



NEBA News

www.NEbusiness.org

March-April 2008

Amendment One

Following are notes from the meeting with guest speaker Preston Scott at the January NEBA meeting. He discussed the Amendment one issue which has since been passed. We can at least say Leon County residents were informed and educated by the outcome of thier vote and we wonder what hap-pened to the rest of the state.

by: Jim Ashlock

Reasons to oppose the Amendment One property tax constitutional amendment were outlined January 8 by Preston Scott, host of the WFLA 100.7 AM "Morning Show," at NEBA's first meeting of 2008.

A capacity crowd at Lucy Ho's restaurant heard Scott explain that the proposal, which voters were to decide Jan. 29, would merely perpetuate inequities in the property tax formula and would do nothing to jumpstart Florida's economy as Governor Crist claims.

"Maximum savings would be about \$180 a year," Scott said. "Would that jumpstart our economy?"

Furthermore, he said, putting the proposal in the constitution



L to R: Bill Moore, Preston Scott, Bryan Desloge, Anna Johnson

would freeze any moves to reform property taxes for 20 years or more. Even the current system, which limits property tax increases to 3% annually under Save Our Homes, is a burden to retirees on fixed incomes.

"No matter what happens, your taxes go up 3% every year. But your income doesn't," he said. Even making the 3% cap portable for those moving to other homes would not correct inequities in the system. He said he was already paying \$2,000 more in property tax than his neighbor simply because of the different times the homes were purchased.

Scott, who is also a church minister, spiced his talk with religious terminology and revival-like zeal. He called for overall reform of current government practices, and resistance to expanding regulatory influence on our lives.

"I believe in zero property taxes," he said. "What we need is budget reform, not tax reform."

He condemned the practice of government agencies of frantically spending budget surpluses at the end of fiscal years, simply to prevent the surplus from being counted against the following year's appropriation. Such waste should be eliminated, he added.

Scott stressed that if Amendment One is defeated, we need to come up with something better that achieves reform and reverses current trends.

"We have forgotten that elected officials work for us," he said as a preamble to a call for the public sector assuming responsibility for things now handled by government.

He wants, for example, churches and other private enterprises to take on greater coverage of social services and similar tax-supported entitlements, such as health care.

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For additional information phone Maureen Thompson at 850-668-0948 or Nancy Burns at 850-922-3331

IRS Tax Phishing Scam

It's tax season and the crooks are out phishing, don't get caught!

A security flaw on a US government website has been exploited by a phishing scam claiming to be an IRS refund notification. The phishing email claims the recipient is eligible for a tax refund of \$571.94. The email then tries to gain credibility by instructing recipients to copy/paste the url rather than clicking it. That's because the link actually does point to a page on a legitimate government website, <http://www.govbenefits.gov>. The problem is, the page being targeted on that site allows the phishers to 'bounce' the user to another site altogether.

The text of the email claims "You are eligible to receive a tax refund for \$571.94" and instructs the recipient to access the link provided in the email. The IRS tax refund phishing scam email also reads, "12 days left to apply for your refund. You may not receive your refund as quickly as you expected. A refund can be delayed for a variety of reasons. For example, a name and Social Security number listed on the tax return may not match the IRS records. You may have failed to electronically sign

the return or applied after the deadline." The email then claims, "This email has been sent by the Internal Revenue Service, a bureau of the Department of the Treasury.

While at first glance the IRS tax refund phishing scam may seem clever, it shouldn't fool savvy users. First, the IRS doesn't use email to correspond with tax payers regarding refunds. Second, the redirect (?url=) can be plainly seen in the link. And third, any link received in email that has obfuscating characters should be viewed with suspicion.

Both the targeted page and the redirected site have since been removed but the security flaw itself reportedly still exists. This means that while the original IRS tax refund phishing scam may no longer function, similar scams could soon follow.

If you receive an email from any source that leads to a site requesting personal or financial information, stop and think. Contact the company in question (i.e. your bank, the IRS, eBay, or whomever the pretend sender is) by conventional means (phone, letter, personal visit) and verify that the information in the email is indeed valid. Chances are, it is not.

Source: <http://antivirus.about.com/od/emailscaams/a/irsphishing.htm>

How To Get Repeat Customers: 7 Steps

“Don’t be a stranger now.” You’ve surely heard that expression, a most hospitable one. But for small business owners, a returning customer is essential to survival.

For the entrepreneur, it’s important to understand how to build a base of customers who return to your business time and again. Here are seven ideas and strategies to consider:

1. Repeat customers cost less than new ones. Studies show that it’s less expensive to bring existing customers back than to attract new ones. It makes sense, considering the expense of advertising, marketing, media and other tools necessary to lure new customers. Also, getting a new customer’s attention can often be a matter of timing.

2. Repeat customers are walking billboards. If a customer comes back to your business, chances are pretty good that she liked what she saw the first time around. And, from there, chances are she’s going to spread the word—publicity that comes free of charge to you.

“Recent estimates put each person’s circle of influence at between 50 and 300 people. Imagine the time it would take a sales rep to generate 300 potential prospects,” says Jay Lipe, author of *The Marketing Toolkit for Growing Businesses*. “Yet by connecting with a repeat customer, and finding ways for them to communicate with their circle of influence about your company, you’ve just expanded your sales

force, without incurring additional overhead.”

3. To build repeat customers, be consistent. On the surface, a solid base of repeat customers might seem little more than a matter of providing excellent service or products. True, but excellence cannot be a hit or miss proposition—repeat customers return because their experience is consistently solid. Drew Stevens, author of “Gold Medal Customer Service”, cites three companies that are icons of consistency:

- Starbuck’s Coffee (“They always hire excited and passionate baristas. It’s no wonder that consumers don’t mind paying a premium for coffee.”)
- Southwest Airlines (“Decreases the cost of flying with a consistent fee.”)
- McDonald’s (“Offers fast, reliable and efficient service in any city.”)

4. Hire the right people. Since your employees are on the front lines, their demeanor and interaction with clients can cement relationships that bring customers back to your business.

5. Know your customers well. It’s hard to build repeat business if you don’t know what your customers value. One way to do that effectively is through customer relationship management (CRM) software.

6. Keep it personal. By definition, a repeat customer is someone you get to know. Nurture that by keeping your relationship as personal as possible. For instance, get to know customers by name

“Connecting on a personal level

with customers is one of the best competitive advantages there is,” says Vest. “Everyone loves it when they go into a coffee shop and the server remembers their name and their favorite beverage.”

7. Stay in contact. Encourage repeat business by staying in touch with your customers through a blog, newsletter or some other vehicle that affords ongoing communication.

“We send a handwritten thank you to customers with orders over a certain amount that includes a discount on their next purchase,” says Heather Ledebor, owner of Mom 4 Life, an Athol, ID. provider of clothing and other goods for parents and children.

Source: www.Microsoft.com

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“We are close to creating an electorate fully dependent on government,” he warned.

He said more organizations with energy and philosophies like NEBA are needed to turn things around. “This group was instrumental in defeating the health care issue (a county proposal to raise sales taxes to fund indigent health care),” Scott said. “You should be proud of that. Because of what you did, the county commission was forced to consider alternate ways to address health care other than merely raising taxes.”

In the audience were County Commissioner Bryan Desloge and Property Appraiser Bert Hartsfield.

Calendar

NEBA meetings are held on the second Tuesday of each month at Lucy Ho's-
1700 Halstead Blvd.
from 1:00 p.m.- 2:00 p.m.
Cost is \$9.00 per person

March 11- AI Simpler, Simpler Solar Systems, Inc., topic- pros and cons of solar energy for businesses and residences.

April 8- Political Forum- TBA

May 13-Political Forum- TBA

Farewell President Rich Blankenship

With the start of 2008, we have welcomed a new President to NEBA. We wish to thank the outgoing President, Rich Blankenship, for his many contributions to NEBA this last year. He has succeeded in maintaining a top notch association and a membership of over 100 businesses.

We wish you the best in your endeavors and look forward to working with you on the board next year.

From the 2007 Officers and Board of Directors

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