



SAHOA

MAY 2006
Vol. 11 No. 5



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"SAHOA is a tax-exempt organization dedicated to supporting current and future small owner operated businesses in the SE CT area"

SAHOA VOICE

Newsletter of the Small and Home Office Association

April Meeting Recap

Our April meeting was a very productive work session for attending members. **Anthony Cronin**, our guest speaker for the evening, had to postpone his visit until the June meeting. In addition, we learned that **Peggy Lakowsky** has resigned as our President. The evening was well-spent reorganizing under a new President, and discussing plans for the future of our organization.

May 10th Meeting Dillan's, Norwich

Our next meeting will be held on May 10th, 2006 at 6 p.m. at Dillan's in Norwich. Dillan's is located at 78 Franklin Street, downtown. From I-395 N, take exit 80E, turn right off the ramp onto route 82. Go to the end of route 82 (across from Dunkin' Donuts), and turn right onto Chelsea Harbor Drive. Go straight through the first two intersections, and turn right onto Main street at the third set of lights. Quickly move to the left lane, and make a quick jog left onto Franklin street. Dillan's is on your left, after you pass Bath street and The Norwich Bulletin. There is

a parking lot across from Artspace, as well as on-street parking.

We will be ordering from the menu. Please call Kathy Pooler at (860) 889-2893 to RSVP for the next meeting.

Our guest speaker for the evening will be **Will Morrissey**, owner of Pier 76 Promotions, an advertising specialty business. His presentation will include a checklist of points to consider when targeting your audience with promotional products. He will also have a surprise for members, so be sure to attend this important meeting.

Here Come Da Prez!!!

A greeting from your newly elected president, Steve Ingle

Greetings! In a weak yet inspired moment at our last meeting, while consuming perhaps one beverage too many, I agreed to run and was immediately elected SAHOA president. Gadzooks! I last held that title in a previous millennium, and I hope what time has taken away in energy and brain cells has been replaced with a modicum of sagacity. I will have a hard time filling Peggy's shoes, not just because her feet are a lot smaller, but because she did such a great job as SAHOA's president.

Seriously, I am very excited about the next year. Due to the dedicated efforts of several members SAHOA continues to grow as an organization and is helping to get the voices of small and home-based business owners heard. I look forward to seeing everyone at the May 10 meeting, and I know Will Morrissey's presentation on marketing with specialty advertising will be very interesting.

See you there!

Membership Directory

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Home made authentic Portuguese sweet
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Providing fast, reliable and affordable
Internet access and technical support
since 1996. High speed DSL, 56k dial-up
access, Domain Hosting & E-mail, Web
Mail, Spam Filtering, Frame Relay/T1
Connections, Server Co-Location, Cisco
PIX Firewall/VPN installs.

Honorary Members

Tony Cronin
The New London Day

Hon. Rob Simmons
U.S. House of Representatives

Peter Pappas
CSBDC

Thomas Sheridan
Chamber of Commerce of SE CT

Hon. Edith Prague
Connecticut State Senate

Diana Urban
Representative

4th Annual Montville Business Showcase

The Montville Division of the Chamber of Commerce of Eastern CT will hold the 4th annual Montville Business Showcase on Tuesday, May 16th from 1-6 at the Town Hall in Montville. Lunch will be provided by Montville Youth Services. The event features booth displays and product demonstrations, as well as Montville Special Chorus and Jazz Band performances. There will also be a Power Networking Chamber

Member Reception 4:00 to 6:00 p.m., and an appearance by Cutter, the Connecticut Defenders Mascot.

SAHOA will have a booth, and all members are encouraged to bring something to display to our next meeting on May 10th. If you are interested in volunteering to tend the booth for a hour or two, please contact Kathy Pooler.

Dues are Due

Annual dues for all many members are due by the May meeting. This year, there will be no increase in dues, which are \$45. Please make checks payable to SAHOA. If you cannot attend the meeting, you may mail your check to 598 West Main St., Suite #7 Norwich, CT 06360. SAHOA members may also renew their membership dues by simply clicking a PayPal button on the home page of our website, www.sahoa.org. You do not need to have a PayPal account to use this feature, you can use a credit card as well. Annual dues cover the cost of guest speakers dinners, brochures and business cards for the group, office supplies, and miscellaneous operating expenses.

Connecticut Small & Minority Business Showcase

On Thursday, April 6th, several SAHOA members participated in the Connecticut Small & Minority Business Showcase at Ocean Beach in New London. **Kathy Pooler** and **Dianne Daniels** both had booths for their businesses which attracted much interest. SAHOA's booth was tended throughout the day by **Kathy Pooler**, **Paula Jordan**, **Geoff McLean**, **Peter J. Crowley**, **Dianne Daniels**, **Mary Soares**, **Laurin Killian**, and **Leslie Olding**. There were several interesting displays and demonstrations throughout the day, as well as

seminars on topics of interest to business owners. The day ended with a challenge to book appointments from Victoria Hughes, and a performance by the USO.



Clockwise from top left: Kathy Pooler tends her booth at the Small & Minority Business Showcase at Ocean Beach on April 6th. Peter J. Crowley strikes a pose. Dianne Daniels does a color draping, and Kathy Pooler chats with a visitor.

Beware of Pitfalls

Protect yourself and your home-based business

by Judy Gedge

Reprinted from Hartford Business Journal

If you've just joined the ranks of home-based business owners, you've probably invested a bundle of time and energy in setting up your home office. Now that you've got the combination fax/answering/coffee machine plugged in, you'll be focused on bringing your first client in the door. But keep in mind that making sure your business is properly structured is just as important as arranging the layout for that new office.

Every business has risks associated with it – even home-based businesses. Is it possible customers could be injured by using (or misusing) any products you sell? If you're providing consulting services, could something go wrong? Maybe a client will misunderstand your advice and claim her business suffered because she implemented your recommendations. And even if you don't expect clients to make regular trips to your office, what about the UPS delivery man? What if he trips on the front porch while delivering your new Gateway computer? These are just a few examples of potential lawsuits in the making.

To properly structure your business, your first job is to identify the risks associated with your particular business. Once you've done that, you can decide how comfortable you feel in exposing your personal assets to those risks. If you're comfortable with it, then you may well decide

to stay as a sole proprietor. But if you decide you'd rather not risk your savings, the answer is to form a corporation or limited liability company (LLC).

By doing business as a corporation or an LLC, it is the assets of the entity that are exposed to the risks of the business while your personal assets are protected to the maximum extent afforded by law. Either entity will provide you protection from personal liability – but the corporation and the LLC are treated differently for purposes of corporate income tax. So, you'll want to see whether the corporation or LLC will work best for you.

If you're planning to get started in business and form a limited liability entity later – beware. There are major drawbacks to this plan.

- \$ First — Once your business takes off, you won't have the time or energy to focus on re-structuring it. The forces of inertia can be very strong and it will simply be easier for you to continue as a sole proprietor.
- \$ Second — Changing to a corporation or LLC after you've been in business you did when you first started out. You'll need new business cards, new letterhead, new checks, etc., all reflecting your business is now a limited liability entity.
- \$ Third — Even if you eventually form a limited liability entity, it does not provide retroactive protection. Your personal



assets will always be exposed to satisfy any pre-formation liabilities.

You owe it to yourself to make sure that your home-based business is properly structured. Your best bet is to consult with an experienced small business attorney who can help you identify and evaluate the risks of your specific business. Then if you decide to form an entity of limited liability, your attorney can help you choose the entity right for you and can handle all the legal requirements of setting up your business.

You'll also want to make sure you've got appropriate liability insurance for your home-based business. At a minimum, check with your insurance agent to see if your homeowner's policy provides protection for your business. If not, you can usually add an inexpensive rider to your policy. In addition, it's important to find out what kind of liability insurance is available for your particular business. A knowledgeable business insurance agent should be able to help in this area. Combining the benefits of a limited liability entity with appropriate in-

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Beware of Pitfalls

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insurance is the best protection available for your home-based business.

Does your town have any restrictions on home-based businesses? Every town in Connecticut has its own set of zoning regulations. You can get a copy of the regulations from your local town hall. Look at these regulations closely to find out if there are any restrictions that would affect your home-based business. Generally, the regulations address issues like business signs, parking and the number of employees. Also, if you live in a condo you'll want to check your condo documents to see if there are any restrictions affecting a home-based business.

And don't overlook state and local licensing requirements. Connecticut's Department of Economic Development can help you identify what licenses you may need for your home-based business.

Structuring your business properly and making sure you're in compliance with applicable laws will put your home-based business on a sound legal footing.

Judy Gedge is an attorney in West Hartford, CT.

MERG Legislative Event

On Wednesday, April 26th, several SAHOA members made the trip to Hartford to participate in a reception for legislators at the Connecticut State Capitol Building. **Mary Soares** brought plenty of her sweet bread for attendees to sample. **Kathy Pooler, Peter J. Crowley, Leslie Olding, and Laurin Killian** also attended. We had a rare opportunity to watch

hearings and voting, and chat with legislators during their break. We also heard brief addresses from State Comptroller, Nancy Wyman, Representative **Diana Urban, Leslie Gabel-Brett**, of Universal Health Care Foundation of CT, and **Donna Wertenbach and Dennis Brown**, co-founders of MERG.



Clockwise from top left: Mary Soares poses with Rep. Diana Urban at the MERG reception at the Capitol on April 26th. Laurin Killian tends the exhibit in the main concourse, Peter J. Crowley and Kathy Pooler chat, Mary Soares watches as her bread gets a taste.

A Note of Thanks

We'd like to thank outgoing President Peggy Lakowsky for her many years of dedicated service to SAHOA. Peggy recently had to resign as our President due to severe time constraints, which many of us can certainly understand. Peggy was first elected President of SAHOA for a two-year term in 2003, and graciously agreed to continue after that term expired.

Peggy asked us to pass along her appreciation to everyone for their service, and she looks forward to continuing as a active member of the organization. She is happy to have Steve return as our President, and wishes him the best of luck.

ADDRESS CORRECTION REQUESTED

SAHOA
598 West Main Street #7
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Next Meeting MAY 10TH See You There!

Send us your news!

SAHOA Voice editors want to hear from you!

Send us your news, updates, promotional information, sale notices, or anything else you think would be of interest to SAHOA members.



MEMBER MEETINGS

2nd Wednesday of every month
meeting places are
announced monthly
6:00 - 6:30 Network
6:30 - 7:30 Dinner
7:30 - 9:00 Speaker/Meeting
Please RSVP to Kathy, 889-2893
Kathy@Publicationsplus.com

MEMBERSHIP POLICY

Annual dues of \$45 made payable to SAHOA. The fee for non-members attending meetings is \$5.

NETWORKING

We will have a table set aside for members to leave business cards or brochures about their businesses. The table will be available at future meetings so don't forget to bring your brochures, literature, business cards, etc.