

Your Success. **SCORE**[®]

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HIGHLIGHTS THIS MONTH:

[SCORE's new Logo celebrating our 45th Birthday](#)
["Your Success - Powered by SCORE"](#)

["I can define Success." - My Value Tree](#)

[Business Incubator opens in Waterford](#)

[Wellness in the Workplace - & for you too.](#)

[Making Facebook work for you](#)



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(at the Old Saybrook
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EDITOR'S NOTEBOOK

SCORE - Focuses on Client Experience - launching a new logo and tagline as part of our new Business Model and in celebration of our 45th Anniversary... **"Your Success. Powered by SCORE"** highlights SCORE's commitment to client success. Since 1964, that represents 8.5 million small business owners through counseling and business workshops with more than 12,400 volunteer counselors in 364 chapters.

"I can define Success." - **My Value Tree**. Here's a different perspective to start your year and check your view of what Success means to you. **"The Six Affirmations of Successful People"**.

The Chamber of Commerce of Eastern CT in Waterford has opened a new experiment to help new businesses get off to a good start with on-site **"Incubator Support"**.

We've all heard the message about the value of **Wellness in the Workplace**. Here's a new perspective! That means wellness for you too as the business owner - even if you are working solo.

More and more **'Social Media Networking'**. How about you on **Facebook**?

Finally, we offer a very different spread of **Interesting Articles & Helpful Web Sites**.

REMINDER: All of our e-Newsletter Issues are archived on our Web Site. If you are looking for something from a past issue or want to forward a copy to a friend or contact. Just go to: <http://www.southeasternctscore.org/newsletters.htm>

While you're there, visit some of the other **Helpful Web Sites** listed. **Meet our Counselors**, and check out the **Business Resource** section for tools you can use in planning and managing your business.



Ed Gottschall
Editor

Look for a special issue of the e-Newsletter later this month announcing the Chapter's **Workshop Series** for February, March, and later in the Spring

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Editorial Team

Editor: Ed Gottschall

Guest Columnists

Columnists:

Eric Steinmetz, *Business*
Dennis Peoples, *Training*
Nazz Paciotti, *Finance*
Don Flynn & Tom Burland, *Marketing*
Ed Gottschall, *Technology*
John Moran, *SCORE.org*

SUCCESS

The Six Affirmations of Successful People

- *I can describe my picture of 'success.'*
- *I am the business I work for.*
- *I have mastered projects and delivered results.*
- *I know my talent, skills and knowledge and apply them to my work.*
- *I know my professional aspirations.*
- *I invest energy in my networks, development and opportunities.*

My Value Tree takes you through a number of exercises to test your understanding of your ability to define what Success really means to you and how to achieve it - perhaps even a little unsettling.

How did you do? Try: www.myvaluetree.com

THE CHAMBER OF COMMERCE OF EASTERN CONNECTICUT OFFERS INCUBATOR SPACE FOR NEW BUSINESS

Starting or expanding your business? Need a professional startup office? Is your home work environment too distracting? Have a shortage of office equipment? The Chamber of Commerce of Eastern CT can help! We have workstations with lockable file cabinets, telephone service, high speed internet wireless access, and printers available in a prestigious Waterford location with easy access to major highways. Networking opportunities and weekly **SCORE** on-site visits are another benefit. A conference room is also available for client meetings/presentations. There will be a nominal fee for program participation.

The Chamber received federally appropriated funding to provide incubators for small business startups beginning in January 2010. The effort is designed to provide adequate support for those starting small businesses but lacking the resources to do so.

"I'm pleased the Chamber was chosen for these funds, and I'm confident this initiative will positively impact the region's economy," said Tony Sheridan, president and CEO of the Chamber. "The Chamber's purpose is to assist the small business community. We're grateful that Congressman Courtney, Senator Dodd and Senator Lieberman realized this program is worthy of appropriating funds."

An additional benefit of having representatives from **SCORE** visit the same building as well as access to 1,600 Chamber member companies brings another level of services to the arrangement.

One ready source of candidates to take advantage of this opportunity will be local military separations and retirees. They are skilled technical personnel who need to be enticed to remain in Connecticut. Other sources are expected from those people with roots in the community seeking an opportunity after leaving Electric Boat, Pfizer and other local employers.



Call Denny Hicks 860-701-9113 or email dhicks@chamberect.com for details and a tour.

Liz Mugavero - Marketing and Communications Coordinator
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This project is funded by a grant from the U.S. Small Business Administration (SBA). SBA's funding should not be construed as an endorsement of any products, opinions, or services. All SBA-funded projects are extended to the public on a nondiscriminatory basis.

WELLNESS IN THE WORKPLACE - FOR

Workshop Contacts:

Guilford Workshops:

Jackie Simonetti
Economic Development Specialist
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Guilford, CT 06437
203-453-8071
simonettij@ci.guilford.ct.us

Clinton Workshops:

Heather Downie Desilio
Liberty Bank, 860-669-1086,
hdesilio@liberty-bank.com or the
Clinton Chamber of Commerce, 860-
669-3889, chamber@clintonct.com

Old Saybrook Workshops:

Jason Smith, Liberty Bank, 860-395-
3050
jsmith@liberty-bank.com

Madison Workshops:

Liberty Bank Madison Branch
Linda Harvey 203-318-3000
lharvey@liberty-bank.com

Our Sponsors

These generous local businesses help with our Chapter's operating expenses by sponsoring Workshops that allow counseling services to be available to you at no charge.

Local banks and Chambers of Commerce also let us use their meeting facilities for our counseling sessions.

We recognize and thank these organizations: the Guilford Chamber of Commerce, Liberty Bank (Madison), New Alliance Bank (Old Saybrook), Essex Library, Dime Bank (Norwich), Chamber of Commerce of Eastern CT (Waterford), the Mystic Chamber of Commerce.

Always, the East Lyme Library for our monthly and other Chapter Meetings. And Karen Stevenson, our Web and e-News Designer.



YOUR EMPLOYEES & YOURSELF

As an employer, both you and your employees have a responsibility to create a healthy workplace. Your employees should be expected to arrive at work in good health, and you are expected to provide an environment that encourages them to maintain good health, enjoy their work and to contribute to the success of your business. The mutual objective is to create a high performance culture that emphasizes empowerment, high quality, individual and team effectiveness and performance standards that help achieve your business goals.

As employers and employees search for ways to improve the workplace environment, such programs have recently received a great deal of notoriety and popularity. They have been proven to significantly *enhance* employee health by promoting behavior that *reduces* injuries and long-term disabilities. Successful programs focus on the safety, lifestyle and environmental factors essential for a healthy workplace.

There is no doubt that the workplace itself has a powerful effect on employee health. When people are satisfied with their jobs, they are more productive and tend to be healthier. When they feel that the environment at work is negative, the effect is adverse and employees become stressed. It goes without saying that stress can have a major impact on mental and physical health, and in turn, on productivity.

An effective wellness program can inspire positive changes that alleviate stress, introduce *humor management* [yes! - humor management] and enhance team building, conflict resolution, decision-making and personal development. The result is a better balance of work life and employees become "stress-conditioned." Safety concerns and environmental factors can also be evaluated and addressed for further positive results.

Dorothy M Shearer, MS, RN, Vice President of *Health Sciences International, Inc* notes that individuals can be empowered with "outside-the-box" solutions that will help them understand and actively participate in their own health management. "The results", she says "are an overall improved Quality of Life, increased focus & productivity, reduced health care/disability costs, reduced injury/accident claims and enhanced team dynamics."

It has been shown, Dorothy adds, that businesses that implement effective wellness programs have realized a 30% reduction in medical and absenteeism costs in less than four years. Participants learn "medical consumer" and "prevention" skills which help them to make the right decisions for their own personal health care needs. Information about how to prevail over pain, obesity, smoking, alcoholism and drug abuse (along with related conditions) should be at the forefront of an employee wellness program. Such programs can be critical to addressing the nation's soaring healthcare costs, pandemic outbreaks of obesity leading to diabetes and other chronic illnesses.

Implementation of a workplace wellness program can have a positive impact on your employees' mental, physical, emotional, social and spiritual well-being. Considering that medical costs can consume half of a company's profits or more the benefits are undeniably in favor of initiating a workplace wellness program.



Dorothy M Shearer, MS, RN
Vice President
dshearer@hsiinfo.com

[ED: Dorothy with husband David, an MD Medical Research specialist, moved to CT almost a year ago and live in Old Saybrook transplanting Health Sciences International, Inc with them. We hope to initiate a new Workshop sometime this Spring with Dorothy on this especially challenging issue for small business where the potential stakes - good and bad - are just as high as for other larger businesses.]

FACEBOOK

Do you use social networking to reach existing and potential new customers? Are you aware that one of the best networking tools for businesses is Facebook? Perhaps, as I did until recently, you thought that Facebook is a teenager communication mania that occupies your young adult's time far more than it should... Well, yes, it is that, but it can also be far more than a means of keeping in touch with friends.

According to Maria Miranda who recently filled two Guilford conference rooms for her outstanding Facebook 101 and 201



thumbnail
designs

SCORE® National Website

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FREE "face-to-face" counseling... right here in Connecticut

We help 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.

Try another source of information tailored to you here in Connecticut - our Chapter Web site:
www.southeasternctscore.org

- Meet our Counselors
- Business Planning Tools
- CT specific Reg.'s, contacts, organizations and more
- Archived articles from our e-Newsletter.

Contact Us!

Please contact the Southeastern CT Chapter of SCORE® at:

Phone:
860-388-9508

Fax: [NEW #]
860-388-9508

Mail:
Southeastern CT SCORE
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workshops, there are 350 million Facebook subscribers in the world and well over 300,000 in Connecticut alone. She states it is one of the most highly effective and fastest growing social media and that, used properly, it can be a wonderful way to expand the visibility of your business.

You can set up your own business "account" and easily reach many of your customers, no matter what your products or services are. Once you have reached customers through Facebook and they have become "fans", their network of (on average) 100+ "friends" can also be reached through them and converted to "fans" of your business. One Guilford business that uses Facebook regularly reaches a 5500 fan base which is growing fast. In effect, Facebook is computerized "word of mouth" for them. The potential seems to be incredible!

Here is an article from the [New Haven Register](http://www.newhavenregister.com) which features Maria Miranda and describes more. Have a look and get involved in Facebook! It will be great for your business and the young adults in your family will be amazed!



http://newhavenregister.com/articles/2010/01/08/business/d1_-_chamber8.txt

Bill Riviere
SCORE Counselor

[ED: Bill is experienced in General Management, project management, business plans and "Turn Arounds," and sales and marketing including special Trades Contracts. He has also been a small business owner.]

OP ED

"If it ain't broke, don't fix it" is the slogan of the complacent, the arrogant or the scared. It's an excuse for inaction, a call to non-arms. It's a mind-set that assumes (or hopes) that today's realities will continue tomorrow in a tidy, linear and predictable fashion. Pure fantasy! In this sort of culture, you won't find people who pro-actively take steps to solve problems as they emerge. Here's a little tip: **Don't invest in these companies. -General Colin Powell**

With thanks to:



Peter Pappas
SCORE Counselor

[ED: Peter is a consultant on product development, marketing, accounting, finance and policy, and a Professor of Business at Mitchell College.]

INTERESTING ARTICLES

Start-Ups Will Keep Struggling In 2010

The economic downturn has dimmed many entrepreneurs' hopes of opening a small business, as sources of funding have dwindled or dried up completely. And while many hope 2010 will be better, the outlook continues to be bleak.

[WSJ.com](http://www.wsj.com) - Start-Ups Will Keep Struggling In 2010* or:

http://online.wsj.com/article_email/SB20001424052748703580904574638282624707184-1MjYQjAyMTAwMDAwNTEwNDUyWj.html

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Counseling Locations & Times

Counseling appointments are available in the **Old Saybrook, Mystic, Madison, Norwich, Guilford, Essex, and New London/Groton [Waterford]** areas.

When:

The 1st and 3rd 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, 2nd 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 4th Wed is available by special appointment.

The 1st and 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.

Tuesdays each week from 11:00 AM - 2:00 at the Chamber of Commerce of Eastern Connecticut in **Waterford** 914 Hartford Turnpike. By appointment.

The 1st, 2nd and 3rd Tuesday of each month 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 of each month at the Dime Bank 290 Salem Turnpike, **Norwich** @ 10:00 AM - 1:00 PM... "Walk-in's" Welcome or by appointment.

The 2nd and 4th Thursday of each month at the Essex Library in **Essex**, 33 West Ave. @ 10:00 AM - 1:00 PM.

Other SCORE Chapters in CT

BRIDGEPORT
score471@bridgeport.edu
www.scorebridgeport.org

NEW HAVEN

How to set up a new computer

From the Washington Post

"There's a reason computer stores sell concierge services to set up your new machine -- getting these things out of the box and plugged in represents only half of the fun."

Got a new PC for Christmas? Got it hooked up yet? Did you do it right?

Did you do what you really should have done? Where are those System Restore disks anyway?

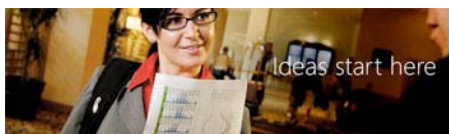
http://www.washingtonpost.com/wp-dyn/content/article/2009/12/18/AR2009121801064.html?wpisr_c=n1_tech

[ED Note: What's the other half?]

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Microsoft Office 2010

Discover how you can bring your ideas to life with Microsoft Office 2010



[ED NOTE: Oh, no! Wasn't 2007 bad enough! Brace yourself!]

Take your projects to a higher level with Microsoft Office 2010



www.microsoft.com/office/2010/en/default.aspx

With the Microsoft Office 2010 Beta, you can try out all the new features that will help take your projects to a higher level - long before the new version of Office is available for purchase. Express your ideas, connect with others, and create amazing results virtually anywhere life takes you with Office 2010.

- Turn ideas into powerful presentations.
- Manage email easily.
- Organize your thoughts.
- Work however and whenever you want.

[ED Note: RIGHT!]

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HELPFUL WEB SITES

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Welcome to the largest business plan database in the world. We can supply sample business plans in more industries than any other company, and at rates you will not believe! . . . a completed, industry specific business plan of approx 25 pages which can be edited to use in any country once downloaded, The free gifts contain 5 spreadsheets set up and ready to fill in plus 17 other useful documents including startup business and marketing plans.

[Ed Note: Need to work on a Business Plan? This is just an abstract of a few of the businesses they cover. Worth a try for \$29.95! What is a "Milk Round Business", anyway?]

- Microbrew Business Plan
- Middle Eastern Food Retailer Business Plan
- Milk Round Business Plan
- Milliner Business Plan
- Personal Ad Writer Business Plan
- Personal Care Home Business Plan
- Personal Chef Business Plan

www.business-plan-database.com

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www.newhavenscore.com

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www.westernctscore.com

NORTHWESTERN CT
score@nwctchamberofcommerce.org
www.nwctscore.org

HARTFORD
ContactUs@hartfordscore.org
www.hartfordscore.org

NORWALK
score41@aol.com
www.scorenorwalk.org

Other Helpful CT Web Sites

CT Chambers of Commerce:

Ct State Chamber of Commerce:
www.cbiam.com

Chamber of Commerce of Eastern CT: www.chamberect.com/

Clinton: www.clintonct.com/

East Lyme: www.chamberect.com/

Guilford: www.guilfordct.com/

Killingworth: www.killingworthct.com/

Lyme: www.lyme-old-lyme-chamber.com/

Madison: www.madisonct.com/

Middletown:
www.middlesexchamber.com/

Mystic: www.mysticchamber.org/

New Haven:
www.newhavenchamber.com/

New London: www.chamberect.com/

Niantic: www.mysticchamber.org/

Norwich: www.chamberect.com/

Old Lyme: www.lyme-old-lyme-chamber.com/

Old Saybrook:
www.oldsaybrookct.com/

Pawcatuck: www.cshell.com/wcc/

Waterford: www.chamberect.com/

Connecticut Conference of Municipalities:
www.ccm-ct.org

Connecticut Business Group:
www.connecticutbusinessgroup.com/

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A Safer Online Experience - From Microsoft

[Ed Note: Well worth your time to read - once at least. You can download the whole doc as a pdf here, but just look at the topics in the Table of Contents, e.g. "What's a Drive-By Attack?" Dear me!]

[Download - PDF A Safer Online Experience](#)

The Internet has enhanced our lives in nearly every way - connecting us to the people and information we care about, keeping us entertained, helping us find the answers we need, and enabling us to be more productive than ever.

However, as more of the things we do every day depend on the Internet, online crime has risen in turn. Cybercriminals are using increasingly sophisticated and deceptive methods, such as: **Malware**, which is software that a cybercriminal can use to steal your bank account information, track everything you type, send out malicious software or spam, or harm your computer.

Phishing, where a cybercriminal pretends to be a legitimate organization, such as your bank, in order to deceive you into giving up personal information such as credit card numbers and account information.

Both of these methods often involve tricking you into clicking on a link or downloading a file that appears legitimate, but is actually harmful. Cybercriminals are also using more elaborate ways to attempt to compromise websites and attack your computer without your knowledge, including "**cross-site scripting**" and "**click-jacking**," both of which are becoming increasingly dangerous threats.

Many of these threats can be mitigated simply by keeping the software on your computer up to date - especially your web browser. Older browsers simply aren't equipped to handle today's threats, and even some newer browsers don't provide the level of protection you need.

How Cybercriminals Operate
Protecting Against Attacks on You
What Can You Do To Be Safer?
Blocking Malicious Websites
Social Engineering Attacks
Websites Offering Free Games, Movies or TV Shows .
Phishing Attacks .
Protecting Against Attacks On Your Computer
What's a Drive-By Attack?

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SCORE's "On-Line Workshops"

Learn Online

Start and grow your business with free online workshops.

With flexibility and convenience, take these useful & interesting courses to help your business get started and grow. Then, contact a SCORE mentor online or in-person to secure your success.

You may download a complete syllabus of these courses as a WORD doc and link directly to the courses from it.

[Download - - SCORE's "On-Line Workshops"](#)

Brought to you by [Southeastern CT SCORE](#) a nonprofit association and resource partner with the [U.S. Small Business Administration](#). SCORE is dedicated to entrepreneurship and the formation, growth and success of small businesses nationwide. Since 1964, SCORE has helped more than 8 million entrepreneurs.

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