





By Mark W. Rummel *Fenton, MI*

When economic times are tough, should companies still advertise?

People in the ad business certainly share one view on this subject, while most consumer goods manufacturers and retailers probably see that answer quite differently today.

The current supply-chain crisis is causing so many shortages and such confusion everywhere that world-wide companies are evaluating whether or not they should continue promoting products they don't have available to sell. It's a difficult and touchy issue.

HERSHEY COMPANY and Kimberly-Clark Corporation have both decided to spend fewer ad dollars in this important fourth quarter 2021 period — and others are trying to decide what to do with their own budgets.

The Wall Street Journal recently reported that supply-chain issues have caused both the chocolate giant and the household-goods manufacturer to cut their ad and marketing budgets in the third quarter and beyond. "It just didn't make sense," Hershey Chief Executive Michele Buck said, of spending money when it can't always get raw materials or deliver its products in a timely manner.

"The supply-chain challenges just wouldn't enable us to be able to meet further demand that we would create through our very impactful advertising," Buck said.

AD SPENDING cutbacks are being reported by online market giants such as Facebook and Snap, also.

YOUR STATES STOP AROUND 8

Should companies cut back on ad spending in tough times?

They are seeing a slowdown in ad revenue growth from customers who face labor shortages and supply-chain bottlenecks. This is happening in cities and small towns, too, even though pent-up customer demand is very strong.

It's difficult to promote the sale of cars, diapers, toys, food and consumer electronics when supplies don't match demand, experts agree.

THE AUTO sector has been hampered by the global chip shortage, the Journal story continued. Car companies have cut production, resulting in shortages at new and used dealerships all over the U.S. Both GM and Ford have reported steep drops in profits. It's hard to offer rebates and lower prices on cars and trucks that can't be driven off the lot.

We don't have a list of "the top five

ways to sell more ads" or "how to double your car dealer's ad budget." But remember that the used cars now being driven longer will need more service than usual, which can be a great ad pitch. Grocers and general goods dealers could move out overstocked items, clearing the way for future restocking of more profitable products, when supplies stabilize.

ALL RETAILERS should keep their names in the public's eye in these tough times, just as they should in good years. That's difficult today, but customer demand will only grow stronger in coming months. Let's hold on and hope that 2022 brings our retail community back toward normal — that time is long overdue.

Mark worked at papers in Saginaw, Port Huron and the Thumb Area, plus served on the CPM Board. He and wife Sally even worked for The Walt Disney Company. He also opened and ran a successful restaurant for 17 years. He still does social media work from Fenton, Mich. MarkWRummel@gmail.com





Slimp's New Year Advice

Kevin Slimp offers advice to newspapers as we enter 2022



by Kevin Slimp kevin@kevinslimp.com

After so many years of consulting and advising newspapers, it still surprises me to find questions from publishers in my email. Still, when I click on Apple Mail, there are questions concerning circulation, design, business practices, and more.

As we begin a new year, let me share some of my best advice that might just improve your business in 2022:

Put serious effort into growing readership

Two months ago, I wrote a column that included ideas from Tony Cox, a publisher in Tennessee. Tony's newspaper in Clinton, Tennessee, has been growing, in both readership and advertising revenue, in no small part because the staff puts serious effort into growing circulation. Tony mentioned that a redesign three years ago seemed to "kickstart" a season of growth.

Get training for your staff, and get free on-site training

I still do a lot of online consulting and training, but I don't do nearly as much on-site consulting and training as I did a few years ago. The reason is apparent: the ability to get training online cuts the expenses involved significantly. With no travel, hotels, and rental cars, the cost of a day or two of training is a lot more affordable than it used to be.

Still, I get requests to visit newspapers for two or three days to provide on-site training. And lately, I'm finding that a good bit of this training is being underwritten by state grants. In several states where I've worked over the past couple of years, the entire bill, including my travel, hotel, and training fee, was paid for by a grant from the state.

Many states, maybe most. offer grants to locally owned businesses providing training for their staffs by "experts." It seems grants often require the business to be locally owned and operated, that training is provided for all staff members, and that the training benefits the business in the future.



See how your "to do" list compares to Kevin's.

I would suggest contacting your state Small Business Administration to learn what is available in your area.

Redesign to keep your readers interested

When I visit with nonnewspaper readers, and sometimes even people in the newspaper business, they are surprised there are newspapers growing in readership and advertising. One factor that correlates among most growing papers I hear from is design. Most papers I've run into who are growing redesign their pages every five to seven years.

Do not believe that print is dying

Most of my income comes from a book publishing business I began four years ago. This year, we've published about a dozen best sellers among the 30 or so titles our company has released in 2021. I'm not sure why people are so surprised when they ask how much of our book sales come from digital books. Even though most of our books are available in Kindle and other digital formats, the income derived from digital books sales is less than 5 percent.

Book publishers know that the number of sales via digital and audiobooks is tiny compared to printed books. Don't let anyone convince you that people have quit reading print.

Experiment with color

It's easy to fall back on old habits, and updating colors used in ads and on pages is vital in keeping readers interested. Stay abreast of the latest in color by checking out the most popular colors at pantone.com or by keeping an eye on what national advertisers are doing with color. You'll notice that clothing, paint, carpet, cars, and just about everything else correlate with the colors Pantone reports are most popular each year.

Update your hardware regularly

Last month, I wrote about the difference adding more large monitors made in my design efforts. Even so, I still seem to replace my monitors about once a year with bigger, higher-resolution monitors. I update my computers about every other year—the payback: increased speed and output. And let's face it, time is money.





The newspaper in Jefferson City, Tennessee, updates its design every few years to keep the readers' interest.

The end of the year is filled with holidays, and in our business that always meant last minute deals for our advertisers—and lots of print advertising to take advantage of sales before we ended our...

Holiday Map

Ad Talk ** with Ellen Hanrahan

A couple of things before I get started with last minute ideas for print. A confession... I never made it to any of the virtual sessions at *Adobe MAX—The Creativity Conference*. I blame the beach, pool and buffets, but mostly my lack of ambition. Anyway, there are so many changes in the tools (software) that I use, that I know I will regret this later.

A challenge... every time I open a document I am "told" that I have Type 1 fonts in my document, which means that 2022 will be spent updating (maybe mostly purging) older fonts. I probably have too many anyway since I started working in graphic design.

A new resource... I have received two issues of *CreativePro Magazine*, and I am happy with the variety of articles. InDesign info is great, but I use too many other programs to just focus on that one—more on this resource next year.

Simple, last minute techniques

Holidays always brought the "add artwork" phrase to the instructions from the advertisers.

The hard part is keeping the art from becoming a "fill" for some empty space and because a lot of our ads were small sizes—2x2, 2x3, 2x4—it was difficult.

We subscribed to *Metro Newspaper Service* for our "clip art," but many of these files were suitable for large space ads— and made up of many great little "pieces" that I could easily use in small ads. (Maybe this was when I appreciated the endless possibilities of vector art...)



In the example above, the geometric shape of a gift package can fit into a slightly longer heading with planned "breaks."

In the sample below, the art was used to fill the space created by the varying sizes of the words, breaking up the negative space and tying the headline to the art.

Shapes created by "negative space" in an ad can actually be more dominant than the "positive space" (those elements that are words, photos or artwork). Combining text with the art creates a unifying visual.



Change the Shape

The previous examples are best used in flexible spaces— wherever there may be a grouping of advertisers for coupons, Midnight Madness, Holiday Open House, etc., but what about a fixed size area?

The ad size space does not always have to be a rectangle.

Sometimes adjusting the shape can call attention to the space and still keep with a holiday theme. All you have to do is add the bow!

The problem with just filling "empty space" with art can result in a "spotty" look...no balance or unity.

Art should never overpower the message in the ad. At times it may work, but small space ads just don't have the necessary room.

The above approach takes the idea of a slightly confined area but gives it a holiday twist. You can't go wrong with a bow or two... or holly. Holly always works. The idea is for it to be subtle and just suggest the idea of a wrapped gift without actually creating a "package." Filling "empty space" with art can make the difference between design and decorate. Sound familiar?

Add Appropriate Art

I've used ornaments for a variety of publications, flyers, ads, promos, etc., so it's safe to say that this grouping is a "go-to" pick of mine. I gave the ad a little more depth

because you don't want to make this art too small in an ad (although it can be adjusted for a better fit). Make art as large as you can.

You can use any of this type of artwork (or graphic) in a coupon as well. There really is no restriction —other than size of the ad and the amount of text that needs to be included in the ad space.

The ornaments and gift box have a text wrap applied because the art and text will be more tightly integrated creating more unity.





Appropriate art in the previous samples are identifiable elements of the season, in this case ornaments and a gift box. I chose realistic versions as a opposed to vector art because these shapes will work well in the ad space. (I don't always choose vectors— it depends on the ad concept as a whole).

The ad as a whole must be considered and the more unifying factors will make for a more effective and memorable message.

A patterned background, art and overlaps can organize and unify even small space ads. Again, content is important, but this will work well for "thank yous" and seasonal holiday wishes.

This combination will work if all the elements (size, graphic, text) work together within the space allotted.

Let it snow...

especially once the holidays are over (... and this applies mostly to northern states)!

Snowflakes work well in an ad because you can vary the size, or even use just a part of the artwork... not to mention that they can be rotated, recolored and placed on top of each other. Some of the vector snowflakes would be easier to use if I dropped an Illustrator file directly into *InDesign* so I could change color more readily. However, I can still alter this by going under *Objects>Effects>Transparency* to adjust the values.

Final Thoughts

I belong to a local Camera Club and one major take-away for me is to crop. When we have critiques and ways to improve out photos, it never ceases to amaze me that judicious cropping can make a world of difference between a good photo and a great one!

That is also true for the art or graphic that we incorporate into our print advertising. We are using this element to enhance our content, and most of the time, all we need is a suggestion— a piece of the pie, so to speak.

All the samples on this page demonstrate that approach admirably.



was a student, an art teacher, a graphic designer, a writer and again a student. For info, PDFs of articles, or have ideas or comments, e-mail:

hanrahan.ln@att.net Ellen Hanrahan ©2021





AC-LOS By John Foust Raleigh, NC

Free Offers Can Generate Big Results

Generally speaking, there are two types of advertising. Image advertising, which is often referred to as institutional advertising, is designed to create a positive overall impression.

Response advertising's objective is to generate immediate results.

Let's take a few moments to examine a category of response advertising – the free offer. "Free" is one of the most powerful words in advertising. Here are some idea starters:

- **1. Free sample.** This usually applies to a small portion of a particular product. Imagine an ice cream shop that offers customers a free taste of a seasonal flavor. Or a new bakery that runs a coupon for a complimentary doughnut.
- **2. Free trial.** This is not a money-back guarantee. It's a way for consumers to take temporary ownership of a product, without an upfront cost. Premium cable television channels often use this tactic to introduce viewers to their shows.
- **3. Extra product free.** Think of a restaurant that offers a free dessert with a meal. A variation of this tactic has become so popular that it has its own acronym: BOGO, as in "buy one, get one." The "get one" could be the same or similar product for no cost or half price.



- **4. Free gift.** This offer goes beyond samples, trials and extra products. Some companies give away products that may be unrelated to what they sell; for example, "Buy a widget and get a \$25 gift card from XYZ coffee shop."
- **5. Free demonstration.** Although most product demonstrations are available at no charge, many businesses don't like to make that offer. Maybe they think it's too much trouble.

On the other hand, there's the powerboat dealer in North Carolina that invites serious prospects to test drive their boats in the lake behind their showroom.

6. Free information. "Write for our free brochure" used to be a common line in ads, but it has been largely replaced by "visit our web site."

There are other ways to provide free information. Think of an investment firm that offers a free book on retirement or

other relevant topics.

- **7. Free service (analysis, consultation, etc.).** Real estate agents frequently offer free, no-obligation listing evaluations. Can one of your advertisers provide something similar?
- **8. Free training.** When I was in the tenth grade, I saved up for a long time to buy a used guitar. The store won my business, because: (1) the guitar was a real beauty and (2) they offered three free lessons with the purchase.
- **9. Free installation.** Free assembly or installation can be a big selling point. Several years ago, I was on the verge of buying a chair from an office supply store. But when I learned they had a \$25 assembly fee even for the chair I wanted, which was already assembled I went somewhere else.
- **10. Free delivery.** Take a hint from online sellers who sometimes provide free shipping. They know the persuasiveness of no-cost delivery. A local brick-and-mortar advertiser can attract attention with a phrase like: "Can't pick it up? We'll deliver it to you for free."
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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 inhouse training. E-mail for information: john@johnfoust.com-



7 Reasons Why

Advertising Salespeople Irritate Their Customers

By Bob Berting, Berting Communications

At most of my newspaper customer seminars, I hear various comments from some of the attendees about their negative relationships with advertising salespeople from their local paper. Here are 7 of the most talked about comments:

Being too aggressive and pushy

Sometimes, there is a fine line between being excited and enthusiastic about the publication—and being aggressive and pushy. Advertising prospects are sensitive to this approach. Advertising salespeople should be trained to understand good human relations, recognizing that most selling is based upon it. All the sales training programs in the world won't help if salespeople don't understand what I call "First Brain Communication", which stresses emotional connection over hard sell logic. One example is to show your creative spec layouts for a campaign and get the prospect's ego emotionally involved in the process, before discussing any facts and figures.

Even today, I'm still surprised at salespeople who push logic with facts and figures before getting the prospect emotionally involved in the layout

presentation.

Wasting too much time

Failure to keep appointments, providing unnecessary information, taking too long to get to the point, and failure to ask for the order, are some of the time wasting situations that irritate many advertisers in their relations with advertising salespeople.

Running down competitor publications

Though salespeople must be knowledgeable about their competition, they many times irritate their customers if they use that information to down them. Sometimes faced with the objection about a competitors lower rate, a simple "they know the value of their services" will suffice. Then proceed to show why you can give them more value with your services and your rates.

Talking too much

A classic complaint is that salespeople ramble on and on about unnecessary detail. Salespeople must know when to stop, listen, and be prepared to ask for the order. This is perhaps one of the biggest problems in communicating while selling.

Attitude of indifference after the sales is made

After a campaign is planned and the

contract is signed, the salesperson has to maintain the same level of helpfulness and caring that he or she made before the sale. Indifference can create a negative relationship and can be a real word of mouth problem for the salesperson in the future.

Poor presentation

When I go out with salespeople in a coaching capacity, I am sometimes appalled at their presentation strategy. Many merchant prospects have complained that salespeople show features, but seldom demonstrate how their product will benefit the buyer's business or help solve a problem. A good closing comment might be "I'm here to solve your marketing problems, not just spend your money".

Dressing inappropriately

Though there is a trend toward informality, this should not be taken for granted. A merchant recently commented that the initial meeting may decide whether they want to see a salesperson again and the wearing apparel of the salesperson was a major factor in that decision. Wrinkled clothing, poor color selection, and out of date clothing style can damage a good relationship with a prospect.

Finally, there is a likeability factor in selling. Selling yourself can be very true.

Bob is a professional speaker, advertising sales trainer, publisher marketing consultant, and leading columnist in many national and regional newspaper trade association publications. He is the President of Berting Communications and can be reached at bob@bobberting.com or 317-849-5408.





10 Ways to Close 2021 Media Sales Strong! **Ryan Dohrn** President/Founder.

Does it seem like 2021 was just an extension of 2020? While we did see some positive business rebounds, challenges definitely remain. And now it's time to close out your 2021 sales as strongly as possible!

Brain Swell Media LLC

Don't let the "holiday slump" slow you down. Here are 10 time-tested ideas that I teach to my ad sales training clients and that I've actually used!

#1: Present **Options** and Recommendations in the First Sales Meeting

I've said this before, but I want to reinforce this simple fact: the conversion rate is 70% higher when you recommend a product. A full 60% of people make decisions based on FOMO, that fear of missing out.

So why is it that so many media salespeople go on a discovery meeting and then leave that meeting to create a customized solution and proposal? Fear? 'But Ryan how do I show them a proposal when I do not know what they want?' Easy. Compare them to other advertisers in the same category and assume that they want new customers. Stop making it so complex. Then, fine tune from there while you talk to the client.

Now, in some instances, I get it, you have

40 options. Here is the point... it's hard enough to get meetings as it is, much less have to schedule a meeting, go to discovery, leave the meeting to create a proposal, come back and track the person down to present the proposal. Then after all that they've got to think about it. And then you've got to track them down again.

So, when I'm on a sales call, I'm ready to present options based on my knowledge of others before them in their category, in that very first meeting. And I am ready to make recommendations and show some proposed pricing options on the spot. If I am wrong, after hearing the client, then I modify what I brought to the meeting. But I still present ideas no matter what! This is a core piece of my media sales training classes that is often overlooked.

#2: Use Research to Your Advantage

If you want to move from the transactional selling that has been necessary during COVID and 2021 recovery to relational selling, you've got to use research to connect more deeply with customers.

As I share in my media sales training, I use tools to do this. LinkedIn is one obvious example. And some of us have LinkedIn Sales Navigator, and it's a really great tool. I'm also using a Chrome extension with a website called Crystal Knows (www.crystalknows.com). And the shortcut is that Crystal does virtual personality profiling. The extension syncs

with LinkedIn when you're in Chrome to pull up personality profiles and traits of the people that you're looking at. This tool is not free, but it's not expensive, either. And I use it all the time.

So, I'm using research to connect more deeply with media clients. It's called "building quick trust." And "quick trust" must be built within 5-10 seconds. You're going to do that most effectively by having more information on the customer, their company, etc. So, dig in on LinkedIn and make sure you're prepared for all your calls. I realize this is kind of 101, but are you actually doing it? Professionals prepare for every sales call and connection. Amateurs wing it.

#3: Ask Better Questions

Your questions simply must be better.

One of your main questions that makes me nuts and that I hear in my ad sales training is this: "Tell me more about your business." C'mon, you're better than that. Or "What keeps you up at night?" Okay, c'mon, you're better than that one, too. And then, "What's your budget?" You can do better than that.

Those are three questions we do need to ask, but maybe ask them in a more vibrant kind of way so that we don't sound like every other media salesperson that's calling on that customer. (Continued on page 8.)

Community Papers of Michigan

10 Ways To Close by Ryan Dohrn Continued from page 7

Here are four that I really like to ask: 1.) "When you agreed to meet with me, what business challenge or problem were you hoping that I could help you solve?" That is one of my absolute favorites. The next one is similar, but it's more of a storytelling kind of approach. 2.) "If I could give you a magic wand that you wave, what business challenge could I help you solve?" The next question I like to ask is, 3.) "When you think about competing here in our community or others in your competitive set, do you want to be seen as having some sort of a presence out there? Do you want to be competitive? Or do you want to be dominant?"

And the reason this works for me is because, sure, I can ask them their budget for buying media. But they're going to give me a number based on their reality. Let me stress it again, when I ask this question and give them those three options, that's going to lead me towards a budget number that's based more in actual reality—rather than simply their reality. This simple change to my ad sales training program has really helped my clients.

The other question I like to ask on a regular basis is, 4.) "If everything went perfectly with your marketing campaign with me, what would the perfect end result be for you?" Or, more simply you could say, "If I'm going to keep you for a lifetime as a customer, what do I need to do?"

I think those are just better questions than, "What keeps you up at night?"

#4: Prepare Yourself to Talk About Continued COVID Delays

Delays are still happening. People are delaying decisions. Be prepared to talk about it.

Jot down the most common objections

you're going to get on one side of a piece of paper. And on the other side jot down what your answers are going to be. And be prepared for delays. Ad sales training is a constant pursuit that you must work on every day.

#5: Revamp Your Proposal

You've got to think about revamping your proposal based upon the research that I hit on before. Let me give you two tidbits that might help motivate you to do this.

From our 360 Ad Sales research we've found when we looked at 1,200 pages of 100 different proposals, that 79% of our test users simply scanned the proposal, and only 16% actually read it. So, I think we media sales pros need to remove about 50% of the text from our proposals. Another telling find in our research is that nearly all the most successful businesses we looked at had proposals that presented three pricing options. And then, the last finding was that these successful businesses used proposals that were full of pictures and a wealth of examples shown in pictorial format.

So, be thinking of the research out there and revamping your slide decks, your capabilities decks, and these kinds of media sales tools. And again, remember that only about 16% of people actually read what it is you're putting in front of them.

#6: Give More Than One Pricing Option

Why do I love three pricing options? I love three pricing options because if you give somebody one choice, it's sort of a yes or a no. If you give them two choices, now you're starting to get them thinking. But if you give them three choices, they will typically buy the middle option. So, you create your pricing and your proposals around the middle option.

To reiterate, present three pricing options

in your media sales. I want to see a good, better, best in almost every situation. Or a presence, competitive, dominant—or a gold, silver, bronze. However you word it, present three pricing options if you want to sell more.

#7: Set a Very Specific After-Proposal Follow Up Plan

So, you're in the meeting (remember, I suggest you go there with a proposal), and you've gone there ready to sell some advertising—ask great questions, share testimonials, and show them what you've got.

Then when the client says, "I need to think about it," you'll be ready for that too, and you'll be ready to implement three steps, which are No. 1, tell them "Let's set up a check-in for 48 hours." Get a date on your mutual calendars. Then No. 2, if they need more time and 48 hours isn't enough, ask them, "If you need more time, what are we going to do?" And finally, No. 3, ask "What if we miss each other?" which is how I psychologically try to program my customers. "If you stand me up for this date, then what?"

It's also worth noting that we need to be prepared for when their answer is "no." I'm not going to beat them up about it. But I might say, "I'd rather get a 'yes,' but if it's going to be no, just tell me 'no." Or, "If the timing isn't right, tell me 'no'. We will work together at some point."

A very specific follow up plan that I stress in my media sales training is after I get finished with my sales call, I check back in 48 hours. So, consider these follow-up statements: "If you need more time, let's text about it." "If we miss each other, then what?" "What do you need?" And then, "If the answer is no, tell me 'no,' I'm not going to beat you up about it." (Continued on page 9.)



10 Ways To Close by Ryan Dohrn Continued from page 8

#8: Talk About the Love You Have for Your Customers

A lot of times, media salespeople feel like they don't want to talk about their clients. But you have to.

In the uncertain land of "post" COVID, stranger danger remains real. People are more likely to buy from you if you've helped other people be successful. That's why I'm always open to share and talk freely about my other clients. Yet, in nearly every slide deck I see, in just about every proposal that I see, there's no mention of anybody else that we work with—our advertising clients. Why is that?

"Well, you know, we really can't talk about other people," many say. But stop. We're not talking about being unethical. I'm talking about screaming from the mountaintops the love I have for my clients. Don't be afraid. Tell them how much you love your customers and how much they love you, and that they're going to love working with you as well.

#9: Get Clear on the Path to Making a Decision

Some people will tell you to step it up in advance. I don't think it's the most appropriate strategy to do. For example, "Okay, what's your timeline here?" "Do you have the authority to make this decision?" "What is your budget?" That reminds me of how we used to do things in the '80s. And most buyers don't respond to that.

But if I get to the end of the sales call and they're showing excitement and they're giving me buying signals, I ask them, "So what does your path to making this decision look like? "You seem like you love this idea. Do you love it?" And if they say, "I love it," then great. I'll say, "So what's your path to getting this approved?" and "What do you need from me?"

And then I'll ask, "What do you think is going to be the biggest roadblock that you're going to run across? What can I give you—video, can I reformat this slide deck for you, could I record the sales deck using a tool like Loom or Soapbox and give it to you to show your boss?"

A lot of sales trainers out there would say, "Never meet with anyone who's not the decision-maker." Well, that's easy to say if you're not responsible for selling anything. I think we have to meet with people that are in the chain of command. That is just a part of what we do.

So, remember to ask, "What do you need from me?" Get really clear on this with your clients and prospects.

#10: Deal with It if Somebody's Answer is "No"

If you're going to close more ad sales deals, you're going to need to rock through them. If a customer's answer is no, I'm not going to beat them up about it.

A lot of times people will say, "Never give them the opportunity to say 'no." Okay, that's a copyright 1996 mantra.

You have to recognize that in today's world we're having to resell people all the time. So, if you really make them angry because

you jump back down their throat when you're in full-press sales mode ... if the answer is "no" or "not now," your answer should be something like, "We'll get together and we'll work together at some point in the future."

Some people will say, "Well, you never get a second chance to sell them." I just don't agree with that. I teach pros at my ad sales training workshops that I feel like we have to resell these people over and over again. So, if the answer is "no," that just means "not right now." And, that's alright.

If you keep doing the same thing over and over again and expect different results, you are trying to redefine insanity. Stop doing that. You are an advisor. Look to do things differently than others in your field. Look to close this tough year out with a BANG!

In closing, remember—I say it all the time—if ad sales was easy, everybody would be doing it. And they're not. So, we're either crazy or we've found careers that will feed our families for a lifetime.

Ryan Dohrn is an award-winning ad sales training coach, a nationally recognized internet sales consultant, and an international motivational speaker. He is the author of the best-selling ad sales book, Selling Backwards. Ryan is the President and founder of Brain Swell Media and 360 Ad Sales Training, a boutique ad sales training and sales coaching firm with a detailed focus on ad sales training, internet consulting, and media revenue generation. Ryan is also the Publisher of Sales Training World.



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****Consumer Alert****

New Debt Collection Rules Allow Unsolicited Emails, Texts and Social Media Messaging!

Here's What You Need to Know to Reclaim Communications Choice, Avoid Abuse and Safeguard Against Fraud

By Jim Haigh, Keep Me Posted North America

Sweeping new rules governing debt collection practices in the U.S. will go into effect on November 30. Unfortunately, many of the very serious concerns about the use of electronic communications for debt collection raised by citizens, cybersecurity experts and consumer advocacy groups including Keep Me Posted (KMP) were effectively ignored by the Consumer Financial Protection Bureau (CFPB), the federal agency charged with making sure banks, lenders and other financial companies treat consumers fairly.

The widespread impacts of CFPB's new rules cannot be underestimated: Nearly 70 million Americans now have a debt in collection. That staggering number translates to nearly one in three adults with a credit report being pursued during the pandemic, according to analysis from the Urban Institute. What's more, even consumers with debts that are beyond the statute of limitations can still be pursued under the rules. Even those with no credit worries need to beware: Scammers are already using unsolicited electronic communications to perpetrate fraud, using debt collection as a pretext.

Here are nine things you need to know about the new CFPB rules and how to protect yourself against electronic fraud and abuse related to debt collection.

Will debt collectors still mail me notices? Probably not by default. Many will likely communicate electronically now, since it was the debt collection industry that pushed for these rule changes, not consumers. However, you can request to have paper notices mailed to you at an address of your choosing.

Can debt collectors call me more often now? Yes. Under the new rules, they are allowed to make up to seven attempted calls per week – per debt. So if you have one student loan and four medical accounts in collection, you could now receive up to 35 attempted calls per week in total. However, you have a right to choose how debt collectors contact you. But you must proactively express your preference for paper, phone or electronic communications in order for your choice(s) to be honored.

Are debt collectors allowed to send unsolicited emails, texts and social media messages? Yes. But you can opt out of any or all of these channels of communications. Debt collectors are required to specify a "reasonable and simple" opt-out method. Additionally, you are entitled to simply call or write back requesting certain mediums of communications be stopped, and which are preferred.

Could a debt collector really "friend" me on social media? Yes. But if the purpose for doing so is to ultimately use that platform and direct connection to send direct messages in pursuit of debt, they must disclose their intent in any friend request. You can and should deny such attempts to connect on social media.



Do I have a choice in how I will be contacted by debt collectors? Yes. After being initially contacted by either paper notice in the mail, by phone, email, text or social media direct message, you can request that further communications be made via only one or any preferred combination of these options.

Is it my responsibility to take notes over the phone about what I'm claimed to owe? No, you can and should request required collection disclosure notices in writing. While the new rules allow for oral collection notices, the increased amount of information will make it difficult to understand and remember. You should therefore ask that it be furnished in print for review and safekeeping. This includes paper notice delivered by First Class Mail or email if that is preferred. I am not comfortable clicking links and attachments from unknown senders, but I don't want to lose my rights to challenge any debt what should I do? It is not advisable to open any attachments or click on any links. You should research the name of the company that emailed you the notice to first determine if it is a legitimate debt collector. You can enter company URLs directly into your internet browser. You can also reply to any messages to request paper copies of validation notices – and also opt-out of future electronic communications. If you receive a notice claiming to be from a court — or regarding a lawsuit – find the court phone number and call to confirm that the case is legitimate.

A debt collector is not honoring my communications preferences, what can I do? The CFPB is currently updating its consumer guidance on the new rules. In addition to updated resources, this page also has a link to initiate a formal complaint.

I'm getting scam emails about a debt I don't owe, can I report this? The U.S. Federal Trade Commission (FTC) has volumes of resources on how to safeguard against scams, fraud, identity theft and cybersecurity threats, and they are they agency charged with receiving consumer complaints. This page dedicated to online security has guidance on most consumer threats raised by CFPB's new rules along with links to other topics, and you can find links for complaint processing here.

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