Welcome to the Michigan Business Networking Group’s Spotlight on Business. Each week we bring you interesting and timely topics that are news worthy. We also spotlight several Michigan Businesses to help them grow. As Michigan moves from recession to recovery it is important that we help each other during these tough times. Please take a moment to read each of these businesses’ stories and work to support them. Perhaps you may not need their services at this time, but a friend or neighbor may. Please be sure to add them to your contact lists. Also be sure to check out our website www.thembng.com

Help Support & Shop At Small Michigan Based Companies This Saturday 11/27

Black Friday, the day after Thanksgiving — when retailers’ ledgers traditionally were thought to go from red ink (losses) to black ink (gains) — has been a high time for all that.

But when the shopping gets tough and tiresome, and you get stuck trying to find something right for someone special, you can usually envision a small shop and the time that shop’s owner showed you just the right thing.

It may have been a small place just off Westnedge, up on Gull Road, just off The Loop in Chicago or on the downtown Kalamazoo Mall. But you remember.

Groups charter buses for trips to the Magnificent Mile in Chicago or the big discount malls in northern Indiana.

The start of the holiday shopping season usually conjures an image of traffic backed up on South Westnedge Avenue, West Main Street, 28th Street or at one of the big malls in the Detroit area.

(continued)
For some it’s an annual ritual — finding the best deals, aggressively fighting lines of shoppers and waiting for the big stores to announce big deals.

You stopped in because the lines weren’t so long, or because you just wanted to see what they had.

Small businesses have always wanted to see more of that during the busy holiday shopping season, and this year they’re getting some help, angled at the Saturday after Thanksgiving.

It’s being called Small Business Saturday.

Promoting the day as a time to patronize community-based, independently-owned stores and their websites is American Express. Kenneth Chenault, chief executive officer of the credit card company, announced the effort on Nov. 8 in New York. He told reporters that Small Business Saturday is intended to help independent retailers compete with large businesses (who usually do well on Black Friday) and online retailers (who have been successfully promoting Cyber Monday, the Monday after Thanksgiving).

“I think it’s a wonderful idea because so many family businesses are struggling against the Big Box stores, even though the small businesses have excellent value points for consumers,” said Karen Phelps, a co-owner of Oakridge Feed, at 7035 Stadium Drive.

A 13-year-old family-owned business, Oakridge Feed sells supplies for pets and wildlife.

During the holiday season its sales of pet beds, treats and special toys rise significantly, Phelps said.

“I think it’s important for our customer base to realize the importance of supporting local businesses, because our money stays in the community,” Phelps said.

The Small Business Saturday effort works well with what Downtown Kalamazoo Inc. has long tried to do.

“We’re always pushing that Saturday after Thanksgiving,” said Vicky Kettner, community relations director for DKI. “... We’ve always positioned downtown as an alternative to the sometimes frenzied environment that Black Friday offers.”

She said the downtown is rife with independently owned shops that offer “a gentle-paced experience where there’s one-on-one contact with our local merchants.”

DKI promotes the idea of making shopping a whole-day experience, utilizing its coffee shops and restaurants.

“It offers a more relaxing pace for the person who wants to have a pleasant, more relaxed pace,” Kettner said.
How To Become An Expert or Find One If You Are Not

What’s an expert?
While knowledge is obviously an important quality of expertise, it’s only one of several factors that makes someone an expert in their field. I’ve come up with five characteristics of real experts:

Knowledge: Clearly being an expert requires an immense working knowledge of your subject. Part of this is memorized information, and part of it is knowing where to find information you haven’t memorized.

Experience: In addition to knowledge, an expert needs to have significant experience working with that knowledge. S/he needs to be able to apply it in creative ways, to be able to solve problems that have no pre-existing solutions they can look up — and to identify problems that nobody else has noticed yet.

Communication Ability: Expertise without the ability to communicate it is practically pointless. Being the only person in the world who can solve a problem, time after time after time, doesn’t make you an expert, it makes you a slave to the problem. It might make you a living, but it’s not going to give you much time to develop your expertise — meaning sooner or later, someone with knowledge and communication ability is going to figure out your secret (or worse, a better approach), teach it to the world, and leave you to the dustbin of history (with all the UNIX grey-beards who are the only ones who can maintain the giant mainframes that nobody uses anymore).

Connectedness: Expertise is, ultimately, social; experts are embedded in a web of other experts who exchange new ideas and approaches to problems, and they are embedded in a wider social web that connects them to people who need their expertise.

Curiosity: Experts are curious about their fields and recognize the limitations of their own understanding of it. They are constantly seeking new answers, new approaches, and new ways of extending their field.

How to become an expert
Sometimes becoming an expert just kind of happens, without really trying. But most of the time, we carefully pursue expertise, whether through schooling, self-education, on-the-job training, or some other avenue.

There’s no “quick and easy” path to expertise. That said, people do become experts every day, in all sorts of fields. You become an expert by focusing on these things:

Perpetual learning: Being an expert means being aware, sometimes painfully aware, of the limitations of your current level of knowledge. There simply is no point as which you’re “done” learning your field. Invest yourself in a lifelong learning process. Constantly be on the lookout for ideas and views both within and from outside your own field that can extend your own understanding.

Networking: Build strong connections with other people in your field. Seek out mentors — and make yourself available to the less experienced. Also, learn to promote yourself to the people who need your skills — the only way you’ll gain experience is by getting out and doing.

GM has a new chief financial officer, former Microsoft executive Chris Liddell, a hard-charging executive who’s known for making changes. But GM may still have a problem.
Practice: Not just in the "gain experience" sense but in your the "practice what you preach" sense. you wouldn’t trust a personal organizer who always forgot your appointments, or a search engine optimization expert whose site was listed on the 438th results page in Google, right? Your daily practice needs to reflect your expertise, or people will not trust you as an expert.

Presentation skills: Learn to use whatever technologies you need to present your expertise in the best possible way. And by "technologies" I don’t just mean web design and PowerPoint, I mean writing, drawing, public speaking — even the way you dress will determine whether you’re taken for an expert or a know-it-all schmuck.

Sharing: 10 years ago, nobody knew they needed expert bloggers on their staff to promote themselves. 5 years ago, nobody knew they needed SEO experts to get attention for their websites. A handful of early experts — experts that, in some cases, didn't even know what they were experts in — shared enough of what they knew to make people understand why they needed experts. Share your knowledge widely, so that a) people understand why they need an expert, and b) you don’t become a one-trick pony who is the only person who can fix a particular problem.

How to identify an expert

The sad fact is, there are a lot of people out there passing themselves off as experts who aren’t experts at all — who may not even be competent. How can you tell if someone’s putting you on?

It can be hard to tell the fake experts from the real ones; many fakes have a great deal of expertise in the field of coming off as an expert! But here are a few things to look for:

Commitment: Experts are enthusiastic about their fields of expertise. It’s the only thing that keeps them growing as an expert. Look for serious, obvious commitment to the field. Experts don’t have to do what they do, they get to.

Authenticity: A real expert doesn’t need to scam anyone to sell his/her services. S/he practices what s/he preaches. If you feel that someone is trying to pull one over on you, find someone else.

Openness: Expertise speaks for itself. Trade secrets are for people who aren’t confident in their abilities that fear you won’t need them if you know what they’re doing. (This does not apply to magicians, who are special.) If someone is unwilling to explain to you what they’re doing, move onto the next expert.

Open-mindedness: Experts are always looking for new approaches to the problems they’re good at solving. They should also understand the mistakes that non-experts make, and why they’re mistakes. If your expert is dismissive when you explain what you thought might be the problem, it usually means they think they have all the answers. Real experts know they don’t.

Clarity: An expert should be able to explain to you exactly what they’re doing and why. While every field has its own jargon, any real expert can describe their work without using it — jargon is useful within a field as a kind of short-hand for complicated concepts or procedures, but has no place when dealing with people outside the field. If they can’t say what they’re doing in language you understand, there’s a good chance they’re either a) trying to rip you off (think "shady auto mechanics", here) or b) they don’t really understand what they’re doing or why.

I’m sure there are things I’ve left out of this meditation on expertise. What qualities do you think make someone an expert? What would you tell someone setting out to become an expert at something? And how do you tell if someone’s a real expert, or just a snake-oil salesman out for a quick buck?

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Business Networking To Increase Profits

1. For most independent professionals, effective networking should be a driving force, if not the central component of their marketing efforts. It’s not what you know but who you know that gets you in the door. Over time effective networking can generate a steady stream of referrals and help your business grow. Your networking strategy can largely replace cold calling, advertising and other less productive marketing efforts.

2. Most people lack an understanding of how to network to fuel business growth or further their careers.

The result is that most people spend too much unproductive time networking with friends and colleagues and have little to show for their efforts. If you’re an extrovert, meeting lots of people may be your idea of fun. If you’re an introvert, it can be a struggle unless you understand how to network to get more clients. For most people, networking without a clear strategy is like investing by throwing darts at the stock page blindfolded.

3. The primary objective of networking should be gain an understanding of others’ concerns and problems.

Then you can make quick assessments as to whether they would have any interest in the solutions you provide. The objective of networking is not to expound on your credentials. Most people waste the few precious moments they have with new and existing contacts by focusing on themselves. Better is to spend most of that time asking questions and collecting information.

4. There are many effective ways to network, some far more productive than the typical personal conversation. Its more useful to:

- Have a succinct “elevator speech”, a 30 second description of the problems you solve, is an essential networking tool.
- Use questions to identify individuals primary concerns and at least one piece of personal information.
- Refer your contacts to people in your network who can solve their problems. The benefit of this approach is twofold. First, you’ll be seen as a problem solver, and second, those people who benefit from your referrals are more likely to provide you with referrals in return.
- Provide valuable information on a regular basis for free. A weekly or monthly newsletter is one way to establish your credibility. When this missive provides solutions, it will be shared by people in your network, further lengthening your list of contacts.

5. Most people rely on serendipity for results. It certainly doesn’t hurt to let people you meet know about the types of problems you solve, but if you want to get better results and increase business, target your networking. Identify the people you want to make contact with, whether prospects or potential marketing alliance partners, and make carefully researched efforts to build relationships. This approach takes more time on your part, but it gets results.

6. Your networking efforts will be a waste of time without effective data management. When you meet or contact people, enter the information you learn into your contact management software; make note of their interests, what you’ve shared with them, and when and how to contact them next.

7. People have short memories. Follow-up regularly with members of your network or they’ll forget you exist and more importantly they’ll forget that you are the best person to solve their financial, legal, human resource, design, or other problems.
What is Not Covered Under A Personal Auto Policy?

Not everything is covered under a personal automobile policy. Some of these exclusions for coverage may seem ridiculous, but your insurer wouldn’t bother to exclude them if they never occurred.

- Racing – you are never covered for liability resulting from preparing for, practicing or actually racing your car. This includes speed contests where you are not competing directly against another vehicle.

- Other vehicles you own or that are available for your use regularly which are not listed on your policy. This exclusion seeks to ensure you pay premiums for all cars you own or regularly use by not covering your liability for them (unless you specifically list them on your policy). If you drive your roommate’s car everyday, you would need to be covered under your roommate’s insurance for liability.

Also, if you cause an accident while driving a car you own that is not listed on your policy, you wouldn’t have coverage. Please note, if the car you are driving is temporarily replacing your owned car which is listed, or a new vehicle you purchased, you have coverage for a specified amount of time, usually not longer than a couple of weeks. Always try to inform your insurer of new purchases or temporary substitutes as soon as possible.

- Similar to the above, vehicles owned by a family member that are regularly made available for your use, unless they are listed on your policy, are not covered for liability.

- Liability that results from nuclear energy is not covered by your personal auto policy.

- Vehicles with less than four wheels or not made for use on public roads are not covered. For example, a three-wheeler or golf carts. These vehicles are typically covered under a homeowner’s policy. Whether or not you own a home, some insurers allow you to endorse your policy to include these vehicles.
• Public or Livery Conveyance – This exclusion states you are not covered while using your vehicle to transport people or products with your vehicle for a profit. The insurer expects you to get a commercial auto policy for this coverage. Some examples include limousines, taxi cabs, church vans, pizza delivery, newspaper routes etc.

• Any other business use of a vehicle is not covered. As mentioned above, you would need a commercial auto policy for liability coverage on a commercial vehicle or a truck. Personal auto, pick ups, vans, and trailers being used with a covered auto are still covered.

• You are not covered for any intentional injury or property damage you cause. Yes, I am referring to road rage. This exclusion proves you are not the only person thinking of ramming the driver doing 45 mph in the left lane on the highway. If you attempt to live out this fantasy, you will not be covered.

• Your personal property is not covered while in your car. These items are covered in a homeowner’s policy under “personal property.”

• Any non-factory installed audio/video equipment (speakers, antennas, TVs) found in the vehicle is typically not covered in the event items are damaged or stolen in an accident.

As always, every policy is different and this article aims to discuss the basics. Call your independent agent or direct insurer regarding your specific policy if you are ever unclear about anything.

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Whether you’re a parent planning for a child’s education or a small business owner poised for growth, one thing’s for certain — there’s not much you can control about the future. And when you add the backdrop of a turbulent economy, it may be difficult to even think about making long-term plans for yourself, your family or your loved ones.

But one key to moving forward may be securing a level of financial protection against life’s uncertainties, for however long you need it. Term life insurance can help provide that protection.

As many households are juggling multiple obligations including mortgages, auto loans and educational expenses, the prospect of leaving loved ones burdened with those responsibilities can be particularly overwhelming. All these concerns can be addressed in ways tailored to what you and your family can afford. Term life insurance provides coverage at a level you choose, for a period of time you designate. For young families or single parents, term policies are an accessible path to security. And, as your financial circumstances change in the future, a term policy can be easily upgraded to permanent insurance to cover your long-term goals and dreams.

Let’s face it. You can’t be prepared for everything. But a term insurance policy might help you plan for more than you realize.

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This educational third-party article is being provided as a courtesy by Paul E. Compeau. For additional information on the information or topic(s) discussed, please contact Paul E. Compeau at 248.672.6588

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How Can I Get The Debt Collector To Stop Calling Me?

How can I get the debt collector to stop calling me? This is the golden question that is on everyone’s mind who is drowning in debt. As my good friend, DUI Attorney Bill Maze once said “just stop paying the phone bill.”.

The main law that governs debt collectors is the Fair Debt Collection Practices Act (FDCPA) and is enforced by the Federal Trade Commission (FTC). This Act prevents the debt collectors from unfair, abusive and deceptive means to collect a debt from you. Mainly, this Act only applies to debt collectors who are collecting a debt for someone else and not the owners of the debt themselves. The Act only applies to consumer debt, and not debt you incurred to run a business.

Under the Act, a debt collector cannot contact you at inconvenient times, before 8 AM or after 9 PM (unless you agree to have them call you before or after these times) and the debt collector cannot call you at work after you tell them (orally or in writing) that you can’t accept calls there.

The debt collector may not call someone else about your debt, unless it is to find out where you are, and then they may contact the third party only once.

How can I get them to stop calling me?

If you want the collector to stop calling you, tell them-in writing. The best way is to send the letter, stating that you want the contact to stop. Send this letter certified mail, return receipt (the little green card at the Post Office) so you have proof you told them to stop calling you (the debt collectors are not above lying about not getting the letter).

The debt collector may still call you, but only to tell you that there will be no further contact and to let you know that the collector will take specific action against you, like filing a lawsuit.

Remember, sending the debt collector the letter does not get rid of the debt you owe and they still can sue you for the debt. The letter only stops them from contacting you.

A bankruptcy attorney can stop the collection process by filing bankruptcy, either Chapter 7 or Chapter 13. Once your case is filed, and they have your bankruptcy case number, this is your “golden ticket” for the collectors to stop calling you. You are under the protection of the bankruptcy laws and no one can contact you. They can only contact your lawyer.

When a collector calls you, give them your bankruptcy case number, our name, and our phone number. Tell them that they are not permitted to contact you anymore because of the Automatic Stay. Keep a note book and document the creditor, date and time they called. Then if they call again, you let your attorney know and they will take care of them.

Kevin is a life-long resident of Michigan, having been born and raised in the Detroit area. He attended Oakland University and graduated with a Bachelor’s degree in Public Administration. From there he enrolled in the University of Detroit-Mercy law program. He received his Juris Doctorate in 2004. He is admitted to practice in Michigan and United States District Court for the Eastern District of Michigan. He can be reached at (586) 439-4297 and his websites are www.johnsonwilk.com and www.johnsonwilk.net.
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- School cancellations
- Sick child
- Emergencies
- Work-from-home day
- Job interviews

- Recurring care needs
- In-home childcare after preschool or kindergarten
- After-school activities
- Afternoon-or midnight-shift
- Mother’s helper

Extended Care

- Week-to-week
- Live-out
- Live-in

- Travel
- Domestic
- International

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On behalf of Emergency Restoration I am pleased to announce we have expanded a new electronics division that offers electronic repairs for maintenance, and all your restoration needs as a result of an unplanned emergency. They also can help with data retrieval and more.

For more information contact John David (President) or Al David (Vice President) at 248-299-4500. The business is located in Oakland County at 1358 Rankin Drive, Troy Michigan 48083.
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If your business would like to be featured in the Michigan Business Networking Group’s weekly e-newsletter, please send an e-mail describing your business and provide your contact information to spotlight@roninsureme.com. **We will spotlight several businesses on a weekly basis at no cost. The goal is to help Michigan businesses continue to grow in 2010!**

Also if you would like to share with other members networking techniques that have worked for you, we will be happy to share the article and provide you with credit. This would be a little extra free marketing for your business.

Sincerely,

Ronald Dwyer

Ronald Dwyer
President
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