

April 2024
INFORMER



**Community
Papers of
Michigan**



What happens when you're owed money, but they have filed for bankruptcy?

From The Executive Director, Don Rush

Recently, a number of community paper publishers have asked me what options they have when one of their advertiser's business files for bankruptcy, while still owing for past advertising.

I hopped on the old internet, searched and found this from the website of the US Bankruptcy Court Eastern District of Michigan (<https://www.mieb.uscourts.gov/understanding-bankruptcy>). Unfortunately, it doesn't look like you have many options. Here's what the webpage said.

This is nothing new. When I was a younger man in the business and a local businessperson filed for bankruptcy, it was a different time. This was because the businessman was a local resident of the community and usually at least knew the publisher/owner. Sometimes that businessperson would find financing, get out from under the bankruptcy rock and restart another business. This always meant cash up front for advertising and that lasted as long as the publisher wanted.

At any rate, here's what the court's website says.

Understanding Bankruptcy

Bankruptcy is a set of federal laws and rules that can help individuals and businesses who owe more debt than they can pay. Each of the 94 federal judicial districts handles bankruptcy matters, and in almost all districts, bankruptcy cases are filed in the bankruptcy court. Bankruptcy cases cannot be filed in state court. Bankruptcy laws help people who can no longer pay their creditors get a fresh start by liquidating their assets to pay their debts, or by creating a repayment plan.

Bankruptcy laws also protect troubled businesses and provide for orderly distributions

to business creditors through reorganization or liquidation. These procedures are covered under Title 11 of the United States Code (the Bankruptcy Code). The vast majority of cases are filed under the three main chapters of the Bankruptcy Code, which are Chapter 7, Chapter 11, and Chapter 13.

Federal courts have exclusive jurisdiction over bankruptcy cases. This means that a bankruptcy case cannot be filed in a state court.

The primary purposes of the law of bankruptcy are:

- to give an honest debtor a "fresh start" in life by relieving the debtor of most debts, and
- to repay creditors in an orderly manner to the extent that the debtor has property available for payment.

Some bankruptcy cases are filed to allow a debtor to reorganize and establish a plan to repay creditors, while other cases involve

liquidation of the debtor's property.

A bankruptcy case normally begins by the debtor filing a petition with the bankruptcy court. A petition may be filed by an individual, by a husband and wife together, or by a corporation or other entity. The debtor is also required to file statements listing assets, income, liabilities, and the names and addresses of all creditors and how much they are owed. The filing of the petition automatically prevents, or "stays," debt collection actions against the debtor and the debtor's property. As long as the stay remains in effect, creditors cannot bring or continue lawsuits, make wage garnishments, or even make telephone calls demanding payment.

Creditors receive notice from the clerk of court that the debtor has filed a bankruptcy petition. Some bankruptcy cases are filed to allow a debtor to reorganize and establish a plan to repay creditors, while other cases involve liquidation of the debtor's property. In many bankruptcy cases involving liquidation of the property of individual consumers, there is little or no money available from the debtor's estate to pay creditors. As a result, in these cases there are few issues or disputes, and the debtor is normally granted a "discharge" of most debts without objection. This means that the debtor will no longer be personally liable for repaying the debts.

In other cases, however, disputes may give rise to litigation in a bankruptcy case over such matters as who owns certain property, how it should be used, what the property is worth, how much is owed on a debt, whether the debtor should be discharged from certain debts, or how much money should be paid to lawyers, accountants, auctioneers, or other professionals. Litigation in the bankruptcy court is conducted in much the same way that civil cases are handled in the district court. There may be discovery, pretrial proceedings, settlement efforts, and a trial.

Got a question, drop me a line at DonRush@CPapersMi.com and I will try to find an answer.





By
Mark W.
Rummel
Fenton, MI

YOU'D BETTER SHOP AROUND: **Selling "AIR" is tough;** **Sheetz finds more** **profit in Giving It Away**

Our drive back home to Michigan from a six-week Florida vacation was going just fine until the "Low Tire Pressure" dashboard light started flashing.

I chose to stop at a Sheetz gas station / convenience store in West Virginia, partly to see why that family-owned chain has been named to the "Top 100 Best Companies to Work For" list in 2023 in several national polls. Plus, I've heard Sheetz hamburgers are excellent.

SEARCHING FOR the tire air pump stand, I grabbed our in-car wallet filled with quarters and a few dollar bills to pay for the air fill-up. *(It's kinda funny to realize customers pay for AIR — but this is the same country that willingly buys 85 MILLION bottles of WATER every day. Our great-grandparents wouldn't believe we pay for AIR and WATER, but we do!)*

At the air pump, I was pretty shocked to see no credit card slot or coin chute. Sheetz doesn't charge for its tire air — it's free!

And that got me thinking: while most gas stations and car washes charge 75¢ or \$1.00 or even \$2.00 for five minutes of air to inflate tires, why would the 722 Sheetz locations in seven states (soon to include Michigan) give away tire air at no charge? After all, purchasing the air vending machine alone costs several thousands of dollars.

OBVIOUSLY, INFLATING customers' tires for free is a loss-leader for the company. I'd guess charging for air is a profitable line item at most businesses, and I'm normally willing to pay for the privilege. But I've already clicked the fact that "Sheetz stores have free tire air" into a happy corner in my mind, and I will definitely choose to stop there in the future *(plus, their made-to-order burgers looked really tasty.)*

Sheetz is opening its first store near Detroit this year and hopes to build up to 50 of their 365-day, 24-hour locations in Michigan in the near future. This may seem strange in an era where wonderful electric cars are supposed to put gasoline vehicles out of business any day now, but the family-owned Sheetz company is in the customer service business for the long run... err, the long drive.

THIS IS also a good reminder about the businesses we sell ads to every day — giving customers great service and products should be repeatedly explained on our pages. Maybe our advertiser's gas station isn't a huge Love's or Flying J or Buc-ee's operation with 100-plus gas pumps, but we should remind our readers of what makes our advertisers different... more special... and BETTER.

Maybe giving away air for free — and then advertising that fact to the world — is a better investment than selling it, as their competitors do. Maybe that's how our community papers can better stay top-of-mind to all our customers.

Mark worked at papers in Saginaw, Port Huron and the Thumb Area since 1972, plus served on the CPM Board. He and wife Sally even worked for The Walt Disney Company. He also opened and ran a successful Mancino's restaurant for 17 years. He's mostly-retired in Fenton, Mich. Mark can be reached at: MarkWRummel@gmail.com





Discovering Happiness: Insights for Sales, Marketing, and Life

With Sales Coach Ryan Dohrn

A short time ago, I had the opportunity to share a talk titled “Discovering Happiness: Insights for Sales, Marketing, and Life,” which unexpectedly garnered attention and went viral. It chronicled my personal journey in pursuit of happiness. So, let’s delve into a thought experiment. Imagine what it would be like to discover happiness within your personal sales journey, your marketing endeavors, your marriage, or your relationships. These aspects of life often intertwine in unexpected ways.

I like to coach people that happiness is not a destination but a journey. So, what does that look like when applied to our sales lives or our personal lives? What does it mean for media sales professionals or any other kind of sales professional?

When we contemplate this question deeply, we often find ourselves lost in thought, hoping that certain milestones will eventually lead us to happiness. However, viewing happiness as a destination rather than a daily journey can lead us astray. You need to look at happiness as links of a chain not the entire chain. When we link together moments of happiness they are more meaningful and special. This thought process forces you to embrace smaller moments and not let them just slip by in your day. That small bit of sun that hits your face. The 10 fingers and toes you are blessed to have. The simple fact that your dog just licked your face because they love you unconditionally.

Before diving deeper, it’s crucial to address the importance of mental health. If any of us finds ourselves in a state of severe depression, it’s imperative to seek help and not ignore our struggles. Personally, I’ve been vocal about the support I receive from coaches, therapists, and loved ones. We all need someone to confide in, someone who will listen without judgment.

I encourage everyone to nurture connections with trusted advisors. These relationships are vital for our well-being. Additionally, there are numerous resources available for those in need

of professional assistance. A website I have used is BetterHelp.com .

On an everyday basis, I adhere to an acronym that guides my journey towards happiness – G.A.S.. It stands for gratitude, attitude, and servitude.

GRATITUDE
*is essential in
starting each day on
a positive note.*

Taking a moment to express gratitude for the blessings in our lives, whether big or small, can set the tone for the day ahead. For me, sharing three things I’m grateful for with my spouse each day has become a cherished ritual.

Attitude plays a significant role in our success and happiness. Maintaining a positive outlook, even on challenging days, can make a world of difference. As Zig Ziglar famously said, “It’s your attitude, not your aptitude, that will determine your altitude.”

Servitude emphasizes the importance of generosity and kindness. Great leaders embody servant leadership, prioritizing the well-being and growth of others. By serving others, we not only uplift those around us but also find fulfillment in our own lives.

In summary, embracing gratitude, maintaining a positive attitude, and practicing servitude are fundamental principles in the journey towards happiness. These qualities enrich our personal and professional lives, allowing us to find fulfillment amidst life’s challenges.

So, I invite you to embark on this journey with intention and humility. Happiness may not be a destination but rather a daily pursuit that enriches every aspect of our existence.

Why am I sharing all this? Because once you put these principles into practice, you’ll witness their transformative power in various areas of your life, including your sales business.

Trust me, you’ll see results, and I believe you’ll find greater fulfillment along the way.

Watch my video on this topic online at this link:
<https://www.youtube.com/watch?v=IJJInR6xX70>

All the best on your journey of happiness. - Ryan

Ryan Dohrn is a 30+ year sales coach and sales professional. He won an Emmy for marketing excellence and trained over 30,000 professionals world wide in 15 industries. Learn more online at RyanDohrn.com





Ad - Libs

BY JOHN FOUST



Every Salesperson Needs a Parachute

Anthony is a veteran ad salesperson with a common sense philosophy. “You’ve got to have a parachute,” he told me. “When you’re in the middle of a presentation, and you hit an unexpected glitch, your prospect throws you a curve or you can’t think of what to say next, that’s when you use your parachute.”

He explained that the purpose of his kind of parachute is to pull a salesperson out of trouble and keep the conversation moving in the right direction. “The beauty of a well-stated parachute is that the other person doesn’t know it’s a rescue technique. It seems like it is a continuation of the regular conversation. There are as many parachute possibilities as there are salespeople. The one I most rely on is benefits – not the benefits of running ads in my paper, but the benefits offered by that particular advertiser.”

Based on my conversation with Anthony, four points come to mind:

1 Start with benefits. “The way I see it, there are a couple of advantages in focusing on benefits,” he said. “First, it keeps the advertiser talking, and one topic that every advertiser loves to talk about is their products and services. The second advantage is that learning more about their benefits provides me with valuable details to use in their ads.

2 Bridge to the target audience. According to Anthony, target audiences and benefits are so

closely connected that they can be mentioned together. “If you’re dealing with experienced prospects, it’s a simple shift between the two areas. A big key is to help them visualize a smaller part of a larger group of people.”

3 Ask questions. By asking questions, you can direct the discussion. In most cases, the person asking the questions is in control of the conversation – and that’s a welcome confidence builder. “When the other person does most of the talking, it relieves pressure on the salesperson,” he explained. “Plus, it provides you with a lot of information you can use. I might ask something like, ‘What are some ways that people can benefit from the XYZ Widget?’ Or – if benefits have already been discussed – ‘What are some additional ways that people can benefit?’

“From that point, it’s easy to expand the discussion to target audiences with a question like, ‘And what types of people are most likely to need or appreciate those benefits?’ That can put everything back on track again.”

4 It’s okay to ask about audiences first. “Sometimes it’s more practical to start with audiences, then talk about meaningful benefits,” he said. “For example, I might ask, ‘What types of people are likely to be interested in this model of Widget?’ Then I can ask, ‘What are the benefits that will appeal to that group?’ Benefits and audiences provide such easy transitions that there’s no trouble going back and forth between the two.”

Anthony’s technique makes a lot of sense. When you feel like your sales presentation is losing altitude, the whole idea of a parachute is to give you a soft landing.

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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 in-house training. Email for information: john@johnfoust.com

Pick it up or put it down?

The area above the fold determines which choice potential readers will make

By Kevin Slimp

Hardly a week goes by that I don't meet with one or two publishers to review their newspapers and make recommendations to increase their readership and overall business. Obviously, some papers require more attention than others, but it's rare I don't have at least a few dozen recommendations concerning potential changes.

The most apparent changes usually center around design elements: headlines, fonts, spacing, etc. Other recommendations often relate to content, frequently centering on regular features, stories, and photos.

In all my years working with newspapers, I don't remember having a negative experience with a publisher. It makes sense that when a publisher contacts me for advice, they're sincere about improving their newspaper. Earlier in my career, I expected some backlash concerning suggested changes. Still, over time, I've learned that most newspaper publishers and editors are sincere about finding ways to inspire more potential readers to pick up the paper.

Just this week, I met with the publisher of a Midwest newspaper looking for ideas to grow readership. In the emails and phone calls leading up to our meeting, the publisher clearly wanted any advice I could offer. There had been a slow but steady decline in circulation, and he wanted advice on reversing the trend.

During our online meeting, we discussed

the three issues of his printed newspaper that I had received in the mail before our discussion. We analyzed the more than 100 suggestions I noted in the weekly 20-page publication. The majority of our discussion, however, centered on the top of the front page, commonly referred to as the area "above the fold."

We all know how important it is to draw potential readers to this area of our newspaper. I still have the clipping Dale Gentry sent me from the Letters to the Editor section of his newspaper after a redesign two years ago. The writer noted that when she visited her local convenience store, a stack of newspapers would always be on a rack in front of the register. She would ask the cashier about the papers, and the response was that people rarely bought one of the papers. Something changed, however. She noticed the rack was empty or nearly empty during several consecutive trips to the store. When she asked the cashier why there were no papers, she was told that people had started buying the paper, and the store usually ran out of copies.

What had changed? Dale's paper had recently gone through a total redesign. As part of the new design, Dale and his staff made great efforts to make the area above the fold as inviting as possible. Apparently, their efforts paid off.

While looking over the three issues of the midwestern newspaper before meeting with the publisher this week, something became very apparent. In all three issues,

LOVELL COUNTY Chronicle

Volume 32, Number 8 Tuesday, February 20, 2024 \$1.00

Marion couple arrested for selling meth

By Jamie Lewis

Lovell County deputies knocked down a suspect during a traffic stop that was linked to a search warrant at a residence in town. The team seized large amounts of liquid meth during the execution of the search warrant. Lovell County Sheriff's Department are working with our federal partners in presenting this case for prosecution.

Detectives with the Lovell County Sheriff's Office Investigations Division/ Central Ohio Drug Enforcement Task Force (CODE) assisted in the investigation where suspected methamphetamine was located and seized.

The investigation led detec-

tives to a Marion hotel room where Campbell was staying and a search warrant was executed. This led to the discovery of a large amount of suspected methamphetamine and multiple items designed for the packaging, transportation, and sale of narcotics.

On February 12, Lovell County Jail Corrections Officers found and recovered an additional amount of suspected methamphetamine that Campbell was attempting to conceal. In total, over 60 grams of suspected methamphetamine was taken off the street throughout the investigation.

Campbell has formally been charged by investigators on the



Amber Campbell



Chase Campbell

following charges:

Aggravated Possession of Drugs-F2 Due to the ongoing investigation, the address is being withheld at this time. Two suspects were arrested.

Deputies found a loaded gun, 64 grams of suspect-

ed methamphetamine and 37 grams of suspected fentanyl while searching the vehicle, according to the sheriff's office. Baggage and other forms of drug paraphernalia were also reportedly found.

The Lovell County Sheriff's

Office arrested Amber Campbell, 21, of Marion, after the search.

Bond was set for each of the suspects at \$10,000. No date has been announced for the ar-

see METH on page 2

Overflowing Lovell landfill draws ire from area residents complaining of "the stink"



until the council began moving on to other agenda items. Three residents of the Preston Woods area came prepared with petitions, letters from community members and photos and videos taken during recent storms.

"This is the last straw,"



Page 1 mockup by Kevin Slimp

Placing a drug-related story above the fold each week could lead potential readers to put down the paper before reading a word.

the area above the fold was filled with mugshots from the local jail, along with stories about arrested drug dealers and users. I sent pictures of the front pages to friends in various states and asked, "Would you read his paper?" My friends all answered, "No."

In my conversation with the paper's publisher, I clarified that I wasn't suggesting a "feel good" publication. Every focus group I've led of newspaper readers indicates readers want hard news. That doesn't mean that the front page should be filled with endless negative stories.

The area above the fold does one of two things. It either invites potential readers to pick up the newspaper or causes them to put it down. That doesn't mean the front page always leads with a feel-good story. It does mean that weekly mugshots of young drug users will eventually wear down potential readers.

My meeting this week

went exceptionally well. Before signing off, the publisher said he planned to make several changes immediately based on our conversation. He planned to change the fonts he used for body text and headlines. He would ask his designers to remove unnecessary color elements on pages, allowing readers to focus on the pictures and stories. The change I'm most excited about, however, is moving the weekly mugshots and crime stories away from the area above the fold. I'm confident he will receive positive feedback from his community right away, and more potential readers will begin picking up his newspaper.



Kevin Slimp is a popular consultant, advisor and trainer in the newspaper industry. From 1997-2018, Kevin directed The Newspaper Institute of The University of Tennessee. He currently serves as CEO of Market Square Publishing and Chief Guru at NewspaperAcademy.com.

Kevin Slimp, "The News Guru" kevin@kevinslimp.com

Customer identity... their logo, visually defines who they are. Sometimes it's just a specific typeface. Other times it's a bit more complicated ...

The Logo

Simple requests sometimes aren't that simple! The logo on the left you see below came from a customer, sort of. Attached was a very rough pencil drawing with the words you see below on it. According to the sales rep, the customer ran a logo about eight years ago and "did we still have it on file?" At least I knew I was looking for a "box" or "stamp" type of logo and c'mon... do we really keep this type of thing on file for eight years?

Not usually, but in this case, I went to the back-up folder and there it was... but a "tiff" file is not always good for a logo because of the limited functionality. A vector file is always best, because you can easily alter the file. But pdf files transfer well also. I created a vector file (**Adobe Illustrator**) and saved it as a pdf.

Anyway, there it was, but since the customer needed to see a proof of the ad (and since they didn't actually have the original) I thought I might be able to update it a little bit. You can see the "before and after" below.



A little compromise

This is a difficult logo to work with. Number one is the fact that since it is a solid block, the size of the ad becomes important. You won't be able to run a very small ad because the readability factor is gone.

I've stated many times that the hardest part in designing is coming up with an idea or a better way to organize the information. There is a better way to create or recreate this logo, however, not being quite sure how much "freedom" I had, I decided on baby steps. Keeping the overall look and tweaking the type and rule lines would help clean up the logo, reduce the size a little bit and make it more readable.

The first thing to go were the three strong horizontal rule lines above HAIR, under THINGS and LORI. The "rules" did not help unify the ad. In fact, it separated the information so it was more difficult to read. So eliminating those rule lines helped to make the logo area smaller and put the focus back on the words in that space.

Since the original logo was reversed, I also went that route. But this makes the logo harder



to work with in almost any ad.

Next I had to try to recreate the type which can be difficult because logos can be copied or scanned a number of times and they begin to degrade. Sharp corners turn more rounded as information is lost each time a "new" generation is created. Not only that, but there are thousands and thousands of typefaces out there, and finding the "right" one becomes a matter of detailed searches. I selected **Bernard MT Condensed** (a Monotype Foundry) for HAIR and BY LORI. When you are using a reverse, try not to use thin strokes or serifs because they "fill in" and you lose definition of the letter form as in the original. Also, in the original, look at the amount of negative space (black) around the "A" in HAIR.

The word AND was set in a solid sans serif, most people can't tell the difference between Helvetica and Franklin, et al, so this type would not be a concern. However, the word THINGS is in a very identifiable type, **Arnold Böcklin**, so it's kind of hard to fudge that. But, you will also notice that particular typeface is very difficult to read in all caps. I went with a different, distinctive typeface, one that I thought would also hold up well in reverse, **BubbledotICG** (by Image Club Graphics).

Other typefaces would work also, as long as they are distinctive, work in reverse, and in this case, kept in all caps. I made THINGS a little larger to "square off" the text.

BY LORI was changed to read as one line instead of a separate line for BY. We read in groups of words and this was a more natural fit and helped also to unify the logo area.

This is a vector logo (created in **Adobe Illustrator CS**) so it can now be sized without degrading the text.

I chose **not** to create the reverse area but to rely on creating the shape in my page layout program. This way I can change the background very easily. So I can change to a dark gray or even change the color of the background without having to alter the color in the vector program. See upper right "variations."

You can see the completed ad at 90% with the logo in the last column. There are a lot of factors that must be considered in this ad...and the customer accepted the slightly revised and updated version of the old logo.

Which sort of leads me to wonder just exactly how much freedom did I really have to make the "alterations." Could I have done more?

Sometimes the hardest thing for a customer to do is to change their logo. They are invested in it... and sometimes it was created by a wife, themselves, cousin, you name it, there are a lot of stories. So you have to start with baby steps and try to keep it simple.

Huge companies, corporations and businesses invest tons of money into their identities and yet some of the best logos are a classic typeface handled in a creative way.

Logo Variations

Since I didn't include a background in the vector file, I can create different backgrounds:



I never said they all worked! Creating just text means I can change backgrounds without using Illustrator!

Logo used in Ad

Family Hair Care

New in 2013
Multi Service Discounts
Save 5%-15%

Cuts • Colors _____
Perms • Waxing _____
Ear Candling _____
Eyelash Extensions _____

555-555-5555
555 N. Main Street
Jackson

Final Thoughts...

Normally I would show the four different styles that **Bubbledot** comes in, however, it is a **Type 1** font no longer supported by Adobe (and I wasn't about to spend \$99.00 for this article... sorry about that). So I will just say that Bubbledot comes in **Coarse Neg, Coarse Pos, Fine Neg, and Fine Pos**.

It's been a slow and tedious process revamping older articles for my files, but the ones I want to save are worth it! *Until next time...*

I 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 © 04/2024



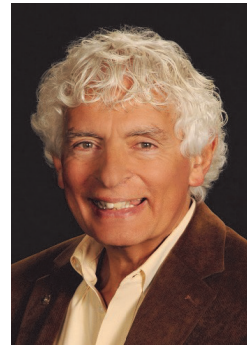
Marty Bennett
 CPM President
 Community Shoppers Guide
 117 N. Farmer - P.O. Box 168 Otsego,
 MI 49078
 Phone: 269-694-9431
 Fax: 269-694-9145
 Cell: 269-370-9469
 info@communityshoppersguide.net



Wes Smith
 Director
 View Newspaper Group
 1521 Imlay City Rd.
 Lapeer, MI 48446
 Phone: 810-664-0811
 Fax: 810-667-6309
 Cell: 810-338-7888
 wsmith@mihomepaper.com



Cindy Gaedert-Gearhart
 Vice President
 County Journal, Flashes
 Advertising & News
 241 S. Cochran Ave.,
 Charlotte, MI 48813
 Office: 517-543-1099 Ext.225
 Cell: 269-209-3532
 Fax: 517-543-1993
 CGWING@county-journal.com



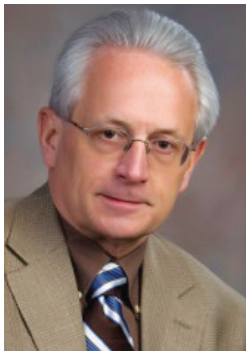
George Moses
 Director
 The Marketeer
 110 E. North St., Suite A Brighton,
 MI 48116
 Phone: 810-227-1575
 Fax: 810-227-8189
 Cell: 517-404-7807
 gmoses@georgemosesco.com



Jon Jacobs
 Secretary/Treasurer
 Buyers Guide
 P.O. Box 128
 Lowell, MI 49331
 Phone: 616-897-9555
 Cell: 269-208-9223
 Fax: 616-897-4809
 Jon@lowellbuyersguide.com



Jeff Demers
 Director
 C&G Newspapers
 13650 11 Mile Road
 Warren, MI 48089
 Cell: 586-291-1874
 Fax: 586-498-9631
 jdemers@candgnews.com



Fred Jacobs
 Director
 J-Ad Graphics
 1351 North M-43 Highway
 Hastings, MI 49058-0188 Phone:
 (269)945-9554
 Fax: 269-945-5522
 Cell: 269-838-0881
 fred@j-adgraphics.com



10120 Hegel Road, Goodrich, MI, 48438
 Phone/Fax: (800)783-0267 • mifreeads.com



Don Rush, Executive Director
 donrush@cpapersmi.com



Dana Risner, Business Manager
 danarisner@cpapersmi.com