



# SAHOA

NOVEMBER 2006  
Vol. 11 No. 11



## Happy Thanksgiving

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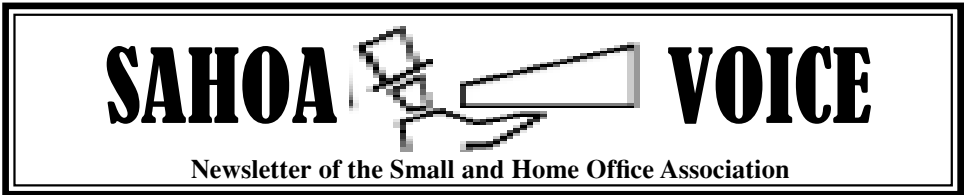
Denise Adamik  
Treasurer

Geoff McLean  
Secretary

### Committees:

Kathy Pooler  
Leslie Olding  
Newsletter Editors

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



## October Meeting Recap

Our October meeting at Dillan's featured a lively and informative discussion led by **Kathy Barry-Shannon**. Kathy brought along an interesting assortment of easy-to-care-for plants suitable for nearly any office space. She offered tips for maintaining our plants, and she fielded questions about common problems many of us have with our existing plants.



## November 8th Meeting ArtSpace - Norwich

Our next meeting will be held on November 8th, 2006 at 6 p.m. in the gallery at ArtSpace in Norwich. ArtSpace is located at 35 Chestnut 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. ArtSpace is on your left, directly across the parking lot from Dillan's. There is on-street parking on Franklin and Chestnut Streets.

Caesar Diavlos will provide food, including sandwich wraps and salads. SAHOA will provide beverages. The fee for dinner is \$10/member. Please call Kathy Pooler at (860) 889-2893 or email Kathy@publicationsplus.com to RSVP. Our guest speaker is member **Peter J. Crowley**. His presentation is "How to Sell More."

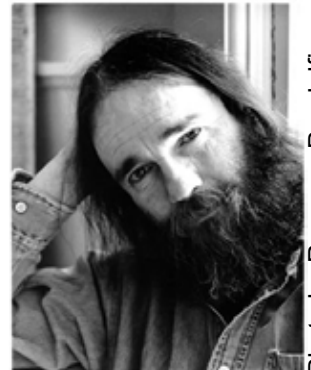


Photo by Roxanne Pandolfi

### How to Sell More

As an artist, **Peter J. Crowley** now spends more time promoting his work than he does creating it. All small business owners must aggressively sell themselves, yet few of us devote enough time to this most important task. Join us in the gallery at ArtSpace on November 8th for a very special evening on art and ideas. You'll hear tips on the many unique ways Peter successfully promotes his art and himself. Peter will discuss his overall marketing strategy, and offer tips for developing niches. In addition, there will be resident artists on hand to show their work, and offer other marketing ideas.

## Membership Directory

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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



## **Deducing the Deductibles**

### **by Lorraine Leonard, Lorraine Leonard Accounting**

As the year end approaches, we are beginning to think about how best to get our files together for the preparation of our income taxes. As the owner of a bookkeeping business, which I operate out of my home, I am frequently asked about the deductible expenses such as rent/utilities, auto and medical expenses. Below I have outlined some useful information to help clear up the confusion on these three areas.

#### **Q. Is any or all of my rent deductible?**

**A. Yes.** A portion of your rent is deductible. This is based on the total amount of the rent you have paid and what square foot percentage of your house/apt. is used for your business. First determine the total square footage of the house or apartment you rent. Then determine the square footage of the space you use for the business.

Divide the business space into the total rental space and multiply that by the amount of rent you pay monthly. This will give you a monthly amount to account for as rent.

#### **Q. Are my utilities deductible?**

**A. Yes.** Using the square footage percentage you calculated for the rent, multiply that by the amount of your utility bill to get to your monthly utility expense. You need to do this every month as the utility bill amount can change monthly whereas the rent usually stays the same. Both the utility and rent expense should be recorded monthly.

#### **Q. Can I deduct for both mileage and gas/maintenance expenses on my car?**

**A. No.** If you deduct for reimbursable mileage then you cannot deduct for gas or repairs and maintenance expenses. Mileage is a solo expense. To determine which of the two is a more profitable expense, calculate the expenses on a weekly basis. Calculate your mileage for the week using the current mileage rate. It can be found on [www.irs.gov](http://www.irs.gov). Gas prices change and sometimes the mileage rates change based on them. Once you have decided which way is best for you, stay with that calculation. You must use one calculation or the other for the whole year.



#### **Q. Are all medical costs deductible?**

**A. No.** Only the medical costs you pay out of pocket. You can claim 100% of any insurance premiums and any out of pocket medical expenses paid during the year. Any payments paid on your behalf by an insurance company are not deductible. The insurance plan must be established in your business.

Two things to remember.... (1) Keep copies of any paperwork you have which pertain to any expenses incurred so you can track them at any time. For mileage, keep a record book showing the starting and ending mileage of each trip. (2) The total of all of the expenses you deduct cannot exceed your net profit.

## **Upcoming Speakers**

The following speakers have confirmed to address our group in 2007:

#### January 10th:

Laura Rowe, Procurement Specialist, CT Procurement Technical Assistance Program

#### March 14<sup>th</sup>:

Peter Pappas, Connecticut Small Business Development Center.

Topic: Making a Good Business Great.

#### TBD

Lynn Borzillo, New England Acupuncture and Oriental Medicine.

Topic: Preventing Repetitive Strain Injuries with Ergonomics

## VERTICAL TOWERS

by **Geoffrey McLean, McLean Research Associates**

**Definition:** A Vertical Tower is when a company hides its proprietary information such that no one can modify it. So called because they are impossible to climb or gain access to.

Think about this definition. Have you encountered any Vertical Towers? I did, and I would like to share with you why these things are bad and how you can avoid them in your own business.

Recently I suffered a severe case of spyware on my Windows (yikes!) box. After running every spyware removal program I could get my hands on, I decided I'd better just start over and erased the drive.

After reinstalling all my software I discovered one company had a special code which I entered, but it would not accept. So I went to the web site and dutifully re-registered the product - even though I could see in another section of the site where I had already registered it.

I got a new passcode, entered it in and thought all was well. No, I needed another code to access certain features of the code. My old code would not work, so back to the site again. Now because my passcode had changed I could not access

my account to get a new code for the features I had already bought even though I could see my information and the feature set. So resorting to online chat and emails, I finally got a case assigned and waited for four days to get my new code to access the features. In the meantime, the promised email with the new code never came and I just happened to browse their site looking for a complaint department when I came upon a section where it listed my case and that it had been solved, and by the way, here's your code.

This is a case of Vertical Tower to the extreme. Each "division" of the company has its own passwords for a common user ID. So as I go from one section of the web site to another, although my user ID stays the same, I need different passwords. HUH?

Also within the company, they couldn't access their own information. The support staff had no way to access my information. What's a help desk for anyway?

This also applies to just about any product. If you want happy customers you accept their feedback and modify your product to help them use your product \*more\*. Because after all you are in the busi-



ness of selling your product. More use should equal more loyalty, free advertising, and more sales.

Software is one of the few products in the world where there is no warranty, where you probably don't own it, it may not even do what you want and you can't modify it to make it do what you want. Open-Source software is an exception to this rule where not only does your company benefit from many more people modifying the code and fixing bugs, but where you can still make a profit churning out all the updates for all those folks who don't know how or don't want to program. A real win-win situation. Take a look at <http://OpenOffice.org> for an excellent open-source office suite software package. (and shhh it's free).

Vertical Towers - who needs them?

### PLEASE NOTE

**we have changed the venue for the November meeting only  
ArtSpace, downtown Norwich**

ADDRESS CORRECTION REQUESTED

SAHOA  
598 West Main Street #7  
Norwich, CT 06360

## 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.



*Next Meeting  
November 8th*

*See You There!*

### **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**

Please arrive by 6:00 to  
network with other SAHOA  
members, bring your  
business cards or brochures  
to exchange.