

Tweak Strategies: Adapt to Downturn

HIGHLIGHTS THIS MONTH:

"Adapting to Change: Businesses tweak strategies to survive"

From the Chair: Into 2010

2010 Workshop Themes

Eric Steinmetz receives SCORE's Platinum Leadership Award

SCORE in Kenya: Part I - A Busman's Holiday - on Safari

"Really Wants" vs. "Nice to Have"

Happiness Still Sells

Chicago SCORE on YouTube



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EDITOR'S NOTEBOOK

You are going to find this issue of our Newsletter somewhat different than the fare you are accustomed to - some by intent and some by happenstance.

With the continuing economic downturn and all the gray business news, we intended to have a theme issue about reviewing and reworking business basics. Each of the pieces in this issue does in fact touch on some point that goes back to the roots of running a successful business and adapting to change and to adverse times.

Then here just this Sunday, November 15th, as if right on cue, the New Haven Register publishes an excellent article in the Business Section that gave us the title for this issue -

"Adapting to Change: Businesses tweak strategies to survive." One quote from the article says it all: ***"After some soul searching and discussions with family, the couple revamped their business model and decided against throwing in the towel."***

They ***"revamped their business model"***. Enough said!

Here's the link to the article.

<http://www.nhregister.com/articles/2009/11/15/business/doc4aff74cc7489d904215434.txt>

Dennis Peoples, our past Editor and now new Chapter Chair, leads off with a review of the basics of our counseling process and the elements that go into getting it right. He introduces our **2010 Workshop Themes** - a new approach to offering a series of workshops centered on related subjects.

We are pleased to announce that at our Annual Chapter

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Dinner our Past Chair, **Eric Steinmetz**, received **SCORE's highest Volunteer recognition . . . SCORE's Platinum Leadership Award** reflecting all that has occurred in the last two years making us truly the SCORE Chapter of all Southeastern CT.



Ed and Eric at the Annual Dinner

The responses to our own Poll among you on the Zogby Poll: Are Consumers Downsizing? are best summarized by one of the respondents - **"I know I have cut back on my discretionary spending. Same number of invoices, just for smaller amounts. Sales are down about 30% +-. We have diversified into international sales and this is what is carrying us right now."**

We welcome **Drew Grigg, Craig Ferrer, and Stacie Wolf** to the Chapter. Glad to have you with us!

Two of our Members are Guest Columnists this month - **Phil Lombardo** on **"Getting It right!"** and **Bob Nelson** reminding us that **"Happiness still Sells!"**

For a kick, try **Chicago SCORE on YouTube**. It is really there! The link in Interesting Articles takes you to a short segment on making your e-mail mailings effective. From there you can watch six full segments on a variety of - again - basic issues.

We've picked out just the New Haven Register article on Change in Interesting Articles this month to keep this issue reasonably short, but note under the Helpful Web Sites we've added the **Connecticut Conference of Municipalities** and the **Connecticut Business Group** - both interesting and useful sites for marketing research, demographics and networking. We've also listed all of the **Chambers of Commerce** and the **EDC's [Economic Development Commissions]** in the State.



*Ed Gottschall
Editor*

FROM THE CHAIR: LAUNCHING 2010

Our objective as a SCORE volunteer organization is to counsel small businesses. The businesses can be in any of these stages: **"I have a dream," "Here is my plan," "I started it and I am running out of money," or "How can I help it grow?"** In most of our counseling sessions, we will have 2 - 4 counselors with over 100 years of collective business experience - and we don't charge for the service.

This summer, we saw a slow down in requests for counseling, which is normal. But, the summer slow down ran into September - somewhat of a surprise to us. I am glad to say our schedules are filling up again and that entrepreneurs in Southeastern CT are again coming forward with new, good ideas. The most common questions we receive now are **"How can I get a loan"** or **"Are grants available?"**

The answer to availability of grants is generally **"No!"** Special grants exist for organizations - **"non-profits"** - that serve some social benefit to the community and to a very few selected classes, but even those grants are not a gift to start your business.

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*

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Liberty Bank Madison Branch
Linda Harvey 203-318-3000
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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 (Gales Ferry), the Mystic Chamber of Commerce and, always, the East Lyme Library for our monthly and other Chapter Meetings. And Karen Stevenson, our Web and e-News Designer.



The first question, "How do I get a loan from the SBA, a bank or other lending institution?" is tougher to answer. The SBA (Small Business Administration) does not make loans; they guarantee loans made by participating banks. So the best way to find out what types of loans are available is to go to a bank with which you have a business relationship. Remember, banks or lenders are not in business to take undue risks. They have depositors and stock holders that expect the management of the bank to make prudent loans - meaning that they fully expect to be paid back.

How can you convince a bank you can pay back the loan? That is where SCORE comes in. We can show you how to prepare a business plan. **There are three key parts of a business plan:**

1. Sales and Marketing Plan: In this section you make the case that you can generate sales. If you are already in business, your historical record will speak for itself. If you have a start up business, you will need to create a model that supports your sales projections.

2. Operating Plan: This is the part of the business plan that promises to deliver the product or service on time and within costs to your customers. It is a description of how you will run your business.

3. Financial Plan: Here is where the sales and operating cost come together and show how much money is left over (profit - positive cash flow) to support you - the business owners and to pay back any loans or debts you have.

In 2010 we will start a series of workshops sponsored by your local area banks centered on the five theme sections shown next. Workshop sessions will start in January 2010. If you are on our newsletter mailing list, you will receive notices of the workshops.



Dennis Peoples
2010 - 2011 Chair

2010 WORKSHOP THEMES

Entrepreneurship -- So you want to be an Entrepreneur?

- Are you suited to be a Solopreneur?
- What is a Business Plan?
- Starting Your Business in CT
- What is a marketing plan
- Define your competition and differentiate your product or service
- Marketing Communications (printed, direct mail, cable, internet and social media)
- How to create a plan that drives Sales

Finance and Accounting -- Managing your Business

- Finances and avoid running out of money
- Convince the lender you can pay the loan back
- Costing a project and tracking costs
- Creating a P&L
- Cash flow projections
- Operations and Inventory management
- Using your computer as a management tool

Marketing and Sales - How to convince your investor you can meet the sales objective.

Human Resources -- What you need to know when you hire your first employee.

- Avoid disgruntled employees and lawsuits
- Why you need a personnel policy manual
- An overview of employment law
- Tax issues

Legal issues for a start up business

- Do I need a lawyer and does a legal entity protect me from lawsuits
- Overview of forms of business (LLC, Type S, etc.)
- I have partners, how do we share the business income and risks

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SCORE® National Website

SCORE offers national E-mail Counseling via the Internet! Visit: www.score.org for more information. Pick a counselor with specialties in your area, get a response in 48 hours, and establish a long-term mentor relationship.

You will also find a wealth of resources at the Web Site 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.

SCORE®
Counselors to America's Small Business

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Success Gateway



Chapter meeting formulating workshop themes

Reinvest in yourself.

New knowledge and experiences!
Or, refresh yourself with the latest.

All the Chapter's Workshops are free [with the exception of the 2 hour "Starting your business in Connecticut" workshop which has a small fee to cover the cost of the Workshop Manual]. Simply e-mail or phone the Contact shown.

Watch this section in the December Issue or check the schedule on our Web Site - www.southeasternctscore.org.

You will also find a wealth of courses and resources at the SCORE NATIONAL Web Site 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: www.score.org

Always available to you - the SCORE On-Line Workshops. These workshops are available at no cost on the Internet with over 26 small business-training modules. The Link is: http://www.score.org/online_workshops.html

The first time you log onto the Learning Center, you will need to register. After that, you will have unlimited access to all the 26 online SCORE courses.

INTRODUCING OUR NEW MEMBERS

Drew Grigg - *Old Saybrook* - served as the chief legal officer of the seventh largest homebuilder in America. He worked closely with area company presidents to address business and legal issues. Drew also counseled a large privately held corporation and a Fortune 50 food manufacturer addressing business, marketing, scientific, and legal issues. For twelve years, Drew was a partner in a major United States Law Firm as a trial and litigation attorney and business counselor.

Craig Ferrer - *Madison* - has extensive experience in selling domestic fabrics, and then importing fabric and garments from all over Europe and Asia, including India and China. Craig worked closely with suppliers and exporters from around the world while working for other companies and then his own company dealing with all facets of small business management including credit lines while shipping the finished products to American customers.

Stacie Wolf - *Essex* - has a background in accounting and finance with over 24 years of experience in manufacturing. Stacie started her career in the Big Four accounting firms and spent five years in emerging business consulting. From there, she joined Motorola where she spent 10 years working in finance. Stacie recently moved to Connecticut to form a start-up joint venture and to obtain her MBA from UCONN. Since that time she has held senior positions in finance, general management and operations.

SCORE IN KENYA

Part I - A Busman's Holiday on Safari: Change - We all

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; OR visit our Chapter website: www.southeasternctscore.org.

You can also get "on-line" counseling support through our national SCORE website - 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, Essex, 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 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 **Gales Ferry** 39 Kings Hwy [Rt. 12]... "Walk-in's" Welcome or 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.

have a "Boss"!

Part II - Growing a Small Business in Kenya: The Value Added Dilemma - *Next issue.*

def: Busman's Holiday: A vacation during which one engages in activity that is similar to one's usual work.

With Eric Steinmetz of Southeastern CT SCORE and his wife Sylvie along with SCORE Clients Wayne and Emely Silver of American Friends of Kenya [AFK] - [www.afkinc.org]

Maasailand, 20 August

6:15 am in the game park. As the mist cleared, a group of 5 zebras started running with a smaller one running a bit slower.

In the early light something tan sprung out of the bush - a female lion jumped on the zebra and turned it over on its back - and as the grass was high we could only see the fore legs as they stopped moving.

The victor was quickly joined by 3 others and the dust settled.

[Ed:] Very "Hemingway-esq" for a SCORE article, Eric!

For a SCORE volunteer during the summer, most of Connecticut seems to go on vacation. Still, even though many of our clients are busy working on business strategy and plans, we do in fact counsel less. So, there is now time for other things.

American Friends of Kenya - a SCORE non-profit client - sponsors several aid programs in Kenya to support schools, libraries, and orphans, as well as a program to meet local health needs. Each year, AFK sends a mission of volunteers to support these programs. Sylvie and I volunteered to join a group of 40 doctors, nurses, educators, librarians, even an engineer and a Hartford Courant photographer-journalist couple to assist with the various programs and also to meet with farmers who wish to be in business for themselves.

Maasailand 20 August

Igamba

We are headed North in the Central Province to the Igamba school - one of 100 schools sponsored by American Friends of Kenya [AFC]. Comparatively rich - about one mile above sea level, Igamba is green and lush - the children all decked out in checkered green shirts and green trousers/skirts.

Igamba is located in an area where tea and coffee plantations flourish, and exotic fruit and dairy farms complete the local scene. Small business does not exist here in the sense that there is but one customer - the various cooperatives which purchase products for processing and re-sale to the local and export markets. Prices are controlled by the regional authorities.

In Igamba - like thousands of similar villages in this country of 30 million in most of the outer areas, there is no electricity or running water although Igamba is only 2+ hours from Nairobi - the last 30 miles of that over dirt road.

This impoverished area grows the finest avocados, pineapples, coffee, tea and bananas. But residents still await electricity, and the nearest Internet café is 19 miles away.

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Other SCORE Chapters in CT

BRIDGEPORT
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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/

A recent development is the establishment of a cell phone network, but without the necessary infrastructure - the future is dim. Attending one group meeting of would-be entrepreneurs (seven of the 10 were women) - Joseph - the village chief responsible for security and economic development, when asked what additional resources he could get from the regional government, suggested he could not do more. He was encouraged by all present not to accept the status-quo and to talk to his chief - the "Boss". "This must change, I said, directing my words squarely at Joseph. "You have the power to make changes." Joseph protested that he had to answer to his boss, to whom I replied, "We all have a boss."

Clean water in this country that has suffered years of drought is a serious problem all over Kenya. Rob Richards, a retired engineer and an active volunteer for Habitats for Humanity, brought a unique and cleverly simple solution to help solve this pervasive problem - a solar water purifier - a water sterilizing system using solar energy.

The assembled system is a 4 X 8 wooden box with a reflective floor covered by a sheet of window glass. Using solar heat, the water evaporates and the vapor rises to adhere to the underside of the sloped glass covering the inner cavity of the box, then reforms in to drops and flows by gravity into a trough and a water jerry can - the resulting product is sterile water. Neat!

Several of these systems are being set up using local materials and labor at schools. The opportunity for this product - not yet widely known in Kenya - is that it can be an essential "aid" to provide a maintenance/energy free source of fresh water. There may also be a business opportunity for entrepreneurs who can manufacture, market and deliver it to those in need.

Counseling as a SCORE volunteer, the typical route is to encourage clients to prepare a business plan and quantify/quality market opportunities with the aid of the Internet. 19 miles away from the nearest internet café and with major



logistics and infrastructure obstacles, the discussions here had to be focused on making small steps to share resources and using political pull to get the economic support for creating new business opportunities.

*Eric Steinmetz
Past Chair*

On a Personal Note:

As the grandfather of 4 year old Alexi, I wondered several years ago what more I could do to provide the perfect gift for my very fortunate grandson who lacks nothing!

At the same time I was inspired by the presentation of American Friends of Kenya (afkinc.org), a not-for-profit SCORE client, who is faced with the challenge of creating awareness of and raising funds for their orphan sponsoring program in Kenya - the light bulb went on!

During a later SCORE Chapter Meeting, Emely and Wayne Silver introduced the programs developed by AFK, and that day, I was one of several SCORE volunteers who decided to sponsor an AFK orphan.

For \$30/month we sponsor a child (who lacks everything) the same as our grand child and for the price of an occasional toy or Happy

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/

Score in Kenya - Pictures!



age at our grade and that for the price of an occupational therapy or Happy Meal - really make a difference.

In a country where \$30 will buy a school uniform (the prerequisite) to go to school, rudimentary school supplies and also provide funds to house and feed a child, a no-brainer!

As part of the "lay" volunteers - neither an educator or medically trained - who joined the AFK sponsored trip this August to work in clinics and libraries, I also took a day off to meet Peter Kamau, the 4 year old little boy who is now part of the African extension of our family.



Not alone among Southeastern CT SCORE volunteers sponsoring a child, Bob and Penny Nelson of Hadlyme also just had an addition to theirs extended family - Lima Sinew Kettie.

[ED:] This part of the AFK venture was reported in a series of articles by Marcel and Beth Dufresne which appeared in "The Hartford Courant" and other media. See:

<http://www.courant.com/news/kenya/>

GUEST COLUMNS FROM OUR CLIENTS

You are invited to submit a Guest Column describing how you solved a management issue, dealt with some adversity, struck on something worth sharing, etc. 350 words max., one page.

The usual caveats: You may not promote your own business or criticize another's. The Editor reserves the usual rights to edit, shorten, accept or reject submissions. Just write:

score579@hotmail.com.

"REALLY WANTS" vs. "NICE TO HAVE"

Many years ago, one of the exercises in my very first supervisory training class had a powerful impact on me. The facilitator divided us into five teams and we were asked to perform a task. One person was to keep a written record of how the team was progressing, and given a form and written instructions. The instructions stated that this record was critical to the success of the lesson.

As we got started, the facilitator came to each group with a written reminder of the importance of keeping the written record. Ten minutes later, he now announced that he had misjudged the time and we had to finish the project in half the time allotted. A bit later, he again returned to each team with urgent requests to get the task finished. He finally announced that we had even less time and gave us a few minutes to finish as best we could.

At the debriefing the facilitator totally ignored the task we had



Completed and asked each team for the written reports. One after another the five people responsible for keeping the record admitted there was none. Because of the facilitator's concern for the task, each of us had decided that getting the task done was most important. We all had stopped the report writing and helped our teammates get the job done.

The facilitator then asked us if we remembered how important our role was. He had even reinforced this with a written memo.

The message! We did not do our job!

Team members often have more work than they can accomplish in a given period, so they have to prioritize their efforts. They also know that leader may often ask for things that he really does not think are that important. They learn to nose out the things the leader "really wants" and get those done first.

They also read signals - body language, tone of voice, side comments, etc. - to decide between "nice to have" vs. "really wants". So when a team does not always follow specific, well communicated, and clear directives, the leader should consider the possibility that he is sending conflicting signals.



Phil Lombardo . . . lives in Niantic and is a member of our Mystic Counseling Team. His background is in Human Resources and is experienced in business methods working with owners of small entrepreneurial companies to help solve organizational and employee concerns.



HAPPINESS STILL SELLS!

Have you ever gone into an establishment to purchase a product or service only to run into a rude and disinterested employee - someone who wished they were not there and you were not there bothering them?

You'll stay and complete your purchase only if you have no other alternative. One thing you are sure! You will never go back there again and you will tell as many people as you can about your unpleasant experience.

All of us like to feel that we are important and recognized. We are attracted toward those establishments where we are greeted happily and made to feel that they are happy we are there. We just might even be prepared to pay slightly more for the product or service!

Regardless of the type of business you run, happiness ("satisfaction", if you will) is still your basic product. A restaurant, for example, has different ways to sell happiness than a hardware store does. But product, service and attitude satisfaction all must be present and in harmony to achieve the end goal.

Where does a happy attitude and a well trained staff start? It starts with YOU!! If you are not a happy person who enjoys serving the public, how can your employees be happy? And if your employees are not happy how can you expect them to make your customers happy?

There are several ways to make your staff a happy one.

1. **Hire attitude.** You can always train them in the job skills needed to fulfill their job, but basic attitude comes with them.
2. **Realize that they have lives outside of their job that impact their performance.** Where possible, show flexibility in your requirements, but not for shoddy work habits or poor performance.
3. **Give them proper training and reinforce the skills needed to do their jobs professionally.** This will give them confidence and make them comfortable in the completion of their tasks.
4. **Be honest with them.** They should be able to take what you say to the bank.

5. Adopt the attitude that they work "with you", not "for you".

6. Encourage the feeling of team work. Employees working happily together will do a much better job than those who are at each other's throats. A happy team loves to come to work.

It is very time consuming and expensive to attract and retain customers. It is very easy to lose them. Make them happy to come to your establishment. You will develop loyal and repeat customers who will be the backbone of your business and insure you of success in the future.



Bob Nelson . . . lives in Hadlyme and is the Team Leader for one of the two Old Saybrook / Essex Counseling Teams. He is an experienced restaurateur having, with his wife Penny, owned the prestigious and successful Bee & Thistle Inn in Old Lyme for 18 + years.

INTERESTING ARTICLES

How to Get Your eMails Opened - Constant Contact-SCORE Chicago CANTV 21 Excerpt
April 10, 2009

An excerpt of an interview that Mark Goodman hosted with guest Steve Robinson on March 13, 2009. It is a short segment from an interview about using the Constant Contact email tool. Steve provides tips on how to use email marketing. He offers tips on getting your email lists opened, optimizing your message and analyzing your success. You can access the entire program at: <http://scorechicagocontv21.blip.tv/file/1880360/>

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Adapting to Change: Businesses tweak strategies to survive

"Abrams-Cornwall had a closing-out sale and planned to shut down the store they built six years ago on Indian River Road in Orange. After some soul searching and discussions with family, as well as local and state officials, the couple revamped their business model and decided against throwing in the towel".
<http://www.nhregister.com/articles/2009/11/15/business/doc4aff74cc7489d904215434.txt>

AND HELPFUL WEB SITES

The Connecticut Conference of Municipalities . . .

[ED:] A treasure trove of marketing information.

. . . is Connecticut's statewide association of towns and cities. Its 144 member municipalities contain over 90 percent of the state's population. CCM represents municipalities at the General Assembly, before the State executive branch and regulatory agencies, and in the courts.
<http://www.ccm-ct.org/>

=====
Connecticut Business Group: Does Your Business Need Someone To Talk To?

Time and time again, you get the same response:

". . . just keep doing what you're doing! Things will turn out all right!". . . and you know it is not working!

We take a unique approach that is different. We provide business owners with practical advice and strategies through the application of process and methodology to business problems and business opportunities.
www.connecticutbusinessgroup.com/

[ED:] It can't hurt

Brought to you by [Southeastern CT SCORE](http://www.southeasternctscore.org) a nonprofit association and resource partner with the [U.S. Small Business Administration](http://www.sba.gov). 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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