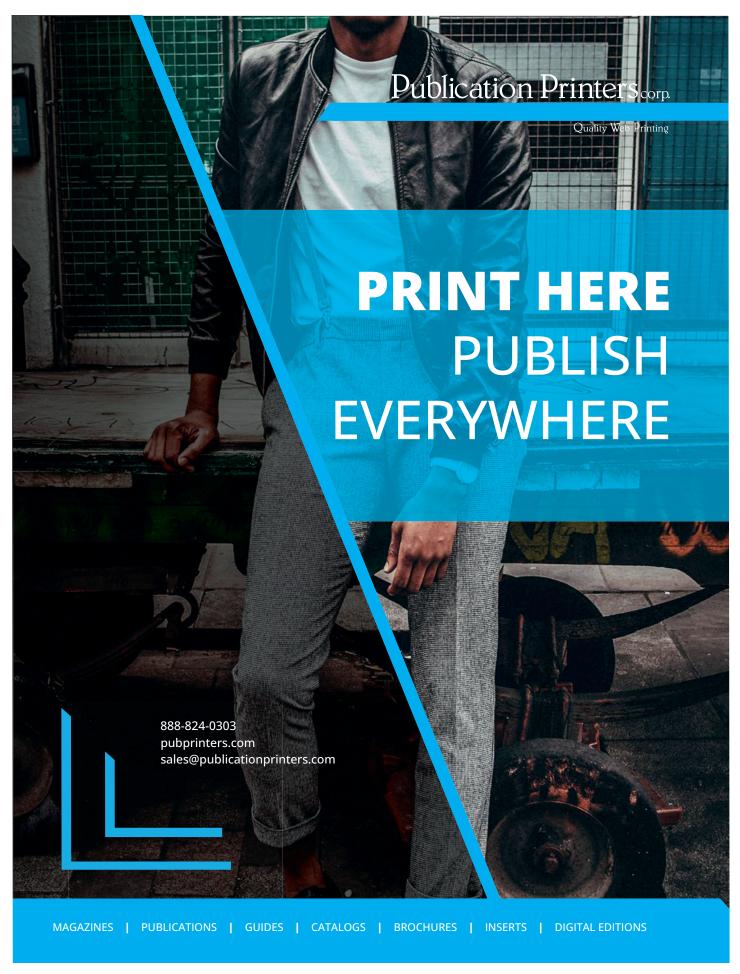
# Dublish

OCTOBER 2024

2024 AMERIC ELECTION ISSUE



## Publish

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#### **COMING NEXT MONTH**

The November issue of *Publish* will take a look at some of the metrics and ratios related to the community publishing industry. As always, we will also cover the people, information and issues shaping your industry.



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BY MANUEL KARAM

write this column as we look ahead to the elections coming up in November. No doubt many of you in battleground states are being inundated with advertising while those of us in solidly blue or red districts are watching from the sidelines. Surprisingly, I've heard from a few sales reps that advertisers are waiting to see how the election turns out before committing any kind of advertising budget this fall. While this is certainly not the majority, it does demonstrate some angst among our customers pending the outcome.

With that in mind, I thought I would share a brief story about my dad and his journey to the United States and how that journey has shaped his

## "THE BEST COUNTRY ON EARTH"

perspective of our country. Whenever he and I start talking politics and I mention something that needs fixing here, he listens (I think) and then sums up our conversation by saying, "Yes Manuel, but this is the best country on Earth." As a kid, I usually shrugged it off with some confusion and a smile. As a teenager I really wasn't sure about it, but I didn't bother arguing with him. As a young adult out of school I was convinced everything was broken and we needed to turn it all upside down. I'm sure many of you can relate. Now as I get older, and after being fortunate enough to live in different places before moving home and starting a family, I've come to see much more of the good instead of the bad. I guess my dad's opinions have grown on me over time.

My dad grew up in Lebanon at a time when there was little economic opportunity-a problem that still persists there today. His family of eight brothers and sisters lived on a small farm

in what's called the Bekaa Valley with just enough means to send some of the older siblings to school in a nearby city. After finishing school as a teenager and serving compulsory military service, he realized there wasn't much in terms of job opportunities awaiting him. He also began to see the early signs of the sectarian and religious tension that would plague the country in the coming decades. It became clear to him that he needed to seek a better life.

After leaving Lebanon and traveling through Belgium, France, Canada, and finally into the U.S., he joined his family who had already come to Utica, New York. With some help he got his first job as a delivery driver for an Italian baked goods company. As with many of our family that came here, the desire to own a business and be one's own boss was a powerful calling, and he eventually went on to own several food production and service companies as well as invest in real estate across central New York. Even in retirement at 80 years old, he still maintains and oversees his investment properties.

What makes me especially proud is that my dad came here with no knowledge of the English language and almost no means. While he did have some help from friends and family, how many of us would be willing to go to a new country with nothing but hope and optimism?

Whatever plays out on the national level is largely out of our control. What is in our control is through what lens we choose to see our country and where we see the opportunities for our businesses. Our publications are critical to strengthening communities when national media seems to want to divide us. My dad has seen a lot of elections here and none have deterred his optimism for the future. If you ask him today, he will still tell you without hesitation that this is the best country on

#### Somebody once said...

Being president is like running a cemetery: you've got a lot of people under you and nobody's listening.

**President Bill Clinton** 

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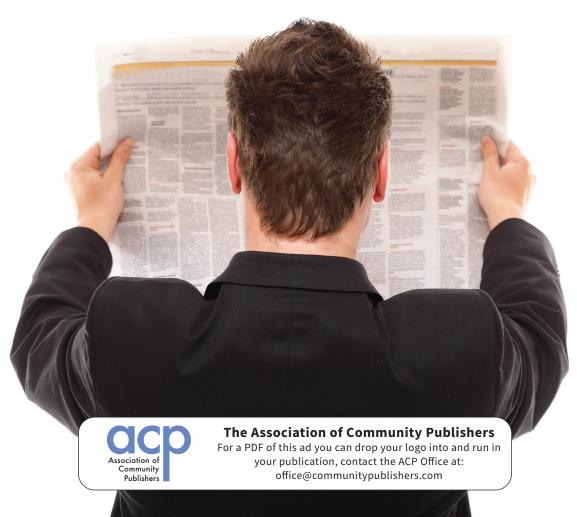
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BY DOUGLAS FRY

love to tell stories about my father. He was my example in life. He lived into his 90s and walked 3 miles every day arising at 5:00 am to watch over neighborhood school kids as they waited to catch the bus to school. None of them were related to him. They call him the "School Guardian Angel."

When it became known that my mother was an Alzheimer's patient, he cared for her for 9 years until the very end. He cared for her in every way that one would care for an infant. He was my example as to how a real man should act.

Alright, you get it. He was a good man.

But it might surprise you to know that he often led groups of unsuspecting young men into the mountains, for a week at a time, searching for adventure and mountains to climb. Little did we know climbing those mountains meant we had to endure days of slogging through rain, snow, mosquitoes, and other forms of torture.

## LEAVE INSTRUCTIONS

However, the worst feature of mountains is that they also contain bears. I should say "BEARS!"

On one trip we went cross country from one well known trail into the deep unknown, stumbling through dense undergrowth for hours on end. There was no trail to follow, only my father's innate sense of direction. We finally broke through the darkness onto a high alpine meadow. In the middle of that mead was a huge arrow made of large stones pointing toward the next pass. Dad explained that in 1890 the first group of people to explore that part of the U.S. constructed the arrow so that followers would know the right way to go. What we were able to hike in a day took them over 4 months to negotiate.

As we gazed across the valley I noticed a black bear ambling up the opposite hillside. We continued our hike by descending to the next valley and climbed up the same hillside that only an hour or two earlier the bear had been setting up the buffet table for our arrival.

When we reached the exact spot that I remember seeing the bear, Dad decided we had gone far enough for the day and we pitched camp. I tried in vain to persuade him to go somewhere, anywhere else but he was sure this was the perfect spot to camp.

I didn't sleep that night

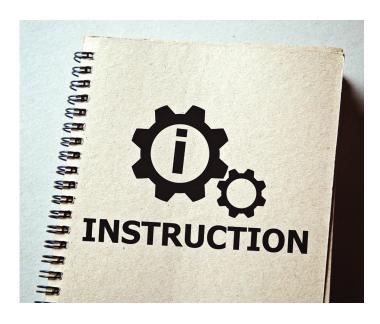
worrying about the arrival of the bear with a bib tied around his neck, knife and fork in his paws. But I also kept thinking of the explorers who left directions for people that would follow. They knew the amount of work it took to get to that alpine meadow and where the next pass was. They thought so much of those that would follow that they took days constructing a stone arrow to help others to come. That stone arrow is still there, well over a hundred years later.

Here is "The One Thing" part. Do we do the same? Do we leave instructions for those that will inevitably follow us on our journey through life? We may not always work at our present positions. If something happened to you, like you got a better job or decided to travel the

world, could someone easily follow your routine and get your work done? I hope so.

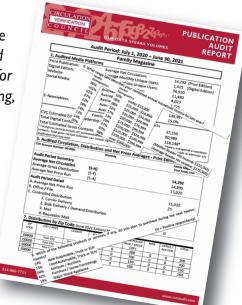
I have recorded screen videos of specific tasks that are a bit technical but are part of what I do every day. If someone needed to perform those tasks they could start the video, stopping when they needed to catch up and follow, step-by-step, until the task was completed. Further, and this will sound pretty morbid, I have a file folder with all the pertinent information my family will need upon my passing. Everything in one folder as easy as following a big stone arrow pointing the way forward.

I suggest you help the people that will follow you by leaving instructions, videos, lists, whatever is needed to aid in the transition. Just don't leave bear paw prints.



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BY LOREN COLBURN

n putting the content together for this issue of Publish, I came across lots of election information that was not only thought provoking, when you really thought about it, it was downright alarming! I believe some of those statistics are worth discussing but not to worry, I'll try to pull this off in a totally non-partisan way (if that's really possible).

Let's look at the first statistic that jumped out at me. According to Pew Research Center, in the 2020 presidential election, about 66% of the voting-eligible population actually participated by voting. Even more alarming is the fact that this was the highest rate for any national election since 1900! That means under even the most compelling circumstances, one third of our citizens don't bother to exercise their right to vote. Being able to participate in in a free and fair election is the cornerstone of any democracy, yet a full 34% of Americans (on a record setting good day) don't bother to vote. In years where there was no presidential election, the 2018 number of voters was only 49% (the highest for a midterm election since 2014) and in 2022 it dropped to 46% - both

## YOUR VOTE IS YOUR VOICE!

years less than half!

When you combine the participation over the 2018, 2020 and 2022 elections, only 37% of eligible voters voted in all three elections and only 70% of eligible voters voted in at least one of those years! That's not adding very many to those who voted in the 2020 presidential election. That has to mean we haven't done a very good job educating people on the importance of participating in the election process and/or impressing on them that their votes really do matter.

The next thing that really begged for some logical explanation was on issues where there is a clear public consensus of the right thing to do, Congress still can't seem to get anything done. Let look at several major issues that there seems to be a general consensus of public opinion when asked the following questions:

- Nationwide Gallup Poll -"Do you favor or oppose requiring all voters to provide photo ID in order to vote?" 79% in Favor
- Nationwide Pew Research Poll - "Do you favor or oppose limiting the number of terms that members of Congress can serve?" 87% in Favor
- Nationwide Pew Research Poll - "Do you favor or oppose putting a maximum age limit in place for elected officials in Washington, D.C.?" 79% in Favor

Those numbers indicate that even when there is an overwhelmingly clear bipartisan agreement by the people on important issues relating to government, Congress still does not introduce and pass legislation to address the issues. This inactivity should be a course for serious alarm for those people who believe in the voting process.

When asked about their opinions of what kind of a job is Congress doing, the last 24 Nationwide Gallup/ Newsweek Polls between July 2022 and August 2024 asked the question "Do you approve or disapprove of the way Congress is handling its job?" The results are loud and clear: Lowest DISAPPROVAL rating = 73% and Highest DIS-APPROVAL rating = 84% (average disapproval rating over the 2 years = 78.8%). With so many voters on both sides of the political spectrum not pleased with the job Congress is doing, how do all the incumbents get reelected every election cycle? Take 2022 for example, with a 75% disapproval rating at the time of the elections, 94.5% of House members were reelected and 100% of Senate members were reelected.

The only plausible answer is that we never feel like it is our person in Congress who is the problem, it's the rest of the elected officials who are the problem. That's why a survey can show a disapproval rating of 79% at the same time 53% can say the U.S. representative in their district deserves to be reelected!

So where does this leave us? We have things we all believe are good for the country, we have a group of elected officials we repeatedly believe are doing a poor job and we reelect them at incredibly high rates! Logic tells me that expecting different results without changing anything along the way is not going to get us what we are looking for. We need to make demands of our elected officials on the issues where there is a clear consensus. Term limits, age limits and voter ID requirements are a great way to start. If the overwhelming majority who has already indicated they are in favor of these changes, demands a commitment from their elected official to present and support legislation to address these issues - we have taken a step in the right direction.

It will require compromise, communication and a willingness to "well and faithfully discharge the duties of the office on which they are about to enter." Until we learn to tackle the issues that are clearly the "will of the people", I don't see a path to addressing the more difficult issues that face our nation. One of your rolls as community influencers is to convince readers to vote, not necessarily how to vote, but to exercise their right to vote. Their vote is what adds accountability to the process and what we need is more accountability. The more influence you can deliver, the more people will understand, "Print's not dead, it's READ!" ■

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## PRESIDENTIAL ELECTION -POTENTIAL IMPACTS FOR SMALL BUSINESSES

e reached out to both campaigns several times for information on why their candidate and party platform would benefit small businesses. It was our goal to present information from both candidates in a fair and unbiased presentation of their own plans for future policies and programs favorable to the health and growth of small business.

As of the September 16 deadline we presented to the two campaigns, we have not gotten any response from either! That leaves us with our next best option, to ask our reliable source, ChatGPT for a synopsis of what they have collected from information which is publicly available on the internet, licensed from third parties, and their users or human trainers provided. This information may reflect a slight bias based on those sources, but in an effort to keep our readers aware of the potential impacts on their businesses from this 2024 election - here is what we obtained from ChatGPT when we presented the following questions:

#### WHY WOULD A DONALD TRUMP PRESIDENCY **BENEFIT SMALL BUSINESSES?**

There are various perspectives on the impact of a Trump presidency on small businesses. Here are ten reasons that some proponents argue could benefit small businesses:

#### 1. Tax Cuts

One of the signature policies of the Trump administration was the Tax Cuts and Jobs Act (TCJA) of 2017, which aimed to reduce the tax burden on businesses. For small businesses, this meant lower taxes on pass-through

entities such as sole proprietorships, partnerships, and S-corporations, which represent most small businesses. These businesses could take a 20% deduction on qualified business income, lowering their effective tax rate. Proponents argue that this allowed small business owners to retain more profits, reinvest in their businesses, and hire more employees.

#### 2. Deregulation

The Trump administration prioritized cutting regulations, implementing an executive order that required two regulations to be eliminated for every new one introduced. Many small businesses struggle with the cost and complexity of compliance with federal regulations, so deregulation could reduce administrative burdens and expenses. For example, easing environmental and labor regulations could free up resources, allowing small businesses to focus more on growth and operational efficiency rather than regulatory compliance.

#### 3. Trade Policies

Trump's "America First" trade policies were designed to favor U.S. businesses by renegotiating trade agreements, such as the United States-Mexico-Canada Agreement (USMCA), and imposing tariffs on imports from countries like China. Supporters argue that these measures could protect small businesses that manufacture domestically by reducing competition from cheap foreign imports. Moreover, renegotiated trade deals may open new international markets for small businesses by securing better terms for American exporters.

#### 4. Business-Friendly Environment

A hallmark of Trump's presidency was his focus on creating a business-friendly climate. Lowering taxes and deregulation were key aspects, but so was the emphasis on reducing government intervention in private enterprise. Proponents argue that this environment helped foster entrepreneurship by reducing the hurdles to starting and maintaining a business.



#### **ELECTION FEATURE**

A reduction in government bureaucracy can lead to faster permit approvals, less regulatory paperwork, and fewer restrictions on hiring and expansion, which can benefit small businesses.

#### 5. Access to Capital

When the economy is growing, banks and investors are generally more willing to lend money and invest in businesses. Proponents of Trump's economic policies argue that the pro-growth strategies, including tax cuts and deregulation, fostered a stronger economy, which in turn made capital more available to small businesses. With access to more loans and investment, small businesses could expand operations, purchase new equipment, and hire more staff.

#### 6. Job Creation

The Trump administration emphasized policies to boost job creation, such as cutting taxes and promoting domestic manufacturing. Supporters argue that more jobs lead to a stronger consumer base, which in turn boosts demand for products and services provided by small businesses. In addition, if wages rise as a result of a stronger economy, small businesses could benefit from increased consumer spending. More people employed also translates into a larger pool of potential talent for small businesses to hire from.

#### 7. Infrastructure Investment

Trump's administration sought to invest heavily in rebuilding America's infrastructure, such as roads, bridges, and airports. This kind of investment would likely benefit small businesses, especially those involved in construction, engineering, transportation, and related industries. Improved infrastructure can also lower costs for all small businesses by improving the efficiency of transportation networks and reducing delays in shipping and logistics, allowing for more efficient business operations.

#### 8. Energy Independence

Trump's policies focused on boosting domestic energy production, including oil, natural gas, and coal. Supporters argue that energy independence would lower energy costs for businesses, including small businesses, which could help them reduce operating expenses. In addition, small businesses within the energy sector or those that supply the energy industry could directly benefit from increased domestic energy production. Furthermore, stable energy prices help small businesses plan their budgets more effectively.

#### 9. Healthcare Reforms

Trump's administration sought to roll back parts of the Affordable Care Act (ACA), which some small business owners found burdensome. Proponents of Trump's healthcare reforms argue that loosening healthcare regulations, such as eliminating the employer mandate or offering more affordable healthcare options through small business health plans, could lower the cost of providing health insurance to employees. Reduced healthcare costs would free up funds for other aspects of the business, such as employee wages or investment in growth.

#### 10. **Reduced Corporate Taxes**

In addition to personal income tax reductions, Trump's policies lowered the corporate tax rate from 35% to 21%. While small businesses often don't pay corporate taxes directly, they could still benefit from overall economic growth driven by corporate tax cuts. Larger corporations might invest more in local communities, create jobs, and increase the overall demand for services and goods, indirectly benefiting small businesses. Moreover, pass-through businesses that account for most small enterprises also received tax breaks, which could lead to increased growth opportunities.

These points reflect arguments made by supporters of Trump's economic and regulatory policies. However, the effectiveness of these policies in benefiting small businesses depends on a variety of factors, including the specific industry, geographic location, and individual business model. Opponents have also raised concerns about some of these policies, particularly on issues like trade wars and the long-term sustainability of tax cuts.

#### WHY WOULD A KAMALA HARRIS PRESIDENCY **BENEFIT SMALL BUSINESSES?**

While Kamala Harris has not served as president, examining her past policies, proposals, and the broader

platform of the Democratic Party can provide insights into what a Harris presidency might offer for small businesses. Here are ten reasons why some proponents might argue a Kamala Harris presidency could be beneficial for small businesses:

#### 1. Focus on Racial and Gender Equity in Business

Harris has been a strong advocate for racial and gender equity, which could translate into policies aimed at supporting minority-owned and women-owned small businesses. Proponents argue that initiatives aimed at increasing access to capital and resources for underserved communities could help these businesses grow and compete.

## 2. Support for Affordable Health-

Harris has been a vocal supporter of improving access to affordable healthcare. For small businesses, healthcare costs are often a major concern, especially when providing coverage for employees. Under a Harris presidency, healthcare reforms that lower costs or provide alternative coverage options could help small businesses reduce their healthcare expenses, allowing them to invest more in their operations and employees.

#### 3. Investment in Green Energy and **Sustainable Businesses**

Harris has consistently supported green energy initiatives and efforts to address climate change. Small businesses that focus on sustainability or renewable energy could benefit from new incentives, grants, or investment opportunities. Moreover, policies that promote energy efficiency and sustainability could lower operational costs for all small businesses, especially those in energy-intensive industries.

#### 4. Expansion of Small Business **Grants and Loans**

A Harris presidency could focus on expanding access to capital for small businesses, particularly through government grants, low-interest loans, and support from the Small Business Administration (SBA). By expanding programs that help small businesses secure funding, entrepreneurs could have better access to the resources they need to grow and innovate.

#### **ELECTION FEATURE**

#### 5. Advocacy for Digital Infrastructure and Tech Investment

Harris has championed the expansion of digital infrastructure, such as highspeed internet access in underserved areas. This could significantly benefit small businesses, especially in rural or underserved communities, by giving them better access to digital markets and tools. With greater connectivity, small businesses can reach more customers, streamline their operations, and participate more fully in the digital economy.

#### 6. Investment in Education and **Workforce Development**

Harris has supported policies aimed at increasing access to education and workforce training, which could benefit small businesses by expanding the talent pool. Programs that focus on reskilling and upskilling workers in fields like technology, manufacturing, and green energy could provide small businesses with a more skilled workforce, helping them innovate and remain competitive.

#### 7. Paid Family Leave and Worker **Protections**

Harris has been a proponent of paid family leave and stronger worker protections. While some small businesses may initially see these policies as added costs,

proponents argue that these benefits can improve employee retention and productivity in the long term. A happier and healthier workforce could lead to lower turnover rates and greater employee loyalty, which would benefit small businesses by reducing hiring and training costs.

#### 8. Tax Incentives for Small Businesses

Though Harris has supported tax reform that focuses on wealthier individuals and large corporations, small businesses could see benefits in the form of targeted tax breaks. Harris has expressed interest in tax policies that prioritize smaller enterprises over large multinational corporations, potentially offering tax relief for businesses with lower revenues, helping them reinvest in growth and hiring.

#### 9. Support for Worker Cooperatives and Entrepreneurship

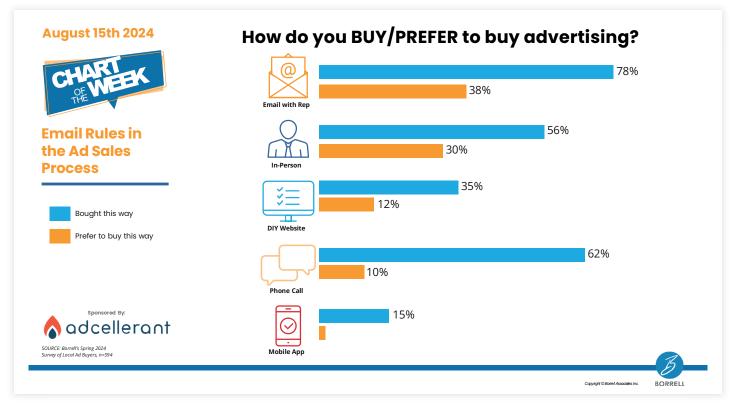
A Harris presidency might promote worker-owned businesses and entrepreneurship, particularly in underserved communities. Supporters argue that creating incentives for small business startups, especially cooperatives and socially responsible businesses, could lead to more robust local economies. This could include grants, technical assistance, and

educational programs designed to help entrepreneurs build successful, sustainable businesses.

#### **Focus on Trade and Export 10**. **Opportunities**

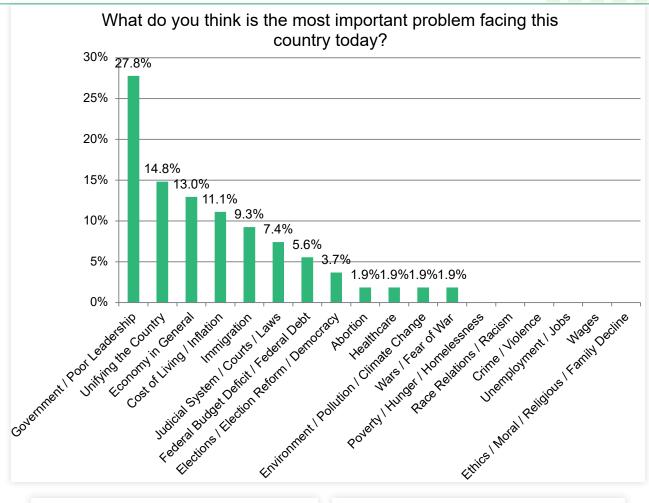
While Harris has been critical of some aspects of trade policy, she generally supports opening up markets for U.S. businesses. Under her leadership, small businesses could benefit from trade agreements that protect their interests and open up new export opportunities. Additionally, Harris has been an advocate for fair trade practices, which could help protect small businesses from being outcompeted by foreign imports produced under unfair labor or environmental conditions.

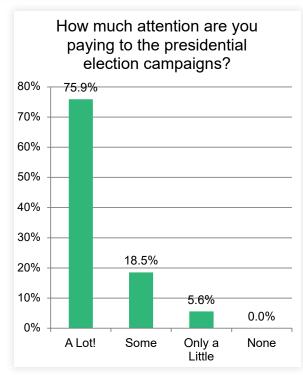
These reasons reflect potential policies and priorities based on Harris's past positions and her affiliation with broader Democratic Party goals. A Harris presidency might aim to foster a more inclusive, equitable, and sustainable environment for small businesses, particularly through investments in digital infrastructure, education, and healthcare reform. However, as with any presidency, the success of these initiatives would depend on many factors, including legislative support, economic conditions, and how these policies are implemented.

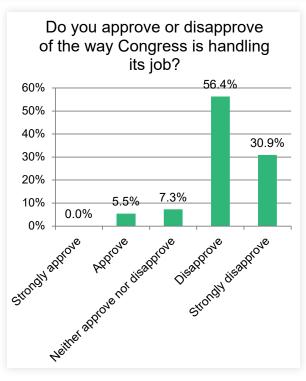


## THE SURVEY SAYS...

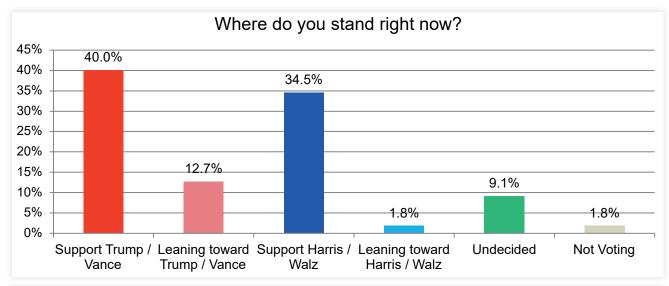


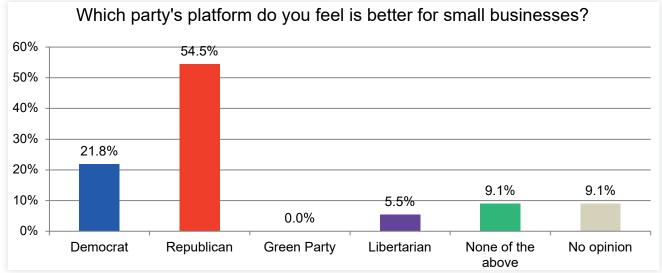


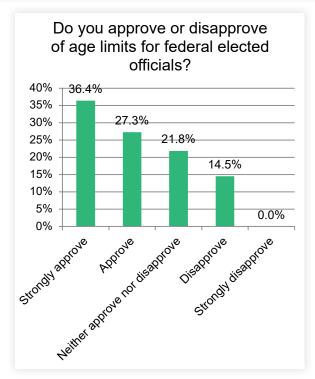


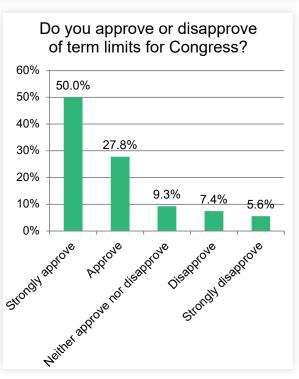


#### **SURVEY SAYS**









#### Contribution limits for 2023-2024

		Recipient				
		Candidate committee	PAC† (SSF and nonconnected)	Party committee: state/district/ local	Party committee: national	Additional national party committee accounts‡
Donor	Individual	\$3,300* per election	\$5,000 per year	\$10,000 per year (combined)	\$41,300* per year	\$123,900* per year
	Candidate committee	\$2,000 per election	\$5,000 per year	Unlimited transfers	Unlimited transfers	
	PAC: multicandidate	\$5,000 per election	\$5,000 per year	\$5,000 per year (combined)	\$15,000 per year	\$45,000 per year
	PAC: non- multicandidate	\$3,300* per election	\$5,000 per year	\$10,000 per year (combined)	\$41,300* per year	\$123,900* per year
	Party committee: state/district/local	\$5,000 per election	\$5,000 per year	Unlimited transfers	Unlimited transfers	
	Party committee: national	\$5,000 per election**	\$5,000 per year	Unlimited transfers	Unlimited transfers	

<sup>\*</sup> Indexed for inflation in odd-numbered years.

†"PAC" here refers to a committee that makes contributions to other federal political committees. Independentexpenditure-only political committees (sometimes called "Super PACs") may accept unlimited contributions, including from corporations and labor organizations.

‡ The limits in this column apply to a national party committee's accounts for: (i) the presidential nominating convention; (ii) election recounts and contests and other legal proceedings; and (iii) national party headquarters buildings. A party's national committee, Senate campaign committee and House campaign committee are each considered separate national party committees with separate limits. Only a national party committee, not the parties' national congressional campaign committees, may have an account for the presidential nominating convention.

\*\*Additionally, a national party committee and its Senatorial campaign committee may contribute up to \$57,800 combined per campaign to each Senate candidate. 110.2(e).



For further information, please contact: Federal Election Commission Washington, DC 20463 (800) 424-9530; (202) 694-1100 info@fec.gov

Issued February 2023



## 2024 TOP 10 POLICY PRIORITIES

PROVIDED COURTESY OF THE NATIONAL FEDERATION OF INDEPENDENT BUSINESS (NFIB)

#### 1. Make the Small Business **Deduction Permanent.**

NFIB encourages Congress to pass the Main Street Tax Certainty Act, which will make the Small Business Deduction permanent. If Congress fails to act the Small Business Deduction will expire at the end of 2025 and taxes will increase on over 30 million small business owners.

#### 2. Stop issuing unnecessary, burdensome regulations.

NFIB is increasingly concerned with burdensome rulemakings coming out of the administration. Small business owners do not have dedicated employees who work on compliance matters and often handle these issues themselves. NFIB opposes the Department of Labor (DOL) proposal to increase the overtime exemption threshold for managerial workers. FIB supports Congressional efforts to repeal the DOL rule that would restrict the use of independent contractors by small businesses. NFIB supports the Congressional resolution to repeal the National Labor Relations Board's (NLRB) recently finalized joint employer rule that would take away the autonomy and independence of franchisees. NFIB opposes the Securities and Exchange Commission (SEC) proposal that would require public companies to report the carbon emissions of all companies with which they do business. These disclosure requirements would significantly increase the compliance and regulatory costs of small businesses.

#### 3. Increase competition in the credit card network marketplace and stop mega banks from using anticompetitive practices that hurt small business.

Small business owners commonly swipe fees as high as 3-4% per transaction. These fees are set in an anti-competitive fashion by massive credit card companies. NFIB supports the Credit Card Competition Act because it would inject competition into the credit card network marketplace and make mega banks and credit card companies compete on pricing just like small business owners do every day.

#### 4. Prevent taxes from increasing on small business owners.

At the end of 2025, nearly every marginal tax rate (5 of 7 brackets) will increase, and the estate tax exemption will be lowered from over \$13.6 million to \$5 million. Over 90% of small businesses operate as pass-through businesses, and their taxes pass through to their personal tax returns, subjecting them to the individual income tax code. The end of 2025 also represents a dramatic lowering of the estate tax exemption threshold. which cushions the smallest businesses from the effects of the estate tax. NFIB urges Congress to act to prevent marginal tax rates from increasing on small businesses and to prevent the lowering of the estate tax exemption threshold.

#### 5. Reduce small business healthcare costs and burdens.

NFIB supports policies that will allow more small employers to offer health insurance as a benefit and allow non-emplover business owners to access more affordable health care options. N I B supports streamlining the Affordable Care Act's (ACA) reporting requirements and minimizing unnecessary paperwork. We also support increased transparency in pharmacy benefit management and hospital operations, empowering employers and patients with more choices and crucial information about their benefits.

#### 6. Stop the Financial Crimes **Enforcement Networks** burdensome and invasive small business ownership registry.

NFIB encourages Congress to repeal the Corporate Transparency Act (CTA). The CTA is an overreaching piece of legislation that will significantly burden small business owners and expose them to identity theft and a loss of personal privacy.

#### 7. Give small business owners the information they need to have the right to repair products for consumers.

Currently, manufacturers are expected to act in good faith to allow independent vehicle repair shops access to consumer product data (ex. an independent repair shop accessing vehicle data to diagnose a check engine light). As more vehicles become tech-based, independent repair shops are increasingly unable to access the most basic

repair data. Legislation, such as H.R. 906, the Right to Equitable and Professional Auto Industry Repair Act or REPAIR Act, which is sponsored by Rep. Neal Dunn is needed to maintain competition in the repair markets, allowing greater consumer choice.

#### 8. Pass legislation to reduce energy costs for small business owners.

NFIB encourages Congress to pass H.R. 1, the Lower Energy Costs Act. Small businesses are particularly sensitive to the effects of increased energy costs, and NFIB supports policies to lower the cost of energy. The Lower Energy Costs Act seeks to ease burdensome regulations to boost domestic energy production and streamline our nation's energy infrastructure, which will lower energy costs for small businesses.

#### 9. Repeal the \$600 reporting threshold for third-party payment apps like Paypal and Venmo.

In 2025, the IRS will be notified of businesses and individuals who transferred over \$600 to third-party payment platforms. These new reporting requirements can result in new audits by an IRS that can't differentiate between money transferred for splitting bills, and money transferred for goods or services. NFIB encourages Congress to move the reporting threshold back to \$20,000.

#### 10. Reform the regulatory process to ensure that the administration is considering the unique needs of small business owners.

The Regulatory Flexibility Act (RFA) was enacted to protect small businesses from one-size-fits-all rulemaking. Congress should require agencies to do the following, consider both direct and indirect costs of a rule on small businesses, publicly disclose the regulatory alternatives the agency considered, issue less burdensome regulations for small businesses, and receive confirmation from the SBA Office of Advocacy that agencies complied with the RFA.

For more information on the National Federation of Independent Business, go to: A https://www.nfib.com

#### ADDITIONAL RESOURCES



#### **NSBA - Reference Page**

#### **National Small Business Association**

The Action Center is an excellent source for information on specific political action items. It does recommend action that supports the National Small Business Association position on specific issues. Great collection on a broad range of topics.

★ https://www.votervoice.net/NSBA/home



#### **Pew Reasearch Center - Reference Page**

#### **Voter Demographics**

If you are looking for the political characteristics of a specific demographic category, this is the place. Age, sex, race and more characteristics are looked at from a political perspective.

\* https://www.pewresearch.org/politics/2024/09/09/issues-and-the-2024-election/



#### Gallup - Reference

#### 2024 U.S. Presidential Election Center

This page contains "Essential Public Opinion Indicators for the 2024 U.S. Presidential Election" where you can review trends on sentiments as they relate to this presidential election.

↑ https://news.gallup.com/610757/2024-presidential-election-center.aspx



#### Pew Research Center - Article/Reference

#### In Tied Presidential Race, Harris and Trump Have Contrasting Strengths, Weaknesses

This sight offers some insight into the candidate's supporters perceptions related to the strengths and weaknesses of each. Although these trends are constantly shifting as the election cycle proceeds, it provides some interesting insights.

\* https://www.pewresearch.org/politics/2024/09/09/in-tied-presidential-race-harris-and-trumphave-contrasting-strengths-weaknesses/



#### **U.S. Chamber of Commerce - Article**

#### How the 20% Pass-Through Deduction Impacts Businesses, Local Economies

By U.S. Chamber of Commerce

The 20% deduction for pass-through businesses passed in 2017 was designed to keep sole proprietorships, partnerships and S corporations are not put at a tax disadvantage to C corporations. This is set to expire at the end of 2025 and this article details why it is important to make that deduction permanent.

\* https://www.uschamber.com/taxes/impact-of-the-20-percent-pass-through-deduction?state=ny

#### ADDITIONAL RESOURCES

#### **U.S. Chamber of Commerce - Article**

#### From Main Street: Pro-growth Tax Policy Is Vital for Small Business

By Rachel Ledbetter

This article explains the importance of a pro-growth tax policy for small business. There are also some simplified one-page PDFs available on this page that are great references.

A https://www.uschamber.com/taxes/pro-growth-tax-policy-is-vital-for-small-business



#### Linkedin - Article

#### Navigating the Impact of the 2024 Election on Small to Medium Businesses

By Ascentium Capital

This article looks at the overall impact of the campaign process. The ripple effects of the impact of the election cycle is far reaching and very impactful. Interesting read.

\* https://www.linkedin.com/pulse/navigating-impact-2024-election-small-medium-businesses-



#### **Pew Research Center - Article**

#### **News Platform Fact Sheet**

This page takes a historical looks at where people consume news and the changing trends. Although it may not be the trend print publishers are excited about, it is information that is critical to be aware of and help guide your platform use beyond print.

\* https://www.pewresearch.org/journalism/fact-sheet/news-platform-fact-sheet/#who-uses-eachnews-platform



#### **Open Secrets - Website**

#### We Are OpenSecrets

Nonpartisan, independent and nonprofit, OpenSecrets is the nation's premier research group tracking money in U.S. politics and its effect on elections and public policy. Their mission is to track the flow of money in American politics and provide the data and analysis to strengthen democracy. Follow the money.

★ https://www.opensecrets.org/



#### Newest addition for your "Advertiser Help Page" Listings

#### **Empire Group - Blog Article**

#### 70 Best Print Adverts Of All Time

This compiled group of 70 impressive and impactful print ads is both entertaining and enlightening. The creativity displayed here is sure to inspire future print ads!

★ https://theempire.com/best-print-adverts/#art



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## ANNUAL CONFERENCE OPENING KEYNOTE SPEAKERS



**2013** - Rex PEMBERTON



2021 - Holly HOFFMAN



2018 - Marcus SHERIDAN



**2023** & **2016** – Sam RICHTER



2019 - Andrew DAVIS



**2024** – Meridith ELLIOTT POWELL

2024 NORFOLK Meridith Elliott Powell 201	
2023 CHARLOTTE Sam Richter 201	4
<b>2021 DES MOINES</b> Holly Hoffman <b>201</b>	3
<b>2019 LAS VEGAS</b> Andrew Davis <b>201</b>	2
<b>2018 BALTIMORE</b> Marcus Sheridan <b>201</b>	1
<b>2017 LOUISVILLE</b> Michael Allosso <b>201</b>	0
<b>2016 SAN DIEGO</b> Sam Richter <b>200</b>	9

2015	SAVANNAH	David Marquet
2014	ORLANDO	Garrison Wynn
2013	DENVER	Rex Pemberton
2012	ATLANTA	Alf Rehn
2011	ST. PETE BEACH	Dan Clark
2010	TUCSON	Dan Clark
2009	<b>MYRTLE BEACH</b>	Google

## DEALING WITH ANGRY, DIFFICULT **CUSTOMERS**

BY JAMES A. BAKER - AUTHOR, THE ANGER BUSTING WORKBOOK, FINALIST, BOOK OF THE YEAR, FOREWORD MAGAZINE AND FOUNDER AND CEO, BAKER COMMUNICATIONS



n a perfect world, you would always be able to give the customer exactly what he wants. But, in the immortal words of a great philosopher of the late 20th century, you can't always get what you want. Company policies, stipulations in the warranty, government regulations, and the physical limitations of the space-time continuum, just to name a few obstacles, sometimes make it hard to satisfy the customer's request. When this is the case, don't just give up and say, "No." Do whatever you can to offer options or work to fulfill other related needs to whatever extent you can. Above all, never start with what you can't do? always start with what you can do!

#### HERE IS A GOOD FORM TO **USE:**

"I would like to apologize again, Mr. Miller, for the problems you have been having. Here is what I can do for you. I can give you a 20% discount on the purchase of a new unit. I'm afraid the full replacement warranty has expired on your present unit, so the company can't cover the total cost. Would that help you at all?"

In many instances, this approach will satisfy the customer, but not

always, especially if your customer's anger level is very high when he calls. Why do customers get angry? It is usually pretty simple: Everyone has an idea or expectation of what should happen in a service transaction. When customers do not see things going the way they think they should, they get angry. And, the longer the delay in having those expectations met, the angrier the customer becomes. He stews over what he ought to be getting.

Dealing with angry customers is an important part of the customer service process. Don't be surprised when you get an angry customer, and don't take his anger personally. He is not really angry with you; he is disturbed about a situation, and your job is to help if you can. Knowing what to expect from an angry customer is half the battle to professionally resolving the situation. Angry customers usually express themselves in three predictable patterns:

- Passive,
- Aggressive
- Problem-Solving.

Let's look at the types of anger in more detail.

**1.** People with a passive anger style fear conflict, so they avoid direct confrontation and give little or no indication of their feelings. Passive and/or passive aggressive behaviors vary greatly, including no response, a subtle "I'm disappointed," or use of sarcasm when they really mean, "I am very

- angry". This type of angry customer is difficult because there is no feedback, no way to fix the situation. You lose and you don't know why. These people want the problem fixed without having to deal directly or honestly.
- **2.** People with an aggressive anger style fear wasting time; for them, expressing emotions is not a problem. They can get very angry and lose control to the point of abusiveness. They may forget their goal and just try to get even if their expectations are not met. However, if you can help them get past their anger, they can generally put the incident behind them and proceed logically. Aggressive people just want you to fix the problem NOW!
- **3.** The Problem Solver is your best-case scenario. Their biggest concern is that the problem will not be properly fixed. They know how to express their feelings appropriately. They want a complete solution for the problem they face, not a partial one. They want their feelings acknowledged and require agreement on specific actions. They are capable of responding maturely, and they are often people-oriented and task-focused. They expect to be handled in the same way that they handle others. However, they can move into a more aggressive stance if their needs are not met appropriately.

Here are some things to keep in mind while you are helping your

angry customer work through his issues:

Check Your Emotions: When you feel your emotions climbing, take a breath and identify your own state of mind (passive, aggressive, or problem solver). Try to keep your own feelings at arms length and move back into a more logical mode.

Take time to let the customer vent his feelings: When the customer is furious and venting, let him work through that essential part of the process. He has to release the emotional steam in order to begin dealing with the non-emotional part. It is his human and natural reaction.

Acknowledge and Empathize. Don't interrupt, listen. Apologize for the inconvenience or disappointment the customer has experienced. Express your desire to do whatever you possibly can to address the problem as the customer understands it.

Some customers are more difficult to deal with than others. But very few customers are inherently rude or mean. They are people, just like you, and they have good days and bad

days, just like you. Even though this may be a bad day for them, don't let it turn into a bad day for you. Remind yourself that, when a customer is mad, rude, challenging, or otherwise difficult to help, there is always a reason. Once you understand that reason, and the customer recognizes that you understand the reason, you will be well on your way to solving the problem.

#### **CUSTOMER SERVICE QUICK** TIP OF THE MONTH - DON'T **MAKE IT WORSE**

When dealing with an angry customer, avoid the following words and statements. These words can inflame a customer and keep him in an emotional phase:

- "No."
- "It's not my responsibility."
- "You" statements, such as: "You must be mistaken; You should have told me; You ought to have called; You can't; You have to."
- Negatives I's: "I can't help you; I don't know, I won't be here."

- Silence: no affirmation, acknowledgement, reaction.
- Denials: "Never happened before; No one else has ever had the problem; Not our policy; Are you sure?"
- Passive Aggressive Behaviors: moving too slow, making faces, muttering, talking to co-workers, taking other calls, avoiding.
- Fighting for the last word or having to be right.
- Saying everything is okay when it
- Interrupting the customer's vent-
- Sarcasm or putdowns.
- Using technical jargon.

Baker Communications offers leading edge Management Training solutions that will help you address the goals and achieve the solutions addressed in this article. For more information about how your organization can achieve immediate and lasting behavior change in managing others, go to:

A https://www.bakercommunications. com/management-solutions.htm



#### RISING STAR



## **BUYING LOCAL - TIPS** TO MAKE IT HAPPEN

BY CAITLIN NEELAND - RISING STAR

his summer has been busy with two feet on the gas and driving full throttle into Sep**t**ember. Where did the summer go? Almost every conversation over the summer has included talks about how the time, days, weeks, months, and years are zooming by faster than before. Do you feel the same way or are you having similar conversations?

Technology and social media are not helping with how fast everything is moving. Technology is always turned on and working at its optimal speed and efficiency (barring any glitches or off days that it might have). We as humans don't entirely operate the same way, but we are feeding into that mentality that we must continually be operating on high. We are trying to be everywhere at once. Our days and months are filling up with events and places we must be. We are pulled in many different directions, leaving us with little time to do the basic things in life.

How many of you shop online because there's no time to run to a store for what you need? I'll give you a scenario and see if it sounds familiar! It's Hump Day, and the weekend is fast approaching. There is a dinner on Saturday, and there needs to be more time to run out into town and grab what is needed. The schedule is booked with sports practices, clubs, music lessons, and exercising, making it impossible to go out shopping. There is an electronic device

within arm's reach. It is opened and turned on. It has all these wonderful, bright-colored boxes downloaded on the screen. An app opens and portals into a whole shopping universe. With a couple of clicks, your item is picked out and will be on the front doorstep by Thursday or Friday at the latest, just in time for Saturday. Does this scenario sound too familiar now? Yes, I have been guilty of this too, don't worry. I make my best effort to avoid buying online and am a big advocate of supporting and buying local whenever possible. We all know the massive impacts of purchasing and supporting local, but how can we make a conscious and continuous effort while still doing what we want and need to do? Here are a couple of tips that may be helpful.

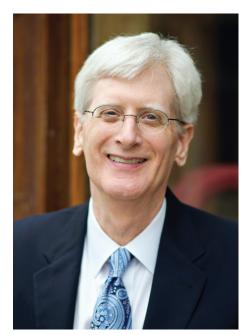
Set reminders. Between now and the event, set one or two reminders in your schedule to buy what you need. They will hopefully help alleviate or minimize those last-minute online shopping sprees.

Also, have you ever seen a post on social media and forgotten what it was for or who posted it? I am raising my hand again! That's happened to me too. A lot of times, more than hitting the interested button is needed. When you're on social media and see an event or a post from a local business, set a reminder in your calendar. Even if it doesn't work out for you to attend, at least you had it on your radar, and you will remember to go next year.

Plan ahead. Lay out your daily and weekly schedules. You can see what you have going on and work a couple of errands between point A and point B. Coordinating your travel and outings will help you shop at local businesses, markets, or events and spend your dollars in your local community.

Share on social media. Most people are on some form of social media. If you see a local event or something mesmerizing about a business in your area, it is one click to hit share. It's a great tool to help spread the word to the surrounding community members and get people interested. On that particular day, your schedule might be booked, but someone else might have free time and would love to attend or go check out what a business is offering.

Attend & gift local. Remember number 1: set reminders. Set reminders so you can attend your local events. These events need your support because your local businesses are going to be there. These businesses are people in your community trying to make a living on what they provide or produce. Your community members are also putting on these events to socialize, have fun, entertain the community, and help it grow and thrive. These events are perfect for buying local goods, handcrafted items, and homemade or locally grown food. There's always a variety of businesses in attendance, and you can find something for that event you have going on in 2 weeks or for a special someone's birthday that's creeping up on the calendar!



BY JOHN FOUST GREENSBORO, NC

bby, who owns a retail store, told me about an appointment with a salesperson from her local newspaper. "I did plenty of research before I contacted him and decided to run a campaign in his paper. When I called him, I made it clear that I was going to buy some advertising and just needed him to drop by to confirm a few details, so I could pay in advance.

"When he arrived, I reminded him that I had a tight schedule, but he launched into a full sales presentation. In an attempt to move things along, I pulled out my checkbook and asked if I should make the check payable to the newspaper or to the publishing company - which had different names. What happened next was one of the strangest things I've ever seen. He completely ignored my question and started talking about the corporate owner of the paper. He had positive things to say, but it had nothing to do with my advertising. After about five minutes of lis-

## IT PAYS TO PAY **ATTENTION**

tening to that, I put the checkbook away, thanked him for his time and told him I might run some ads with his paper in the future.

Even though that happened years ago, Abby still remembers the frustration she felt at the time. "That salesperson wasn't paying attention at all. He was completely out of touch with what was going on in our meeting."

Hearing about Abby's experience reminded me of something that once happened to a family friend. He was buying a used car from a dealership and thought it would be a simple process. The plan was to do online research, find a car of interest, take a test drive and make a decision. The transaction didn't involve financing or a trade-in.

That salesperson wasn't paying attention at all. He was completely out of touch with what was going on in our meeting."

"The price fit my budget exactly," he said. "I told the salesperson there was no room to buy extras. But before he accepted my check and handed over the keys, I was introduced to a finance person and led into his office. Since I knew that was standard procedure at a lot of dealerships, I said right up front

that I wasn't interested in added features or an extended warranty. I've bought a number of cars over the years. Sometimes I've bought extended warranties and sometimes I haven't. This time, I didn't want one."

"The finance guy was new in his position and didn't seem to know how to handle a customer who wasn't in the market for extras. He was determined to stick to the script he had been taught, so I had to listen to a pitch on a variety of extended warranties. I repeatedly asked him to cut it short, but he kept going until the bitter end. Even though he was pleasant and friendly, he was completely out of touch with the situation. It was a total waste of time for both of us."

Two stories, one lesson. When you're face-to-face with a client, it pays to pay attention.

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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-bouse training. *E-mail for information:* 

**☑** john@johnfoust.com



hanrahan.ln@att.net © 10/2024

Design or decorate. That was our focus last month, but here's another ad that needed a subtle redo. **Ad A** is a PDF that was sent from another paper. The width and the length were just a little bit larger than our size, so we had to make some minor size changes. Although these changes do not affect the content, it almost appears as if information in **Ad B** has more room (also shows what a little more organization can do).

The fonts in the ad below are from the ITC Garamond Family. I chose to replace them with ITC Legacy and FB Amplitude. However, my main concern is with the original art that was chosen. The vine border overwhelms the information and is very distracting. In **AdB** I even used a very wide border to show that even a simple solid, strong border can actually help unify the ad.

I also wanted the business name to have a presence, so I set that off, made it larger and put the tag line closer to the company name. Even though the ad is a little smaller, I could make the text larger by choosing a san serif typeface to place in the reverse boxes. Underlining the percentage off in the reverse area does not call attention to these "deals." A larger typeface does the trick better without the visually disturbing line under the text (a computer is not a typewriter—you have many options to control the text in your ad).

One good piece of art is all you really need in an ad this size. The content (message) must always take precedence and the art is there to enhance or call attention to the message. Place the art work judiciously and not wherever there appears to be space. It's easy to see the differences below, but on a page filled with ads of a similar size, you are competing for the reader's attention and **AdB** will not get lost on the page.

Too much clutter inside the ad space will certainly not get the reader to pay attention to the info. Keep it simple, organized and clean!

Always use care when using boxes in an ad. Boxes within boxes can actually be detrimental in content flow. You are putting in visual barriers every time you add another "boxed off" area. Keep the information clear and concise. Putting a lot of boxes in the ad (and I mean circles

as well) just separates that information and makes it harder for the reader to connect. Basically, the viewer is looking for a "starting point" to absorb the information. Don't make it harder. The vine border just adds to the confusion in an already cluttered ad.

Another word about the reverse box. I switched to the san serif type because I know that newsprint has a lot of "dot gain." That simply means that type with thinner serifs can fill in with ink and I know that san serif type will print cleaner. It is OK to stay with the same type family, but you can also contrast serf and san serif. Make sure it is a contrast however...if one typeface is light, make the other one very bold. This is no time to be timid—use contrast!

#### Organize and Unifu

I moved the hours from the top of the original ad to the address area, so that when the reader is looking for location or phone, the important info, including hours, can be found in one place.

Keep similar information as close together as you can so the reader will be able to find and remember the contact info. Organization is key in any ad, more so in larger ads because you have a lot more area to work with.

A few minor changes in this ad made a big difference. Truthfully, just losing that wild border in *Ad A* made for a less confusing ad. But it always comes down to the details. That's where the organization and unity pays off. You need to keep in mind that the reader sees hundreds of advertising messages a day. So make your ads easy to comprehend, even if there is a lot of info!

#### Final Thoughts

The underlying structure of any visual communication has to be guided by the designer. Try not to fill the void in any advertising space without considering the unity of all the elements and principles you've used. Designing means taking the entire space into consideration to create a unified, organized message.





Ad A was just a bit wider and a little longer than our Ad B size.

## Community Publications Business and Service Directory





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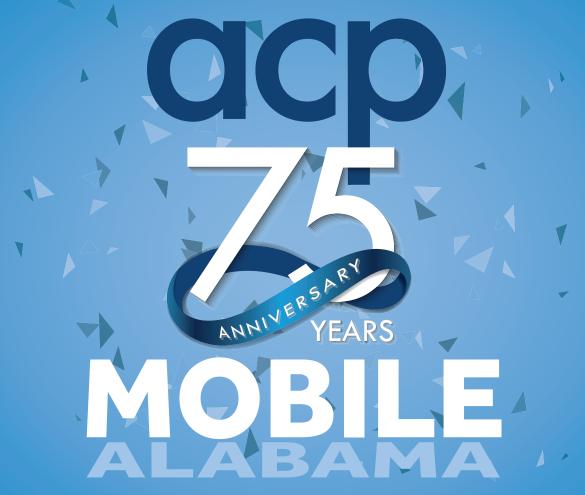


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