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# MACPA Messenger



We're days away from Free Community Paper Month. It's so appropriate that we celebrate in July. As Free Community Papers we have been and still are the backbone of our communities bringing the latest news to our readers and connecting the local businesses to the consumers wanting their products or services.

I am proud to be the President of the Mid-Atlantic Community Papers Association because of the strength this organization represents. We reach over 4.7 million homes through all our member publications. Our publications proudly provide the news and information wanted by the communities we serve.



Sponsored by PaperChain & this Free Community Paper.

During the month of July, I encourage you to do everything you possibly can to promote Free Community Paper Month. Display the Free Community Paper Month logo throughout your publication(s), your website and through your social network channels. Visit the PaperChain website at [paperchain.org/communitypapermonth.html](http://paperchain.org/communitypapermonth.html) and take advantage of many of the resources available to you like the Free Community Paper Month Proclamation. Take the proclamation to your county council and have them formally recognize Free Community Paper Month.

Brainstorm with your staff to see if there are some special ways you can promote Free Community Paper Month. Like Ed Coats, Event Chair, shared, "Your paper has made a great investment in your community and this industry. Only you and your staff can help us bring that story to your readers in this consolidated industry-wide effort. Please consider active participation in the July 2015 Free Community Paper Month."

I, too, encourage you to participate in Free Community Paper Month.

Let's do our best to recognize ourselves.

Ron Burke, President

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## UPCOMING EVENTS

**Conference Strategic Planning**  
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# JULY IS FREE COMMUNITY PAPER MONTH



# MACPA Messenger



by: Ed Coats, event chairperson

All too often these days we hear “print is dead.” In reality, however, print is far from

perishing. Nowhere is this more evident than in the free community paper industry.

In our busy everyday world, we sometimes forget to boast about how important and relevant our community papers are. They are significant not only in aiding advertisers to share their message with potential customers but also in delivering local community news of interest to readers in homes across the country.

Paper Chain is the common link between all free community papers across the country. For that reason, we feel it is the responsibility of Paper Chain to be the leader in expanding awareness of the free community paper industry and letting people know print is not dead but very much alive and well.

This July we again celebrate Free Community Paper Month. During this time, we ask that all the state, regional and local free community paper organizations get together and celebrate.

To do this, Paper Chain will be providing materials to help you promote this event.

Here is the agenda for the 2015 celebration roll out:

1. Shown below is the Free Community Paper Month Logo. Please use this logo often on your masthead, folios, promotional ads, articles and as fillers throughout your paper leading up to and during the month of July. For original artwork and PDF's visit: <http://paperchain.org/freepapermonth.html>
2. Also shown is a sample ad from the 2014 Free Community Paper Month celebration. They will also be available on the website noted above on or about the first of June and will also be distributed by your state, regional and national associations.
3. Publishers are asked to not alter the logo, but to use it often. We encourage you to localize the ad and draw your reader's

attention to the important role your paper and staff play in this industry and how this industry stimulates the local and national economy.

4. We are all so very busy these days but we also encourage you to brainstorm with your staff and find ways to use the month of July to highlight your organization's accomplishments and the many ways your publications help drive and support the local economy.
5. The 2015 celebration is a national event but you can provide the local flavor. Ask your town fathers, city council and county government to consider taking action on a local proclamation formally recognizing Free Community Paper Month. Suggested proclamations can also be found at <http://paperchain.org/freepapermonth.html>.

The best things in life are free

Free community papers like the one you're reading today are thriving. In fact, free community publications have been able to maintain nearly 99% of their readership since the turn of the millenium. We love the neighborhoods we serve and we couldn't do it without your support.  
*Thank you!*

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# TRANSACTIONAL VS. RELATIONAL SALES



# MACPA Messenger

by: John Foust

I was talking to Nick, a long-time ad manager, about the nature of selling. “I agree with the theory that there are two types, transactional and relational,” he said. “As consumers, we have become increasingly transactional. We go to the store, pick out a product, take it to the register, pay for it and take it home – even if the clerk at the register doesn’t bother to say ‘hello.’ Or we shop online, find something of interest, compare prices, click ‘buy’ and wait for delivery.”

Nick explained that organizations that rely on sales – including newspapers – measure success in terms of transactions. How many ads are in the latest edition? How much revenue will those ads produce?

“It’s tempting to see all sales as transactional,” Nick said, “but that would be a huge mistake. The challenge is to be relational in a transactional world. That’s why customer loyalty, which is long term, is more valuable than customer satisfaction, which is sometimes based on single buying experiences.

“It starts with rapport,” Nick said. “I encourage our sales team to find common ground and build from there. Along the way, clients learn that our folks have some marketing savvy. That gives us credibility and makes selling a lot easier.”

To expand on Nick’s observations:

**1. Individual transactions don’t necessarily lead to good relationships.** When sales people treat their advertising product as a commodity, they encourage prospects and customers to see them as anonymous people at the cash register. There’s no connection. That often leads to churn – advertisers who jump ship if their ads don’t work right away.

**2. Good relationships can lead to more transactions.** A smart sales person looks beyond the immediate gratification of today’s sale. He or she works to build rapport and turn that transactional advertiser into a marketing partner.

**3. Leadership is relational.** In many organizations, a sales person who consistently has good numbers is likely to be promoted to sales management. If his or her company has a transactional sales culture, the new manager will be poorly prepared for a management position. The duties of leading a team are relational, not transactional.

**4. Individual ad sales are transactional.** Think of a vending machine. Insert money into the coin slot and get an ad. It’s difficult to go any further than that, when sales people present themselves – and are seen as – order takers who sell one ad at a time.

**5. Ad campaigns are relational.** Properly executed, an ad campaign requires consistent contact between sales person and client. From planning to execution to periodic tweaks, there are plenty of opportunities to build strong relationships.

**6. Don’t forget your clients’ relationships with consumers.** On a broader scale, strong ad campaigns create relationships between advertisers and their audiences. Think of the number of times you have been drawn to certain stores or brand names because you felt connected to them. That emotional attachment is a major factor in brand identity.

And that kind of campaign success can lead to – surprise! – more advertising dollars for your newspaper.

*John Foust has conducted training programs for thousands of newspaper advertising professionals. Many ad departments are using his training videos to save time and get quick results from in-house training. E-mail for information: john@johnfoust.com*

**Does your day-to-day activities keep you from tackling that paperwork monster called “THE DREADED CIRCULATION AUDIT?”**



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# MACPA Messenger



For those looking forward to a column going deep into a single topic, apologies in advance. There's a lot of very important work in progress, and this time around we'll highlight the biggies. In my last dispatch,

I made an urgent plea to All Publishers in Pennsylvania to complete and return a Tax Survey: Just a few minutes of your time to help the effort to Stop crippling New Taxes on Advertising and Printing of All Our Papers.

So a Big Thank You to the Majority of PA Publishers that helped the cause. By the time you are reading this, the anonymous aggregate data, case studies and compelling anecdotes will have amplified the latest round of testimony before committees debating multiple Taxing Schemes. Now early June, one positive development is the House rejection of a plan to Expand Sales and Use Tax to include Advertising and Printing and a score of other goods and services, deciding instead to \*only\* raise the rates on SUT and PIT. But for now that is only a placeholder piece of legislation, one component of the larger budget bundle. And, the Governor is still pushing to remove so-called "loopholes" like ours, while the Senate could have enough votes to do likewise with similar measures set for reintroduction any day.

Understandably, a 100% response rate to a long, boring survey is unrealistic -- but the stakes are really high here. This threat is more serious than we've ever seen it, and we will soon need every PA Publisher to share communications with their electeds in Harrisburg. Please let the worst-case outcomes be your motivation. Meanwhile, unfortunately, taxing threats to Advertising are not limited to the Keystone borders. We are currently working to Stop a Federal Ad Tax in its tracks. Schemes to limit the tax deductibility of advertising -- pushing expensing out over 5 to 10 years -- were introduced in the last Congress. And we've been working to keep those horrible

plans buried in the dustbin of bad ideas. On the Senate side, they're starting from scratch on Tax Reform, and we filed Industry Comments to the Working Groups opposing any tampering with advertising -- and we're waiting to engage with the House, which looks more and more like it could just recycle the disaster of HR 1 as it's starting point.

But wait, how about some Good News: Reaping the Fruits of Our Labors. There's an obscure category of advertising called H-2A. Nobody had heard of it because nobody (almost) was getting it. The complex Regulations prohibited publication in free community papers in many instances -- and otherwise discouraged the growers and employer agents from advertising with our publishers. Long story short, our Direct Advocacy changed that. We moved the Bureaucrats to change Policy -- and won the support and interest from the close-knit community of H-2A Program Agricultural Employers. And alas, just days ago a national firm that handles all aspects of H-2A for growers in 42 states, wants to place this advertising across the Mid-Atlantic.

And to close on a celebratory note: July is Free Community Paper Month -- see the accompanying article for more details. At PaperChain we're also working to shout the Truth that "Print Ain't Dead" and are gathering articles, testimonials and house ads to share and promote. And we're putting the finishing touches on a win-win project for the industry that simultaneously promotes Our Troops and lowers our Postal bills. Look out for PSAs for Fischer House with a QR code -- approval is pending at USPS for their Mail Drives Mobile engagement promotion, entitling papers running the ads to save 2% on postage from July thru December.

Hoping all is well as we jump from spring into summer.

Best Always,  
Jim Haigh, Government Relations Consultant  
427 Ridge Street, Emmaus, PA 18049



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by: Kevin Slimp

I don't know about you, but I'm not much of a sitter. By that, I mean I can sit through speech for a few minutes, but then I usually start to get bored. That's when my mind starts drifting and my body gets squirmy.

That may sound strange, coming from a guy that gives speeches for a living, but it's probably the reason that I usually finish talking a few minutes ahead of schedule. I empathize with the audience.

The exception comes when I hear someone really smart. Funny, I can sit and listen to a brilliant thinker for hours, although it seems people with the most to say generally are the ones who say it in the shortest amount of time.

That was the case three days ago, when I heard Dr. James Hildreth, dean of the College of Biological Sciences at the University of California, Davis, a pioneer in HIV and AIDS research, address the graduating Ph.D. and Masters candidates at The University of Arkansas.

Dr. Hildreth spoke for no more than five minutes, but I'll never forget what he said. "You should know," he began, "that most of what you've learned in your time as a student is wrong." He had my attention as he continued, "But that's OK. The most important thing you've learned at this university is how to think."

I couldn't help but think of all the speakers and teachers I've had over the years. Just try "helping" a middle school student with homework. When I try to help my children with their math homework, I quickly learn that math has changed and my answers are no longer valid.

Dr. Hildreth is right. The most important thing we learn through education and experience is how to think. Accepting information as gospel, just because it comes to us from an "expert" is no more valid than assuming everything we've learned in school is valid.

Maybe we could learn something about newspapers from Dr. Hildreth. Perhaps our teachers have been wrong. Maybe we've been listening to experts when we should have been using our own experience to think about the best ways to move our publications forward.

Of course, I could be wrong.

### 2003 Tech survey offers glimpse into the past

Robyn Gentile, Knoxville, Tennessee, dropped by my office to give me a folder recently. "I thought

you might be interested," she said.

Was I ever. It was a survey I had conducted 12 years ago for her press association, to determine what type of technology needs existed among member papers. The following are a few of the findings:

- A majority of 71 percent of their newspapers were Mac based, with 29 percent using PCs for design. Interestingly, that number hasn't changed too much over the years.
- Although InDesign had been around for three years, most papers were still loyal to QuarkXPress (version 4 was most popular), used by 61 percent of respondents. 28 percent used Pagemaker (ask your grandparents about that), while InDesign and Creator were used by a handful of newspapers.
- The most fascinating finding to me: 22 percent of newspapers were still pasting up pages. That's hard to imagine. The majority, 59 percent, were printing pages out to film on an imagesetter.

The survey questioned publishers about training. Most, it seems, favored large training events in central locations and training at press association conventions over smaller, hands-on training located within an hour's drive. Again, interesting.

It was fascinating to look through the surveys and see names I recognized. Many were publishers who have retired. Others were good friends who have since passed away. Several were young editors who are now publishers, many of whom now serve as board members and chairs of the same association. And some, it was good to see, are still publishing their papers today.

### And what about those bad hard drives?

David Spencer, from Kentucky, emailed in a panic. He wanted to know if I had any advice concerning where to send a hard drive that had bitten the dust.

Fortunately, he didn't need to send it anywhere. I suggested he download Data Rescue 4 (he later told me his computer used Data Rescue 3) to restore the lost data.

Thankfully, it worked. I remember using Data Rescue after Gary Rudy's camera card died a couple of years ago, along with all the pics from the IFPA national convention. I asked Gary to send the card to me and, fortunately, as it did for David, Data Rescue restored the photo files from the camera card onto an external drive.

Find more information concerning Data Rescue (US \$99) at [prosofteng.com](http://prosofteng.com).

# COURT OF APPEALS DECISION IN EXIGENCY CASE



by: Donna Hanbery

On Friday, June 5, 2015, the United States Court of Appeals for the District of Columbia Circuit issued its long-awaited decision on the appeals taken by the United States Postal Service and mailers relating to the Postal Service's exigency rate decision of the Postal Regulatory Commission (PRC) issued on December 24, 2013. The PRC had denied the Postal Service's effort to seek a "permanent" increase of 4.3% in postal rates above the annual CPI rate adjustment the Postal Service is permitted to make under current law.

The long-awaited decision answered some questions, but raised others. The Postal Service had sought to overturn the PRC's decision in total and wanted to make the 4.3% increase in rates "permanent," baking in the exigency increase to the rates that mailers would pay "forever" going forward. The PRC found that the amount of revenue the Postal Service lost "due to" the Great Recession was \$3.2 billion and imposed a limit of time that the Postal Service could collect the 4.3% surcharge. In a companion appeal, a group of mailers and mailing associations, had argued that the entire exigency increase should be denied in total.

The Court of Appeals clearly decided that the Postal Service cannot charge a permanent, 4.3% exigency increase. But it suggests the PRC might have been "too stingy" in computing the amount of revenues the Postal Service lost "due to" the Great Recession. It remanded the case back to the PRC for further proceedings.

The Court of Appeals rejected one of the two arguments made by the Postal Service. The Postal Service had challenged one of the standards adopted by the Commission to limit the duration of the exigency surcharge to what the commission called the "New Normal" standard. The Postal Service argued that the Great Recession caused the Postal Service to permanently lose revenue and that these revenues would not return. It argued that this was justification for the Postal Service to forever add the 4.3% to its rates.

The PRC found that there were many other things like changing mailing habits, and new technologies, that were impacting mail volumes, that had nothing to do with the Great Recession. Under the 2006 law establishing the rate cap, and prior PRC interpretations, the Postal Service could only

recover an exigency increase for losses that were "due to" the extraordinary and exceptional circumstances of the Great Recession. Many of the other changes going on in the economy, and mailing habits, were the "New Normal" that the Postal Service needed to adjust to under the law. Further, the Court noted that one of the purposes of the 2006 law was to require the Postal Service to restrict rate increases and increase efficiency. If changing mailing habits and economic circumstances require the Postal Service to make adjustments and respond, then the Service needs to look to its own business changes, or changes in its operations and network, and not just pass added costs to mailers. The Court stated, "The Commission sensibly concluded that the statutory exception allowing higher rates when needed to respond to extraordinary financial circumstances should only continue as long as those circumstances, and fact, remain extra-ordinary. . . . In other words, the Commission permissibly reasoned that just because some of the effects of exigent circumstances may continue for the foreseeable future, that does not mean that those circumstances remain 'extraordinary' or 'exceptional' for just as long."

The Postal Service did prevail on the second argument it made. A second rule applied by the PRC in determining the amount of revenue lost by the Postal Service was referred to as the "Count Once" rule. The Commission refused to recognize the cost or losses to the Postal Service of lost mail volume beyond the year in which the loss first occurred. The Court of Appeals gives this example, "A worker laid off during the Recession might cancel her cable subscription, and no longer pay her monthly bill by mail. The Commission would count that change as a loss of no more than 12 pieces of mail; the Postal Service would count it as lost volume for as long as the Recession stands between the worker and her cable subscription. If it takes her four years to find a new job and re-subscribe, the Postal Service would count 48 lost pieces of mail."

The Court of Appeals stopped short of agreeing completely with the Postal Service's rationale, that the entire four years of losses needed to be counted. But, the Court pointed to the "New Normal" rule it approved in its opinion as requiring a more fact specific analysis of how long the impact of the recession, and resulting mail losses, needed to be counted, rather than an automatic 12 month period.

*continued on next page*

# MACPA Messenger

# COURT OF APPEALS DECISION IN EXIGENCY CASE



# MACPA Messenger

*Court of Appeals continued*

The Court of Appeals found that the Commission was “arbitrary and capricious” in only letting the Postal Service recoup losses shown to be “due to” the Recession for a 12 month period. The Court stopped short, however, of doing anything to vacate the current PRC order limiting the Postal Service’s recovery of revenues to \$3.2 billion and did not act to extend the duration of the exigent surcharge. These are issues that the Court of Appeals remanded to the Commission to decide.

So what does this mean for mailers? Under the PRC order, the Postal Service has been on track to recoup \$3.2 billion in exigency revenue as early as August, 2015. In light of the Court of Appeals remand, the PRC could act to keep the surcharge in effect for a longer period of time. The PRC could also find that the Postal Service failed to carry its burden of proof, as the party seeking the higher rates, to show evidence that would prove the additional losses. On this basis, the PRC could affirm its original order, the PRC could also ask for comments and additional evidence from the parties. As of the writing of this column, the PRC has not issued any orders or actions on the Court of Appeals decision.

Clearly, the Postal Service is seeing the decision and remand as an opportunity for the Service to extend the period of time where it can collect the exigent surcharge of 4.3%. In an Industry Alert issued after the Court decision, the Service stated, “The U.S. Postal Service is gratified that the U.S. Court of Appeals for the District of Columbia Circuit reversed a key aspect of how the Postal Regulatory Commission (PRC) measured volume losses caused by the Great Recession. The continuation of the exigent pricing surcharge is critical to the Postal Service’s financial health... We look forward to exploring other issues with the PRC on remand in accordance with today’s court order.”

Bottom line, the Court ruling prevents the Postal Service from imposing the 4.3% exigency surcharge “forever.” But the remand likely means that the exigent surcharge will remain in effect through the summer and, potentially, into the heavier fall mailing season.

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Every small business needs a website. But only 48% of them have one. And of those who do have a website, many are in desperate need of a new one. So we're talking 70-80% of all small businesses as potential clients. That's where the "Ca-Ching" comes in.

As a publisher, you already have all the key assets you need to successfully sell websites using SiteSwan. You have salespeople to sell them, graphics people to build them (although anyone can, really), a billing system so you can get paid, and a great way to advertise your new services (your publication).

### Why Me? Why Now?

With SiteSwan, the system is so efficient that you can sell websites for thousands less than design firms. And you can launch them overnight, if you wish.

Your salespeople create "spec ad" homepage designs in less than 60 seconds. They show it off to the client, and close the deal with a deposit. Take changes back to the office, and the site will be ready to launch in a couple hours at most. Fast, easy, and profitable.

Publishers are a perfect fit for the SiteSwan website creation and sales process. You already have the local knowledge, marketing expertise, personal relationships, and solid reputation. Just add on responsive websites to your current offerings and you'll be bringing in a whole new kind of recurring monthly revenue.

### What's in it for me?

"Wait, is there money in it?" Absolutely! Create a stable form of monthly recurring income that you can count on month after month, year after year. It's

not uncommon for publishers to generate an extra \$5,000, \$10,000 or more every month in residual income using SiteSwan. Why? Because no one thinks about their website if it's doing its job. As long as your customer likes you, likes their site, and is getting results, they're happy. Happy customers are quiet customers. And quiet customers are profitable for you.

One great thing about website sales is the relationships you build. We recommend arranging quarterly sit-downs with your website clients to talk about how their business is evolving and making sure their site is evolving with it. During these sit-downs, your client will ask you: "How do I get more people to my website?" A question to which you, or your salesperson, will have some fantastic answers regarding print advertising!

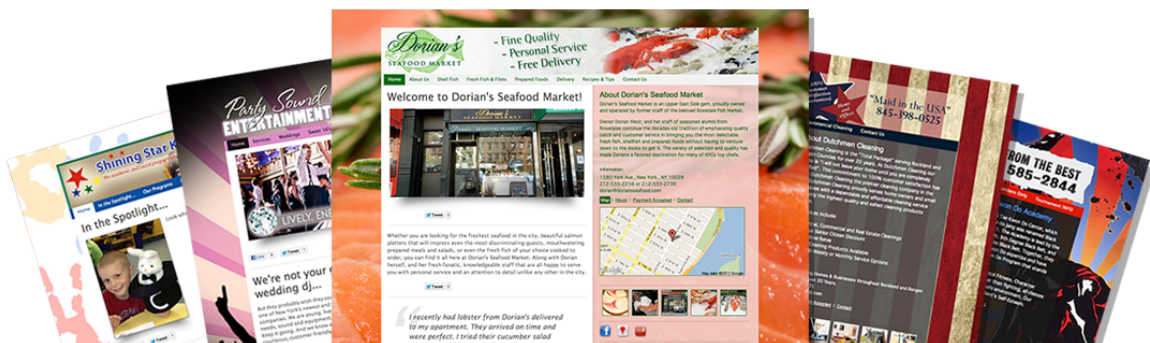
Every site you sell should come with advertising. Try bundling banner ads, print ads, classified ads, Facebook posts, etc. Sell them a package and watch the success rate and your revenues soar.

Are print sales fading? Jump on board with a sustainable, scalable business model that's been proven over and over again in every size market. Supplement your print income with a long-lasting form of recurring revenue. It's a perfect complement to print, and fits in beautifully with your current services.

### Who's Going to Help me?

SiteSwan isn't just awesome software. It's a complete business in a box - with marketing material, brochures, videos, your own marketing website, personal concierge service, and much more. Everything you need to get started selling websites to small businesses immediately.

SiteSwan was launched in 2011 by JB Multimedia, Inc., a long-standing Associate Member of MACPA. Those interested in SiteSwan can contact Justin Gerena at 1-888-958-6838 x710 or [justin@siteswan.com](mailto:justin@siteswan.com)



# FEATURED ASSOCIATE MEMBER LITTLE FISH BIG OCEAN



# MACPA Messenger



It's 8am, Monday morning ... you walk in the door, coffee in hand, ready to start your day. Your Sales Manager is sick today. There's a note on your desk from your Production Manager. A full-page ad never made it in the issue and a 1/2 page pick-up never got updated.

And to top off your morning, the lady that does your billing emailed you that \$3,000 was never invoiced last issue because she didn't get the info from Sales.

While you're probably cringing right now and vowing that it will never happen to you, it can and unfortunately does. The good news is that it can be prevented with a good organizational system in place. This is where MaxPro comes in.

MaxPro Publishing is a solution developed by Little Fish Big Ocean Inc. of Orlando, Florida. Developed specifically for the independent publishing industry, MaxPro is perfect for bringing departments together. As soon as a company grows and departments are created, the lack of communication grows and begins to hinder smooth operations. From ad placement to billing and everything in-between, MaxPro allows each department to enter their information on a single, shared platform. With this "enter it once" philosophy, double-entry is a thing of the past. Errors from lost paperwork or mis-communication are virtually gone, including lost revenue for neglecting to place or invoice an ad.

So you're probably thinking to yourself, "Well, we've been using Excel all these years and we're doing just fine." Yes, that may be true, but have you ever wondered if you may be missing out on more business? Do you have access to all of your client's information or do your sales people have them in their computers or phones? What if something happens to your sales people? There are so many potential problems that can come your way. Do you really own your data or can it walk out the door at any moment? Oh wait, employees always look after your best interest.

When business owners look at MaxPro or similar solutions, they compare it by face value. Off-the-shelf products or basic online business solutions that are not geared towards publishers may cost less

and seem like a viable solution. True, it costs less money, but there's a reason for that. How much time are you going to spend trying to create workarounds for all of it's shortcomings? If you want to compare the real value, lets look at your return on investment after a one or two year period. Did your sales team have more time to go get new sales? Were there fewer errors in placement and maybe an advertiser that was about to dropout, renew his contract?

Unfortunately, most people are looking for immediate results. "I spent \$300, I expect my sales to increase by \$500 in a few months." This thinking is short-sighted.

So often, we hear, "Well, I'll just hire an office assistant." If you hired an assistant for one person for let's say \$10/hr, it would run you roughly \$20k plus taxes, benefits, etc. etc. So, for one assistant you're looking at about \$25k/year. WHAT IF you could hire an assistant that worked 24/7, was available anywhere the internet is available, helped every person in your office and made filling-in for someone easy? And this assistant would cost you LESS THAN 1/4 of a regular employee?

MaxPro Publishing was designed for those reasons.

Installation and implementation is quick and painless. Support is free and quick. MaxPro's interface is designed to be friendly, not gray and drab. Users will find it easy to navigate and virtually plug-and-play for new users. But most importantly, your data is safe and backed-up, and all at your fingertips with support you can always count on.

If you ever thought about expanding your company by creating a new publication or beefing up your sales staff, then we need to talk. Call us today, 407-656-2777.

Since 2008, Little Fish Big Ocean Inc. has been helping small businesses grow. We are honored to be working with so many businesses around the U.S. and look forward to helping you.

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# MACPA Messenger

## ALL NEW VERSION!

### SALES

- Marketing Groups \*NEW\*
- Convert Prospects to Advertisers
- Automatic Territory Management
- Store Contact Information
- Create Notes & Set Reminders
- View Commissions & Sales History
- Track Contact History
- Resend Invoices or Statements
- Upload Signed Orders



### SCHEDULING

- Schedule Ads or Inserts
- Email Insertion Orders
- Review Ad History
- Upload Ad Materials
- Ad File Archive
- Print or Export Manifests
- Quick Invoice

### PRODUCTION

- Ongoing Work List
- Communicate With Sales
- Email Ad Proof Link
- Download All Issue Ads
- Remote Ad Storage
- Print or Export Lists
- Track Ad Status

### BILLING

- Create Invoices and Statements
- Post Payments or Deposits
- Apply Credits and Journal Entries
- Automatic Credit Scoring
- Flag or Freeze Accounts
- Print Aging Summary or Detail
- Create Deposit Reports
- Monitor Collections
- Electronic Tearsheets

### EASY TO LEARN

### HUMAN RESOURCES

- Employee Information
- Adjust User Privileges
- Print Payday Reports
- Commission Reports
- Built-In Timeclock
- Monitor Note Activity
- Track Signouts



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- LET US SEND A LOCAL AUDIT PROMOTION TO YOUR ADVERTISERS
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