



Newsletter Samples and Other Useful Information

The following samples are in this document

1. "Modern" 4 pages
2. "Modern" 4 pages – self-mailer edition
3. "Modern" 2 pages
4. "Modern" 2 pages – self-mailer edition

Scroll to the end of this document for information about why Ready to Go Newsletters are the best choice for you.

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HUMAN RESOURCES

Key Ways to Cut Staff Costs ...without Cutting Staff

Personnel is the largest single operating expense for most SMEs. Consequently, headcount reduction is a prime target when companies seek to cut costs. It should be a last resort, not a first choice, as the costs of a RIF can easily outweigh the payroll savings.

There are many downsides to downsizing. First, work must be reassigned and remaining workers redeployed. These tasks take time and suck energy. Morale plummets and productivity suffers as remaining workers, rattled and nervous about their own job security, assess and discuss their options. Voluntary turnover among key staff may become an issue. Workers comp claims may increase, and the rash of unemployment-compensation claims could cause unemployment taxes to increase. Clients, too, will likely react to layoffs.

Are there alternatives to headcount reduction? Definitely. Consider these strategies:

- Address underperformance issues. Now is the time to say goodbye to weak performers.
- Ask for volunteers. If you offer severance, paid training or job-search assistance, some workers may willingly depart.
- Look for full-timers who will voluntarily accept part-time status.
- Reduce work hours across the board.
- Implement mandatory furloughs.
- Overhaul your pay-for-performance structure to incent high productivity.
- Ask workers to take voluntary pay freezes or even pay cuts.
- Cross-train and reassign employees where the need exists.

The changes you make must not damage the very thing that made you successful, and in many cases that is your employees. Ask them for feedback and ideas. Make them part of the solution.

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How to Survive the Recession ...Stronger Than Before

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INSURANCE

How to Keep Your Business Safe from Costly Lawsuits

For better or worse, America is a litigious society, which is why owners of SMEs should pay special attention to liability insurance. Protecting your company from lawsuits takes many forms, including reducing or minimizing the risk from the following categories:

General Liability: General liability is the risk associated with normal business operations other than auto, aviation, or employee injuries. Keeping a safe, secure environment for customers and employees is one of the most important aspects to reducing general liability lawsuits.

Extended Liability: Extended liability may take many different forms - from air pollution to personal injury lawsuits arising from negligence. Make a priority of staying informed about legal and regulatory-related considerations, including labor relations, environmental considerations, and safety regulations.

Other Liability: A business may also incur financial responsibility related to the use of a car or other vehicle during business operations, as well as damage to the property of others while on your premises. Defective product coverage is another important category to keep in mind. Remember, it can be costly to defend yourself, even if the lawsuit is later dismissed.

Catastrophic Coverage: It may be all but impossible to insure against every known risk, so many small business owners opt to purchase additional liability coverage in the form of an umbrella policy. An umbrella policy is a form of catastrophic insurance that provides excess insurance above and beyond regular insurance policies.

How to Add Capacity without Ruining Your Cash Flow

Why leasing equipment could be a smart option if you want to preserve your cash flow in slow economic times.

Think of something that could make money for your business: a truck to expand your fleet, a computer to make your staff more efficient, signage to draw more foot traffic, or perhaps a new machine to enhance your output capacity.

You could be more productive if you had that tool working for you. In fact, looking at it in another way, not having that piece of equipment is actually siphoning money away from your business.

Acquiring additional equipment or adding capacity can be a capital-intensive endeavor for SMEs, tying up funds that might otherwise be used for

advertising, overhead, or reserves. Moreover, you will not begin to accrue a positive cash flow from the tools acquired until they are paid for – many months or even years down the road.

Often leasing is the right solution for SMEs. Leasing gives you the benefit of having the equipment work for you at a reasonable monthly fee and avoids a large initial capital outlay. Over and above that, the added capacity is contributing to your positive cash flow.

Leasing equipment enables you to start to appreciate the benefit of that equipment almost immediately. The equipment begins to pay for itself as soon as it earns a single dollar over and above the first month's lease fee. You are essentially cash-flow positive from the very first month.

When you defer acquiring tools/upgrades/expansions, you are relinquishing the capital that they could be generating for your company.

TECHNOLOGY

Low-Cost (and Free!) CRM Systems

CRMs and contact managers are convenient, useful and affordable. They make building and maintaining relationships with clients, reaching out to prospects, generating repeat business and staying organized easy.

Designed mostly for single users, these free/low-cost CRM products may provide all the functionality needed for consultants, micro businesses and entrepreneurs. Here are a few of them:

FreeCRM is currently the leading hosted CRM solution. It compares favorably with higher-priced web-based CRM offerings.

Mx-Contact is a scalable Outlook-based contact management and sales automation package that runs inside Microsoft Outlook 2000, 2003 or 2007.

SalesForce is a popular online CRM solution. The free SalesForce Personal Edition provides access to most of the product's CRM features and is upgradeable to the Group, Enterprise or Professional editions.

Zoho CRM is a lifecycle relationship management solution that integrates sales, marketing, customer service, and inventory management in a unified system. The free version enables three users.

Worth Reading

Selections from the best articles seen online this month.

The New Internet Start-Up Boom: Get Rich Slow. From *Time.com*

It's time to stop whining. The economy might be melting down like a pat of butter on a hot Hummer roof, but for some people — you, maybe? — this could be a very good thing.

Here's why. At no other time in recent history has it been easier or cheaper to start a new kind of company. Possibly a very profitable company. Let's call these start-ups LILOs, for "a little in, a lot out." These are Web-based businesses that cost almost nothing to get off the ground yet can turn into great moneymakers (if you work hard and are patient, but we'll get to that part of the story).

More: <http://tinyurl.com/c8gq7w>

How to Beat an IRS Audit
From *Men's Journal*, via *The Week*

Prepare to negotiate. Be ready to strike a deal: Remember, the IRS wants the case closed just as much as you do. So don't argue about every nickel and dime - you'll only lose credibility that way.

More: <http://tinyurl.com/dl5wak>

30 Ways to Become the Most Interesting Person You Know
From *Hello, My Name Is Scott*

How much money is being boring costing you?

ANSWER: Too much.

There is an inverse relationship between how successful you are and how boring you are.

More: <http://tinyurl.com/bfn8ah>

Protection That Keeps Your Business Humming

Buying business and equipment insurance is often considered little more than a necessary evil when, in fact, it might be one of the most important business decisions you make. Business equipment insurance does more than simply protect against theft or vandalism. Depending upon the policy it can protect against most commonly encountered perils, including:

- Equipment failure due to power surge or equipment malfunction
- Repair or replacement cost of a covered item
- Ancillary expenses required to restore vital parts, materials, or covered services

This is especially important when you consider the value derived from many computer storage systems or other common pieces of business equipment. For example, a computer that originally cost \$2,500 may contain tens of thousands of dollars in data, client contact listings or other specialized information. Knowing how to insure both the computer and the content is essential to running a successful business, especially in today's challenging economy.

Learn how to buy the right policy to protect your business without breaking

There's more than meets the eye when insuring business equipment.

the bank with these helpful hints and tips.

Make a list and check it twice. The first step is buying the right policy is to make sure that all your items are included in the policy. Create a list of all items, original purchase price, whether they are owned and used exclusively by the business or not, and condition. It is a good idea to take photographs whenever possible.

Decide upon coverage. Depending upon the type of asset, coverage may be limited to present value, or may pay for full replacement. Common considerations to keep in mind include whether or not the item was purchased new or used, lease terms, and depreciation schedules. Determine deductibles and your desired level of coverage prior to obtaining a quote.

Understand limitations and exclusions related to use. Employees, owners, and others should fully understand and agree to the limitations and exclusions of coverage. For example, unauthorized personal use of a business asset such as a vehicle may

place the company at increased risk should an accident take place. Be sure to ask about additional riders to provide protection for dual-use items or special situations where workers use company equipment off-site or during personal time off.

Update annually. It's a good idea to review and update insurance at least once per year. Pay special attention to newly acquired equipment and take time to update agent files related to disposed or fully depreciated property. Ask about discounts for safety measures, security systems, identification, and other steps designed to deter claims.

Weigh options and alternatives carefully. One final consideration to keep in mind is whether or not to allow employees and/or subcontractors to provide their own equipment (and coverage) or not. Not only are there important liability considerations to keep in mind, it doesn't always save as much money as expected. Variations in quality, compatibility, and time savings may erode anticipated savings while increasing risk for the company as a whole. Carefully evaluate how employee-supplied equipment will impact your company prior to creating or purchasing a policy.

BOOK REVIEW

"What Would Google Do?" By Jeff Jarvis

If you've been feeling left behind about how the Internet is changing business, this is a worthwhile book. While the title points to Google, it's about any company that is doing business differently and reaping the rewards. Here are the main takeaways:

- Customers are now in control, not you (just see what happened when Jarvis posted his rant about Dell on his blog).
- Be open to opportunities and link to those who complement your

service/product.

- Be open to the public, not just for the sake of links from Google but also for a new connection with customers.
- Niches rule - the mass market is less important.
- Listen to your customers - really listen. Give them control over where your product goes.
- Make mistakes, but confess to them and learn from them. Be honest; don't hide.

Quick Quiz

Each month I'll give you a new question based on this newsletter.

Just email me at xxxxx@xxxx.com or call xxx-xxx-xxxx for the answer.

This month's question:

Bill Fagerbakke, who played loveable dimwits in Coach (Dauber) and The Stand, currently plays what loveable but dumb cartoon character?

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MARKETING

Recession-Busting Strategy: Clicks You Can Count On

Remember the old saw: I know half my marketing is wasted – I only wish I knew which half? Well, the days when SMEs could afford to blow half of their marketing spend are over. In today's economy all businesses, and SMEs in particular, need to invest their SG&A monies where they get the biggest bang for the buck.

For many SMEs, this means Internet marketing. Search marketing (SM) and search engine optimization (SEO) hold up well to ROI scrutiny because they are:

- Measurable
- Affordable (compared to most print and broadcast media)
- Highly targeted

SM versus SEO: Search engine optimization (SEO) involves using design, programming and copywriting techniques to propel your website to the top of the search engine rankings. Search marketing (SM) focuses on the marketing message that you convey when people see you on the results page. It is effective. SM gets users to click through to your site once they spot your message on the listing.

Optimize and promote your website: It makes sense to think about your SM and SEO efforts holistically and to undertake a continuous, recursive process of creative content development, promotion, and results measurement. Here are some tips for doing that:

- Focus your online message relentlessly on your compelling proposition
- Review and refresh your site's keywords on a regular basis
- Create a designated landing page for visitors from search engines
- Make sure the transaction cycle process on your website is clear
- Create onsite campaigns using banners, contests and campaigns
- Optimize and cross-promote your online presence with other media
- Create compelling content for the entire buying cycle
- Test you pages regularly
- Consider paid search engine marketing (paid links). Although 65% of searchers don't click on them, 35% do

Inside this Month

- Insurance protection that keeps your business humming
- How to keep your business safe from costly lawsuits
- How to add capacity without ruining your cash flow
- Low-cost CRM systems
- Key ways to cut staffing costs ...without cutting staff
- Plus: Book review, quiz and more

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