medical research has shown that the bacteria that causes infections and inflammation of the gums can dislodge and find its way into the bloodstream. When this happens your arteries can become inflamed and greatly increase your risk of suffering a heart attack or stroke. Many medical experts believe that gum disease is a more serious risk factor for

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## Don't Take All the Money That's on the Table

by Patricia Fripp, CSP, CPAE

*Do you have any "friends" who call only when they want something? Are they your favorite people? Do you contact customers only when you're asking for their money? Or do you keep in touch for other reasons? Do salespeople call on you only when they want you to spend money? What if, instead, they called you with a lead, a referral, or an idea? Wouldn't that make you think you were more than just a customer? That they cared about you and your business?*



In yesterday's world, we celebrated closing a sale. Today, we celebrate opening a relationship. That's how a business is built. One of the goals in growing your business should be that the same person you sold to today will still be spending money with you ten years from now. People want to do business with people who appreciate them and look out for their interests. Be appropriately generous with your ideas and time.

If you want to be perceived as an irreplaceable unpaid advisor by your customers, phone them now and then, saying something like, "Hey, I've got an idea that might work for you." Or, "I've got a potential customer for you" or "Here's something that might help your business." Absolutely no strings and no expectation of an order.

**It pays not to take all the money on the table. Always give your customers more than they pay for.**

- Adapted from [www.fripp.com](http://www.fripp.com)



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heart disease than hypertension, smoking, cholesterol, gender and age.

Poor dental and oral health can lead to many other serious illnesses, including the obvious, oral cancer, and the less obvious, such as intestinal failure, Irritable Bowel Syndrome and other problems of the digestive process.

**There is a proven link between your dental and oral health and the general state of your overall health.** Many diseases can be diagnosed in their early stages through an oral exam. These diseases include diabetes, leukemia, cancer, heart disease and kidney disease.

Dental illnesses also cost your business money. Each year, poor dental and oral health results in 100 million lost work hours, 6.1 million days of bed disability and 12.7 million days of restricted activity.

Since the mouth can be the window to our bodies, you should keep your mouth healthy by seeing a dentist at least twice a year. Surprisingly, more than half of all Americans do not visit a dentist on a regular basis.

**USFSB can help you do more than just brighten your smile.** USFSB now offers its Members affordable dental insurance through First Ameritas, a large and well respected carrier that has been in business since 1887. First Ameritas is one of the leading dental carriers in the country, their coverage is available nationwide, and is utilized by over 2 million people.

The USFSB Dental Plan covers Preventative, Basic, and Major Services. There is a \$100 life-time deductible for preventative and basic services and a \$50 annual deductible for major services. This Dental Plan allows you to use a First Ameritas dental provider or the freedom to use the dentist of your choice.

**For more information about this valuable and important insurance benefit, please contact Kathie or Darlina at 1-800-637-3331, M-F, 9AM-5PM, est.**



### All-Trades Improvements, Inc.

All-Trades Improvements, Inc. was founded by Jeff Miller & Sal Danna in September 2001. Sal & Jeff have worked together in the construction/remolding industry for over 10 years. Their skills overlap in many areas. Each of them have their own area of expertise. Sal has extensive experience with house framing, stair layout, hip roof & true dormer layout as well as footing construction. Jeff offers electrical, plumbing, and extensive experience in window and door installation. Together they provide All-Trades Improvement Inc. with the talent and experience needed to offer such a diverse list of projects to its customers. Projects range from windows, doors, decks, basement fit-ups, kitchen and bath remodel, roofing, siding, additions and the full line of "Sunseta" brand awnings with installation to top things off. For more information, call 845-471-2484.

### Fastframe Expert Picture Framing

Tom Sojda has been in business for 15 months after working in the corporate world for over 30 years. After being down sized, Tom decided to go in business for himself emphasizing his artistic appreciation. He decided to open a franchise, FASTFRAME, which offers expert custom picture framing to consumers, art collectors, interior designers and commercial clients. FASTFRAME carries an assortment of prints and fine art in addition to easy-to-view catalogs.

FASTFRAME stores are equipped with state-of-the-art framing capabilities that ensure fast turn around. FASTFRAME's focus is on delivering excellent personalized service. Customers are confident in knowing that the framework comes with a guarantee on both craftsmanship and design. Visit FASTFRAME and discover why customers in 250 stores worldwide know that a satisfied customer is our #1 product. For more information, call 586-726-6260.

## The Collection Balancing Act

*Perhaps the most difficult challenge companies face when managing delinquent customers is collecting past-due funds while maintaining a positive business relationship. Many companies tend to take an adversarial stance to collecting funds because of their urgency to get paid. However, it is important to keep in mind that customers are the most valuable asset that any company can have. The time and money spent in saving a relationship is almost always less than the cost of acquiring a new customer.*

When customers first become delinquent due to actual financial hardship, it is critical to make them feel that you still value their business and maintain your positive relationship by working with them on the debt. If you fail to do so, the customer will often assume they have already ruined the working relationship and seek out an alternative vendor. At this stage, your outstanding balance will become a low priority and further collection efforts will prove increasingly difficult.

However, no matter how willing you are to work with your customers during difficult times, there will still be those who refuse to pay. When a customer has failed to respond to multiple attempts to work through financial hardships, it may be necessary to adopt a more demanding and urgent tone in your communications. **However, it is vital that you continue to remain professional at all times.** A professional approach includes abstaining from using obscene language, calling repeatedly or continuously while intending to annoy, abuse, or harass the customer, and making dishonest or threatening statements. This is important not only for your reputation's sake, but to the future success of any collection activities. If it becomes necessary to place seriously delinquent accounts with a collection agency, your previous reputation can have a dramatic effect on the probability of collecting.

*In today's turbulent and unpredictable economic environment, customer retention is a key factor in profitability. Though maintaining a positive, professional attitude with delinquent customers can be difficult, it can often make the difference between retaining and losing future business.*

Ted Fox, Senior Vice President,  
Commercial Services, NCO Financial Systems, Inc.





United States Federation  
of Small Businesses, Inc.

# Welcomes

## our new members this month

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**Aero Manufacturing Co., Inc.**

Clifton, NJ

**Cornwall  
Baptist Church**

Cornwall, NY

**Fertang Games  
and Puzzles, Inc.**

Schenectady, NY

**American Pride  
Construction Co.**

Anna, TX

**Creative Touch Designs**

Prior Lake, MN

**First Impression  
Learning Academy**

Atlanta, GA

**Aqua Clean**

Allston, MA

**Cuff & Tweed Ltd.**

Marlborough, MA

**Frontier Services, Inc.**

Olathe, KS

**Beacon Value Co.**

Belmont, MA

**Custom Security Systems**

Riverton, NJ

**Gapp**

Fort Worth, TX

**Brian Tucker,  
B.T. Tractor Service**

Pembroke, MA

**Daisey Daycare**

Buffalo, NY

**Gene Monteleone**

Chandler, AZ

**Burnon Enterprises**

Dallas, TX

**Don't Cry  
Computer Consulting**

Millbrook, NY

**Gerald Mackey**

Worcester, NY

**Coast Delta Kitchens**

Schuylerville, NY

**ECG, Inc.  
dba Safety First**

Smithtown, NY

**Gym Stars**  
Saugerties, NY

**Connor & Associates**

Erlanger, KY

**Educational Excellence, Inc.**

Franklin, WI

**Hardco  
Investments, Inc.**

Memphis, TN

**Contract Interiors Group, Inc.**

Schenectady, NY

**Evelyn C. Greer**

Greenville, NY

**Healing Glow  
Candle Studio, LLC**  
Denver, CO

**Heather Anthony  
Interiors**  
Saratoga Springs, NY

**Honor Faith Trading**  
Gloversville, NY

**Huffman & Associates, LLC**  
Fairfax, VA

**Immigration Law &  
Litigation Group**  
El Portal, FL

**Indi Detailing**  
Muskegon, MI

**James S. Ettenson**  
Rhinebeck, NY

**KDS Communications**  
Sicklerville, NJ

**Len's Duct Fabrication**  
Haverhill, FL

**Lisa's Love &  
Learn Child Care, Inc.**  
Brookfield, WI

**Lupo's Italian Kitchen, Inc.**  
Peabody, MA

**Maine Artisan  
Development Group**  
Cape Neddick, ME

**Martin's Corner, Inc.**  
Chicago, IL

**Metamorphosis  
Family Hair Salon**  
Vincentown, NJ

**Mini Me, Inc.**  
Chicago, IL

**Netco Towing & Recovery**  
Salisbury, MA

**Premier Mortgage Funding**  
Saint Paul, MN

**R S Supply, Inc.**  
Port Richey, FL

**September 11, 2001  
Children's Fund, Inc.**  
Red Hook, NY

**Storycraft  
Communication Services**  
Minneapolis, MN

**Sweetman's Farm  
Sand and Gravel**  
Otisville, NY

**Tanu Software Solutions, Inc.**  
Tallahassee, FL

**Textile Creations**  
Laurinburg, NC

**The Bowlers Connection**  
Dayton, OH

**Transit Audio  
Technologies, Inc.**  
Phoenix, AZ

**Tre Noci**  
Everett, MA

**United  
Home Entertainment**  
Schenectady, NY

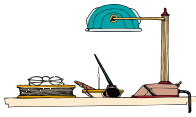
**Von Weiland &  
Associates, Inc.**  
Miamisburg, OH

**Walter's Hot Dog Stand**  
Cortlandt Manor, NY

**Windy Farm Alpacas**  
Columbus, NJ

**WSI Internet Solutions**  
Arden Hills, MN





## From The Insurance Desk...



### Do you know what benefits your health plan covers?

*Does it cover routine physical exams? Including lab work and x-rays?*

*What is the best prescription for good health? Preventive Care. Preventive Care covers diet, exercise and routine physical exams.*

- A routine physical can discover a simple medical condition and treat it before it becomes a serious long-term medical situation.
- The exam normally consists of a personal health history, measuring weight and height, blood pressure and pulse rate, testing vision and hearing, examining skin, heart, lungs, abdomen, prostate, breasts and lungs. Normally lab tests are run and many times x-rays are taken and an EKG is performed.
- Key tests for adults are usually determined by gender, age, ethnic group, family history and lifestyle factors.
- Spring is the time when people start thinking about getting into shape for the summer months. Many people decide to join a gym and start a work out program. This is the ideal time to have that physical to make sure you are physically able to work out safely and efficiently.

## Washington Update by Karl J. Ottosen



### President Bush's Small Business Agenda

The Administration has realized that there are 25 million small businesses throughout the country, accounting for 2 out of every 3 new jobs created. With sluggish job growth, the President has outlined his plan to help fuel the growth of small business.

#### THREE MAIN REFORMS

*The administration wants to lower and simplify the taxes that small businesses pay. Second, is the spiraling healthcare costs of small business owners for both their own health insurance and that of their employees. Reducing government bureaucracy and government red tape is the third of the major reforms the Bush Administration wants to tackle.*

**Taxes.** The President's agenda is three fold. First, to permanently repeal the death tax. Under current law the death tax is repealed, but is to be reinstated in 2010. The President's proposal is to eliminate the next generation from having to sell assets to pay, in essence, double taxes in order to keep the business. Second, the Administration's proposal is to simplify taxes. New rules have been announced that allow service businesses under 10 million in gross receipts to use cash rather than accrual accounting. This change will reduce the paperwork burden and allow many small businesses to immediately deduct the cost of supplies and to defer paying taxes until actually receiving income. Third, the Administration wants to allow small businesses to increase their expensing. The proposal is for businesses with up to \$325,000 in new investments to immediately expense the first \$40,000, rather than depreciate it.

**Health Care Costs.** As mentioned in the State of the Union address, the President proposes that small businesses be allowed and encouraged to join associations that can pool together and get better rates from health insurance providers. The Administration also wants to expand and improve Medical Savings Accounts, by lowering the required deductible from \$1,650 to \$1,000 for an individual and from \$3,300 to \$2,000 for a family.

**Reduce Government Rules.** The first proposal is to allow small businesses to earn interest on their checking accounts. There are many other proposals to strengthen the Small Business Administration to insure that it is working with all other federal government departments and agencies to consider the cost of rules on small businesses when those rules are being proposed. Additionally the Bush Administration is implementing several changes in the way the federal government purchases from small businesses. These changes are designed to make it less cumbersome to sell to the federal government.

Stop playing games with your cash flow.



Place your collection accounts today!  
(800) 786-1376, x1126



**Working Advantage has gifts for Administrative Professionals Day!**

April 21st is Administrative Professionals Day! Show your gratitude for all of the support you get year round by sending a gift to a hard-working individual in your office. Working Advantage offers Broadway theatre tickets, flowers, gourmet food, fragrances, gift certificates and more with terrific savings.

Take advantage of their offerings today by contacting the USFSB at

**1-800-637-3331**

## What Kind Of Retirement Do You Want?

We all know the process. Estimate how much is needed in retirement (which can average anywhere from 70% to 100% of pre-retirement income), determine available income sources, and then calculate how much to save annually to reach those goals. As you go through this largely mathematical exercise, however, don't forget the most important part. You need to give serious thought to the type of retirement you want – visualize what retirement will be like.

Retirement is no longer viewed as a time to slow down, but is now considered a new beginning in life. That means your current living expenses may not indicate what your retirement expenses will be. To help you visualize your retirement so you can estimate retirement expenses, consider these options:

- ✓ When do you want to retire? Will you realistically have the resources to retire at that age?
- ✓ Do you plan to stay in your current home, trade down to a smaller one, or move to a different city? If you plan to move, is the cost of living there more or less expensive than in your present city?
- ✓ Will your mortgage be paid off by retirement? What about other debts?
- ✓ Will you continue to work after retirement? If so, will you work part time or full time? Where will you work and how much can you expect to earn? Do you have any hobbies or interests that can be turned into paying jobs? Are you planning to start a business after retirement?
- ✓ How will you spend your free time? what hobbies will you pursue? How much and where will you travel? How much will all these activities cost?
- ✓ How will you pay for your medical costs? Will your employer provide health insurance or will you need to purchase insurance to supplement Medicare coverage?
- ✓ Do you have any medical conditions that are likely to impact your quality of life in retirement? What would you do if you became physically disabled? Would your spouse take care of you, would you move in with your children, or would you go to a nursing home? How will you provide for long-term-care costs?
- ✓ How much of your income will be provided by personal investments, including 401(k) investments? Are you confident you can invest so these investments will last your entire retirement?
- ✓ What would happen financially if your spouse dies? If you die, would your spouse be able to support himself/herself financially?

*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.*

## Unlimited Local and Domestic Long Distance, plus get up to a \$60 Credit on your USFSB Dues!

You know your USFSB membership brings you many special discounts. Now, here's another opportunity to save.

Sign up for Sprint Complete Sense for Business Premium<sup>SM</sup> and USFSB will give you a credit<sup>1</sup> on your membership dues - worth \$60 a year - as long as you remain a Sprint business customer<sup>1</sup>. Plus, if you switch at least two office lines to Sprint Complete Sense for Business<sup>2</sup>, you can receive a \$100 credit to be applied towards your Sprint bill!<sup>3</sup>

### Sprint Complete Sense for Business Premium gives you:

- Unlimited local and domestic long-distance calling
- A great monthly rate
- Enhanced features
- One monthly bill and one contact for Customer Service

**Call Sprint at 1-866-283-7407** to enjoy the benefits of your membership without the dues.



One Sprint. Many Solutions.<sup>™</sup>

Voice/Data   PCS Wireless   Internet Services   E-Business Solutions   Managed Services

<sup>1</sup>You will receive a \$60 credit from USFSB the next time your membership fee is due. The credit will not apply to fees that have already been paid at the time that you sign up for Sprint service. One \$60 credit per account. Offer subject to change or cancel without notice. Additional restrictions may apply. <sup>2</sup>State-to-state and international long-distance services are governed by Sprint Terms & Conditions of Service. Local and instate long-distance (including local toll) services are governed by the applicable state tariff and/or state terms and conditions of service. Sprint Complete Sense for Business<sup>SM</sup> is for business voice service usage only. Does not include usage for calls to 900/pay-per-call numbers, Directory Assistance, Sprint FONCARD<sup>SM</sup> service, operator services, or collect and 3rd Party Collect Call services. Customer may not use this service for connection to the internet, for other data service (including mass broadcast of facsimile transmissions) or for any other use that does not involve a person-to-person conversation or voice message. Customer may not use this service for call forwarding for toll use. Dial-up internet usage through a local connection is acceptable application of the service. If Sprint determines that usage is not consistent with business voice applications, the customer's service may be assessed a data usage fee or disconnected. For more information, please visit [www.sprint.com/ratesandconditions](http://www.sprint.com/ratesandconditions). International rates vary and surcharges may apply including surcharges on calls made to foreign mobile phones. Additional instate fees may apply. Dial 1 service. One Voicemail box included. Carrier property tax, Carrier Universal Service charges and Network Access Surcharge (up to \$7.00 per line) will apply. Operator assisted calls, international, and toll free/calling card calls made from payphones in the U.S. will be assessed a surcharge. Sprint Complete Sense for Business<sup>SM</sup> is available in select areas. Depending upon billing cycle, customer's first invoice may include partial monthly fee in addition to the standard monthly fee billed in advance. Monthly fee includes one phone line only. All rates subject to change. Additional restrictions may apply. This offer does not apply to any other Sprint business or small business product. <sup>3</sup>Credit: Requires at least two office lines switched to Sprint Complete Sense for Business. One credit per business. Credit will be awarded after customer's second full invoice. Credit must be redeemed within 90 days following customer notification. Please allow 8-10 weeks for delivery. Offer expires 5/31/04. Promotional offer subject to change or cancel without notice. Additional restrictions apply. Sprint is not responsible for lost or stolen credit checks. Copyright © Sprint 2004. All rights reserved.