

# Chamber News

# Burgaw Area Chamber of Commerce

SEPTEMBER 2007

*A newsletter for members of the Burgaw Area Chamber of Commerce,  
PO Box 1096, Burgaw, NC 259-9817*

## Business of the Month: Angie King, AAMS – Edward Jones Investment

*by Donna Best-Klingel*



**Angie King**

The first time I met Angie King, she was holding the lobby door open at the Burgaw post office. Little did I know, by day's end, we would be sitting at the chamber office talking like old friends. A financial advisor with Edward Jones Investment for the past three years, King came to Burgaw in the fall of 2006 to open a local branch of the award winning brokerage firm. Prior to Edward Jones, King worked in the banking industry. In today's society, her life seems pretty normal as a single working mother. That is until you

learn how she persevered from a tragedy 19 years ago.

While anticipating the birth of her first child, King's life took a sudden turn when her husband was killed in an auto accident, leaving her widowed at the age of 23. Because of her ability to plan ahead, King was fortunate to have life insurance. "I knew the money I received needed to provide me and my child long-term financial security," she said.

King sought advice from planners but found the information overwhelming. So, she took matters into her own hands. She started reading about investments, evaluating her needs and developing a plan. What started as a necessity led King down the path of self-discovery. "I thought if I can do this for myself, I can help others. The long-term financial outlook for anyone can appear daunting."

What makes Edward Jones different from other financial firms? Edward Jones was built on a foundation of principles. For instance, when someone contacts King for investment needs, she makes every effort to build a one-on-one relationship. And if you can't come to her office, she will come to you. In fact, King states that most of her business is done away from her office. "My clients are typically small business owners and it's difficult for them to get away from their business. So, I go to them." What else sets Edward Jones apart from its competitors? For three years in a row, Edward Jones was awarded "Highest in Investor Satisfaction with Full Service Brokerage Firms" by J.D. Powers and Associates.

Aside from her role as a small business owner, King is heavily involved with the chamber, the rotary, and her church. And did I mention that she is the proud mother of an Eagle Scout?

Office hours are Monday through Friday, 8 a.m. until 5 p.m. King takes such a personal approach to business, appointments are encouraged. To speak with Angie King about investment needs call 259-8343. *Donna Best-Klingel is Executive Director of the Burgaw Area Chamber of Commerce.*

## 401(k) Plans: Not Just For Big Businesses Anymore

(NAPSI)-This year celebrates the 25th anniversary of the 401(k) plan, now the most widespread retirement savings plan in the U. S., with more active participants than all other private pension plans.

What many Americans may not know, however, is that you don't have to be a big company to set up a 401(k) plan.

In 2006, Congress passed the Pension Protection Act to make it easier for employers to automatically enroll workers, increase their contributions and invest them to meet retirement needs.

While some businesses may feel they need more than 100 employees to start a 401(k) plan, that's not necessarily true. Setting up a 401(k) plan can be simple and inexpensive for companies of any size, with big potential benefits for small businesses and their employees. If you work at a business that doesn't offer a 401(k), you may want to ask your employer to consider setting one up.

Companies can set up a 401(k) plan for less than \$10 per employee per month and get a tax credit of up to \$500 per year for each of the first three years they implement the plan.

There's no minimum number of employees-in fact, many self-employed individuals set up "owner only" 401(k) plans for themselves.

Although many employers offer to match employee contributions, a match is not required-employees still get the tax benefits.

This is important information for the 63 percent of small businesses that still don't offer employee retirement benefits.

If you think your business is too small to offer a 401(k) plan, think again. Even a small business can reap the tax benefits and help employees save money.

*Continued on page two*

## Burgaw Area Chamber of Commerce

President, Vicki Foster  
Vice-President, Julie Woodcock  
Treasurer, Angie King  
Secretary, Amanda Hatcher

**Executive Director**  
Donna Best-Klingel

## Advertising Guidelines

This newsletter is distributed to members of the Burgaw Area Chamber of Commerce -- distribution approximately 300.

Approved advertising should be received by the first of the month preceding publication.

### Ad Sizes

1/8 pg. 3 1/2"x2 1/4" \$25

1/4 pg. 3 1/2"x5" \$45

1/2 pg. 7"x5" or

3 1/2x10" \$85

Full page inserts \$100

Ad Design available \$35/hr.

## Member Notice

Board Meetings take place on the second Thursday of each month at 8:30 am in the Pender County Library located at 103 S. Cowan Street Burgaw.

There will be no Board Meeting for the month of September.

Shrimparoo & Member's meeting will be Thursday, September 13 at Bannerman Vineyard & Winery, 6 - 8 p.m. Members \$10, Non-Members \$20.

RSVP by Tuesday, Sept. 4.

## Contributions to Newsletter

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*Continued from page one*

"Why shouldn't small businesses have the same benefits as big businesses?" said Tony Tortorella, vice president of sales for the Human Resource Services division of Paychex. "We make it easy for small businesses to participate, so hundreds of thousands of employees across the U.S. are growing their retirement money in 401(k) plans."

According to Paychex-a leading payroll a human resource services provider that sells more 401(k) plans than any supplier in the nation and PLANSponsor magazine-here are a few of the advantages 401(k) plans offer small-business owners:

- **Employee incentives:** Attract employees and motivate them to stay with the organization. Key employees can be rewarded through profit-sharing plans.

- **Flexibility:** Seasonal businesses can choose options that don't require them to pay into the plan all year long.

- **Growth:** A 401(k) plan can grow right along with your business, with features that can be modified to meet your ongoing employee benefits needs.

- **Tax breaks:** All employer and employee contributions to the plan are tax deductible.

- **Reasonable cost:** The 401(k) is not an expensive benefit. Almost any small business can afford it.

- **No headaches:** Small-business owners can enroll one or more employees in a 401(k) plan with little effort.

Benefits for employees:

- **Contribute comfortably:** It allows participants to decide how much to contribute to their accounts on a before-tax basis.

- **Plans can include any employee:** A 401(k) plan can benefit employees at all levels of the organization.

- **Many investment choices:** The money contributed may grow through investments in stocks, mutual funds, money market funds, savings accounts and other investment vehicles.

- **Tax breaks:** Contributions and earnings generally are not taxed by the federal government or by most state governments until they are distributed.

- **Take it with you:** A 401(k) plan may allow participants to take their benefits with them when they leave the company. Visit [www.paychex.com](http://www.paychex.com) or call (800) 322-7292 for more information.

Americans can save big with a 401(k) plan and grow their retirement savings. All businesses-even small ones-can reap tax and other benefits.

## Ribbon Cutting

Saturday, September 15, 1- 3 p.m.  
The Health Barn  
13732 NC Hwy 210, Suite 300  
Rocky Point Plaza, beside Food Lion  
Refreshments, free samples and live  
broadcast from 102.7 WGNI.  
For more information call 675-2911

## New Members September

### The Health Barn

Jimmy & Rhonda Hoffman  
13732 NC Hwy 210, Suite 300  
Rocky Point, NC 28457  
910-675-2911  
[www.thehealthbarn.net](http://www.thehealthbarn.net)  
Health Store offering health supplements and natural products  
Hours of operation: Monday - Friday  
10 a.m.-6 p.m. Saturday 10 a.m.-4 p.m.

### Creech Plumbing Company

Buddy & Becky Creech  
PO Box 1429  
Burgaw, NC 28425  
910-259-0097  
Creech Plumbing specializes in commercial & residential new construction.  
Family owned and operated since 1963.

### Pender County Education Foundation

Joyce Keith or Julie Ledermann  
PO Box 1029  
Burgaw, NC 28425  
259-0131, ext. 223  
[www.pendereducation.org](http://www.pendereducation.org)  
The Pender County Education Foundation is a voluntary partnership of business and community members that are committed to adding value to the education of all students in Pender County Schools.

### Benton Toups, Attorney at Law

Hedrick, Eatman, Gardner & Kincheloe, L.L.P.  
1508 Military Cutoff Rd, Suite 202  
Wilmington, NC 28403  
910-509-9664  
Law Firm

# It's OK to say no

By Dawn S. Bugni, CPRW

**Y**ou've dealt with difficult clients – customers who had a bad day and decided to take it out on you, patrons that stretched your patience. They're good customers and usually, these little "tiffs" blow over. That's normal when you're in business. Not everything goes smoothly every time.

However – there are customers that can suck the life out of your business. You know what I'm talking about – the entire staff scatters when they see Mrs. Crabbie's car pull up out front, your stomach knots when Mr. Grump's name shows up on caller ID, you constantly have to chase Ms. Moneybags for payment. These things don't just happen occasionally; it's each and every time you do business with these individuals. They upset your staff, make other customers uncomfortable and cost you money – repeatedly. They're rude and unpredictable and usually account for a very small portion of your income – especially in comparison to the energy and resources required to deal with them. Well, it's time to invite them to take their business elsewhere.

WHAT?????? The customer isn't always right?

You've tried and tried to please this person. You've bent over backwards for them. You've absorbed shipping and handling costs for special orders that were never picked-up. You've waived service charges because they told you one thing and then insist they "never said that and have no idea where you got the bad information" – and on and on. Follow your instincts. A business relationship should be symbiotic – you provide a service or product needed by the client and they value the service or product you provide. When an individual stops valuing what you do or what you offer, it becomes an adversarial relationship.

As a business owner, you get to choose. It is OK to fire a client. It's OK to say no! It's OK to decline a project or refer them to someone better equipped to handle the request. A Sprint store in Boston, MA made the news in June when they "fired" more than 1000 subscribers for repeated (50 or more a month!) calls to their customer care lines. These individuals were tying up lines, preventing customers with real problems from getting through, abusing the customer services reps and costing Sprint thousands of dollars. Internet blogs lit up and editorials abounded when this news broke – mostly in support of Sprint's decision.

You have permission to decide to let a client go – not without cause, mind you. But, if you have someone in your life that's a drain on your system, it's not worth the aggravation. Get out. Fire them. I've done it. It's empowering!

*Dawn S. Bugni, CPRW, is the owner of The Write Solution offering Résumés & Career Coaching and she is a Certified Professional Résumé Writer. She can be contacted at 910.540.0544 or dawnbugni@thewritesolution.info, www.thewritesolution.info*

# A Big Search Engine Helping Small Businesses

(NAPSI)-Here's good news for small and medium-sized businesses that need to comply with the federal government's rules and regulations. There is now an official link to the U.S. government that gives businesses a powerful search engine for business compliance information across the entire federal government.

The home page provides quick searches of:

- Most requested information on regulations and programs
- Compliance guides by business area, industry and audience (for example minority-owned, self-employed, women-owned)
- Federal forms by agency, form number or name
- Frequently asked questions
- Compliance contacts at federal agencies.

State compliance resources, state by state, are also searchable on [www.business.gov](http://www.business.gov).

Business.gov is designed for business owners who need to quickly gather information on compliance topics. The site is a partnership between 22 federal agencies and is managed by the U.S. Small Business Administration.

A government Web site is giving small businesses a big hand.

## Member news

A résumé written by Dawn Bugni of The Write Solution, was selected for inclusion in the book *Resumes for the Rest of Us: Secrets from the Pros for Job Seekers with Unconventional Career Paths*. The book, set for release in January 2008, will be published by Career Path, Inc.

## Top Tip For Successfully Selling Products Online

(NAPSI)-Online retail sales grew 25 percent at the end of 2006, the biggest jump in fourth-quarter sales since 2002. 650,000 sole proprietorships sold \$13 billion of merchandise and small retailers played a key role in the growth of e-commerce, according to Forrester Research, Inc. Whether you are selling products for the first time or expanding your existing brick-and-mortar store to the Internet, getting started in e-commerce has never been easier or more profitable.

Choose product names to help search engines.

Selecting a popular keyword will help search engines give higher ranks to your product pages when customers perform relevant searches. For example, if you are selling a line of dining tables called "Belleville" that has a "Cherry" finish, be sure to select a search engine-friendly name such as "Belleville Dining Table-Cherry."

And don't forget - free shipping sells!

Burgaw Area Chamber of Commerce  
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## North Carolina Department of Transportation 2007 Fall Litter Sweep (September 15-29)

We need volunteers to participate in the Governor's proclaimed LITTER SWEEP cleanup of North Carolina's roadsides. Help beautify your community by participating in this cleanup event.

Participants are eligible to receive a certificate of appreciation and enter the Most Unusual Litter Contest for cash prizes.

### **About Litter Sweep:**

- Litter Sweep is a statewide roadside litter cleanup drive sponsored by the North Carolina Department of Transportation (NCDOT). It is a biannual event usually scheduled for the last two weeks of April and September.

The NCDOT Office of Beautification Programs administers the Spring and Fall Litter Sweep.

- Governor Easley issues a proclamation prior to each cleanup to encourage North Carolina citizens, businesses, local governments, civic groups and Adopt-A-Highway (AAH) volunteers to participate in making our state clean, green and beautiful.

- Volunteers can obtain pick up supplies as orange trash bags, blue bags (for items to be recycled), orange safety vests and gloves from any of the NCDOT's county maintenance offices.

- NCDOT maintenance crews devote one week of their time during Litter Sweep to pick up litter and collect orange bags from the roadsides once the groups have completed a cleanup.

Call the Litter Sweep Hotline (800-331-5864) for more information. [www.ncdot.org](http://www.ncdot.org)