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## **NEWS TO USE - Get the dough**

Need cash? Now may be a good time to go fishing for dollars. According to the most recent data from the [U.S. Small Business Administration](#), small biz lending is way up. Small biz loans in June 2001 totaled \$460 billion, an increase of \$23 billion or 5.4% over 2000. Compared to the recession of the early 1990s when biz lending greatly declined, the current recession has seen continued growth in biz lending, albeit at a slower rate. It's not all good news, however. Much of the increase can be attributed to micro-sized lending of \$100,000 or less, which is often done through small-biz credit cards - an extremely expensive way of financing a business.

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## **YOUR PEOPLE - Go back to basics**

Do your employees secretly wonder if sometimes you're speaking in a foreign tongue? Whether spoken or written, good communication is essential for every business. Here are a few tips on how to make sure you, your staff, and your clients are communicating effectively.

- **Cut back on the wordiness.** Plain, easy-to-read language saves time and money. Not to mention how much your employees and clients will appreciate it.
- **Eliminate the "I'm right" attitude.** Allow yourself to consider multiple perspectives and ideas, and encourage others to do the same.
- **Listen to others, don't just hear them.** Clear your mind of distractions and ask questions. Restate what they just said to ensure you are both on the same track.

For more on the basics of good, clear, biz communication, check out these free online courses from [BeeFreeway](#).

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## **THE CUTTING EDGE - Use tech to gauge motivation**

Having a tough time keeping track of employee productivity and morale? There are IT tools on the market that can make it easy to sample employee enthusiasm and productivity. Ann Arbor-based [eePulse, Inc.](#) monitors employee attitudes in real time without the need for costly paper surveys with its Measurecom application. Because employee feedback is anonymous, appraisals tend to be more honest. Big companies like **General Motors** and [MSX International](#) have found online satisfaction surveys to be a winner, and fast-growth companies like Brighton-based [Dewpoint](#) are hip to using tech for HR metrics. Check out this article from [Personnel Today](#) for more info on cutting edge tools like this one.

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## **THE BOTTOM LINE - Don't get killed in small claims**

Many entrepreneurs in the Detroit Region have to face small claims suits at some point in their careers. If you find yourself facing civil or small claims litigation, make sure you are well prepared to defend or prosecute your case. Bring copies of all relevant paperwork, and be ready to explain any weaknesses in your case. By staying organized, and having your answers ready, you prove to the judge that you really care about the outcome, and you deserve to win. When all other research is done, talk to other small biz folks who've been there. Find out what they might have done differently. For more advice, check out this [FAQ](#) from the 36th District Court in Detroit.

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## **SALES SAVVY - Don't be a pain**

Persistence is good... but all things in moderation, amigo. Avoid overkill. Don't do the following:

- Don't call a prospect at home to see if you landed a contract or to try to close a sale. The vast majority of prospects will be extremely offended by this.

- Avoid resorting to high-pressure tactics. Most customers are put off by sales people who refuse to respect the word "no."
- Don't make follow-up calls more than once a week, you risk being a nuisance.

For more on sales tactics to avoid, check out [this list](#) of common mistakes.

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## **FREEBIES - Be on time**

Atomic Clock Sync 2.6 keeps a computer's clock ticking to the beat of the National Institute of Standards and Technology (NIST) servers in the United States. This is a quick download at 484K and the software program has an option for an automatic daily time update. Atomic clock claims an accuracy of +/- five seconds. This is great free software that will get your PC clock on time and keep it there. Compatibility: Windows 95/98/Me/NT/2000/XP. Rating: 5/5. [Download Atomic Clock 2.6](#).

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## **FREE ADVICE - Negotiate a better deal**

Levi Smith from [Levi Smith Real Estate, Inc.](#) joins us this week to share his insights in negotiating a commercial lease. Drop Levi an e-mail at [lsmith@levismith.com](mailto:lsmith@levismith.com) by C.O.B. Friday and Levi will open up his vault of real estate knowledge to help you get a killer deal on your next lease.

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## **YOUR TURN - How far have you gone?**

Here's this week's question:

What's the furthest you've ever gone to close a sale?

Share your struggles with your fellow readers. Drop us an [e-mail](#) by C.O.B. on Friday and your response could be included in a future edition of *Your Biz*.

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## **MARK YOUR CALENDAR**

### **Business to Business Networking Social**

**Who's it for?** Biz owners, marketing/sales reps

**Where is it?** Robusto's, Grosse Pointe Woods

**When is it?** Dec. 10, 5:30p-8:30p

**What do I wear?** Biz

**What's the point?** Network, develop prospects, chow down on appetizers and wet your whistle at the cash bar. Presented by the **McNeal Group**.

**What's it cost?** FREE

**More info:** Visit [www.themcnealgroup.com](http://www.themcnealgroup.com) for more info. E-mail [tonyamcneal@themcnealgroup.com](mailto:tonyamcneal@themcnealgroup.com) to register.

### **Microsoft Licensing Overview**

**Who's it for?** IT managers

**Where is it?** 1000 Southfield Town Center, Suite 1930

**When is it?** Dec. 15, 8:30a to noon

**What do I wear?** Biz, Biz Casual

**What's the point?** Educate yourself on Microsoft's licensing policies. Includes continental breakfast and Q&A with Microsoft licensing gurus.

**What's it cost?** FREE

**More info:** Visit the Detroit Regional Chamber [Web site](#).

### **Business Basics Seminar**

**Who's it for?** Newbie entrepreneurs

**Where is it?** **Macomb Small Business Development Center**, 25900 Greenfield, Suite 501, Oak Park

**When is it?** Dec. 17th, 9a-noon

**What do I wear?** Biz casual

**What's the point?** Learn the very basics of starting a business.

**What's it cost?** FREE

**More info:** Call the Macomb SBDC (586) 469-5118 for information.

[Submit an event to Your Biz!](#)

## YOUR CHAMBER



### A YEAR-ROUND RESOURCE

The *Detroiter's* Second Annual Complete Business Resource Guide belongs on every desktop in your company or organization. This special issue is filled with practical tips, bottom-line advice, online links and success stories on a variety of topics: marketing, human resources, technology, health care, professional/workforce development and much more in an easy-to-use format for today's fast-paced business environment - all this for just \$2 a copy. To order, call (313) 596-0373 or e-mail: [cmead@detroitchamber.com](mailto:cmead@detroitchamber.com). Ask about our special discount and free delivery for bulk orders.

### TEAMS ANNOUNCED FOR THE MOTOR CITY BOWL; CHAMBER TICKET PACKAGES STILL AVAILABLE

The 2002 **Motor City Bowl**, presented by **General Motors, DaimlerChrysler** and **Ford Motor Co.** will be played on the new Ford Field Thursday, Dec. 26 at 5 p.m. The bowl will feature a team from the Big Ten Conference against the Mid-American Conference champion (or divisional champion). Chamber members have exclusive access to three discounted ticket packages.

4 Family Plan tickets (end zone) \$70

4 Reserved Seats (lower bowl, sidelines) \$100

4 VIP Club Seats (great for entertaining) \$180

For more information or to reserve your discounted ticket package today, call Turf Kauffman at (313) 262-2010.

### ADVERTISING OPPORTUNITIES STILL AVAILABLE IN THE MARCH *DETROITER*

Looking for an easy way to market your products and services throughout Southeast Michigan? The *Detroiter* magazine is distributed to over 18,000 regional businesses and is the best marketing vehicle in the Detroit Region. In a recent study conducted by the Chamber, half of *Detroiter* readers surveyed indicated they keep the publication for two months or longer and use it as a resource when seeking services. The March *Detroiter* will feature a special health-care section including a health-care reform update, tips on cutting health-care costs and environmental problems that cause sick building syndrome. The deadline to reserve space is Dec. 20. Take advantage of this marketing opportunity today; call David Gwozdz at (313) 596-0357.

Your Biz: The Detroit Region's Small Business Toolkit is developed and written by **Mort Crim Communications, Inc.** Story ideas or suggestions? Contact [Tim Hinkle](#).

Companies appearing in **bold** are members of the Detroit Regional Chamber.

[Click here](#) to browse back issues of *Your Biz*.



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