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Quarterly Newsletter | Winter 2010

MANAGING YOUR MONEY

Saving Money During the Holidays

by Heather Pickard



During the holidays the best way to save money is to set a budget. People overlook the little extras when they come up with a budget. Include everything from postage for Christmas cards to holiday party favors and decorations.

When setting your budget, make a list of all the people you want to buy for. Then go over the list and decide how much you can spend on each. Once you settle on a dollar amount for each person, that's it. Focus on the amount you'll spend, not what you'll buy. Take that money out of your credit union or bank that you had budgeted for and when that is gone, it's over. If you need to use the credit card, pick the card that offers the lowest interest rate. A good idea is to track your credit card spending just as you would if you were writing a check.

If at all possible send an E Card instead of spending the money on the traditional Christmas cards. E Cards don't require postage and gets to your friends and family quickly. Some E Cards even play music, which makes them fun.

You will see sale signs everywhere, unless you know the true value prior to the "sale", don't be fooled. Just because it's on sale doesn't mean it's a bargain.

The holidays were meant to be for spending time with your family and friends, don't lose track of what is really important this year.

PRODUCT SPOTLIGHT



Business Interruption Insurance

by Scott Radtke

Most people would never consider opening a business without buying insurance to cover physical damage losses due to fire, windstorm and other hazards. However, some business owners fail to think about how they would

continue in business if a fire or other disaster damaged their building and contents to the point that it is unusable. The business may have to temporarily relocate or even close down during reconstruction. In addition, the business may lose customers to competitors because orders

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MARKETING TIPS

Technology Based Marketing

by Heather Pickard

In this day and age technology plays a part in all marketing strategies. I believe there are 7 ways a small business can boost their marketing efforts.

1. Company Blog - A company blog can be used to communicate different changes in your industry and/or updates in your business. Blogs, if connected to your website

can't be filled. Business Interruption Insurance (also known as Business Income Coverage) is designed to help in these situations.

Here's what Business Interruption Insurance can cover:

1. Profits you would have earned, based on your financial records, had your property not been damaged by the covered disaster.
2. Operating expenses, such as electricity, that may occur even if the main business activities are temporarily stalled.
3. Expenses incurred from operating out of a temporary location while the original premises are being repaired.

When purchasing Business Interruption Insurance, make sure that the limit of insurance will cover a sufficient amount of time to rebuild your business. After a major disaster, it can take more time than anticipated to get the business back on track. Because every business is unique there is no standard limit or set amount. In addition, there is typically a 2-3 day waiting period before coverage kicks in.

Please contact us if you would like help calculating your potential business income loss or have questions on your policy.

BUSINESS FEATURES

What is happening in the Insurance Industry and how it can impact you.

by Sue Moss

There are many changes occurring within the insurance industry that can impact how you run your company. Some of these changes are well known and some of them are not.

One significant change that has occurred as of September 2010 is the new Certificate of Insurance Form. This change impacts how a Certificate of Insurance can be issued, what additional wording can be written into the form and how an additional insured can be added to the policy.

At The Schneider Group we have taken great steps to stay on top of changes in our industry. The better educated we are the better we can serve your needs.

We ask that if you receive any contracts that include specific insurance requirements to please send a copy to your Account Executive immediately. This can be faxed to our office at 520.670.1121. Once received your Account Executive will review the requirements and let you know if your current policy meets the insurance requirements. If there is any special amendments that need to be made to your policy and if any additional premiums your Account Executive will let you know first before making any changes.

Our goal is to assist you so that you have the time to focus on what matter most and that is managing your company.

If you ever have any questions or concerns please feel free to contact us at 520.670.1111.

can also boost your optimization (ranking in Google).

2. Interacting with other blogs - Interacting with other blogs might seem like a waste of your valuable time but, the payoff can be very valuable. Remember that it takes time to build a reputation and establish your credibility.

3. Keeping your brand consistent - When you are setting up your small business profiles, keep the username and user profiles the same. If a consumer is searching for your company online, do not make it complicated to find you.

4. Facebook - Facebook is a low cost marketing tool for your business. The amazing platform that Facebook created for businesses can be used to reach over 300 million individuals.

5. LinkedIn - LinkedIn is a business oriented social networking site, its main use is professional networking. This site can be used to gain an introduction to people/businesses.

6. Twitter - Twitter can be used to get a short message out to the public quickly.

7. Multimedia - Multimedia (video, photos, audio) is a bit complicated for many small businesses to grasp but, can provide excellent social media marketing opportunities. Some of the most popular multimedia outlets are YouTube, Flickr and BlogTalkRadio.

Technology based marketing while not always simple, can be used effectively to gain a loyal customer base.

TSG TIDBITS

Myths About International Exposure

by Fred Fruchthendler



Myth #1: My commercial insurance covers me everywhere.

Myth #2: I don't need International Insurance- I only sell on the Internet and domestically.

Myth #3: International Insurance is only for large fortune 500 companies.

International trade used to be largely limited to large, multi-national companies but today, the expansion of the Internet allows every business the opportunity to sell their goods and services globally. The growth of global trade makes it essential for a business owner to understand the limits of their commercial insurance and consult with insurance professional to identify what is needed to protect their business, their employees and their assets.

Most commercial liability policies provide worldwide coverage for products, but only if the suit is brought in the US. Suits filed in courts outside the US are not covered. Covering employees for foreign travel is also subject to limited coverage in most states' workers compensation policies and automobile liability coverage is limited to the US, Canada and US Possessions.

The answer is an International policy that can be tailored to your business but usually includes coverage for foreign liability, foreign compensation to cover your employees, contingent foreign auto liability, foreign medical expense, emergency evacuation and repatriation coverage and kidnap and ransom. Most International policies are backed up with international organizations to provide services and support wherever the loss occurs.

The Schneider Group maintains relationships with many carriers who specialize in this area including: ACE, Hartford, Travelers, Chartis and Chubb. Please contact your Account Manager or Agent to find out how we can protect you and your business for these exposures.

DEALING WITH STRESS

Understanding Stress

by Ken Kurtz

Modern life is full of hassles, deadlines, frustrations and demands. For many people, stress is so common place it is a way of life. However, stress is not always bad. In small doses, it can help us perform under pressure and motivate us to do our best. Unfortunately, too many people operate in emergency mode and our mind and bodies pay the price.



Stress is a normal physical response to events that make us feel threatened or upset our balance in some way. The response is the body's way of protecting us. When working properly, it helps us stay focused, energetic and alert. In emergency situations, stress can save our life- giving us extra strength, to defend ourselves, or spurring us to slam on the brakes to avoid an accident.

Stress response also helps us rise to meet challenges. Stress is what keeps us on our toes during a presentation at work, sharpens our concentration as we perform certain tasks or drives us to work diligently on assigned projects.

However, beyond a certain point, stress stops being helpful and starts

causing major damage to our health, our mood, our productivity, our relationships and our quality of life.

How much stress is too much?

Because of the widespread damage stress can cause, it's important to know our own limit. But just how much stress is too much differs from one person to the next. Some of us roll with the punches, while others crumble at the slightest obstacle or frustration. Some people even seem to strive on the excitement and challenge of a high-stress lifestyle.

Our ability to tolerate stress depends on many factors, including the quality of our relationships, our general outlook on life, our emotional intelligence and genetics.

Dealing with stress and its symptoms:

While unchecked stress is undeniably damaging, there are many things one can do to reduce its impact and cope with symptoms.

Learn how to manage stress:

We may feel like the stress in our life is out of control, but we can always control the way we respond. Managing stress is all about taking charge: taking charge of our thoughts, our emotions, our schedule, our environment and the way we deal with problems. Stress management involves changing the stressful situation when we can, changing our reaction when we can't, taking care of ourselves, and making time for rest and relaxation.

Strengthen our relationships:

One of the very best ways to minimize the role stress plays in our life is to develop a strong support network. When we have trusted friends and family that we can go to and count on for encouragement and help, pressures do not seem so overwhelming. It is suggested that we spend time with the people we love and don't let our responsibilities keep us from a social life. Here are a few tips to do just that:

1. Help someone else by volunteering
2. Have lunch or coffee with a coworker
3. Call or e-mail a friend (snail mail is also good)
4. Take a class or join a club
5. Schedule a weekly dinner date

In closing, the role that stress plays in our life is probably in direct correlation to the strength of our personal vision that we all have for ourselves and our future. Stephen Covey in his book *First Things First* says: "if our vision is limited-if it doesn't extend beyond the Friday night ball game or the next TV show- we tend to make choices based on what is right in front of us. We react to whatever's urgent, the impulse of the moment, our feelings or moods, our limited awareness of our options, other people's priorities. We vacillate and fluctuate. How we feel about our decisions-even the way we make them-changes from day to day".

He is saying that this "passion of vision" can literally transcend the stress inducers of fear, doubt, frustration, discouragement and set backs that can come into our life when we do not have a bigger picture of what is truly important to us. "Vision can bring out the best and subordinate the rest (stress). Petty things lose their importance when people are impassioned about a purpose higher than themselves".

HEALTH AND BENEFITS

Disability Insurance

by Mark Jung

A steady income is considered to be a basic necessity for all employees in the modern era. However fate is not always in favor of all people and there are scenarios where people become disabled. They can't work and make a living for a certain period of time.

The first basic question that any person might ask is what exactly is disability insurance? In simple terms it is an insurance policy that helps you pay for basic expenditures while you are disabled, and cannot go to work for medical reasons. Disability insurance can be purchased by individuals or by employers as part of their benefits program. Disability insurance can be purchased on a short term basis called short term disability or on a long term basis called long term disability.

The mechanics of these policies is simple. A person chooses a plan that fits their needs from a choice of insurance carriers or from the employer's benefits package. A premium is paid to the insurance company. If the employee suffers an injury or sickness and can't go to work the disability insurance policy will begin to help pay for necessities such as food, rent and electricity. Please note that medical expenditures are not paid for from a disability insurance plan.

The cost of disability insurance varies greatly. This helps make them affordable and flexible. They can be designed to fit almost any budget. There are a few factors that determine the cost involve, your age, health status, tobacco usage and driving record are factors that determine the premium.

We tend to insure all of our things such as automobiles, homes and household items but rarely keep in mind how we pay for them. Disability Insurance will keep your income coming in so you can pay for these things. What would happen to your household if you had an illness or injury that kept you from working for a significant period of time?

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