

Are Consumers Downsizing?

HIGHLIGHTS THIS MONTH:

Zogby Poll: Are Consumers Downsizing?

Do you believe it?

Tell us if you do or don't!

Find out what others are saying / doing.

MS Windows 7: Why "7"? Anyway! Are you ready?

Selling art work or gifts? Try "Etsy"!

Workshops: In Person & On-Line

Free Software for Non-Profits? It's in TechSoup.

More from the WSJ: Online Journal E-Mail Center



Southeastern CT SCORE

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Center)

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PERSPECTIVE

SCORE - as all of you know by now - is a mentoring organization to help entrepreneurs become successful.

In this Issue:

[Perspective: Eric Steinmetz](#)

Volunteers coach and counsel those with promising business ventures so that they set the right priorities and develop a successful business plan. What you may not realize is that running a SCORE Chapter is akin to running a small business!

The Southeastern CT SCORE Chapter covers the area from Guilford to Stonington and Norwich. Operating on a mixed income of fixed cost reimbursement from Uncle Sam via the SBA, support from corporate sponsors, and donated office and counseling space in seven towns, the chapter chair recruits and orchestrates volunteer mentors - so that they can be most effective in meeting, guiding and staying close to our clients - some of you who are reading this article!

No matter what someone may tell you - all SCORE counselors are "Tinkerers". After assuring that a SCORE client is headed in the right direction, the rest of the job is fine tuning - mixing financial, intellectual and elbow grease capital in the right proportions to stay above water and eventually become profitable.

For two years, as Chapter Chair, I have become the "Chief Tinkerer" in charge of spreading the SCORE message, improving SCORE awareness and visibility, and making SCORE accessible to all by introducing new meeting locations and a wider choice of times.

In addition to meeting with our "Core clients" - entrepreneurs in the Southeastern Connecticut area, SCORE offers workshops and counseling to trade organizations ranging from bottled beverage associations to pharmaceutical supply houses. On the Not-for-Profit side, the Chapter has reached out to varied interest groups including those transitioning out of military service and correctional institutions to a national organization promoting diversity in supplier selection.

It is SCORE tradition to change the Chapter Chair every two years to encourage some "fresh thinking, tinkering and navigating". In the next newsletter you will be meeting our new Chair.

In the meantime, I will continue to counsel in the Guilford area. I have also been offered a special assignment to serve as

Marketing Director for the seven Chapters in Connecticut - still part of the navigation team!



Eric Steinmetz
Chapter Chair - 2008-2009

[New Look, New Features: Ed Gottschall](#)

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Fall 2009 Workshops

The Fall Workshop Schedule is now firmed up.

How to Build Customer Loyalty

Wednesday, October 7, 8-10am
Guilford Fire Department Conference Room

390 Church Street (Route 77),
Guilford

Sponsored by Guilford Savings Bank & Guilford Econ. Dev. Com

Managing Your Business

Wednesday, October 14, 5-7 pm
Liberty Bank

90 Main St, Old Saybrook, CT
Sponsored by Liberty Bank - Old Saybrook

Starting your business in

NEW LOOK, NEW FEATURES

As we said in last month's issue, Dennis Peoples is stepping down as Editor of the Newsletter and stepping up to Chapter Chair the 1st of October. I am moving from technical editor to full-fledged editor.



Along with that change, you'll notice some changes in the Newsletter itself, not only in the overall appearance, but in the content as well.

We're trying to make the Newsletter more interactive with

our readers, clients, and contacts. The Newsletter is not intended to be a blog since there are already many small business blogs including the blogs on the SCORE National Web Site.

In this issue, we're introducing a new "Guest Columnist" feature where our Chapter Counselors and others may contribute articles on specific subjects. Along with that, Chapter Members are acting as Columnists for special subject areas.

We're also trying a Poll or Survey article on some current issue . . . this month on a Zogby Poll that suggests basic consumer consumption habits are changing downward on a more or less permanent basis. If that were true, most businesses, and certainly retail and service, need to do some serious rethinking of their marketing strategy and targets.

We'd like to hear what you have to say, and most importantly give you some feedback on what others say and are doing.



We hope you like the changes, and, as always, welcome your feedback. Let us know at score579@hotmail.com.

Ed Gottschall
Editor

UPCOMING WORKSHOPS

Invest [or Reinvest] in yourself.

New knowledge and experiences! Or, refresh yourself with the latest. Time to sign up! Pick one or as many as you like.

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.

There are several workshops close to the 'finishing stage'

Connecticut

Thursday, October 29 9-12 am
East Lyme Public Library
39 Society Road, Niantic, CT

Internet Marketing

Thursday, November 12, 5-7 pm
Clinton Library
10 Killingworth Pkwy (Route 81)
Sponsored by Liberty Bank - Clinton

Contacts:

Guilford Workshops:
Jackie Simonetti, EDC Specialist
Guilford Savings Bank
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 (Gales Ferry), the Mystic Chamber of Commerce and, always, the East

may be scheduled before the end of the year. Watch this section in the November Issue or check the schedule on our Web Site - www.southeasternctscore.org.

How to Build Customer Loyalty

Wednesday, October 7 8-10am

Managing Your Business

Wednesday, October 14 5-7 pm

Starting your business in Connecticut

Thursday, October 29 9-12 am

Internet Marketing

Thursday, November 12, 5-7 pm

You will find a wealth of courses and resources at the SCORE NATIONAL Web Site for you're 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.

"ZOGBY: RECESSION CHANGING LIFESTYLES"

NYT 8/20/09

"The recession is causing large numbers of U.S. adults to cut back on discretionary spending as well as lifestyle choices", according to a new Zogby poll. - [More below!](#)

Do you believe it?

I'm not sure I do, but it sure would change my thinking about my marketing thrust if it were true.

[Try our Poll to see what others think and what they may be doing about it.](#)

Responders will get a full summary rundown of the results of the poll

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



and what others are doing or planning to do by special e- newsletter . We will run a summary of all the responses in the November Issue. [Ed.]

Zogby: Recession Changing Lifestyles

[See the whole article at:
www.southeasternctscore.org/newsletters-oct09.htm#zogby]

The recession is causing large numbers of U.S. adults to cut back on discretionary spending as well as lifestyle choices, according to a new Zogby poll.

These trends are a continuation of consumer behaviors that began before the current recession, the pollster said.

"Increasing numbers of people have become less materialistic and more interested in other, simpler forms of personal fulfillment....

...The survey asked respondents about 11 potential economic lifestyle changes, and whether they will not make the change; they have not made it yet; they made the change prior to the recession; they made it due to the recession; and if they plan to make the change within the year...

(8/20/2009) - NewsMax.com
<http://www.zogby.com/Soundbites/ReadClips.cfm?ID=19034>

INTRODUCING - CHARLES L. PURDUM

(Essex)

Charles Purdum recently joined Southeastern CT SCORE and our Essex Counseling Team. He is an experienced operations executive in business turnarounds and re-engineering from diverse industries and management roles in medical device and consumer product companies.

Charlie says a key skill in his profession is to be able to quickly learn a business, identify the key issues, the business drivers, and then organize management teams to develop and implement action plans. Recently he turned around a medical device company faced with significant backorders

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.

Contact Us!

Please contact the Southeastern CT Chapter of SCORE® at:

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Web site:
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Success Gateway

device company faced with significant backorders, underperforming operations and a disgruntled workforce while taking on new retail accounts and adding new products.

Charlie has led project teams in developing and launching new products while working with sales, marketing and retailers to execute new product launches as well as sales-building opportunities.

Charlie credits managerial courage, personal drive, honesty, and integrity with the results he has achieved throughout his career. As Charlie says, "You have to be able to gain the trust of others using diplomacy and persuasion. After gathering the facts and the opinions of others, you rely on logic and common sense to make decisions without wavering from the objective."

MS WINDOWS "7" is coming!

Due out October 22nd + / - !

Why "7"? Count - 3.1 and 3.5 [if you can remember them], then 95, 98, 2000 / Millennium [you can just forget them], XP, VISTA, and the next one is "7", of course.



And, from MS DIRECT:
Get a look at what's coming and how you'll use it

- Take a tour
- Explore the features
- Download the Windows 7 Release Candidate
- Buy a new PC or upgrade yours?

Are you and your business ready for Windows 7? See for yourself! <http://www.microsoft.com/windows/windows-7/>

MORE from Gadgetwise - *Read about XP - especially!* [Ed.]
[See the whole answer at:
www.southeasternctscore.org/newsletters-oct09.htm#windows]

August 5, 2009, 8:43 pm
Q & A: Preparing for Windows 7

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

By J.D. Biersdorfer

Q. My computer is a few years old. Will it be able to handle Windows 7 if I decide to upgrade my operating system?

A. According to a page on Microsoft's site the most basic requirements for computers to run Windows 7 include a gigabyte of memory and a processor running at a speed of at least one gigahertz. The machine also needs 16 gigabytes of free space on the hard drive. (Computers running 64-bit processors need two gigabytes of memory and 20 gigabytes of drive space.)...

...Windows XP computers are probably not going to be as easy to upgrade. Although Windows 7 includes an Easy Transfer program to help you get your files moved, you will still likely need an external drive to park your data while you wipe the drive on the computer and do a clean installation of Windows 7. After that, you need to copy your files back to the PC and then reinstall all your programs.

Yikes: [Ed. Note]

GUEST COLUMN

Introducing a new Feature this month - Guest Columns from our Clients - Karen Stevenson, "Thumbnail Designs", our Web Site designer, Web Master, and e-Newsletter Master writes about a new Web site that should be of interest not only to artists but to all who work in graphic design and related specialties.

You too 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.

*Attention Artists:
I have a four-letter word for you!*

Don't fret; it's not an unprintable word. In fact, as an artist myself, it's a word I've been sharing with everyone who will listen! The word, you ask? It's "Etsy". As in Etsy.com.

By their own definition, Etsy is "your place to buy and sell all things handmade." But, it's so much more than that. Yes, for those of you looking for unique and wonderful gifts, this site should be bookmarked in your browser. But, for those of you

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.

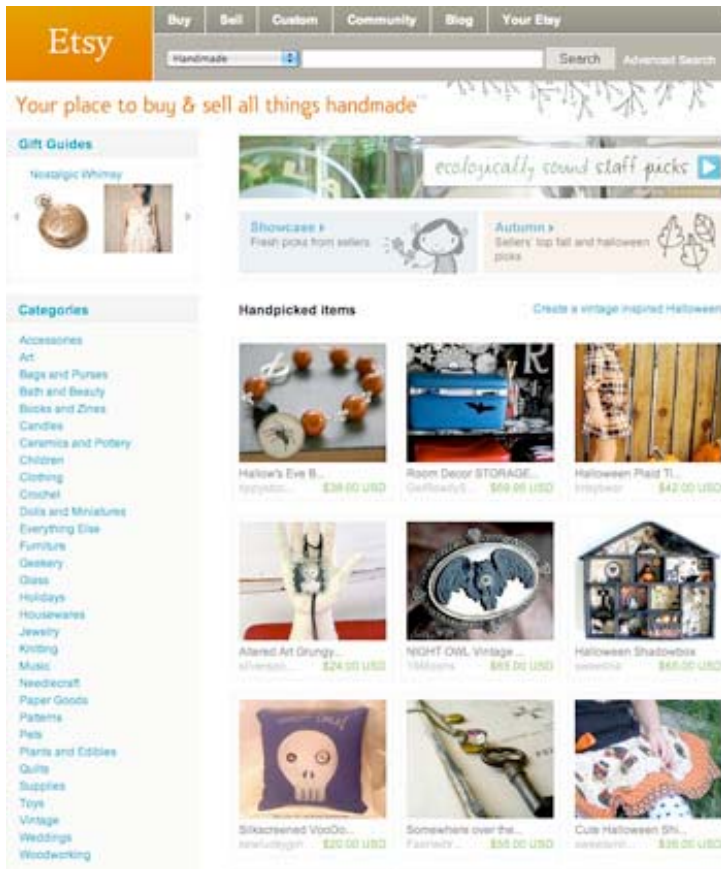
The 2nd and 4th Thursday of each month at the Essex Library in **Essex**, 33 West Ave. @ 10:00 AM - 1:00 PM.

➔ **Meet A Mentor**
➔ **Attend A Workshop**

➔ **Ask SCORE**
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SCORE
Counselors to America's Small Business

we are *making* unique and wonderful gifts, this is a site you should be visiting everyday.



Other SCORE Chapters in CT

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Guest Columnist: Karen Stevenson, *"Thumbnail Designs"*

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

Etsy is a website where artists can open their own online shops -- for free. Sure, it costs a little to list your items for sale (20¢ each), and Etsy takes a small percentage of each sale (3.5%), but with a PayPal account and a little patience your store will be up and running in no time.

Yet there is so much more to Etsy than just your online store. It's a community filled with other artists who share, support and inspire each other to be the best they can be. You'll find chat rooms to get to know other Etsy artists, Teams to support and promote each other through a common theme, and my personal favorite: The Storque! Filled with articles about the art of being an artist, and also the business of being an artist, this section will keep you taking notes and bookmarking for hours.

So, if you're an artist looking to take that next step and to get



your work out there for sale, [check out Etsy](https://www.etsy.com). See how they can help you make it happen. While you're there -- check out my favorite section: "Quit your day job?" Hey, you never know!

Designs

www.thumbnail-designs.com

INTERESTING ARTICLES AND HELPFUL WEB SITES

TechSoup - No kidding

Tell a friend at a U.S. nonprofit or public library about [TechSoup](#). If you received this New Product Alert from a friend, you can sign up to receive it.

We just did! [Ed.]

"Dear Friends,

There's a lot happening at TechSoup these days. From launching a new look for TechSoup.org to striking up new partnerships, to providing the products you rely on, we're getting your organization what it needs to keep up with today's technology demands."

If you are a Non-Profit [or work with a non-profit], [here's a source of free or inexpensive software and other computer / IT stuff](#). You'll need your 501-c-3 certificate and tax ID info to sign up. After that, you'll get monthly e-mails and e-mails special offers.

=====

Hurry Up and Credit My Account

How fast does your bank move on your deposits?

What is it with these banks that are so quick to hit you with a fee for spending more than you have in your checking account but take their own sweet time in crediting deposits?

And more from the NYT article: [A refresher course on the rules](#).

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WSJ Emails & Alerts

Just want to keep up-to-date yourself?

[Try this link!](#) You can customize how much and what content you want. . . targeting your own market, for instance, is a good strategy.

Here's a sample from just one day:

[Online Journal E-Mail Center](#)

September 1, 2009 -- 10:00 a.m.

Keeping Your Site Out of Hackers' Clutches

Attackers are increasingly infiltrating small businesses' Web

sites. Once hacked, your site can wind up blacklisted by search engines. Here's how to fight back.

* *Firms Fight Slump with Pro Bono Work*

Small-business owners and their employees are doing more pro bono services or volunteer work as a marketing and customer-relations strategy.

* *Big Firms Quick to Collect, Slow to Pay*

Large companies, in a power play, are paying their bills more slowly while at the same time insisting they receive collections from their smaller suppliers more quickly.

Readers React: 'Robbing Peter to pay Paul'

* *Three Best Ways to Get Rid of Office Equipment*

They are the unattended items that get left behind when employees get laid off: desks, chairs, computer screens, and even company cars. Here's how to unload used equipment for cash or savings.

* *To Slim Down, Businesses Team Up*

As they share expenses and customers, businesses that work together are not only surviving the downturn - they're thriving in it.

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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