

## In This Issue

[Editor's Comments](#)

[Our Workshops Sponsors](#)

[Peter Van Strum - Key Person](#)

[Business Advocate Rob Simmons Speaks to local SCORE Chapter](#)

[2009 Workshop Schedule](#)

[SCORE Virtual Learning Center](#)

[Interesting Articles you will want to read](#)

## Editor's Comments

In December, our Chapter received special recognition as the outstanding CT Chapter of the year. At our monthly Chapter meeting, Peter Stack, SCORE CT District Director presented a plaque and letter of recognition to Eric Steinmetz, our Chapter Chair. The letter stated "Congratulations! The Southeastern Connecticut SCORE Chapter 579 has been selected as the SCORE CT District Chapter of the Year by your District Director." - W. Kenneth Yancey, CEO, SCORE Association.



## Set aside some time...

*... this Winter to touch base with your SCORE counselor.*

*Make it an "Annual Checkup" to go over your Business Plan, how you are doing in reaching your Goals, and these days especially assessment of the Risks you need to take into account.*

*Sign up for one or two of our workshops.*

*If you cannot take the time to attend a scheduled workshop, SCORE's On-Line Workshops are the solution.*

[-more-](#)

*Don't overlook the Continuing Education opportunities from local colleges and universities. You will find a very wide variety of classes, both business and non-business related.*

[-even more-](#)

*Review our 2009 workshop schedule:*

*Workshops currently planned by our sponsors.*

*Liberty Bank  
Feb 18 5pm Madison  
March 18 8am Old Saybrook  
May 6 5pm Clinton*

## SCORE® National Website

SCORE offers national E-mail Counseling via the Internet! Visit:

Our featured SCORE counselor this month is Peter Van Strum. Peter brings a wealth of experience to the Madison/Guilford counseling team.

The theme of this issue is education with information on our 2009 workshop schedule, more information on the "On-Line-Workshops" and the availability of small business courses at Three Rivers Community College.

We also want to welcome two new Counselors to the Chapter:

Philip Lombardo [Niantic]

Philip is a Human Resource professional experienced in business methods and in working with owners of small entrepreneurial companies to help solve organizational, employee communications, performance management, compensation, and HR issues.

Hugo Marchi [Clinton]

Hugo is experienced in manufacturing and printing operations, production management, data processing, and working with start-up businesses.



Our newsletter continues to grow in popularity. We welcome your feedback and will publish any comments you would like us to pass along. Send your email to Editor at [score579@hotmail.com](mailto:score579@hotmail.com) or leave a phone message at 860-388-9508.

Dennis Peoples  
Editor

## Workshops Sponsors



## Peter Van Strum - Key Person

Peter Van Strum joined the Southeastern CT Chapter of SCORE in 2008 following eight years in retirement producing television programs for Madison's Public Television. Peter says his main objective was to use his 55 years of management skills to help small businesses along the shoreline be successful.

After graduation from college with a BA in Economics, Peter spent three years in the Air Force where he managed various radar sites in Alaska and the U.S. until his discharge as Captain in the Reserves. For the next 20 years, he worked for a number of Fortune 100 companies managing human relations departments. He specialized in compensation, management development, organization development, labor relations, employment, employee training and safety issues at the plant, division, and corporate level in both domestic and international areas.

Prior to his retirement, Peter was a managing partner for twenty-five years in a Commercial and Industrial Real Estate firm covering the State of Connecticut. During this time, he specialized in working with industrial firms solving their growth needs and providing real estate counsel for these local firms as they grew around the world.

[www.score.org](http://www.score.org) for more information.

You will also find a wealth of resources there for your planning and research needs. Look for the feature "Webinar" - free "on-line" Seminars. The Seminars are ready-made classrooms covering major business topics.

## Contact Us!

Please contact the Southeastern CT Chapter of SCORE® at:

**Phone:**

860-388-9508

**Fax: [NEW #]**

860-388-9508

**Mail:**

Southeastern CT SCORE  
665 Boston Post Rd  
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Old Saybrook, CT 06475

**E-mail:**

[score579@hotmail.com](mailto:score579@hotmail.com)

**Web site:**

[www.SoutheasternCTSCORE.org](http://www.SoutheasternCTSCORE.org)

Join Our Mailing List!

## Score Business Seminars

For more information and reservations please call the following:

**Guilford Workshops:**

Guilford Chamber of Commerce  
203-453-9677

**Clinton Workshops:**

Heather Downie Desilio, Liberty Bank, 860-669-1086, [hdesilio@liberty-bank.com](mailto:hdesilio@liberty-bank.com) and the Clinton Chamber of Commerce, 860-669-3889, [chamber@clintonct.com](mailto:chamber@clintonct.com).

**Old Saybrook Workshops:**

Liberty Bank and the Old Saybrook Chamber of Commerce  
Judy Sullivan  
[judy@oldsaybrookchamber.com](http://judy@oldsaybrookchamber.com)  
860-388-3266

**Madison Workshop:**

Liberty Bank Madison Branch  
Linda Harvey 203-318-3000

Gateway to Success on Your Terms



Peter also provided assistance to Economic Development Commissions throughout the State in helping them become more effective in providing assistance to small and large businesses. He joined SCORE to provide small businesses with guidance in developing the management skills necessary for future business growth. "Each new client brings new and interesting opportunities for making a difference in building a strong community." Peter has lived in Madison, CT for the past 36 years where he has served on a number of town boards and commissions that have been effective in promoting and protecting the wonderful New England character we all are so proud of.

## Business Advocate Rob Simmons Speaks to local SCORE Chapter

It was recently announced that that Rob Simmons will resign from his position as Business Advocate for the State of Connecticut. This high profile position will be transferred from a position reporting directly to the Governor to a position within the Economic Development Commission. This decision was one of the many changes that were made to deal with the State's growing deficit. The following article was prepared before the announced changes.

### "I'm from the Government and I am here to help you!"

Rob Simmons is the Connecticut Small Business Advocate who can say it and *really* mean it.



*(Photo-left to right Eric Steinmetz-SE CT SCORE Chapter Chair, Rob Simmons-CT Business Advocate, Dennis Peoples-Chapter e-Newsletter Editor)*

Rob Simmons, Business Advocate for the State of Connecticut, met with the Southeastern CT SCORE Chapter to update them on legislative issues related to businesses. The Jobs Act created the Business Advocate's office in 2006 and Governor Rell appointed Rob Simmons to the office. Nearly 30 states have a business advocate to actively help businesses start up, expand, or move into their state. States such as New Jersey fund their department with staffs of as many as 10 people and they have been successful in attracting more new business than Connecticut.

Rob Simmons, former Connecticut Congressman, outlined the complexity of doing

The Southeastern CT Chapter of SCORE® helps approximately two hundred people just like you each year. We believe that business decisions deserve to be discussed in an environment where all of the relevant details about your business and your plans can be aired. Our counseling process consistently yields high quality results.

We make it easy for you to get "face-to-face" counseling. Call 860 388 9508, email [score579@hotmail.com](mailto:score579@hotmail.com), or visit our Chapter website: [www.southeasternctscore.org](http://www.southeasternctscore.org).

You can also get "on-line" counseling support through our national SCORE website - [www.score.org](http://www.score.org). You will find a wealth of information and resources at both web sites, but our own web site is specially tailored to your needs in Connecticut.

### Counseling Locations & Times

Counseling appointments are available in the Old Saybrook, Mystic, Madison, Norwich, Guilford, and New London/Groton [Gales Ferry] areas. "Walk-in's" are also welcome at Gales Ferry, Guilford, and Norwich as well.

#### When:

The 1st and 2nd Tuesdays of each month in **Old Saybrook**. The New Alliance Bank, 20 Main St., Old Saybrook, [2nd Floor Conference Room] @ 9:15 AM 10:15 AM 11:15 AM.

The 1st and 3rd Wednesday of each month in **Madison** at the Liberty Bank, 859 Boston Post Road (Route #1), Madison @ 9:15 AM 10:15 AM 11:15 AM.

The 3rd Wednesday of each month in **Mystic** at the Mystic Chamber of Commerce, 14 Holmes St., Mystic @ 1:00 PM 2:00 PM 3:00 PM.

Rob Simmons, former Connecticut Congressman, outlined the complexity of doing businesses in Connecticut and the difficulty of navigating through the resources the State offers. He walked a can of soup through the audience and enthusiastically asked them "What is this?" One astute counselor in the audience said: "Alphabet Soup." Simmons responded that is exactly what challenges our business community. He listed a just a sample of the alphabet soup agencies in Connecticut (DEP, CDA, DAS, CERC, CCIC, SBA, CEDC, EDDT, CAAS and, of course, SCORE) that are here to help small businesses.

How does the small business owner navigate through this maze? How can an owner run the business (answer phones, conduct fire drills, pay bills, get the next order) and still figure out which agency will help? Many large corporations have specialists that can follow legislative initiatives, lobby for relief and research agencies that can help them. For small businesses, Rob Simmons can make sure that you get to the right person or agency. In the short time Rob has been in the Office of the Business Advocate, he has demonstrated he can cut through the "red tape" and make sense of the "alphabet soup".

In response to questions from the SCORE counselors about why employment growth in Connecticut is nearly dead last in the nation, Simmons commented that Connecticut has great resources for businesses to succeed. He gave the comparative example of Silicone Valley in California, which is one of the greatest technology growth stories. Connecticut's I-91 corridor is comparable in geographic size and has a comparably skilled work force that has High School, College, and Post Graduate degrees (Masters and PhD's), proximity to large economic and technology centers in New York City and Boston (Route 128), and over 32 great colleges and universities. Connecticut also has a reasonable plan for mass transit and plenty of land for location of new businesses. The perception that Connecticut has an excellent work force was confirmed in an industry survey.

Therefore, you would ask, why are companies not flocking to Connecticut to start or expand businesses? This same survey noted that Connecticut was also nearly dead last in its with its high energy costs. Without business growth, where will our children and grandchildren work? Rob Simmons asked for support to help him reach out to more small businesses. He is willing to meet with small businesses and to take their concerns and issues to the legislature and state agencies, truly our small business advocate. You can reach Rob Simmons at 860-270-8012 or go to the Business Advocates Web site ([www.ct.gov/oba/site/default.asp](http://www.ct.gov/oba/site/default.asp))

## 2009 Workshop Schedule

Last year SCORE volunteers facilitated 12 workshops. This year we have the full support of our sponsors to expand the program even more. Returning sponsors are Liberty Bank, Guilford Saving Bank and Essex Printing. All workshops are approximately 60 minutes with time for open discussion of the topic. Attendees are encouraged to ask questions and discuss examples. Liberty Bank has agreed to sponsor six workshops in 2009 starting with "**Solopreneur**" **February 18, 5 pm** to be held at the Liberty Bank Madison Branch. A second workshop will be run March 18, 8 am at the Liberty Bank, Old Saybrook Branch. The full schedule for the year will be published in a special newsletter issue later in January.

In addition to its workshops, Southeastern CT SCORE offers free business counseling at no charge to over 200 small businesses this last year. You can reach Southeastern CT SCORE at 860-388-9508 or go to our web site for information on how to set up a counseling session: <http://www.southeasternctscore.org/>.

## SCORE Virtual Learning Center

If you cannot take the time to attend our scheduled workshops or go to a local community college, SCORE's **On-Line** Workshops are the solution. Taken in the privacy of your home any time of the day or night, these workshops are available at no cost on the Internet with over 26 small business-training modules. One very timely module is - "**Advertising Your Business**" - Learn how to define your markets and implement a cost effective advertising campaign. Cost effective advertising to bring in new customers is a critical tool in this down market. This workshop is also offered in Spanish.

Each of the learning modules has several case studies with work sheets that are very helpful. If it is your first time logging onto the Learning Center, you will need to register. After that, you will have unlimited access to the 26 On-Line SCORE courses.

[http://www.score.org/online\\_courses.html](http://www.score.org/online_courses.html)

Tuesdays each week from 11:00 AM - 2:00 at the Chamber of Commerce of Eastern Connecticut in **Gales Ferry** 39 Kings Hwy [Rt. 12]... "Walk-in's" Welcome or by appointment.

The 2nd and 4th Wednesday at the **Guilford** Chamber of Commerce, 51 Whitfield Lane, Guilford @ 10:00 AM - 1:00 PM... "Walk-in's" Welcome or by appointment.

The 2nd and 4th Wednesday at the **Dime Bank** 290 Salem Turnpike, **Norwich** @ 10:00 AM - 1:00 PM... "Walk-in's" Welcome or by appointment.

## Other SCORE Chapters in CT

BRIDGEPORT  
[score471@bridgeport.edu](mailto:score471@bridgeport.edu)  
[www.scorebridgeport.org](http://www.scorebridgeport.org)

NEW HAVEN  
[score@gwcc.commnet.edu](mailto:score@gwcc.commnet.edu)  
[www.newhavenscore.com](http://www.newhavenscore.com)

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[www.westernctscore.com](http://www.westernctscore.com)

NORTHWESTERN CT  
[score@nwctchamberofcommerce.org](mailto:score@nwctchamberofcommerce.org)  
[www.nwctscore.org](http://www.nwctscore.org)

HARTFORD  
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[www.hartfordscore.org](http://www.hartfordscore.org)

NORWALK  
[score41@aol.com](mailto:score41@aol.com)  
[www.scorenorwalk.org](http://www.scorenorwalk.org)

### How to Raise Cash

Better Collection Policies Are Past Due For Many. This article in the Wall Street Journal gives some excellent tips on managing your accounts receivable. To read more, go to: [http://online.wsj.com/article\\_email/SB122740895729950975-1MyQjAxMDI4MjI3MzQyMDM4Wj.html](http://online.wsj.com/article_email/SB122740895729950975-1MyQjAxMDI4MjI3MzQyMDM4Wj.html)

### Survival of the Fittest

Many have heard the adage "survival of the fittest," and most can draw meaning from that phrase through the animal kingdom or other aspects of our lives. These four simple words are more important than ever in business today. For many companies, their respective market segments are tougher now than they have been over the last fifteen years. This observation is backed up by a Harvard University study, not to mention common sense. For more information go to an article in Smart Business Ideas "Reprinted with permission from Vega Publications Inc." [https://www.sbimag.com/index.php?option=com\\_content&task=view&id=416&Itemid=0](https://www.sbimag.com/index.php?option=com_content&task=view&id=416&Itemid=0)

### Innovate Out of the Economic Downturn

A crisis is precisely the time for governments to boost spending on innovation, not to cut it. Otherwise, nations will find themselves playing catch-up. For more details on what needs to be done, read this article in BusinessWeek:

[http://www.businessweek.com/innovate/content/oct2008/id20081027\\_851140.htm](http://www.businessweek.com/innovate/content/oct2008/id20081027_851140.htm)

### Six Tips to Help Land a New Job

Every entrepreneur should have a Plan B. Here are some tips to help you get back in the market. Go to BusinessWeek:

[http://www.businessweek.com/bwdaily/dnflash/content/nov2008/db20081126\\_266184.htm](http://www.businessweek.com/bwdaily/dnflash/content/nov2008/db20081126_266184.htm)

### Three Rivers Community College



The new Three Rivers Community College campus in Norwich, CT is scheduled to be completed in 2009. Along with the brand new campus comes the latest in classroom design totally equipped with the most current educational technology available. The college is uniquely preparing to serve the future educational needs of Southeastern Connecticut residents.

The State of Connecticut Community College System and the State Department of Higher Education recently approved an *Entrepreneurial Studies, Associates Degree Program* that will be offered starting in January 2009. The Program is accredited by the Association of Collegiate Business Schools and Programs (ACBSP - an international accreditation organization).

Starting in January, two core business courses will be offered:

*Business Plan Development*

*Small Business Management*

Walter Patrick, a seasoned business executive with vast experience in the subject, will teach the Business Plan Development course (offered Monday evenings from 6:30 to 9:15 pm). The two courses are available for enrollment now.

Three Rivers will also be offering an *Entrepreneurial Studies Certificate Program* that is designed to be less rigorous with about half the required courses as the Associates Degree program. If you are not interested in either a Degree or Certificate, you can take any of the course offerings independently.

The Three Rivers Continuing Education Department will also be offering a range of short seminars on managing small businesses that may be of interest. To serve new entrepreneurs and existing small businesses, the College is also establishing a new *Small Business Center* and the College's Library will have a Small Business section that will offer the latest periodicals and reference materials of interest.

In addition to working closely with SCORE, the Small Business Center will be working with the Connecticut District Office of the Small Business Administration (SBA) and the Connecticut Small Business Development Centers (SBDC) throughout Connecticut to bring southeastern Connecticut small business people the best service possible.

Contact Larry Flick at [lflick@trcc.commnet.edu](mailto:lflick@trcc.commnet.edu) or call the Registrar's office at 860-892-5756 for further information.

Thanks for reading our e-newsletter!

**Sincerely,**

Southeastern CT SCORE®

This material is based on work supported by the SBA under cooperative agreement number SBAHQ-03-S-0001. Any opinions, findings, and conclusions or recommendations expressed in this publication are those of the author(s) and do not necessarily reflect the views of the SBA.

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