


# LOWER HEALTH CARE FOR SMALL BUSINESS

Most small business owners believe they just can't afford to provide health care coverage for employees. This may be changing. Government regulations may change in the near future, which will offer small business owners similar opportunities that currently are afforded to larger corporations and unions. The 'SMALL BUSINESS HEALTH FAIRNESS ACT', currently pending in Congress, would make it much easier for professional or trade associations to offer health care plans to their members. These groups could create Association Health Plans (AHP's), which would allow small businesses to buy health coverage for employees at reduced rates, and offer more options. These associations would have significant bargaining power and would be exempt from the same costly government regulations as the big corporations and unions. Small businesses would no longer have to search for coverage for their employees. The association would do the comparison shopping, as well as offer many varying health care plans to choose from. Premiums would be reduced because administrative costs would be lower. Passage of the AHP is not guaranteed, it is a controversial subject. A wise business owner will do their homework, research the subject, then contact their local representative and make their voice heard. One thing is certain. If you can provide good health care coverage, you can attract and retain better employees.



**TOPLESS**  
A unique concept in Footwear

- Exchangeable Uppers - Patented
- Multiple sales to same customer
- Minimal storage space required
- Flexible fitting

- Amazing focus group results
- Easy and inexpensive to accessorize
- Ideal for travel

See us at WSA  
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## 2005 SMALL BUSINESS TAX TIPS

The 'American Jobs Creation Act 2004' was the largest major tax legislation enacted since 1986.

- Depreciation periods were reduced to 15 years on many leasehold improvements.
- Section 179 allowance for business assets has been increased.
- Travel mileage allowance has been increased to 40.5 cents.
- Pretax health care deductible dollars have been increased.
- New rules for S Corporations might make you reconsider this option.

## CAN I AFFORD TO ADVERTISE

Without advertising, your potential customers may never know that you exist. This is especially true of smaller businesses. Yet most small businesses can deliver the same quality service as larger companies, and at competitive price points. Still, many small businesses owners shy away from marketing their businesses because of the cost. History, however, shows that it could be costing you more NOT to advertise. Customers get so many messages that it's easy for a company that does not advertise to have a great story that falls through the cracks.

The answers:

**CREATE A PLAN:** Successfully marketing any business depends on your ability to devise and implement a strategic plan. Your plan must be measurable and results-driven.

**KNOW YOUR TARGET AUDIENCE:** This will help you craft a relevant marketing message that will be more effective. Who is your customer? What do they read, listen to, and watch?

**BUDGET:** How much your business can afford depends on what type of revenues it generates. Most businesses devote

between 5% and 15% of annual revenues to advertising. In a small business this can be a small number, but there are many creative way to advertise, including negotiating terms and bartering your products or services.

**CONSIDER THE MEDIUMS:** Whether you use T.V., radio, billboards, newspapers, direct mailings, yellow pages, industry publications, or on line web pages, each has it's advantages and disadvantages. Free advertising methods, such as brochures handed to existing customers, can also be effective. Choosing the correct medium(s) for you will take research as well as some trial and error at first. But success can be achieved with consistent effort and regular review of results.

**CLEAR PERSPECTIVE:** Be careful not to expect too much too soon. It takes time for your ads to 'work their magic'. Don't pull the plug just because you don't see immediate results. Stick with an affordable, persistent, campaign. The best approach will be a multi pronged one, with each advertising message reinforcing the other.



**WHAT IS TWO TEN?**  
Two Ten is a non-profit organization serving individuals working in the footwear industry.

### WHAT ARE ITS SERVICES?

1. Educational programs:
  - Classic scholarships
  - Super scholarships
  - Part-time scholarships
  - Footwear design scholarships
2. Social services:
  - Financial assistance
  - Professional counseling
  - Certificate retraining
  - Community resource referral
  - [www.jobsearch@twoten.org](http://www.jobsearch@twoten.org)

### WHO IS ELIGIBLE?

Scholarship awards are based on:

- Financial need
- Academic record
- Character and personal promise
- Student must be employed within the footwear industry at least 500 hours during the year prior to January 1, or,
- Student's parent must be employed within the footwear industry for a minimum of 2 years prior to January 1, or,
- Student's parents must have spent majority of life within the footwear industry (if no longer employed within industry).

### SOCIAL SERVICES AWARDS ARE BASED ON:

- Financial need
- Client must be employed within the footwear industry for a minimum of 1 year, or
- Majority of client's life must be within the footwear industry (if no longer employed within industry).

IF I'VE NEVER MADE A DONATION TO TWO TEN, AM I STILL ELIGIBLE FOR SERVICES?

Yes.

ARE TWO TEN'S SOCIAL SERVICES CONFIDENTIAL? Yes.

### HOW MAY I FIND OUT MORE?

- Call 1-800-find-210 (1-800-346-3210)
- Visit [www.twoten.org](http://www.twoten.org)
- Contact your company's Human Resources supervisor



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UNIFORM FOOTWEAR

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### THE PAINTER & THE PORCH

*The painter arrived early in the morning at the office of a wealthy business executive in a small southern town. The executive spelled out exactly what he wanted done: "I want you to paint the porch in the front of my house, here's the address. I've already purchased the paint - it's the best. Once it's on - it'll never come off. I expect this to take you all day, but I am willing to pay very well." About halfway through the day the painter came back - he was done. "Wow, you're done? Great! Here's the money and a big tip for doing the job so fast." "Thanks" the painter replied, "And by the way - that's not a Porsche. It's a Mercedes."*