

Bright ideas for *Business*

Helpful advice
for entrepreneurs
in Johnson County, Indiana



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Your First Swimming Lessons

By Jeff Owen, J Owen Media

Are you standing at the edge of the entrepreneurial pool and wanting to dive in?

The waters of starting your own business look warm and safe. Being your own boss. Making your own schedule. Proving that your great idea or an excellent skill has value.

But, of course, there is a downside. According to Bloomberg, 80 percent of startups drown within the first 18 months.

So how do you jump in? Feet or head first? In the shallow or deep end? And, if you leap in, how do you stay afloat, let alone swim successfully?

For our first water survival lesson, we reached out to two strong business swimmers in Johnson County, Indiana - Brent Tilson of Tilson HR in Greenwood and Erin Smith of Spotlight Strategies in Franklin.

Tilson founded his company in 1995; and it has become one of the leading human resources outsourcing firms in North America.

Smith co-founded Spotlight Strategies with business partner Susan McCarty in 2011. They specialize in company branding and imaging products. She, too, has been highly recognized as a small business owner and is a sought-after business speaker.

Here's the advice they share about taking the plunge:

Erin Smith, Spotlight Strategies

Know yourself. Take a personal inventory of the skills you are really great at and the ones you aren't. Scaling your business will require you to find people smarter than you who are great at the skills you lack. Get ready to humble yourself.

Have a written plan and then commit to working it.

This roadmap is essential to success. Every day will bring new opportunities and challenges. Your plan will help you decide which ones to engage and which to pass on.

Line up your mentors. Starting and growing a business requires a lot of brain power and passion. You bring the passion and mentors guide you by allowing you to bounce ideas off of them, asking questions that make you think



differently and cheering you on when you get stuck.

I have found that heeding these three steps before embarking on a new business opportunity or making a big change in my existing business has proven to be extremely valuable.

Brent Tilson, Tilson HR

Challenge your idea. For prospective entrepreneurs, I like to challenge you and discover why you want to start a business. Are you "tired" of working for someone else and believe running your own business will answer your problems?

Have a grasp on the concept. Have you written a business plan and have a strong grasp of the challenge ahead of you? Do you know the market capacity and demand for your products or services? Is your company a disruptive technology or service that will attract customers or will you be a lower cost option? Often times, new entrepreneurs have not fully vetted their business plan and strategy for their business.

Go slow to go fast. You should put a lot of time into the research and planning for your new business venture. Once you have a full plan and have thought through the many variables that will impact your business, you are on much better footing to take the entrepreneurial leap.

Brent also mentioned the importance of funding.

"I recommend that you raise or secure twice as much money as they think it will take to start the business. Cash is the oxygen for a business and new businesses burn through cash quickly until revenues grow and become sustainable."



LLP or LLC ... Which One?

By Britney Clapp, J Owen Media

You have your million-dollar business idea, and you're ready to take the leap into the world of entrepreneurship.

You've heard pros and cons about different types of legal business entities, but you aren't sure what is best for your business. Like any informed business owner, you want to make the best decision for your company to set it up for future success.

Two of the most common types of business entities are Limited Liability Companies and Limited Liability Partnerships. LLCs and LLPs are both good choices, so how do you determine the best fit for your business?

Angela Coy, CPA and partner with Sherman & Armbruster in Greenwood, said it depends on how you want to approach your new company.

Ownership

LLCs combine factors from a sole proprietorship, partnership and corporation into one legal entity. An LLC's owners are called members, and each member owns a percentage of the business. Only one member is needed to form an LLC, and there is no maximum number. The percentage each member owns does not have to be the same.

Typically, Coy said, small business owners choose to form an LLC over other options. LLPs are general partnerships combined with limited liability protection. An LLP's owners are known as partners, and each member owns a portion of the business. An LLP requires a minimum of two partners.

Management structure

How do you envision your company running in the future? Do you want to have the option to own the company but not be active in the day-to-day operations and management?

An LLC provides flexibility in this department. Members can decide to form a partnership-style management and run the company, or they can choose to elect officials to manage the business. Either option will provide the members with the same limited liability protection. In an LLP, the partners each have equal power to make company decisions.

Liability

What happens if something goes wrong? How much personal responsibility would you have?



LLC members' personal assets are protected from any company debts, such as a business loan for equipment. LLP partners' do not have the same personal protection. However, in an LLP, each partner is protected from another partner's negligence or malpractice claims.

Taxes

Taxes...everyone's favorite word. LLCs and LLPs report taxes the same way. The IRS doesn't tax LLCs or LLPs directly. Instead, profits and losses are passed through to their members and partners, respectively.

However, LLCs have the option of electing to report income the same way as a corporation would. By choosing to do this, the LLC would be taxed on business profits and then the partners would be taxed on their profits.

Coy said with LLC's electing corporate status there are two options: C Corporation and it pays the tax and S Corporation and the members pay the tax.

Growth

Thinking to the future, will your business have more than one location and in different states?

Coy said all of the states have their own requirements for LLCs, but LLPs have similar requirements in all states making an LLP easier to manage.

She said to make sure to think about these factors and speak with a professional for guidance when choosing what business entity to select.



You Need Ideas, Initiative, Cash

By Jeff Owen, J Owen Media

You gotta have heart. But to start and sustain a small business, you gotta have cash, too.

Entrepreneurs with grand visions of a successful product or service often get hit over the head with a baseball bat when it comes to funding their startup. According to Forbes, 75 percent of small businesses fail because of cash flow issues.

Finding and obtaining funding can be the most difficult phase in starting your business, according to the Johnson Center for Entrepreneurship and Innovation at Indiana University's Kelley School of Business. There are three basic options for funding: Self-Financing, Debt Financing and Equity Financing.

Banks and financial institutions fund less than one-half percent of startups while angel investors contribute about 1 percent.

Most times, entrepreneurs push all the chips to the center of the table. It's called Bootstrapping. That usually means, on average, \$70,000 cash up front and mortgaging your assets.

There are creative ways to keep your business finances strong. Entrepreneurs have been known to barter their products and services with customers who can offer something in return. Also, you can create a strategic partnership agreement with an existing company that can provide you an infusion of cash to pay the early bills.

Banks might lend you money, but they usually don't come on board until the second or third year of operation -- when you can prove your services or products have traction.

Mike Crumbo, branch manager of SCORE Consulting in Greenwood, says that banks want to see tangible assets used for collateral. SCORE's volunteers help small businesses develop business plans and find funding opportunities.

"A bank or investor - usually sooner than later -- wants you to show them the money. To convince them to back your great idea, you need to have a plan," Crumbo said

SCORE's business mentors say the biggest mistake people make when obtaining finances for their business is they "undershoot" the amount needed.

"It's human nature to underestimate the needs your business



will need," says Crumbo. "Planning plays a huge role in getting your business finance. Ensuring you have the necessary steps in place allows you to be a more desired candidate to lenders is key."

Here is what lenders look for before financing your business:

Clear evidence

Lenders want to see clear evidence that your business concept is feasible. Lenders look at hundreds of business plans throughout the year. It is very important to have solid evidence to show to lenders that you understand your business and the financing it needs to get started and to sustain. Lenders are looking to see if your business idea meets a market need and if it can sustain in the marketplace.

Credibility

SCORE says lenders recognize that small business is betting on the individual and not the plan. The credibility of a person and the experience they have is a huge factor. Being able to show that you have experience carries a lot of weight.

Personal finances

Being able to show lenders that you have money management skills can go a long way when you are asking for finances. Having a low credit score or undesirable credit issues, might be a deterrent, according to SCORE. Obtaining finances for your business often times depends on: character, capacity and potential cash flow.

IU's Kelley School of Business puts it simply: "Make sure you do not rush into anything and spend a lot of money before you fully understand what is going on."



Get Your Paperwork in Order

By Jeff Owen, J Owen Media

You have a great idea hatched while sitting on your deck and enjoying your favorite adult beverage. You know how to make a product or provide a service. You have defined your market.

But, but, but... Wait, wait, wait! Before you serve your first customer (and certainly before you hang up a sign), you need to take care of some paperwork. (Cue the groans...)

You need to reach out to an attorney and/or a certified public accountant to help you through the process. Their professional guidance is money well spent (sigh...just the cost of doing business).

When starting a business in Johnson County, here is a checklist that helps make it bonafide:

Get a federal Employer Identification Number

That's right. Nothing sounds more official than being issued a number from Uncle Sam. The EIN is a nine-digit number assigned by the Internal Revenue Service to identify your business tax account. The IRS uses the number to identify taxpayers who are required to file various business tax returns. There is no cost to obtain an EIN from the federal government (shocker), and you can register it on the IRS website.

Register with the Indiana Secretary of State's Office

This is important for many reasons -- especially to avoid lawsuits. (Hint - Make it a combination of your kids' names.) You can easily check on the website of the Business Service Division of Indiana's Secretary of State to see if someone else has registered your proposed corporation name. If your corporation name is available, you can instantly register it online. The Indiana SOS business portal also allows you to file business entity reports or download copies of filed documents.

Check for trademarks on company names or brands

You may have a catchy phrase for your signage - maybe a slogan or symbol. But it also could get you in trouble if it resembles a competitor who has trademarked them. (Remember the legal challenges of McDowell's restaurant with the "Golden Arcs" sign and the "Big Mick" burger in the movie *Coming to America*?) You can check for any potential infringement on the Indiana Secretary of State's Trademark Search website portal. If you discover your concept is similar to another business, you can go back to the name game drawing board or hire a good trademark attorney.



Get your licensing, if required, from the state

Many professions - from cosmetologists to plumbers - require a license from the State of Indiana in order to operate. The licenses, which often require testing to receive, protect the integrity of your profession and guard consumers from fraud. If you are an experienced professional, you undoubtedly already know about the state's licensing system. However, if you are considering a business related to your experience and are unaware of licensing requirements - such as midwifery, massage therapist or security guard - check the site and follow the directions. (Warning - You may have to dust off your old high school notebook and go back to class to pass the tests.)

Get the proper permits from your local government

Talk radio works up a sweat over the intrusion of government into private business. However, local government plays an important role in your business startup - especially if you are constructing or fixing up a building. Johnson County's city and county permit programs are intended to protect the health and safety of our community and your customers. They also make certain your business conforms to the zoning ordinances, which intend to care for the quality of life and maintain property values. Also, proper permitting is required by your business liability insurance company.

For example, Greenwood and Franklin require permits for commercial structures, temporary sales offices, signage and temporary commercial tents. So do other Johnson County towns such as Bargersville, Edinburgh, Whiteland, New Whiteland and Trafalgar, while Johnson County's Planning

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Department oversees the unincorporated areas. Over the years, these local entities have developed master plans and building permit regulations and fees for everyone's benefit.

And if serving food (in any way, shape or form) is part of your business model - you have to get the blessing of the Johnson County Health Department. Their dedicated inspectors help prevent nasty bugs from getting into our chicken salad.

Write a check for business liability insurance

Bad things happen to good people. While you don't want negative thoughts to dampen your enthusiasm for your new venture, you need think about the "what ifs" should you or your business cause harm.

Perhaps the most obvious reason to purchase small business insurance is to protect your tangible investment—from your merchandise to the tools you use to make your business work.

You also need general liability insurance that covers all sorts of claims - from injuries to negligence. Sometimes, you might need specific product liability or professional services liability insurance. You should find a trusted insurance agent who specializes in helping small businesses. Again, this ounce of prevention is the cost of doing business.

File your Business Entity reports each anniversary

In Indiana, all Corporations and Limited Liability Companies



must pay \$30 and file a biennial Business Entity report with the Secretary of State's office. (You can do this online.) The report updates your name, business address, telephone number and other pertinent information about your business. You also get a nice certificate to hang on your wall and show off to your mother.

Unless you are a numbers wonk, getting your business paperwork in order is dull and boring. You won't wake up in the morning all excited about filing your first federal ID number. But it's necessary to make your business legit. Do yourself (and your banker) a favor. Caffeinate yourself, do a little research on the Internet and make an appointment with a legal or financial professional.

Links to Make Your Business Legit

[Federal Employee Identification Number](#)

[Indiana Secretary of State Business Registration](#)

[Indiana Trademark Search](#)

[Indiana Professional Licensing Agency](#)

[Small Business Insurance Overview](#)

[Johnson County Planning and Zoning](#)

[Johnson County Health Department](#)

[City of Franklin Building and Zoning Permits](#)

[City of Greenwood Building Commissioner's Office](#)

[Town of Bargersville Planning and Zoning](#)

[Town of Edinburgh Planning and Zoning](#)

[Town of New Whiteland Planning and Zoning](#)

[Town of Whiteland Planning and Zoning](#)

[Town of Trafalgar Administration](#)

Nurturing *Customers*

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Avoid These 5 Marketing Mistakes

By Jeff Owen, J Owen Media

You set up shop, thanks to help from a bank. You hang a sign that announces you are open for business. You unlock the door on your first day and stand ready to sell and/or serve. (Cue the cricket sounds.)

You wait, and wait, and wait...

You wonder why no one is buying your product or calling for your help. What is missing? You forgot to tell your story. Or, maybe, you tried...and failed. No one knows you're there.

Here are five common new business marketing mistakes:

Engaging in DIY marketing

If you don't budget 10 percent of your operational costs for professional marketing, go ahead and lock your doors, turn off the lights and tell the bank to come get your their assets. You might be a great widget maker, but it's unlikely you are an advertising and promotional material every day, you are not necessarily an expert.

Think of it this way: What if your building needed a new roof. Even though you have never installed a roof, would you do it yourself and expect the roof to repel the rain? Of course not.

An experienced marketer can and will do two things - help you stay laser-focused on marketing strategies and costs, and get a return on your marketing investment. If done correctly, with the help of an experienced professional, you should see \$4 of revenue for every \$1 spent on marketing.

Tackling advertising without a game plan

Do you see those charts that NFL coaches carry around on the sidelines and constantly read before calling in the next play? That's what your marketing plan should look like. Too many small businesses or non-profit organizations spend endless meetings fine-tuning their products, processes and services while neglecting marketing decisions. Then, in the last moment before launch, someone on the management team hastily screams: "We need a brochure by 5 o'clock!"

Your marketing planning should be equal in importance to your product or service process. You cannot simply create a business and hope someone finds it. "Build It and They Will Come", was a line in a fictional movie, not a business plan.



Having no unique selling proposition

Abraham Lincoln famously said: "Whatever you are, be a good one." In 30 seconds, you should be able to tell someone what your company does and how you are different or better than your competitors. If you can't do that: close your doors, turn off the lights and yada yada yada...

I once worked on a project team charged with selling a medical device that competed with a similar product made by a large, well-known manufacturer. (A modern day David v. Goliath story.) Our product was great. It performed as well as the leading brand -- at a slightly more affordable price, yet we had to convince doctors to buy from us instead of them.

An engineer on our team came up with a brilliant idea - place marks on each of the two connecting parts. When the marks were aligned, the doctors were likely to have a more successful outcome with the medical procedure. We promoted the heck out of those tiny marks. We named those marks. The marks headlined our messaging. And thanks to that simple and unique selling point, we increased sales.

Believing technology alone will gain you customers

I love to hear that clients have invested in customer lead generation software. I hate to hear that clients expect the software alone to increase their sales.

Computers, websites and software are tools in your marketing toolbox. However, you still need human capital to make them work successfully. Investing in a new website and social media

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is critical when launching a business. Developing and updating ongoing meaningful and relevant content, though, is essential to growing sales.

There are stories about companies that lose a salesperson, and use the newfound salary savings to buy a customer retention software program. This software cues up data on sales trends, client purchasing history, etc. But (surprise!) the software could not pick up the telephone and call the clients or stop in for coffee to talk about their needs.

Chasing the bright shiny marketing object

Seminars on marketing provide lots of great ideas. The Internet is full of best marketing practices. However, all marketing activities should be implemented on their potential to reach your specific target audience, and not because a seminar presenter said it was the greatest thing since sliced bread.

Let's take, for example, those beautiful digital billboards along Interstate highways. Their state-of-the-art technology produces picture-perfect messages. They are ideal for restaurants trying to convince weary travelers to stop in for a bite to eat at the next exit. However, they probably are not cost effective for a local carpet cleaning company. What is the likelihood of



someone driving from Chicago to Louisville calling a local company about removing a pet stain?

Successful entrepreneurs know and understand the importance of telling their story effectively and efficiently. To them, marketing has a seat at the big table.

If marketing is merely an afterthought in your business day, be prepared to close your doors, turn off the lights, call the bank and yadda yadda yadda your way out of business.

Investment Information Links

**Provided by the Johnson Center for Entrepreneurism and Innovation,
Kelley School of Business, Indiana University**

[Small Business Information: Financing Your Business](#)

[Accel Partners: Venture Capital](#) - Resources for entrepreneurs and a master list of links to private equity sources

[National Venture Capital Association](#) - Venture capital trade association. Overview of the venture capital industry and the latest statistics on investment activities.

[Small Business Innovation Research Program](#) - Government grants available to entrepreneurs for the purpose of technological innovations that are of interest to Federal Government agencies.

[Garage.com](#) - A venture capital investment bank that provides funding services for high tech start-ups.



Can't Pick Apples From Your Desk

By Jeff Owen, J Owen Media

Imagine if Johnny Appleseed tried to do his magic while sitting behind a desk all day.

You cannot succeed in business trying to secure customers by texting or emailing from your office. The best Customer Relation Management software on the market does not replace a personal visit and a handshake to nurture the sales process.

If you want to have a successful small business, you have to put yourself out there. Entrepreneurs must roam the countryside – or wherever your market is located – and plant their messages into face-to-face conversations. Then, you have to nurture the relationship and eventually go out and pick the fruit.

"Talk to as many people as you can fit into your day," says Ted Grossnickle of Johnson Grossnickle and Associates. He said making yourself known and available are critical to successful business networking.

Johnson County has lots of opportunities for networking among small businesses. Connecting through the Greenwood and Franklin Chambers of Commerce are great places to start.

But how do you handle the networking opportunity once you get there? Here are a few tips:

Make it personal

Create a list of people or companies you want to work with. If you know them, call and ask for 15 minutes of their time. If you don't know them, call and ask for five minutes.

Meet them on their terms and at their office. (No lunch or coffee yet.) Ask how their organization is doing, and – if you know them – catch up on your families.

Make the conversation 80 percent personal, 20 percent business. At the end, tell them what you are doing and how you might be able to help them.

Avoid talking about cost or contracts or formal proposals. Plant this idea – You can help them be successful or you have a product that serves their needs.

Be efficient

Time is money. If you are going to a networking event, do so wisely. When you attend, work your way strategically through



the room – instead of lingering in a corner and talking with a few old friends.

Have your 30-second elevator speech ready. When someone asks what you do, tell them what you do – not your position.

Also, be selective with your introductions and the time you talk to people at networking events. Your goal isn't to get as many business cards as possible. Your goal is to get quality leads.

Scout for partnerships

Another great benefit of networking is developing potential business partnerships.

You never know when a connection can lead to someone who can send business your way or vice versa. You might find someone whose company complements your business – and the two of you can work together on securing larger projects.

When meeting a potential partner, ask them how they go about their business. Find out their priorities, and learn how they treat customers. Make certain their personal and professional values match up with yours.

Stay patient

Apple trees require five to eight years of growth before bearing fruit. Your networking shouldn't take that long to bring you business. But don't get frustrated if you attend one event and nothing comes from it.

Constantly work, evaluate and adapt your networking opportunities. And keep getting out from behind the desk.



Don't Let Hot Leads Turn Cold

By Britney Clapp, J Owen Media

As a small business owner, your priorities are to grow your company and to increase your profit all within your demanding schedule. To do this, you must generate interest in your product or service, collect qualified leads and close sales.

According to a study from the *Harvard Business Review*, businesses waste 71 percent of their leads. It doesn't take a mathematician to know that those aren't good odds.

Since finding qualified leads can be challenging, knowing how to keep their interest is critical to your success.

We reached out to Tanya Smythe, Broker and Owner of Smythe & Co. Real Estate in Greenwood, for advice.

Smythe has more than 25 years of experience working with a wide range of real estate, ranging from new construction to luxury properties to first-time home buyers.

Her ability to follow up with leads to close sales makes her the perfect professional to provide guidance.

Here are her tips:

Create a sense of urgency

Make sure you respond quickly to your leads. They should feel like they are your only client. Smythe & Co. responds to its leads within two hours or even sooner if it is possible.

Make a personal connection

Your clients should feel like family. You want to connect with them on a deeper level than just business. By forming this personal connection, you will build trust.

Don't overlook the small things

Phone calls and hand written notes are two simple gestures that can go a long way. This is important especially if you are unable to meet in person immediately.

Always follow up

Follow up with leads even after you have spoken with them. Always make sure your client's needs are met and your expectations are aligned. There is nothing worse than miscommunication.

If you have a lot of interest and find yourself with limited time,



you need to prioritize your leads. To do this, you should consider the following factors to help save yourself some sanity.

Where did your lead reach out to you?

If your lead reached out to you online, they require a quicker response time than if they are an offline source. Studies have shown that responding within five minutes to online inquiries increases your chance of making the sale.

How qualified is your lead?

What type of company does this contact work for? It is important to spend more time with leads that are a better fit for your product or service. While you must respond to all inquiries, you should focus on the leads with the most potential. The more interest a lead shows in your product or service, the greater the chance your time spent with that lead will pay off.

How unique is your product or service?

If you offer something common, you should have a very quick response time. You don't want your lead to reach out to another company while he or she is waiting on you. Even if you offer a unique service, you still should have a fairly quick response time to build customer satisfaction. You want your customers to feel valued.

Research by Inside Sales has shown that touching a lead six times increases the chance of making a contact by 70 percent. If you don't hear back from your lead right away, don't give up. Keep trying to reach him or her and incorporate phone calls and emails.



Mind Your Manners at Lunch

By Jeff Owen, J Owen Media

Though Internet technology allows us to easily communicate from our home office, meeting in person is still critical to the client relationship. Handshakes, body language and immediate feedback are important for context when discussing projects.

Jody Veldkamp of Chilly Panda Media in Greenwood says his customers enjoy talking business away from the desk. "I find that coffee in the morning or afternoon is the best time (to meet clients). They want to get out of the office."

So, whether you are having pancakes or a light salad, here are some tips for a successful client lunch or coffee meeting:

Let the client select the meeting place

You want everyone to feel comfortable. A favorite restaurant or coffee shop will put him or her at more ease. If the client asks you to select the place, pick a familiar restaurant or coffee shop – especially if you plan to order a meal. Experimenting with a new restaurant can go badly. You don't want to be known for creating a bad experience.

Do your homework before making the appointment

Make certain you know your client's background before making an offer for lunch or dinner. Cultures, religions and tastes vary. For example, you don't want to make reservations at a wonderful steakhouse if your client is a vegetarian; and you certainly don't want to offer to meet at a bar if he or she has religious convictions about alcohol use.

Stay focused on the client, not your gadgets

You need to be a good conversationalist, and an even better listener. If you constantly check your email on your cell phone – or, even worse, take a call – you are telling your client that he or she is not a priority. Keep the phone and laptop off the table and in your briefcase.

Make certain confidential discussion remains confidential

If you are meeting for coffee or a meal, try to select a place where you can openly discuss matters. Starbucks may be too busy. If you are simply reviewing details, a coffee house might be appropriate. If you are talking about sensitive information, first meet at the client's private office and then go to lunch.

Don't jump headfirst into business matters

If you are having a meal, wait until after you order to start chewing on the meat of the meeting. Use the opportunity to



get to know your client better. Make small talk about their interests, family, etc. Wait until everyone is comfortable before engaging in the business at hand.

Arrive early to the restaurant

You send a bad signal about commitment if you are late and the client has to wait at the table or outside. Also, by arriving early, you can tell the wait staff that you are handling the check. You can even give them your credit card ahead of time.

Let your client order first

It can be awkward if you order a large steak and salad, and your client only wants an appetizer. Also, avoid ordering a "sloppy" meal such as ribs or shrimp soaked in sauce. Go with something simpler that won't disrupt the conversation.

Treat your server with respect

You won't prove your fortitude by becoming a demanding customer to the waiter or waitress. If you show disrespect to the wait staff, your client will get the impression that you are difficult to work with on a project.

Less is more with alcohol

If your client prefers to meet for late afternoon cocktail, proceed with caution. First, you want to remember your business discussion the next day. Second, you want to have a clear head during negotiations. Finally, you don't want to create a dangerous situation driving home with a buzz.

Finally, remember what your mother taught you about eating at the dinner table. Your manners might make a difference in the outcome of the meeting. Sit up straight, don't blow on your food, keep your arms off the table and – finally – don't talk with your mouth full of food.



A Few Good Places to Meet Clients

By Jeff Owen, J Owen Media

Space - the final frontier of closing the deal for entrepreneurs.

GoTo Meeting allows us to virtually talk and view computer desktops anywhere in the world. However, even the most technologically advanced clients still want to meet face to face during important phases of the business development process.

But where are some great places to meet your clients?

Many new ventures start and operate in basements, spare bedrooms and garages, which are not ideal environments for client meetings. Really, who wants to talk business while sitting next to the dirty laundry?

While some people might like the informality of negotiating at a kitchen table, it's probably better to work through the deal at a more professional location.

The meeting time probably determines the most appropriate place. If the client or customer wants an early-morning discussion, then a favorite restaurant that serves breakfast seems ideal - like Ann's Restaurant in Franklin.

An "end of the day" meeting might be best discussed at a favorite brewpub such as Taxman in Bargersville, Oaken Barrel in Greenwood or The Willard in Franklin. A new spot, Scotty's Brew Club, at Hillview Country Club in Franklin has a perfect atmosphere too. Lots of business meetings happen at chain restaurants such as Applebee's and Chili's.

Here are five places that you also might consider when meeting clients in Johnson County.

Franklin, Greenwood Chambers of Commerce offices

Both have meeting spaces available for small businesses to use for a short period of time - as long as you schedule them in advance. Naturally, chamber members get first dibs, and non-members are charged a small fee. But if you have not joined, it's ok to ask if you can still use their meeting rooms. (They will say "yes" and then inform you about benefits of membership!)

Local banks

Most of the banks in Johnson County have some type of community room or meeting space. Check with your bank to see if they offer that service for free or a small fee. Banks love to help entrepreneurs.



Coffee houses

These are perfect for a more relaxed approach to the meeting, and without the large crowds that tend to turn out at local restaurants. Starbucks is a great because it is hip, and you can wave your app-loaded iPhone to pay for a Grande Cappuccino. However, the privately operated coffee houses can be even more accommodating for privacy and they can be a bit quieter. We have some excellent local coffee houses -- such as Benjamin's in Franklin or Strange Brew in Greenwood.

Hotels

Most of the hotels in the Johnson County area have meeting space available. The Hilton Garden Inn in Edinburgh, for example, not only has conference rooms to rent, it features a very inviting small restaurant/bar that is perfect for talking shop and having a bite to eat, a cup of coffee or a well-deserved cocktail.

The Johnson County Public Library Branches

Don't be dissuaded by the quiet stereotypical culture of the libraries. Each of the JCPL Branches has community rooms and other areas that are appropriate for business meetings. The rooms are available for a nominal fee, and projectors, screens, and other AV equipment are on site for your presentation needs. You can sign up for the conference room up to 90 days in advance.

Wherever you decide to meet, remember that the experience is as important as the content of your discussion. Select a location that makes the client comfortable and relaxed, and gives you the ability to conduct business, no matter how large or small, with a positive image.



Connect Culturally in Business

By Monica Harvey, Johnson County Public Library

It's a small world when doing business in Johnson County. Many companies such as NSK, Endress + Hauser, KYB, and Mitsubishi Climate Control have international roots.

While these and others usually follow traditional Western business customs and practices, it is important to understand and respect traditions that are important to foreign partners.

The Johnson County Development Corporation (JCDC) has developed relationships with international companies that have plants in Johnson County. Dana Monson, Director of Business Development for JCDC shares her thoughts on how to communicate respectfully with other cultures in the business community.

Develop, nurture the relationship

When a business owner plans to work with an international company, it is important to take the time to develop a good relationship with that company. One way to start developing the relationship is to learn about their culture.

Greetings

Bonjour, guten tag, hola, konnichiwa, and ni hao are all ways to say hello in another language. In some cultures it is acceptable to greet a businessperson with a handshake. In Japan, they greet one another with a bow. A foreign visitor should shake hands with a slight nod and when receiving a business card from a Japanese business representative, it is considered impolite to put the card in your pocket or write on the card.

Punctuality

Punctuality is an important part of doing business. Cultures such as the Chinese, German, Japanese, British and Americans value their time. It is crucial to be punctual when doing business with these cultures. However in France, it is acceptable to be 15 minutes late to a meeting.

Gestures

In countries such as Australia, Greece, and the Middle East the American "thumbs up" sign is considered to be an offensive gesture. In Germany or Japan they use their thumb to count. Pointing with your index finger is also considered a rude gesture but in some countries it is highly offensive.

Entertainment

In France many business meetings are done over lunch in order



to allow time for building relationships. If you are dining with someone from the Chinese or Japanese culture you should be aware of chopstick etiquette. Gift giving is acceptable for special occasions in Chinese and Japanese cultures.

Communicate patiently

When speaking to a representative with a foreign company, speak clearly and enunciate - but don't over-enunciate. Avoid speaking too quickly or mumbling. Do not use colloquialisms or slang. Also, it is important to remember when speaking that you allow time for others to process what has been said.

Document in their language

It is also beneficial to provide documents in the business person's native language. If you are interested in working with a Mexican company have a brochure about your company printed in Spanish. Many other countries use the metric system so providing them information using this system is helpful. Have your business card prepared in Spanish as well.

Learn more

There are a number of organizations that are available to assist you with learning about another culture, for example, the Japanese-American Society of Indiana periodically holds classes on Japanese etiquette. The Adult Learning Center of Johnson County Public Library also offers cultural advice.

Ask questions

Be mindful that you are working with a businessperson from another culture. Do not avoid addressing the differences in how the two cultures conduct business. Instead, ask questions and develop a way to work together.

Starting from *Somewhere*

- Working From Home Sweet Home
By Jeff Owen
- Deducting Space, Not Dog Beds
By Jeff Owen





Working From Home Sweet Home

By Jeff Owen, J Owen Media

There's no place like home - even in business.

There are advantages of working in a home office - such as wearing your pajamas during an early morning conference call. But there are disadvantages as well - such as the dogs needing to go outside right in the middle of a conference call.

Making yourself a homebody professional requires more than putting on sandals and popping open your laptop. If you are thinking about it, here is some advice to consider:

Create your space

You should have a defined home office area. Use a place where you can retreat and be surrounded by a professional, creative environment. Avoid working at the kitchen table or in the living room, where you might be tempted to eat or take a nap. You should avoid line-of-sight with the refrigerator or the couch. Also, decorate your office in a manner that maximizes your creativity and focus. If you share your office with your child's room, it might be difficult to think professionally when surrounded by stuffed animals.

Be self-motivated

Working from home is all on you. At your first job flipping burgers, a boss probably enforced the importance of timeliness. When working from home, you must be committed to getting up on time, starting the computer and meeting your customer's deadlines. You need an inner voice that constantly reminds you to be responsible and dependable.

Limit distractions

Avoid working in an active family area such as the living room or kitchen. You need a quiet place to concentrate on your projects or to make telephone calls. Ideally, set up your home office on the second floor or in the basement -- where you can remove temptations to chat with family members who are milling around the house. If you have children at home, you should teach them the importance of not disturbing you during your work time. If you have a television in your office, avoid turning it on to game shows or movies. It's challenging to focus when Dr. Phil is chewing out a guest on television.

Always have Internet backup

If you require Internet access for orders, communications and file sharing, always have another way to get a signal if your primary home service crashes. Many wireless providers offer



"mobile hot spots" for about \$10 per month. Also, some smart phones can become data service access providers. Watching your budget is important to your economic survival. But paying a little extra for backup Internet service is worth it when your main source goes down.

Always back up digital files

Do not keep your project or client files on one computer. Files can be easily uploaded to secure cloud-based servers such as DropBox or Carbonite. Computers are machines, and machines break down. Cloud server rental fees are between \$50 and \$100 per year -- peanuts compared to losing critical files.

Get out once in awhile

Communicating only through email and GoTo Meeting is efficient. It can also be lonely. Working from home might keep you away from the tension of office politics, but you still need interaction with people. Invite clients or home office colleagues to meet for coffee or lunch from time to time. Talking face-to-face with people generates the social energy you need to function well professionally.

Know when enough is enough

The biggest challenge working from home is that, well, the work is always in your home. It is tempting to continue dealing with emails, phone calls and to-do lists late into the evening. Set an alarm that sounds when your workday is over. Mimic the manufacturing work whistle. Also, if it has one, close the office door at the end of the workday.

It is important that you manage your home office time - and keep your personal and business worlds from colliding.



Deduct Office Space, Not Dog Beds

By Jeff Owen, J Owen Media

Dear IRS: I work from home, and my dogs like to hang out in my office. I recently bought a new (and rather expensive) dog bed so they would be comfortable while I make my conference calls. Can I deduct the dog bed as a tax deduction? Sincerely, Jeff

Dear Jeff: The office space where they hang out qualifies, if your office space meets our qualifier. Sorry, the cost of their bed does not. Sincerely, Your Friendly IRS Agent.

If you are starting a business or work as a home entrepreneur, you might have similar questions about what is and what is not deductible when you file your taxes. While dog beds don't qualify, some costs to operate the office certainly do.

According to Forbes, the biggest issue with home office tax deductions is -- this is true -- not enough home entrepreneurs take their due deductions. Although an estimated 26 million Americans have home offices, just 3.4 million taxpayers claim home-office deductions.

So, what qualifies?

The most significant deduction opportunity is your office space. You can get credit for the place where you set up shop in your home.

Before trying to determine what you can claim as a legitimate business expense, the Internal Revenue Service says you must first prove your home office is, in fact, a "home business."

The IRS uses two "qualifiers":

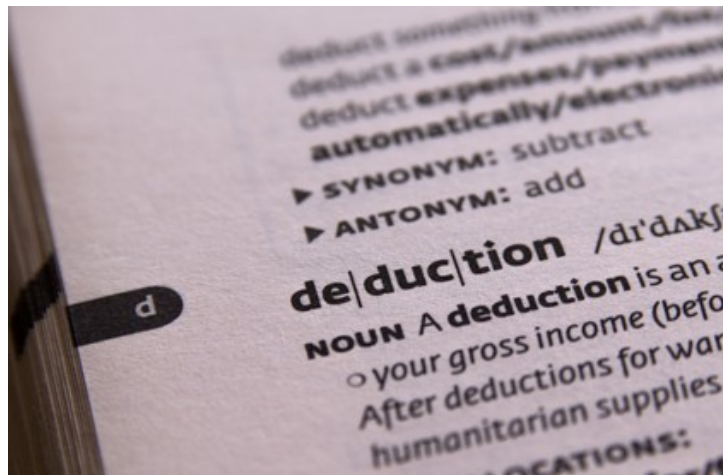
Regular and exclusive use

"You must regularly use part of your home exclusively for conducting business," writes IRS.gov. For example, if you use an extra room to run your business, you can take a home office deduction for that extra room.

In the unfortunate event of an audit, you might have a difficult time proving that your family room is a home business if your "office" also includes a wide-screen television and pool table.

Principal place of your business

"You must show that you use your home as your principal place of business," the IRS website says.



In the best scenario, you have a separate structure such as a garage, barn or studio.

Also, if you conduct business at a location outside of your home, but also use your home substantially and regularly to conduct business, you may qualify for a home office deduction.

Generally, deductions for a home office are based on the percentage of your home devoted to business use. So, if you use a whole room or part of a room for conducting your business, you need to figure out the percentage of your home devoted to your business activities.

If you are still uncertain if your home office qualifies as a home business, the IRS has a rule of thumb: "If the use of the home office is merely appropriate and helpful, you cannot deduct expenses for the business use of your home."

Here are some other eligible tax deductions that entrepreneurs often forget:

Auto expenses

You can claim your car expenses by either keeping a list of all of them (gas, repairs), or you can keep track of mileage and receive a 57.5 cents per mile (current rate) credit (plus tolls and parking fees.) If you use your car for business and pleasure, you need to keep track of the percentage of use for each.

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Deduct Office Space, Not Dog Beds

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Operating expenses

Office supplies, advertising, a percent of the utility bills, etc. can be deducted once you are in business. For large purchases such as computers or equipment, you can get a capital expense deduction of \$5,000 for the first year and credits or the remaining amount the next 15 years.

Legal and professional fees

Getting advice from an attorney and tax professional is expensive, but worthwhile. And their fees are fully deductible.

Books, software

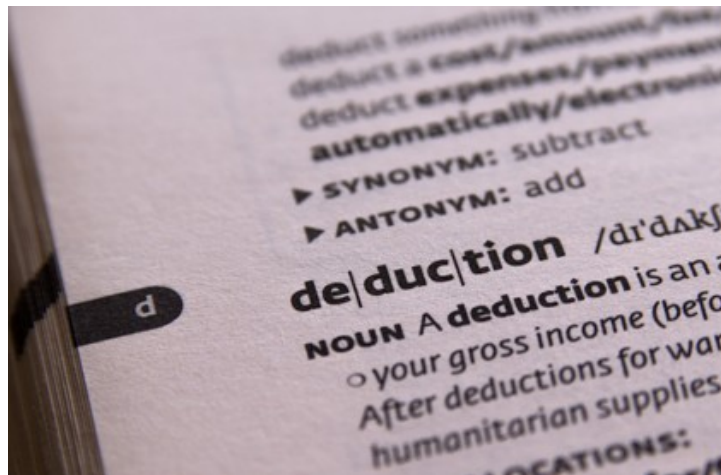
If the information and operational programs help make your business go -- they can be included as a cost of doing business.

Business entertaining

Those business lunches can be very beneficial to negotiating a contract or making a sale. You may deduct 50 percent of the tab, if you talked business. Some entertainment expenses qualify, but the event must take place before or after the business discussion or meeting.

Other travel

If you have to take a plane, stay in a hotel, take a taxi and incur other expenses to make a sale or attend a seminar, the



expenses qualify. If your family goes along on the trip, you cannot deduct their traveling or shopping expenses.

Interest

If you use a line of credit to run your business, the interest can be deducted.

It is highly recommended that you work with a tax professional when determining which business-related expenses qualify.

Besides getting the correct advice, their fees are deductible.

Business Tax Links

[IRS Publication 587: Business Use Of Your Home](#)

[IRS Publication 535: Qualified Business Expenses](#)

[IRS Form 8829: Where To Deduct Expenses For Business Use Of Your Home](#)

[IRS: Simplified Option For Home Office Deduction](#)

[Home Business Tax Deductions: Keep What You Earn](#)

[Work From Home Handbook: Flex Your Time, Improve Your Life](#)

[Working for Yourself : Law & Taxes for Independent Contractors, Freelancers & Consultants](#)

[101 Home Office Success Secrets](#)

[The 60-second Commute : A Guide to Your 24/7 Home Office Life](#)

Leveraging *Technology*

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Connecting in Virtual Meetings

By Michael Reynolds, SpinWeb

Meetings are an essential part of collaboration. While some people like to lament that meetings waste time and hurt productivity, we find that thoughtfully-scheduled and well run meetings can help us produce better work.

While face-to-face meetings are always preferable for the best communication, virtual meetings can often be a great alternative when travel and geographic factors make it difficult to get everyone in the same room. It also allows us to do business with people in other parts of the country without the time and cost of travel. The screen sharing feature allows us to collaborate with clients on site maps, wireframes, website design comps, marketing reports and more.

There are a number of applications that make it easy to conduct virtual meetings. GoToMeeting, WebEx and Join.me are just a few. At SpinWeb, we are long-time power users of GoToMeeting and it seems to work well for us.

Not everyone, however, is comfortable with virtual meetings. Those who are used to face-to-face meetings can often feel out of place and awkward when invited to a virtual meeting. With a little bit of practice and background knowledge, anyone can become a virtual meeting pro. So here is a complete guide to overcoming your awkwardness and becoming a virtual meeting expert.

Joining virtual meetings

The first thing to get comfortable with is how to join virtual meetings. GoToMeeting, WebEx and all the major providers create a website address that attendees can usually click on to join the meeting. This sends you to the meeting provider's website which will then launch a service or application that launches the meeting.

Once you are in the meeting, you will see a control panel that is usually in a smaller window. It's really important that you locate this control panel and keep track of it, as this allows you control over your participation and audio preferences. GoToMeeting creates a tall, portrait-style control panel as do most of the other services.

I've noticed that a lot of people have trouble finding the control panel after they log into the meeting because they have other windows open. Close all other programs before joining the meeting so that the control panel is easy to find.



Additionally, since it can take a couple of minutes to launch the application, try to join a few minutes early so you're not the one who beeps in late and distracts the other attendees.

Phone vs VoIP

The next thing to decide is how you will connect the meeting's audio channel. There are two options: phone and voice over IP (VoIP). At SpinWeb, we primarily use VoIP for audio because we have Macs with good audio configurations and they tend to work great. VoIP means that our voice connection travels over the internet. If we use this option, we don't have to call in via phone. We simply speak into our computers or headphones (more on that later) and we're connected as if we are on a conference call.

If you are not sure how well your computer is set up for VoIP, then you may want to call in via phone. With this option, you simply call into a conference line and then enter a passcode to join. When calling in via phone, it will usually ask you if you want to enter an "audio PIN" when joining. A lot of people ignore this, but I recommend using it.

When you enter your audio PIN, it connects your voice line to your name in the meeting control panel so that when you speak it shows your name. This helps everyone in the meeting see who is speaking. If you've called in via phone without clicking first on the meeting link, you will not know your audio PIN so I recommend first joining the meeting via the web and then calling in. Your control panel will display your audio PIN.

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Connecting in Virtual Meetings

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Your control panel will also let you set your preference (VoIP vs phone). One common mistake is to join the meeting and let the system default to VoIP but then also call in via phone, which results in joining the audio line twice and causes a severe echo.

This hurts everyone's ears! Be sure you know where your control panel is and that you find the setting that says "audio preferences" or something similar and set it to the audio method you are using to join. The language will vary by platform, but it will have two options, one indicating "internet" and one indicating "telephone." Click the one you are using.

Headphones are your friend

The next item of business is audio quality. A lot of people join meetings using VoIP but simply talk at their computers. This can work sometimes but more often than not it can result in an echo. We always recommend using headphones to join virtual meetings.

Whether you are using phone or VoIP, headphones keep your sound clean and avoids the problem of your computer microphone picking up someone else's voice and echoing it back to everyone.

Use "mute" with caution

During a meeting, you may be tempted to use the mute option. Muting is (to me) a double-edged sword. I find that someone failing to mute can totally derail a meeting.

I've been in meetings where attendees joined with barking dogs in the background, kids screaming, co-workers being noisy, the dull roar of a Starbucks humming along or some other distracting sound bleeding into the meeting. If you are in a noisy location, please mute!

To video or not to video

When we set up virtual meetings, we don't usually find a need to use video conferencing features.

Most of the major platforms (like GoToMeeting) offer a video conferencing option which lets you see others as you talk to them. This can sometimes come in handy but we rarely use it.

Normally we are sharing a screen so we can go over a presentation or a design so that is the focus of our meeting.



If we were to turn on video during this process it would just get in the way.

Screen sharing

The most powerful feature of platforms like GoToMeeting and WebEx is the ability to share your screen. Usually, whoever is leading the meeting is the one sharing the screen but that person can also delegate screen sharing control to others in the meeting if there is more than one person that presents.

This keeps everyone informed on what's going on so they aren't wondering why there is silence with no explanation (is Mary still on mute?).

Virtual meetings can be productive

Tools like GoToMeeting and WebEx have made it possible to collaborate with others in any part of the world without the time and expense of travel. Sometimes travel makes sense but we've found that a healthy mix of virtual collaboration saves everyone time.

Now that you have the knowledge and skills you need to participate in virtual meetings, you can contribute like a pro.



Mac or PC? Depends on Needs

By Davin Kolderup, Johnson County Public Library

Beatles vs. Stones. Coke vs. Pepsi. Cubs vs. Cardinals.

Throughout recent history there have been many great cultural rivalries that require you to choose a side and defend it to the death. (The correct answers to the above, by the way, are Beatles, Coke, and Cubs.)

But until recently, if you worked in business, there was only one choice when it came to your computing needs. The PC was the domain of the serious adult businessperson, and the Mac was only an option for college students, graphic artists, and the type of person who wears Birkenstocks to work. (Don't worry, those of us in business casual are just jealous.)

All that changed about eight years ago when Steve Jobs stepped on stage in San Francisco and introduced the iPhone, ushering in the smartphone era. Suddenly you could carry around a powerful mobile computer in your pocket, and with the introduction of the App Store a year later, the business and productivity options exploded.

Of course you could use an iPhone and still keep a PC on your desktop, but many users found Apple's "it just works" mobile experience so rewarding that iMacs and MacBook's became serious contenders for serious business.

First off, let's get one obvious thing out of the way. There is no magic technological bullet that is going to turn you into the Michael Jordan of productivity. Many of the most powerful, useful online work tools - we're talking about Dropbox, Evernote, and so on - are designed to work on as many platforms as possible, including Mac, PC, iOS and Android. The computer you choose is not going to make or break your career or your business. But making smart choices about the tools you use, and making sure they fit your personal work style, can go a long way to streamlining your workflow.

Here are some factors to consider when choosing Mac vs. PC:

Size of your organization

PCs are still the king of enterprise with good reason. If you need to quickly and efficiently deploy updates or security fixes to a large number of computers, your IT department will vote for a Windows environment. If your company consists of you and your brother-in-law working out of your garage, this is less of a concern.



The kind of work you do

If creative work - publishing, graphic design, video, etc. - is a crucial part of your organization's day-to-day, Mac is still the undisputed leader. Some of this is cultural; it's entirely possible to do all of the above on an adequately equipped PC. But if you're planning on recruiting the brightest creative minds for your company, keep in mind they're going to be Mac natives.

The mobile devices you use

Apple made the wise business decision to make their iOS family of devices (iPhone & iPad) interoperable with PCs. You can sync, backup and access iCloud data on a Dell, Lenovo or any other PC. Apple also made the wise decision to enhance the user experience for those who keep it in the family by using a Mac with their iPhone and iPad.

iCloud keeps track of the tabs you have open on Safari (the built-in Apple web browser) across all your Apple devices, so if you start reading an article on your phone, you can resume on your Mac, without having to email yourself or write down a link. The newest versions of the Apple operating systems include a nifty feature called Handoff, which lets you instantly transfer work in progress in a number of programs.

The best of both worlds

There's no reason you can't be bilingual. If your day job requires you use a PC, but you're drawn to Apple, a MacBook might be a good investment for taking on the go. You may have to jump through some small hoops to make sure your work is accessible on both systems, but you'll also gain the advantages that come from having both options, and being able to speak either language.



Smart Apps for Smart Phones

By Davin Kolderup, Johnson County Public Library

The mobile device explosion - smartphones and tablets, Apple and Android - promises to be as profound a shift in how we get work done as the personal computer revolution of the 1980s. Now you can carry a device in your pocket or briefcase that is as powerful and versatile as a desktop PC. And the always-on connectivity enabled by wi-fi and cellular internet means you're never out of touch. (Whether you like it or not.)

Every current-generation mobile device comes out of the box with a ton of useful features pre-installed. But the power of your phone or tablet can be greatly amplified with the use of a number of apps and online services, many of which are free or low-cost. The best of these services work across platforms, so you can easily access your data two towns over or at your desk.

Here are a few that we recommend:

Dropbox

Cost: Free; \$9.99/month for more storage space, extra features
Remember the feeling when you could stop burning CDs and start storing data on USB drives? Dropbox is the next level of data backup and sharing. You can install Dropbox on your home or office computer, then put any document or file in your new Dropbox folder. That file is then automatically available on any other computer or mobile device on which you install Dropbox. You can even log in on the web if you're using someone else's computer.

Sharing files from Dropbox is as easy as sending a link via email or text message. You can even automatically upload photos from your smartphone camera to a Dropbox folder so they're always backed up.

Simplenote

Cost: Free

Sometimes you don't need anything fancy, you just need to get your ideas down in a hurry. Simplenote is designed for you to get ideas out of your head and written down as quickly and easily as possible. There's no fancy text formatting, images or a lot of bells and whistles. Open up Simplenote and you can quickly open a saved note or start a new one.

The power of Simplenote is its fast, no-fuss synchronization. If you take meeting notes in the Simplenote app on your smartphone or tablet, they'll be waiting for you when you open up the web version back at your office computer.



Pinboard

Cost: Varies

For years, you've probably saved all your favorite websites in your browser's bookmarks. And if you've ever decided to change browsers, or needed to call up a bookmarked site on a different device, you know the shortcomings of that approach. Many modern web browsers now offer synchronization so you can access your bookmarks anywhere, but an even more powerful approach is a social bookmarking tool like Pinboard.

Pinboard gives you a powerful set of bookmarking tools - you can tag sites as you bookmark them, so you can quickly access all your bookmarks on a certain subject. Bookmarks can be easily marked private, so only you can access them, or shared with colleagues. And since Pinboard is web-based, not browser-based, it doesn't matter which device or software you're using.

OneNote & OneDrive

Cost: Free (additional cost for extra OneDrive storage)

Microsoft has been making major moves in the online productivity arena recently, with updated and improved versions of its cloud storage solution, OneDrive and its digital notetaking app OneNote. Unsurprisingly, these products are closely integrated with Microsoft's other flagship products, including Office and Outlook.

OneNote does much more than just take text notes. You can also draw or handwrite notes, record audio and video, or keep images and videos. Think of it as a filing cabinet for all your digital stuff.



Tell Your Story With Social Media

By Monica Harvey, Johnson County Public Library

News travels fast and everybody wants to know what hot topics are trending right now. Many people turn to social media sites to learn about everything from “National Donut Day” to the news happening in their community.

More than 70 percent of U.S. online adults use social media and 58 percent of adults are using Facebook.

Does your business have a Facebook page? Do you have an account on a social media site that isn’t getting a lot of attention?

Here are some helpful tips that will help your business page to be more “likeable” and engaging:

Limit social media platforms

Select one or two social media sites that you think will work best for your business and do them well. Research the demographics of the sites you’re considering and decide which will help you reach your target audience most effectively. By maintaining a presence on one or two sites, you can spend your time focusing the posts that are most important to your business. You don’t want to waste time posting to six accounts and wonder why no one is reading your content.

Make presentation a priority

Visual elements catch your audience’s attention when scrolling through their newsfeeds. Break up text heavy posts by including relevant photos from a recent event you hosted or licensed stock photos that relate to your post or business. A subscription to a stock photo service will cost you much less in the long run than a lawsuit over an unlicensed image. Make sure you have the right to share any “free” pictures.

Use your best content

What are the needs of your readers? Start to cultivate a relationship with your audience. Find out what kinds of topics interest them and tie those topics back to your business. Much like you are an expert for your business, you can become an expert for your readers. Make sure the information you are providing is accurate and valuable.

Keep it simple

Try to post on your Facebook page at least once every day - and if you can, post more than once a day. Readers are skimming through their newsfeed very quickly during their



free time, so try to keep your posts brief. Most Facebook users are only spending an average of seven minutes reading posts. Write in a conversational style and avoid jargon.

Be responsive to comments and questions

You don’t have to keep a constant eye on your social media sites. However, you do want to check them periodically to see how people are interacting with you. Check to see if there are unanswered questions or comments on your page and take a few minutes to address them. You want to be interacting with your audience. Also, be sure to update your “about” page.

Keep it professional

Your social media page is a representation of your business. Therefore, your business page should not be plastered with content about your political views or religious beliefs. Keep your posts professional and save the political rants for your personal page. Carefully review any linked content for any offensive material or comments.

Be a team player

Engage in partnerships with other businesses and let them be an expert for you. “Like” business pages that are comparable to your own. Their information will be similar to yours and you can share relevant content with their permission. You can also tag partners in your posts to show you are working together.

Review your content before posting

Read your posts aloud with another coworker and listen for clunky wording that your readers may stumble over. To avoid potential embarrassment, always make sure to double-check your spelling and grammar before posting.



Website Factors: Skill, Need, Budget

By Jeff Owen, J Owen Media

Yes, you can have your best friend's cousin's brother build your business website.

In fact, your sister-in-law's 12-year-old middle school student can create one too.

Or don't forget the free website program that advertises at 3 a.m. on *Nick @ Nite*.

Before going one of those routes, though, you might need to answer these questions: Can a middle schooler accurately capture your brand and message? Who do you call if the Midnight Special site doesn't work? And who solves the mystery when cousin Eddy throws away your site's administration access password with his candy wrappers?

Small business owners make lots of important decisions every day. One of them should be how best to tell their story on the web.

A well-functioning website gives your business a presence 24/7; it provides the research customers need when considering your products or services; and it is the most cost-effective way to advertise.

That is why it's best to leave website projects to professionals, just like the ones you hire to take care of your legal and accounting work. A digital marketing firm can help you through the process and make your investment worthwhile.

For example, when making a commitment to a new website or revamping your existing one, you have two options – Custom or Template. While the differences might seem obvious, here are a few factors to help you decide which is best:

Template

These are sometimes called “cookie cutter” websites because the design and features are pre-programmed. The most popular (and reliable) is WordPress. These templates are usually housed by hosting companies, such as Gator Host or Go Daddy.

You should consider a template site if:

- You need a simpler website, maybe just a few pages.



- You need or want a web presence very quickly – usually in a matter of weeks.
- You are okay with a design that might look similar to other websites. There are some creative templates for WordPress sites, though, to help your site stand out.
- You need your website to be portable. If the person or company that built your site is no longer in business, you still have access to your site. The files also can be transferred to another host.
- You or someone in your company knows how to customize a WordPress template.
- You or someone in your company can provide the majority of technical support.
- You don't need lots of features – like eCommerce on your website.
- You know how to take care of software updates – especially ones that involve security and feature software compatibility.
- You or someone in your company knows how to write web-search-friendly content.

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Website Factors: Skill, Need, Budget

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- You are willing to invest between \$6,000 and \$10,000 for a website and content development.

Custom

These are created (from scratch) by a digital marketing company or agency. They reflect your unique business brand and serve as the Mother Ship of your company's marketing program.

You should consider a custom site if:

- You believe your website is as important as your store front.
- You are an absolutely customer-centric company.
- You have specific expectations for your brand. Your "look" and "message" are critical to your success.
- You have more advanced needs for integration – such as eCommerce and database searches.
- You don't want your website design or function to be limited.
- You are willing to take the time to go through a more involved decision-making and site-building process.



- You want a responsive website – one that functions well on desktops, laptops, tablets and smart phones. (Note: More WordPress templates are now responsive as well.)
- You want search-engine optimized content created by professionals.
- You are willing to invest between \$20,000 and \$25,000 (and up).

No matter which route you choose, the decision should be thoughtful – and in the best interest of your business. In other words, you get what you pay for when it comes to your digital marketing.

Local Networking Opportunities

[Franklin Chamber of Commerce](#)

[Greater Greenwood Chamber](#)

[SCORE](#)

[Johnson County Development Corporation](#)

[Aspire Johnson County](#)

[BNI Central Indiana Greenwood Chapter](#)

[Rainmakers](#)

[Business to Business Networking Greenwood Chapter](#)

[Network of Women in Business, Indianapolis](#)

[Techpoint](#)

[Indiana Small Business Networking](#)

[Young Professionals of Central Indiana](#)

Getting more *Advice*

- Be a Big Show Off in Your Store
By Jennifer Baltz
- Do a Checkup at Midyear
By Mike Crumbo
- 5 Ways to Get Sued by Employees
By Monica Harvey
- Follow the Politics of Business
By Monica Harvey





Be a Big Show Off in Your Store

By Jennifer Baltz, Johnson County Public Library

If you want to be successful in the world of retail, you have to stand out.

Competition for sales with other brick and mortar locations as well as ever growing ecommerce sales underline the importance of creating a unique and remarkable in-store experience for your customer.

You may be competing with larger businesses and online retailers when it comes to prices and product, but you have an advantage and opportunity with your small business. You have the ability to create a fully immersive experience that appeals to all of their senses, not just their eyes and pocketbooks.

In order to get customers in the door, and keep them coming back, your business needs to tell an ever-evolving story that immerses them in your brand, engages, and inspires. When done right your store just about sells itself and converts your customers into advocates.

So how do you create a magical experience for your customers and your bottom line? Here are a few tips to get you started:

Put on a show

Theater is all about conveying emotions and making connections with your audience. A customer's buying habits are greatly affected by how they feel. Put some thought into the emotional tone you want to set in and outside of your store. What mood do your customers need to be in to find your merchandise appealing? Do you want to pump them up or soothe and relax them? Make good use of color, imagery, music, aromas, lighting and textures to calm and comfort or energize and enliven. And don't forget to budget for maintenance or that awesome awning out front calling your customers in may start scaring them away.

A place for everything and everything in its place

Have a plan and a reason for the placement of everything in and outside of your store. The placement of a product in your store will have a bigger impact on sales than the qualities of the product itself. So it's important to strategize for how to feature the latest and greatest as well as how to set up a clearance section. Establish a pathway and place your products along that path according to your sales priorities. Create a focal point right up front and always display your newest and exciting products there with plenty of fanfare. Rotate your



featured merchandise further down your store's pathway as you get in new items and feature something new. Refreshing your display order on a regular basis helps keep regular customers from getting bored and ensures those shiny new gizmos find new homes.

Get to know your customers

It is likely that your business is located in a tight knit community where people know you and your business. One way to enhance the in-store experience is to take some time to get to know them. Commit your customer's names to memory, ask them how they are doing, is there anything you can help them find and always thank them for coming in to your store. These are all ways to show your customer how much you appreciate their business.

Step into your customer's shoes

Shop your own store. Browse your wares as your customers would and think about the experience you are having. Do you have enough space to move around and not bump into things? No one wants to feel like the bull in your china shop and most people will leave fairly quickly without making a purchase if they are unable to move freely around your store.

Is everything visible, including way finding signage? Customers expect visual freedom whether inside or outside your store. So make sure you get a good view of your merchandise through your store windows as well as at all 360 degrees from all parts of your shop.

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Be a Big Show Off in Your Store

FROM THE PREVIOUS PAGE

Be weird

Weird may be a strong word, but look for ways to be unusual and set yourself apart from stores with similar product and clientele. Look for inspiration in other industries and think outside the box. Experiment and constantly try new things. Pick a unique theme for this season and be ready with ideas for upcoming seasons. Keep the core mood of your store relatively the same, but some change is important to stay relevant and keep regular customers engaged.

Stay on your toes

Monitor and measure for success. Pay attention to what's working and what bombs. It's not enough to put in tons of planning on the front end only to set it and forget it. You have to stay on your toes and move with the trends. Notice what your customers are responding to and consider doing more of it. Learn from your failures and keep experimenting.



Need help with your business?
Check out the
**JOHNSON COUNTY
PUBLIC LIBRARY**
Business Gateway
Resource Center

[Learn More](#)



Do a Checkup at Midyear

By Mike Crumbo, SCORE

When you are half way through your business year, take a breath and do a checkup. It is a great time to look at that business plan and see how you are doing.

There are at least three areas that you should review at this critical halfway point: sales, cash flow and marketing effectiveness. Let's take a short look at each one.

Sales

This is the life blood of any business. Remember those sales forecasts that you used to get your loan, support your profit forecast or project the growth of your business? Now is the time to see just how realistic that forecast was.

Now, midway through the year, the sales results will tell you if you were too optimistic or too pessimistic when you developed your plan. In either case, you have enough time to take action.

If you were too optimistic you can now plan a sales campaign, discount incentive or other sales influencing initiative.

If you were too pessimistic, you may need to add staff, increase inventory or adjust work hours to meet the increased demand.

Cash flow

A business is vulnerable to cash shortfalls at two critical stages; start up and rapid growth. You should always review your cash position. Midyear is a great time to assess your free cash flow and your line of credit.

Remember those unanticipated sales? You may need more cash to work overtime, purchase more inventories or hire that additional employee. Seems to be a good time to talk with your banker! Your banker will always take your call, if you have good news.



If your cash flow is not in good shape, you may need to leverage your line of credit to run a marketing campaign, provide discount pricing or meet upcoming expenses. Cost control action may need to start now!

Marketing plans

Finally, have you assessed your marketing programs? Which of your marketing approaches has yielded the best return? Which approach has not met your expectation?

Marketing is always in a constant state of evaluation, correction and change. Midyear is one of those times that you need to take this measurement.

How about shifting your resources to those approaches that have a higher rate of return? Then you can use the remaining budget to try new – maybe innovative – marketing strategies to attract new clients or revive past, inactive ones.

So here you are. Midway between your best guess for the year and the end of the year rushing toward you! Now is the time! Take a look; assess where you are; initiate corrective action.

About SCORE

SCORE is the premier source of free small business advice for entrepreneurs. We are a volunteer, non-profit organization whose mission is to promote the success of small business in Central Indiana. SCORE mentors provide free and confidential business assistance to both prospective entrepreneurs and existing small business owners. We also conduct a variety of low-cost workshops that address many of the essential techniques necessary for establishing and managing a successful business. Indianapolis SCORE is part of a national association which serves as a resource partner with the U.S. Small Business Administration (SBA). SCORE's Greenwood office is in the Greater Greenwood Chamber of Commerce building, 65 Airport Parkway, Suite 140. Call: 317-226-7264



5 Ways to Get Sued by Employees

By Monica Harvey, Johnson County Public Library

When asked how a small business can avoid getting sued, attorney Mitzi Martin of Franklin says: "You'd have to write a book, not a blog!"

There are a million and one different legal issues a small business could face ranging from breach-of-contract actions to environmental compliance issues to labor and employment challenges. Who has the time (or paper) to write (or read) a book covering all that? So we settled on a more specific topic for the purposes of this blog: The top five mistakes small business owners make giving rise to employee legal claims.

Martin and Joe Pettygrove are partners in the Indianapolis office of Faegre Baker Daniels, a multi-national law firm with roots in central Indiana dating back to 1863. They regularly counsel business owners on the full range of labor and employment laws (not to mention "practical human resources" issues tied up with the legal issues) and understand that starting or maintaining a new business is a time consuming adventure.

Recognizing that you can't possibly educate yourself on every legal consideration, here are mistakes that they observe – particularly from smaller business owners – and some tips for you to steer clear of them:

Misclassifying your employees as "Exempt"

Think simply paying someone a "salary" or having them supervise "two people" makes them exempt from overtime? Think it's just common sense that your secretary falls under the "administrative" exemption? Think again. Though popular misconceptions abound, there are very specific legal tests that must be met before classifying and paying employees as exempt. The vast majority of employees don't meet those tests, and the penalties (2x the unpaid amount) for unpaid overtime can add up quickly. Take a careful, individualized look; don't assume!

Diving into conversations about employee medical conditions, relying on your gut, heart, "common sense"

When it comes to work restrictions, illnesses, related time off, and the like, the old adage, "No good deed goes unpunished," repeatedly rings true. Granting "accommodations" without a carefully thought out plan (and good documentation) leads to inconsistencies, miscommunications and a variety of legal claims. Similarly, denying employees' requests for assistance –



even when you know in your heart that they're ridiculous – can create liability if you don't do the proper homework or botch the delivery of your response. Learn the legal definitions of terms like "reasonable," "accommodate" and "undue burden" before you even think about saying or writing them – they may not mean what you think!

The U.S. Equal Employment Opportunity Commission has published enforcement guidelines on their website.

Failing to rigorously monitor and enforce the right rules for in and out for meal and rest breaks

Do your workers eat their lunch at/near their work stations? Do they come in before start time and then hang out rather than work? Do employees and supervisors know that an interrupted lunch break must be treated as a paid lunch break? Do your supervisors know that rest breaks of 20 or fewer minutes and lunch breaks of fewer than 30 minutes must be paid? Make sure everyone is trained to prevent even "well-intentioned" working off the clock. The "wages of sin" are high for failure to pay properly. The U.S. Department of Labor's fact sheet on timekeeping and the relevant federal laws regarding rest and meal breaks are worth reviewing.

Treating workers as "Independent Contractors" simply because you pay them via a 1099 or have them sign a "Contractor Agreement"

Simply paying a worker "with a 1099" does not make them an independent contractor. Nor does having them sign the most densely-drafted acknowledgment that they are an independent contractor. But doing these things can and often does expose businesses to significant misclassification liability.

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5 Ways to Get Sued by Employees

FROM THE PREVIOUS PAGE

True independent contractor status is quite difficult to prove for most government agencies and courts, and the tax and other consequences of mistaken classification can be significant. Thoroughly consider all the alternative types of employment arrangements, and – if you must go with contractor status – structure the work and the relationship the right way.

Ignoring workplace comments and behavior that is sexually/racially/ethnically tinged

Many employers – particularly those who pride themselves on a “family-like” work environment – are too quick to chalk up inappropriate conduct as “just having fun,” “simple teasing” or “horseplay.”

In reality, they are turning a blind eye to situations that result in hostile work environment claims. Have a comprehensive and robust policy governing workplace behavior, train employees on the policy, and enforce it.

“Just having fun” isn’t fun at all when you’re explaining it to a judge or jury (and it brings down productivity to boot).



Are you breaking out in a cold sweat yet? No worries. These situations are what lawyers like Mitzi and Joe are for!

Remember, “Talk is cheap” until you must talk to a lawyer after you’re in trouble. So, consult your lawyer before you get into hot water to steer clear of legal pitfalls and save your organization money, time and emotional distress. An ounce of prevention can be worth a pound of cure. Talk with qualified labor and employment counsel if you think you have any of the above situations brewing, or you want to prevent them.

JCPL Business Online Resources (Select resources require a Johnson County Public Library card number to access)

AtoZDatabases

This is an essential tool for your marketing, providing new homeowners, by location, income, home value and interest.

[Access](#)

Business Source Premier

Contains full text from the world's top business journals and is particularly strong in both management and marketing.

[Access](#)

International Directory of Company Histories

Provides histories of companies that are a leading influence in a particular industry or geographic location.

[Access](#)

Corporate ResourceNet

Provides access to news and articles on topics in business, banking, law, finance, management and marketing.

[Access](#)

Regional Business News

Provides comprehensive full text for regional U.S. business publications covering business, politics, and economics.

[Access](#)



Follow the Politics of Business

By Monica Harvey, Johnson County Public Library

Forget Trump's testy tweets, Hillary's emails hosted in a closet and that 14-year-old candidate Deez Nuts.

Beyond all the clamor on *Morning Joe*, you need to remember that "All politics is local" - as the late Associated Press Washington Bureau Chief Byron Price wrote in 1932.

If you own or operate a small business, what are the top legislative issues you should know about? What are the hot issues being discussed in Johnson County?

Funding, policies, healthcare, pensions, education and religious freedom are all buzz words that you've probably heard throughout the year.

For example, if State Road 37 becomes the final phase of the Interest 69 project, it will have a profound effect on businesses in western Johnson County. (Whether that is good or bad depends on whom you ask.)

On a more local level, the public investment into Downtown Franklin's infrastructure has spurred remarkable small business growth, especially with privately owned shops, offices and independent restaurants. Use of Tax Increment Financing Districts have provided unique funding for these projects. Yet, they can be politically controversial.

So where do you find out more about these topics and how they affect your business?

We asked Janice Bullman, Executive Director of the Franklin Chamber of Commerce, to share with us where to follow the politics of business, especially legislation that can impact your company. Here is what she suggests:

Attend public meetings

To learn about the workings, philosophies and plans for our cities, towns and county, I would encourage businesses and individuals to attend public meetings on a regular basis.

Get the inside scoop in your town or county at these public meetings: City and Town Council meetings, Board of Works, Development Commissions, County Commissioners and County Council. Information about meeting dates and times are listed on the government entities' websites and include an agenda and minutes from previous meetings.



Join the local Chambers

Chambers of Commerce (local and state) host round table discussions or presentations from elected officials. The Greater Greenwood Chamber of Commerce offers Business Matters Luncheons and the Legislation Matters Series for their members. These opportunities allow you to learn about key legislative issues that are important to your business and of course network with other business representatives.

Learn about the current legislative session and how it affects your business at The Franklin Chamber's Legislative Breakfasts. The Franklin Chamber also sends out a weekly eNewsletter that informs members about business related issues and Chamber opportunities.

Join the state Chamber

The Indiana Chamber does a good job of keeping members informed on legislative issues happening in Indiana and Washington D.C.

Use JCPL business resources

Johnson County Public Library offers a Business Gateway, which allows patrons access to marketing databases, online business classes and downloadable eBooks on a variety of business topics. You will also find a list of helpful links to assist you in following the politics of business.

Do your own research

These suggestions will put you on the right path to learning more about the politics of business. Don't be afraid to do your own research to find out what hot topics will affect your business.



About Bright Ideas for Business

If you are here, you probably own or manage a small business or are thinking about starting one. You undoubtedly have lots of questions about what to do and when to do it.

The Johnson County Public Library can help.

Johnson County Public Library Business Services

The library's Business Gateway includes marketing databases, online business classes and downloadable eBooks on a variety of business topics. And it's all available 24/7 from any internet-connected device. All you need is your library card!

The library also has numerous services to help small business owners and entrepreneurs, including:

- Free access to high speed Internet
- Conference rooms
- Copy and scanning services
- Business books and videos
- Online business courses, including management fundamentals, leadership, managing customer services and effective selling.
- Tax and some legal forms
- Marketing and other databases
- Research help from library staff

Partners

The Johnson County Public Library is pleased to work with our partners to make Bright Ideas for Business possible.

[Johnson County Development Corporation](#)
[Franklin Chamber of Commerce](#)
[Greater Greenwood Chamber](#)
[Discover Downtown Franklin](#)
[City of Franklin](#)

Our goal is to provide you helpful hints on owning and managing an entrepreneurial project. Each partner has lots of resources - most of them free - to help you become successful.

Our blogs and this eBook can be read on the library's website, [PageAfterPage.org](#).



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