



# On-the-Mark

Vol. 1

No. 2

Solutions for Small Business

The Bullseye

When creating a web site, you can never over plan or over organize.

Page 2

Second Quarter 2001

## Engravalith Stationery

*Anything else is just flat!*

The Business Helper, Inc. is now the only Authorized Dealer in the Northeast that will be selling an innovative and unique product called Engravalith® Stationery.

Engravalith® Stationery is a product that combines features of engraving, embossing and lithography into a one-step process. The image is actually raised by embossing at the same time it is printed which, in addition, makes it affordable.

Your business card, letterhead and envelope represent your *First Impression*. Engravalith® Stationery offers unique alternatives in print. Let our eye-catching and innovative product deliver your first impression with style. *Anything else is just flat!*

For a free sample kit with price list, contact our office at 203-748-2919 or visit booth B38 at the Business to Business Expo on May 16, 2001 (see events on page 4 for more information).



## BUSINESS BANKING

by Kimberly Lebron

The Commercial Banking Department at the Savings Bank of Danbury is contacted regularly from prospective customers looking for information. Some frequently asked questions include "What do I need to apply for a commercial

loan?", "How do I go about applying for a commercial loan?", and "What are your rates for a commercial loan/mortgage?"

If it is your first time applying for a business loan, you should contact a couple of commercial lenders from different banks. Find someone you are comfortable with. If you have a relationship with a bank, ask to speak with someone from its commercial loan department. The lender you choose will inform you as to what they will need to start the application process. Standard requirements include a Personal Financial Statement on everyone having ownership in the business, 2-3 years of personal tax returns on those same individuals, 2-3 years of business tax returns if an existing business and a busi-

ness plan for a start-up business. The lender will also schedule a time to meet with you to gather information and to discuss your needs. If there is anything you are unsure of - ASK! It is better to start the business banking relationship being fully informed.

Rates are very important to consumers, but commercial loans are unlike retail products in that they do not have standard rates.

These loans are rated based upon the risk surrounding a loan request and the mitigating factors supporting it. Once a commercial lender has reviewed all pertinent information, he or she can provide a proposal outlining the terms of the transaction including rate, collateral, payment, etc.

*Kimberly Lebron is a Commercial Banking Officer at the Savings Bank of Danbury and can be reached at (203) 731-5446*

## PayNet

by Leslie Finsilver



What exactly are Mastercard and Visa? Mastercard and Visa are associations of member banks. The associations, large organizations in their own right, set the rules and regulations under which member banks and their agents must operate. They also develop, promote and manage the Mastercard and Visa brands, and operate the systems

through which member banks clear and settle transactions.

How is the bankcard processing industry structured, and where does PayNet fit in? The bankcard industry has two sides: the card-issuing side, and the merchant processing

*continued on page 4*

## Contents

### Business Banking

by Kimberly Lebron  
.....page 1

### PayNet explains Merchant Accounts

.....page 1

### "Be a Polished Professional"

by Tina Arnold  
.....page 2

### "Coaching Works!"

by Carole Jacoby  
.....page 3

### "Ten Ways to Promote Your Business"

By Betty vonLiebermann  
.....page 3

### Company Highlight

.....page 3

### Ask the Expert

.....page 4

### Events

.....page 4

# Be a Polished Professional

By Tina Arnold, M.A.

Melinda, my former college roommate, came to visit last week. To celebrate, we spent a full day shopping, browsing and, truth be told, enjoying forbidden foods. We had pastries for breakfast, we ordered nachos for lunch, and we capped the afternoon with the ultimate treat: hot fudge sundaes. For eight hours, we blissfully ignored the healthful eating habits we'd worked so hard to develop after we graduated from college.

At the frozen yogurt counter, it was I who took the initiative. Without even looking at the menu, I ordered a hot fudge sundae with vanilla frozen yogurt and lots of nuts. Melinda hesitated ever so slightly, then followed my lead. "Make mine with chocolate yogurt, please," she said. "And make mine with less nuts."

Ah, Melinda. Why is it that so many business people (Melinda is a nurse in a trauma center) struggle with the word pair less/fewer (and, for that matter, the word pair amount/ number)? I didn't want to spoil Melinda's hot fudge sundae, nor did I want to be an off-duty grammar vigilante, so I just smiled conspiratorially as the two of us took delight in our decadent desserts.

As a person who instructs groups and individuals on ways to improve their professional communication skills, however, I can't stress enough the importance of correct grammar. Poor grammar leads to skeptical cus-

tomers, lost sales, and stalled careers. People notice poor grammar, and they instantly evaluate our professional abilities based on our use or misuse of grammar.



Unfortunately, many people find grammar intimidating. It needn't be. The key is to focus on the areas of grammar and usage that really matter

for professionals (e.g., pronouns, possessives, and puzzling word pairs). To be a polished professional, identify those grammatical pitfalls that typically plague business people, and learn to correct them.

Like the less/fewer and amount/number dilemmas, word pairs can be confusing and can wreak havoc with one's professional image. When I review and edit writing samples from Fortune 1000 companies, I'm amazed at how frequently business people misuse the word pairs your/you're, their/they're, its/it's, and to/too. These seemingly minor errors jump off the page and instantly diminish the writer's credibility (and the credibility of the organization the writer represents).

So when do we use fewer and when do we use less? Here's an easy guideline: When items are countable, use fewer (when they're not, use less). Had we had the time and desire, we could have counted the nuts on Melinda's hot fudge sundae; therefore, she should have asked for fewer nuts. Similarly, we would refer to fewer mistakes, fewer customers, and fewer application forms (all of which are countable). But we would refer to less space, less time, and less aggravation (these are not countable).

When do we use number and

when do we use amount? Fortunately, the same guideline applies: When items are countable, use number (when they're not, use amount). Therefore, we would refer to the number of mistakes, the number of customers, and the number of application forms. But we would refer to the amount of space, the amount of time, and the amount of aggravation.

So, to speak and write like a polished professional, remember: When things are countable, use fewer or number; when they're not countable, use less or amount. To be more successful in business, learn to communicate like a polished professional. And, to make the learning process more fun, treat yourself to some frozen yogurt each time you learn a new grammar guideline!

*Tina Arnold is president of Verbal Advance LLC, a training company dedicated to helping business people communicate clearly, confidently, and effectively. Contact Ms. Arnold at 1-877-889-7840 or tina@verbaladvance.com*

## The Bullseye:

### Planning & Organizing a Web Site

*The Bullseye, written by Nancy Greger,*



*President of The Business Helper, provides "on-the-mark" tips to help the small business owner succeed.*

When creating a web site, you can never over plan or over organize. Regardless if you are developing and creating the site yourself or you hire a professional, you will most likely be

involved in planning, organizing and preparing material for the site.

**Step 1 - What's the purpose?** Decide what the purpose of your site will be. You need to first know what you plan to do. Is the site just for fun or do you have a specific goal?

If for a specific goal, right down the purpose, then break down what you think you need in order to relay this purpose. Example of company site:

1. Information about the company
2. Images and graphics to help explain visually about the company
3. Contact Information
4. "More Info" form
5. Descriptions of services or products offered
6. Mission statement or main focus of the company

**Step 2 - List your Contents** Make a list of what you want your site to contain.

**Step 3 - Create a Flow Chart** Make a flow chart showing how this information will be organized and laid out.

**Step 4 - Navigation** How will the user get to the content and how can they get back. Don't Loose the User! General Rule: primary navigation links should be on every page.

**Step 5 - Design** Design the look and feel of the site. Simplicity counts!

**Step 6 - Organize Content** Get your content together and organize it in folders.

**Step 7 - Build your Pages** Design, layout and assemble your pages.

*I suggest reading two books by Jennifer Niederst, **Web Design in a Nutshell** and **Web Navigation: Designing the User Experience**.*

# Coaching Works!

by Carole Jacoby, M.Ed., M.S.

Give up the struggle!

Imagine a relationship where the total focus is on you, on what you want in your life and work, and on what will help you achieve it. The coaching relationship is like that. It's unique. Coaching is like having your own personal navigator for the journey you are on – Someone who will help you find your way as well as stay on course.

Imagine someone listening, not only to your words, but also to the tone, the nuances of your voice, your emotions and your energy. This is your coach; someone who wants to receive all that you want to communicate. He/ she listens without judgement and allow you to show emotion. He/she will accept you without analyzing you. In essence a coach will hear the very best in you, even when you can't hear it in yourself.

Imagine someone who will hold you accountable to keep you moving forward toward your visions, dreams and goals. Coaching helps individuals focus on specific outcomes and stay motivated and on track.

Imagine a relationship with a person who is sometimes even more committed to what you want in your life and work than you are! A coach knows your values and life purpose and makes certain you pay attention to that every day. Your relationship with your coach invites you to break free of self-limiting conversations that you may have had over the years. In turn, the voices of defeat are simply noticed while the powerful part of you becomes

encouraged. He/she is the person who holds the flag at the top of the hill, encouraging you to press on. A coach will celebrate your success and help you learn from your setbacks. Your coach is the one you turn to when you are looking for the courage to take the next risk in your life; one that you already know you are ready to take.

Imagine a relationship with someone who will absolutely tell you the truth. A coach will tell you where you are great, as well as where you sell yourself short. He/ she knows you can handle hearing the truth and will offer it in order to keep you moving towards what's really important to you. A well-trained coach makes maximum use of listening and other communication skills to help you live a full life and achieve extraordinary results at work.

Coaching is a partnership! The process is easy for clients – in fact a great deal of coaching takes place over the phone. Regardless of whether you've just made a mess of things or have accomplished a great success, your coach is there for you every single week. Many businesses are hiring coaches because they value the perspective of someone outside their company and appreciate receiving the honest and truthful advice untainted by corporate politics or hidden agendas.

In professional sports, athletes have coaches to keep them motivated, on track, guide their progress, support their success, and improve upon any identifiable weaknesses. Today, individuals, executives and managers, as well as business owners are hiring coaches to keep their winning edge. Most winning sports teams say they could not have been the

best, without the support, strategic assistance, encouragement, insights, focus, accountability and, yes, the "push" they received from their coach. Individuals and businesses are now saying the same.



*Carole Jacoby is a Personal and Business Coach and President of LifeVisions, an achievement-oriented coaching*

*company that empowers people to fulfill their potential. She can be reached at 203 878-4191, carole@lifevisionscoach.com or visit her web site at www.lifevisionscoach.com.*

## TOP TEN

### *Proven Ways To Promote Your Small Business*

By Betty vonLiebermann

1. Believe in Yourself & Remember you are Always On Duty

2. Be prepared with 30 second commercial
3. Take advantage of Print & Broadcast Media Opportunities
4. Network – Attend Networking Functions as Often As Possible
5. Speaking Engagements
6. Press Release – Who? What? Where? When? Why? & How?
7. Have Pet Organizations & Chair Events
8. Write Articles – Set Yourself Up As The Expert In Your Field
9. Ask For Referrals – Word of Mouth Is The Best Form of Advertising
10. Develop Your Overall Marketing Plan – WBDC Can Help You

“Believe in yourself, follow your dream and with diligence and dedication your business will grow.”

*Betty vonLiebermann  
BVL Public Relations  
Phone/Fax – 203-869-5465  
e-mail: bvlpr@msn.com*

## Company Highlight

Our company highlight is Judlind Employment Services, Inc.

### *Mission Statement:*

Judlind's mission is to exceed your expectations for professional service. We collaborate with you to find solutions to your company's temporary, temp-to-hire and permanent staffing requirements.

### *Background:*

When a position supports management, Judlind can support you. Judlind temporary employees and permanent candidates have filled staffing needs in the areas of administration, customer service, data processing, finance/accounting, human resources, legal services, marketing, operations, sales and trading/brokerage. You can rely on Judlind to provide your company with qualified employees. We service your staffing needs as if we were staffing our own office.

### *For More Information:*

Judlind Employment Services, Inc. office is located at One Bank Street • Stamford, CT, phone 203•964•8116 or visit them on the web at [www.judlind.com](http://www.judlind.com)

## Ask the Expert



*Ask the Expert is a column which helps provide solutions for the small business*

*owner. Our Expert is Matthew Greger, Vice President of The Business Helper, an active member of the Apple Solution Experts, an associate member of the FileMaker Solutions Alliance and leads the Web Design Special Interest Group at DACS.*

**Q.** For our stationery we want to use raised printing like thermography. Is this processes laser compatible?

*A. Although thermography is inexpensive, it is essentially a "plastic" ink that has been heated to give a raised effect. If your laser printer is hot enough, thermography will make a mess out of both stationery and printer. A better form of raised printing is Engravalith (see article on page 1 for more information). You could also engrave your stationery, but this process is very expensive.*

**Q.** We are looking to upgrade our Access database to include all departments and remote offices. However, this means

Macs and PCs will now need to use the database. Can we continue to use Access?

*A. The short answer is no, not directly. I recommend researching the cost to move your database to FileMaker Pro ([www.filemaker.com](http://www.filemaker.com)). This database integrates well with Microsoft Office and is cross platform compatible.*

Please eMail your questions to [matthewwg@thebusinesshelper.com](mailto:matthewwg@thebusinesshelper.com).

## PayNet

*continued from page 1*

(or "acquiring") side. PayNet is on the processing side, where member banks, their registered agents and other registered third parties make it possible for merchants to accept credit cards. The various functions involved include sales, service, so-called "front-end" processing (providing merchants with the means to authorize, capture and submit data), and so-called "back-office" processing (which includes settlement of funds and bookkeeping). PayNet sells and services its merchant accounts, and outsources other functions through its relationships with numerous vendors.

Call PayNet if you have any questions or concerns (888)855-8644 ext. 106.

## Events

*Events are subject to change. Please contact the event to confirm the information.*

### May 16, 2001

#### 8th Annual Business Showcase 2001

Business to Business Expo  
Wednesday, May 16, 2001  
9am to 7pm

Sacred Heart University  
William H. Pitt Health &  
Recreation Center  
5151 Park Avenue  
Fairfield, CT

For more information call  
203•925•4981 or  
Pre-register online at  
[www.biz-showcase.com](http://www.biz-showcase.com)  
*Make sure you visit us  
at booth B38*

### June 13, 2001

Danbury Area Computer Society's (DACs) Special Interest Group on Web Design and Development meets monthly on the second Wednesday from 6pm to 8pm in the Program Room at the Danbury Public Library. All are welcomed to attend. For more information call 203-748-2919.

### June 28, 2001

*How Your Company Can Get the Most from the Internet & Print*  
Learn practical information on

creating a web site that's clear, concise and easy to use, integrating the traditional with today's new media, and how to track the data you collect from your web site. From 6pm to 9pm at the Women's Business Development Center Annex @ Pepperco, Stamford, CT. For more information call 203-353-1750.

### July 10, 2001

*A FileMaker Pro Presentation*  
Come and hear what innovative technology FileMaker, Inc. has to offer the small business owner. From 7pm to 9pm at the Danbury Hospital's John Creasy Center for Health Education Auditorium.

As always, we welcome your input and comments.

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*Visit us on the Internet!*

**[www.TheBusinessHelper.com](http://www.TheBusinessHelper.com)**

*The views expressed by contributing writers in this issue are not necessarily those of the staff or management of The Business Helper, Inc.*

## The Business Helper, Inc.

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