

Meetings and  
conventions  
Face-to-face works

Data drives growth  
Make confident  
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**MEDIA  
PLANET**

December 28, 2012

# BUSINESS SOLUTIONS: CONVENTIONS TO UNIFIED COMMUNICATIONS

4  
TIPS

FOR BUSINESS  
GROWTH

## GROW YOUR BUSINESS AND MANAGE THE CHALLENGES AHEAD

**Richard Branson,**  
**entrepreneur**  
**extraordinaire,**  
discusses the importance  
of communication and  
the early days of Virgin



**Rich Tehrani, CEO**  
Technology Marketing  
Corporation

"UC can save  
knowledge  
workers two  
hours per day,  
or up to \$2  
million  
per year."

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CHALLENGES

Integrating tried and true **strategies that encourage business growth are more important now than ever before.** Learn the lessons of successful industries, and grow.

**In tough economic times small businesses remain resilient despite obstacles.**

Small businesses have a profound impact on the economy of the United States, as they comprise more than 50 percent of the country’s public sector workforce. With 70 million people that work for or run a small business, it’s the largest employer in the country.

“It’s the most resilient sector that also rebounds quickly and adapts as the market changes,” said Chris Holman, chairman of the National Small Business Association.

Small firms accounted for 9.8 million net new jobs created between 1993 and 2009.

“The stability they offer to the economy is one only small businesses can give,” Holman said. “They leave a very big footprint, a profound effect on our economy.”

The NSBA, which celebrated its 75th anniversary in 2012, is an advocate for America’s entrepreneurs. It has more than 65,000 members, which represent every state in the country.

A few weeks ago Holman met with President Barack Obama in Michigan and handed him information on things that need to be worked on to



**Chris Holman**  
Chairman,  
National Small  
Business  
Association

better assist small businesses.

**While adaptable, obstacles are still in the way of growth.**

Reducing the national deficit is a growing priority for small business owners.

“We want to avoid the fiscal cliff and get our finances in order as a nation,” he said. “When we have huge debt like we have, we’re continually borrowing and that eats up money supply,” he said.

Getting Congress and the administration to reduce the tax burden, reduce the regulatory burden, control the costs of health care reform and increasing access to capital are some of the top issues concerning small business owners.

Despite the sector’s strength, there are a number of challenges all small business owners face.

For Holman, a business owner himself, he said a big challenge he faces daily is getting customers and retaining them. Customers equal revenue, “and when revenue is taken

out of the equation, we’re left with nothing,” he said.

As a small business owner, Holman is also concerned with health-care costs. “Healthcare is something I want to give my employees,” he said. “I want it to be affordable. Keeping people and their families healthy takes a lot of anxiety out of them and they can come to work happy.”

According to the NSBA website, 48 percent of small businesses with three to nine employees provide health insurance whereas 59 percent of firms with 3 to 100 employees offer health insurance.

Currently, self-employed individuals are forced to pay an added tax of 15.3 percent on the host of their health insurance—something to which no other worker or business owner is subjected.

In order for health care reform to succeed all small businesses must be a part of it, Holman said.

“If you allow people to pay a fine and not be in the plan, it marks up the whole system,” he said.

As mentioned earlier, the national economy is a major concern for small businesses. Since the sector does not do well under uncertainty, stable conditions are necessary for them to thrive.

“We want a stable playground before going swinging on the monkey bars,” Holman said.

**Uncertainty leads to lack of optimism.**

The Small Business Optimism Index, reported every month by the National Federation of Independent Business, had one of its steepest declines in its history in November.

In October businesses polled they were slightly more likely to say they expected business condition to improve in the next six months than they were to say that conditions would worsen. One month later, though, their outlook changed. “The surveys were before the fiscal cliff and before the election,” Holman said. “At that time, what was out there was a lot of uncertainty. Businesses hate uncertainty.”

**Despite the index, Holman insists that small businesses as a sector are very resilient and optimistic.**

“We’re always optimistic and always seeing something better coming in the future,” he said.

MARY ANN GEORGANTOPOULOS  
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Alive, strong, and ready to do business

**In the midst of an economic recovery and an increasingly technology-focused population, the exhibitions and events industry is building upon a tried-and-true formula that continues to enrich the business environment.**

A rocky recession and ongoing recovery; the emergence of more accessible digital technologies; computer-savvy professionals who are less comfortable connecting offline. Challenges confront the exhibitions and events industry, but experience tells us it is not the challenge, but how we move forward and beyond that challenge that truly matters.

And move forward we have. The events industry has not only experienced eight consecutive quarters of growth, but it made a \$106 billion contribution to the national GDP last year.

The industry has managed to deliver this type of positive growth and eco-



**David Dubois**  
CMP, CAE,  
FASAE, CTA,  
President IAEE

nom ic impact while the nation as a whole still recovers from the recession by following two core ideas:

1. Face-to-face interaction will always have value. No matter how high-tech, how geographically dispersed or how financially challenged businesses get, nothing beats the engagement level and focus achieved when you talk to people face-to-face.
2. Challenges are opportunities for improvement. Challenges often arise as a result of changing circumstances and industry trends, so embrace them, learn from them, and use them as tools to adapt and work toward longevity. Here are some challenges the exhibitions and events industry has faced and how it has used them for growth:
  - The fragile economy. No business

sector was immune to the effects of the recession, and given that exhibitions inherently support all industries, the impact felt was sizeable.

■ Recognizing that events are needed to help create business activity, the industry began exploring ways to trim costs and use technology to harvest efficiencies and enhance operations. Those steps kept events affordable and accessible to the businesses that needed them.

■ Emerging digital technologies. Web-based video and conferencing tools offer new communications options that were not available five or ten years ago.

■ According to a Forbes Insight survey, eight of 10 executives say they prefer face-to-face to virtual meetings citing social interaction, greater accountability, and a better environment for their preference.

■ Young professionals: comfortable with technology, uncomfortable in face-to-face communications. As young professionals

become increasingly tech-savvy, their inclination to communicate face-to-face declines. But a Harvard Business Review survey found that 85 percent of professionals think face-to-face meetings are essential to seal a business deal, and 95 percent view them as crucial to long-lasting business relationships, meaning this troubling trend should be addressed head-on.

■ There is a concerted effort throughout the industry to create training programs and advise managers on how to develop young employees’ engagement skills since the value of face-to-face cannot be replaced or replicated and remains a crucial part of effective business communications. The outlook for the exhibitions and events industry remains very positive. Like many others, we have been tested, but we continue to come out stronger and more resilient.

DAVID DUBOIS  
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WE RECOMMEND

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Making the case  
for face-to-face

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“Events are a critical economic driver, both locally, and globally, generating revenue, creating long-term and part-time employment opportunities and driving business.”

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**Mark Liberman**  
President and CEO, Los Angeles Tourism & Convention Board

**QUESTION & ANSWER**

**In today's increasingly digital world, how important are conventions and face-to-face meetings for new customer acquisition?**

➔ Nothing is more valuable than face-to-face, person-to-person connections. It's the only way to truly understand the essence of the people involved in a meeting and convention and what they are trying to accomplish so that we can partner to help ensure success. In fact, our belief in its importance led LA Tourism to recently restructure and expand its global sales team to give us more resources around the world for personal interactions. The expansion also allows us to have more varied technical expertise on our team to understand a wide variety of meetings and conventions and their distinctive needs.

**What are the benefits in traveling to a convention center or host city as opposed to staying local?**

➔ Travel in general builds your experience and exposure, opening your mind to new ideas and new ways of looking at things. We certainly hear from our meetings and convention customers that this is the effect LA has on them. LA is such a multi-faceted

city with many cultures, stories, experiences, neighborhoods, industries and businesses. As the city of dreams - both in terms of dreams coming true and in dreaming up new ways of doing things - the world really looks to LA for innovation and inspiration.

**Businesses often prioritize environmentally friendly venues. How are you going green?**

➔ Los Angeles enjoys a very engaged and collaborative community that has established the city as a leader in sustainable activities and efforts. The approach goes beyond looking for pro bono projects and into managing the future development of our city through this lens. In 2003, LA was the first city to require city-owned buildings to be built to LEED specifications. Our convention center is LEED EB Gold and LEED certified, and Green Seal lodging is plentiful in LA. Our public transportation system has one of the largest fleets of clean-burning, natural gas buses in the country. LA chefs are leading the charge for sustainably produced food and responsible restaurant practices. And, of course, LA is known for its diverse topography from coastline to mountain ranges providing hundreds of miles of outdoor, eco-friendly activities. We are a destination that continually challenges ourselves to think of further and future green and sustainable goals.

**MARK LIBERMAN**  
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# Growing up Virgin

## Sir Richard Branson sits with Mediaplanet



Branson, at Dreamforce 2012, speaking with Marc Benioff, Founder, Chairman, and CEO of Salesforce.  
PHOTO: JAKUB MOSUR / SALESFORCE.COM

**In Like A Virgin you say: “The quality of business communications has become poorer in recent years as people avoid phone calls and face-to-face meetings, I can only assume, in some misguided quest for efficiency.” Why do you find it more efficient to conduct business face-to-face?**

It's not surprising that while we're busy sending emails and texts and posting on our Facebook pages, we are overlooking the usefulness of talking to someone face to face. Sometimes passengers would rather tweet their complaints instead of telling the cabin crew who can actually make the situation better. Sometimes digital and face to face communication complement each other: when a guest tweeted their fear of missing a connecting flight, for example, Virgin America read it and had our airport team meet them at the arriving gate to whisk them to their connecting

flight on another airline (they made it). Overall, face-to-face meetings are not just efficient, they are very useful. Using all your senses to receive and process information helps you make better decisions and build greater trust. And you never know what else you might find out by looking, listening, and asking questions. From the tremendous number of invitations I receive for conferences, it seems that companies are catching on to their usefulness.

**Tell us about the best meeting you ever had. Where did take place?**

It took place in my bathtub in London. I was in the bath when Al Gore visited me and shared his findings on human contributions to global warming. That discussion and “An Inconvenient Truth” led me to pledge 100 percent transportation profits to clean energy investments and carbon efficiency and to get more businesses to equally prioritize people, planet, and profits.

**It appears you are not slowing down anytime soon. What continues to inspire you?**

The people I am surrounded by: the courage they have to overcome challenges and make the world a better place in their own ways are very inspiring.

**It's important for a business to engage customers. But it is also vital to engage a community. How does Virgin**

**engage a community?**

Community is very important to Virgin and you'll see us working at connectivity and communication in many ways. Our customers and fans are located all over the world and it can be difficult to bring them all into one spot—so we use social media in as authentic a way as possible to keep conversations going and stay in touch. But there's nothing like real genuine face-to-face interaction. From the very beginning, Virgin focused on creating community. Virgin Record stores were the first to create listening stations and a cozy living room type environment, and we installed bars on Virgin Atlantic flights so that we could have a drink with the amazing people who were flying us. Today, we continue to create communities through music; our music festivals convene Virgin customers with a shared love of music to enjoy music and arts in comfortable and fun environments. All our airlines' fun stylish product experiences also encourage interaction; Virgin Atlantic has its anything-can-happen Clubhouses and the world's longest onboard bars, and Virgin America offers seat-to-seat chatting (it's how some people have met their soul mates!). Virgin Unite, our not for profit group, gathers our Screw Business As Usual communities in beautiful settings such as Necker Island or our luxury game resort in Ulusaba, to learn and have fun together.

**MILTON ROSS**  
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# Los Angeles

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NEWS

# Making the case for face-to-face

**The power of face-to-face events is not lost on the millions of professionals who make up the industry or rely on it to realize business success.**

But an uncertain economy combined with a boom in digital engagement technology has left some struggling to find the right approach to incorporating digital technology tools without losing the irreplaceable value of in-person communication.

With a history that dates back centuries, there should be no questioning the sticking power and significance of face-to-face events like trade shows and exhibitions. From agriculture to zoology, the face-to-face events space touches every industry and drives more revenue than any other single marketing tool.

Consider the findings of a recent study published by the Convention

Industry Council that found the U.S. meetings industry directly supports 1.7 million jobs, \$263 billion in spending, and a \$106 billion contribution to GDP. Not to mention staggering \$60 billion in labor revenue, \$14.3 billion in federal tax revenue and \$11.3 billion in state and local tax revenue.

As the U.S. and countries worldwide struggle to shake off the dust of this recession, far too many people are overlooking the fact that the exhibitions and events industry is continuing to do what it does best: enabling the interaction, engagement, innovation and education necessary for companies and professionals to conduct business effectively and confidently.

**Giving the industry a voice**  
The International Association of Exhibitions and Events (IAEE) has worked for the past 84 years to emphasize the power of face-to-

face exhibitions. Recently, IAEE and its membership came together to launch the Click Here First campaign, an initiative that uses real stories from exhibitors, attendees and industry participants to drive awareness for the unique value of face-to-face events.

■ Through this campaign, the industry educates businesses about the facts about face-to-face.

■ Events are a critical economic

driver, both locally and globally, generating revenue, creating long-term and part-time employment opportunities and driving business connections and sales.

■ Exhibitions and events are more than sales sites; they bring all facets of an industry together for research, networking and discussion related to the latest industry trends and developments.

■ Face-to-face events serve as a

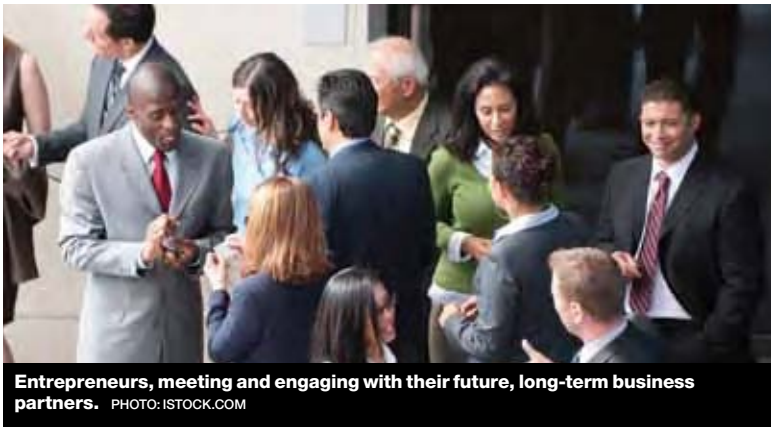
launching pad for new businesses and remain a staple for small- to medium-sized businesses looking to engage one-on-one with clients and potential partners.

■ Digital and face-to-face interactions go hand-in-hand; tools like smart phones allow attendees to optimize their show time and maintain relationships forged and strengthened on the show floor.

**The power of connection**  
Connecting with people on a personal level creates stronger, more trusted, and more profitable business relationships. Whether through a handshake or a one-on-one product demonstration, face-to-face business interaction creates focused engagement and business value that no other form of communication can replicate.

DAVID DUBOIS

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Entrepreneurs, meeting and engaging with their future, long-term business partners. PHOTO: ISTOCK.COM

## Changing Venues: Corporations look to unique venues for conferencing

**In the fall of 2011, a government audit was released, claiming that the Justice Department had spent \$4,200 for 250 muffins—\$16 a pop during a training conference at the Capital Hilton.**

Though it was later revealed that the cost was closer to \$14 (and the price had included coffee, juice and fruit) this instance of governmental overindulgence has left an indelible

mark on the business travel industry, one that was already crippled due to what many in the business travel sector call “The AIG effect”—referring to the lavish spending of the now defunct insurance giant.

Post “muffingate,” D.C. area hotels lost millions—the U.S. government has cut more than \$600 million in conference expenses. “Organizations are nervous,” explains Kristin Kurie, President of The Wilderman Group in Charlestown, S.C. “It’s all about optics. We’re in the midst of an

economic recession, and organizations are under a microscope when it comes to spending. Any misstep can cause a public-relations nightmare.”

**The new normal**  
Amidst sharp revenue declines for hotels and meeting centers, less-likely of venues such as The National Aquarium in Baltimore and Chicago Botanic Gardens have seen steady revenue from corporate events. “It’s crucial for company culture to have face-to-face meetings,” explains

Stephen DiPrima, President Sodexo Leisure, “and though it may be happening less, for some it’s happening in smarter and more unique ways.”

“Mobile technology has allowed us to set up premier working stations virtually anywhere,” explains Sophia Siskel of Chicago Botanic Gardens. “Further, we provide unparalleled beauty and privacy for our attendees, and we share our values of sustainability with our clients.”

For John Racanelli, CEO at the National Aquarium, “We’re a pillar



of the Baltimore community, and when events are held here, it provides job opportunities for our city’s residents, which is key. Our clients value that. The one constant in this business are the people.”

MILTON ROSS

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NEWS

The cost of UC solutions:  
A transforming landscape

2  
UTILIZE DATA AND TECHNOLOGY

Unified Communications, at its most fundamental level, has long been promoted by equipment vendors as a productivity “tool”. The seamless integration of voice and data delivered on ever less expensive platforms over increasingly sophisticated networks has grown into a multi-billion dollar industry over the past 15 years. Indeed, the promise of significant cost savings across the enterprise together with material improvements in customer and employee satisfaction has largely materialized.

The cost of the equipment itself has fallen dramatically since the introduction of IP based telephony but the efficient integration of data over voice systems has been the big driver



**David Phillips**  
President and  
Chief Operating  
Officer, Yorktel

improving employee collaboration, which has in turn enabled a more efficient customer relationship leading to higher revenues at lower cost.

**Changing strategies**  
The costs associated with UC implementation have traditionally fallen into the categories of equipment, installation and maintenance. The equipment transformation from TDM to IP is largely complete and

we are now well into refreshes at a basic level, but the ongoing costs are associated more with software upgrades and training than anything else. Integration and security issues apart, even maintenance contracts values are not as compelling it seems as they used to be. Today, the cost of implementing UC solutions is as much about workflow and organization design together with device selection and management as it is about the hard costs associated with hardware.

It is the overall result of all these elements that need to be considered in building a cost of ownership over time that fits ever more importantly into the enterprise ecosystem and strategy.

**The reemergence of video**  
One of the areas emerging quickly as a new driver in UC is videoconferencing and video streaming. Until fairly recently video was regarded as a tactical addition to the mix. Now, under the control of the CIO and with demand generated from lines of business it is becoming a strategic means of communication and more pervasive every day. The investments historically have been based around meeting rooms. Large VIP environments costing \$500k per set of rooms or the more ubiquitous conference room at the \$50-100k range.

Driven by applications like healthcare and manufacturing

and by the increased availability of facilitating technologies like tablets communicating over networks delivering high quality bandwidth, video is one of the key growth areas in UC. Even with issues of operational complexity that only a handful of providers can currently manage effectively the adoption of video at a consumer level will push into the enterprise and over time will become pervasive throughout the business world.

**DAVID PHILLIPS**  
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# Unified communications for every business

**We live in an “Age of Acceleration.”**

A term we at TMC use to describe the “everything moves faster” economy is “Age of Acceleration.” In order to be fast to market, fast in the market and best in the market, companies need tools that allow them to work more efficiently, effectively, securely and faster. It means having the ability to place the right information, in the right hands at the right time, anywhere and at any time. It means harnessing the power of information and communications technologies to optimize productivity and responsiveness of people as well as processes.

Businesses are adopting unified communications (UC) to not just keep pace with the acceleration that is the “new normal,” but also as a platform for creating and sustaining differentiated value and rapidly accommodating change.



**Rich Tehrani**  
CEO,  
Technology  
Marketing  
Corporation

control) with non-real-time communications services (voice mail, e-mail, text messaging and fax). In short, it facilitates faster, better and demonstrably less expensive collaboration and decision-making through the assurance that the right people have the capabilities needed to be responsive, and business processes are optimized for efficient delivery and resolution.

UC can save knowledge workers two hours per day, or up to \$2 million per year, for 125 knowledge workers. Unified communications is flexible and nimble, while ensuring employees can provide white glove service, regardless of how customers communicate. Moreover, UC integrates with existing solutions and is flexible enough to absorb new and evolving technologies described below.

**A transition to the cloud**  
Mobility? Yes, there’s an app for that. Most UC systems today allow smart

phones to seamlessly integrate into corporate phone systems, emulating desk-phone functionality while taking advantage of low corporate phone rates.

Cloud UC is scalable in either direction or offers maximum flexibility after network and power outages.

Microsoft Lync may be the most important recent UC development, as the software leader has renewed its focus on communications with its Skype acquisition. Expect far tighter integration between the world’s leading free VoIP service and Microsoft’s offerings.

Headset APIs will have a huge impact on UC as companies like Plantronics allow software on PCs and laptops to access caller information from cell phones and present a customer screen to the user before they answer the phone.

SIP trunking continues to save companies phone costs and has become the primary way UC systems communicate. In addition, as more phone systems become SIP- and IP-enabled, organizations have started to save a tremendous amount of money bypassing the traditional phone network and peering directly

with one another.

This represents an opportunity for HD voice as the next evolution in UC quality.

**Emerging technologies**  
A new crystal-clear 3-D stereo conferencing app from Voxeet allows users to position called parties on the left or right, front or back. Our brains are able to process a surprising amount of depth when listening in our natural surroundings but, this information is stripped on the phone. Voxeet needs some polish, but shows the future of conferencing.

WebRTC is a revolutionary new communications technology that allows every Web browser to be a communications server, meaning developers can seamlessly add rich multimedia communications into their every application or service. Now, social networks and every website can and likely will instantly become the equivalent of a communications provider.

The future of UC is bright and evolving. Companies know they need to communicate more efficiently and serve customers better. However, the advent of social networks like LinkedIn, Twitter and

Facebook implies a growing amount of “unsanctioned” ways to contact coworkers, friends and customers. Corporations not only have to deal with BYOD (bring your own device), they have to grapple with workers using their consumer social identities for work purposes and potentially bypassing regulatory compliance checks.

**The future**  
As technology evolves, UC needs to bring it all together so users can seamlessly conduct business without juggling apps and telecom services. The goal is enabling faster decision-making and decreased time-to-market to be more globally competitive. UC is one of the few technologies that can pay for itself rapidly through both cost savings and productivity increases. It is an essential business tool for companies living in the “Age of Acceleration.”



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# TURNING “BIG DATA” INTO BIG INSIGHT

## An Interview with Paul Ballew, Dun & Bradstreet’s Chief Data, Insight, and Analytic Officer

### Who is Dun & Bradstreet and what does it do?

Dun & Bradstreet (D&B) is a global leader of business information with more than 170 years of history. Our core competency is to help companies assess and manage risk and identify and capture market opportunities. We do this by providing data and insights to organizations about other companies to whom they are extending credit, evaluating to add to their supplier network or to whom they are selling and marketing. Our capabilities are global with coverage of over 215 million businesses in 220 countries. We provide decision support through data, standard scores and custom analytics to meet the needs of companies trying to make better decisions. Over the last few years D&B has aggressively expanded our capabilities by developing more sophisticated risk assessment and analytical techniques.

### Why is this type of data important and why does it provide a competitive advantage?

Every company today is struggling to generate profitable growth. The most severe economic crisis in our generation, coupled with globalization and competition, has altered the operating environment for companies, and they are searching for new market opportunities through better decision making. At the same time, data is exploding exponentially – it’s the era of Big

Data. Unfortunately, Big Data creates its own challenges. This potentially great opportunity to provide insights for companies results in frustration because it is so difficult to organize and make sense of all the data bombarding them. Great companies instead are investing in creating Big Insights. This is the key. Big Insights that are turned into actions that help companies make better decisions. Without actionable insights, companies are faced with more and more data that goes underutilized, resulting in missed opportunities.

### What kinds of businesses use your data and why?

We are seeing more companies come

*“Our approach is to help (companies) develop a complete and informed view of customers, prospects, suppliers and partners through relevant data and analytics that results in actionable insights.”*



**Paul Ballew** currently serves as Dun & Bradstreet's Chief Data, Insight & Analytics Officer. In this capacity Paul directs the company's Global Data and Analytic activities and is a member of the D&B's Global Leadership Team. Paul brings extensive experience in Data, Product, Marketing, Innovation and Analytics to Dun & Bradstreet. Mr. Ballew is responsible for creating an innovative strategy for Dun & Bradstreet's data acquisition, maintenance and analytics across the globe.

to us to invest in and leverage our business data and insights. The competitive market environment requires companies to optimize their results through better decision-making and effective deployment of resources. This trend is even moving down into smaller companies that need to find new market opportunities or access credit.

### How can effective use of data help businesses grow?

The key to growth is to maximize your resources and make good decisions. For example, companies are increasingly focused on moving beyond traditional CRM activities to find the right potential customers. They want to make more effective use of sales and marketing resources and maximize the ROI on their investments. Data and insights can

help by finding the right potential customer at the right time through the right channel and with the right communication. Insights can also help to determine the best method to interact with current customers by proactively reaching out to them in order to better meet their needs. These actions result in higher returns on investment, higher customer retention and the ability to maximize scarce resources.

### Why is it more important than ever into today's macroeconomic environment to rely on your data for growth?

The economic cycle we are living through is a once in a lifetime set of events. Severe structural imbalances are resulting in a hesitant recovery that is likely to persist through the

decade. Coupled with structural pressures from globalization and the opening of markets, the cycle is creating pressures and opportunities for companies that are more complex than what many organizations planned for a decade ago. The need to make better decisions with great speed and accuracy is at the center of the challenges for all companies and our commitment is to support them through that journey.

### How can D&B help businesses with the “big data” challenge?

D&B is focused on helping companies turn Big Data into Big Insight. Our approach is to help them develop a complete and informed view of customers, prospects, suppliers and partners through relevant data and analytics that results in actionable insights. We are doing this by getting the fundamentals right (good data and information), developing new predictive data sources, combining them with customer transactional data, leveraging advanced analytics and supporting customers in developing the infrastructure to fully leverage all of this information. Our approach is centered on predictive insights combined with flexible applications. It is an exciting time due to the great opportunity to leverage thirty years of rapid development of data capabilities.

For more information, please visit [dnb.com/bigdata](http://dnb.com/bigdata).

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## BIG DATA. BIG CHALLENGES. BIG OPPORTUNITIES.

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6 out of 10 executives consider their organizations unprepared to handle all of the data coming at them. Companies without aggressive plans for managing the data explosion report they are losing an average of \$71.2 million per year. And their highest priority for overcoming this challenge? Translating information into actionable insight.\*

See how better insight can help your business make smarter decisions to capture new growth opportunities. Learn more at [www.dnb.com/bigdata](http://www.dnb.com/bigdata).



Decide with Confidence

\*Oracle: From Overload to Impact: An Industry Scorecard on Big Data Business Challenges

NEWS

# Reliability in a shifting landscape

**There are a few things certain for 2013: Healthcare laws have changed, how businesses deal with this changes remain uncertain, and there are growing industries to help.**

**An imminent shift**

The Patient Protection and Affordable Care Act (PPACA) was signed into law by President Obama on March 23, 2010. Legal challenges were immediately filed and on June 28, 2012, the Supreme Court upheld the constitutionality of the bulk of the law, allowing it to move forward. Significant implementation has already occurred, but once President Obama was re-elected, implementation of the PPACA ramped up dramatically. Since November 6, in fact, 34 notices involving the act have been filed in the Federal Register and to date, north of 10,000 pages of proposed regulations have been published surrounding what is popularly known as “Obamacare.” All of a sudden, businesses - especially small businesses - are faced with the reality of the implementation of this 2,200-page law, wondering what it portends for them. Our members - professional employer

organizations (PEOs), which help small businesses steer through the labyrinth of benefits and employment-related regulations - now find their phones ringing off the hook, with small businesses asking what they need to do to comply with this new law.

While there is not enough room in this article - or in this newspaper - to answer all the questions, there are a few immediate issues of which small businesses need to be aware:

Employers who issued 250 or more W-2s (note, this is a W-2 count, not an employee count) for the 2011 tax year are required to include the “aggregate cost” of group health coverage in their 2012 W-2s—which must be issued by January 31, 2013. Under the law, “aggregate cost” includes the employer and employee contributions.

■ A new Summary of Benefits and Coverage (SBC) is now required of all plans with open enrollments on or after September 23, 2012. Such notice is required at application, enrollment, and re-enrollment, and a substantial penalty of \$1,000 can apply to each failure. Material modifications in the SBC require a pre-notice of 60 days. The SBC requirement is in addition to the existing Summary Plan Description

(SPD) requirement.

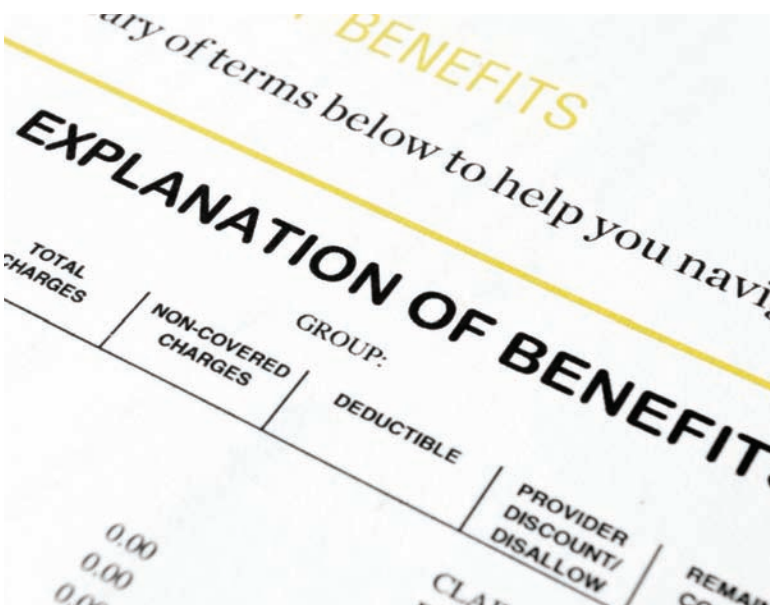
■ Flexible Spending Account (FSA) contributions will be limited to \$2,500, beginning in 2013.

■ Medical loss ratio (MLR) limits require insurers to spend a minimum percentage of premiums on claims payments or quality improvement. If an insurer fails to meet the MLR requirement, it must issue rebates to its policy holders. Some employers had the privilege of receiving rebates this year from healthcare carriers that didn’t meet the medical loss ratio requirement under the PPACA, but correctly handling such rebates can be tricky.

■ Plans in the small employer group market are also required to provide “essential” benefits which are enumerated by the Department of Health and Human Services (HHS), and include such items as emergency services, hospitalization, maternity and newborn care, mental and substance abuse disorder services, prescription drugs, rehabilitative services, preventive and wellness services, and pediatric services, including oral and vision care, among others.

**Avoiding penalties**

■ “Pay or play” is a much-debated part of the PPACA. Essentially, it



requires employers to provide health insurance to their employees or pay a penalty. But as with so many things, the devil, as it were, is in the details. “Pay or play” pertains only to “large” employers—defined as having 50 or more full-time employees. Seemingly simple, the IRS has issued 18 pages of guidance on just how to determine who is and is not a full-time employee for this purpose.

■ Employers who “play” must provide coverage that covers at least 60 percent of healthcare costs and does not cost employees more than 9.5 percent of their household income. Employers with plans that fail to meet this threshold are subject to a tax penalty.

■ Employers with 50 or more full-time employees who don’t “play” will pay a tax penalty of \$2,000 per employee after the first 30 employees.

■ In March of 2013, there will be a notice requirement for employers to provide employees with infor-

mation about the state insurance exchanges. Information about that requirement is forthcoming.

**The way forward**

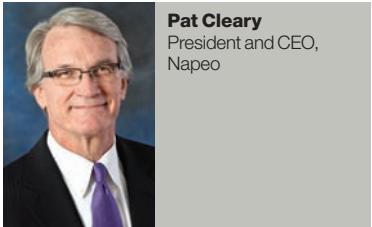
Implementing a law of this size and scope will be daunting. Yet to be seen is how this law will impact the behavior of employers. Many questions are unanswered but one thing is certain: For all employers, life has irrevocably changed. For decades, PEOs have been instrumental in assuring benefits—including affordable healthcare—for American workers in the small business sector. Consulting a PEO is probably the best course for small companies that would rather focus on growing their businesses instead of understanding the finer points of healthcare reform.

PAT CLEARY

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# PEOs: Helping small businesses grow and thrive

**According to the Small Business Administration (SBA), the total cost of federal regulations for small businesses has increased to \$10,585 per year—36 percent higher than the regulatory cost facing large firms. And that is only for federal regulations. Complying with a growing burden of state and federal laws, regulations, and requirements is a daunting challenge to all small and medium businesses.**



Professional Employer Organizations (PEOs) provide payroll, benefits, compliance, and HR services for small- and mid-sized businesses, allowing them to improve productivity and profitability, to focus on their core mission, and to grow. Through a PEO arrangement, the employees of small to mid-sized businesses can gain

access to employee benefits such as 401(k) plans; employment practices liability, health, dental, life, and other insurance; dependent care; and other benefits typically provided by large companies. For example, according to the SBA, approximately 72% of employees working for small firms reported there was no retirement plan offered where they work while in contrast, the vast majority of PEOs offer retirement benefits to small and medium employers, including 401(k) plans.

**Rely on experts**

Compliance can be strenuous, con-

fusing, and involved. Increased disability and privacy requirements; complex wage and hour provisions; overlapping military, disability, workers’ compensation, and FMLA leave requirements are just a few of the challenges. Moreover, non-compliance can be disastrous.

**Retain your employees**

On top of regulatory compliance, small businesses are facing increasingly complex employee-related matters such as healthcare reform, leave questions, termination issues, whistleblowing, unemployment claims, and workers’ compensa-



tion issues. Attempting to hire and retain key employees may mean offering a competitive benefits package. PEOs allow you to offer big business benefits affordably.

PAT CLEARY

editorial@mediaplanet.com

You didn't start your business to do paperwork.

We Did.

Professional Employer Organizations (PEOs) provide payroll, HR, benefits, and compliance services to thousands of small businesses around the country. We take care of the paperwork, and help keep you abreast of the latest federal and state regulations so your business can stay in compliance with government requirements. And with the looming implementation of healthcare reform, this is more critical than ever. We also enable small companies to provide big company benefits, and offer a variety of HR services that will keep you and your employees happy. Best of all, we free up your time so you can focus on growing your business.

To find a PEO near you, visit

www.napeo.org/findapeo



# PEO Keeping Small Business Protected



Professional Employer Organizations (PEOs) administrate the non-operational aspects of being an employer. By contractually pooling large groups of small and mid-size employers, PEOs are able to provide human resource services to their smallest of business clients. By using a PEO, small business owners are able to provide their employees with access to 401(k) plans, health, dental and life insurance, dependent care and other benefits not typically provided to small businesses or their employees.

Very simply, PEOs level the playing field in that they are able to supply fortune 500 benefit packages in a manner accessible to an employer of any size, and at the same time, offer high level consultation on human resources, compliance and tax issues.

"I need to be in my fields, not trying to interpret the everchanging state and federal regulations that I need to manage for my business to be in compliance and properly protected. Quite frankly, the parts of my job that I do not enjoy, but are necessary from a compliance and protection standpoint. My PEO has never grown a thing for us, but they are the most important member of our team."

**- Jack Trainer, Road Apples Mart**



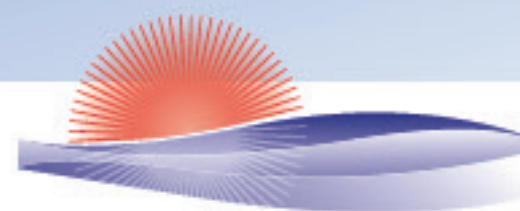
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## RISK TRANSFER



INSIGHT

# Meetings management eROI: Emotional return on investment

It's time to rethink how we measure the effectiveness of meetings and events.

SMMP (Strategic Meetings Management Programmes) have served the industry well as a platform to measure cost effectiveness and evaluate procurement strategies for buying in the meetings/events space. SMMP does not, however, measure the success of one of the core objectives behind convening a meeting event in the first place: emotional engagement. This is a critical missing component in evaluating the true impact of meetings.

Emotional engagement sounds remote from the hard logic of business, yet it is a critical component to success. What is a company's goal in gathering a group of customers to unveil a new product? They are aiming to instill excitement - and create demand—for a new innovation. Why do corporate heads of sales convene their executives and account managers to recognize top performers? They are looking to create proud, heart-thumping moments that motivate people to make miraculous things happen. Why does a CEO assemble the organization's leadership team during a time of corporate restructuring? They are looking to create empathy, and to involve leaders in becoming part of the solution.

Sharing a common goal

The above scenarios all share a common goal: making an impact by evoking specific emotions. Companies work hard to measure the outcomes associated with these meetings (i.e. quantifying product launch impact, sales team performance, or



employee morale). The challenge is that these methods can't isolate the meeting's direct and specific effect on outcomes. What's missing is the link between emotions that change behaviors and mindsets to create desired outcomes. By understanding the link between emotion and organizational success, we can begin to create the perfect "recipe" for an ideal meeting/event.

I am not suggesting an emotional engagement recipe for the perfect meeting will ever mean we just "add water and stir." Anything dealing with the complexities of human emotions could never be that simple. However, we have identified ten core emotions that are part of what drives how people attending meetings/events respond to information that is being delivered to them. It's the combination of any number of those emotions that drives an attendee's behavior and attitudes, which in turn drives the outcome sought after by the meeting/event planner.

Future research

The Association of Corporate Travel Executives (ACTE) is currently conducting research on the triggering of each of these ten emotions

during an event, with the support of meetings/events planners in a variety of industries, who are conducting meetings large and small across around the world - all seeking a diverse set of meetings/events outcomes. A white paper outlining the results of this research will be produced in October 2012. Building on these findings, we begin working to codify the recipes and measurement tools for successful Emotional Return On Investment (eROI), that we expect will be available in 2013.

So how will eROI work in concert with SMMP? SMMP is an effective tool for buyers and procurement directors—but emotions can't be bought. It is our expectation that eROI will be supplemental and complementary to SMMP. Put them together and you can begin to understand the "Holy Grail" balance between what a meeting/event costs and the commercial impact that it actually makes.

Stay tuned... we believe adding eROI will be the next "big thing" in the meetings and events industry.

RON DILEO

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QUESTION & ANSWER

IS YOUR BUSINESS AT RISK?

What are the most important things to know about credit granting as a small business?

- Put credit applications, policies and procedures in place.
- Beware of the deal too good to be true.
- Maximize sales and minimize risk by using real updated business credit reports.
- Recognize good deals fast because these customers help cash flow.
- If a potential customer is not paying anyone else on time...they will not pay you either, check them out before you are in too deep.
- If a company has not paid for the first order then do NOT ship the second...or third!

How do I really know that a customer has the ability and willingness to pay?

- Do proper due diligence...do your homework...know your customer.
- Pull a reliable commercial credit report with trade payment, collections and public record data.
- Get references.
- Verify their bank.
- Join & share credit information with industry trade groups.
- Check public record (bankruptcy, tax lien & judgments).

How do I interpret a commercial credit report?

- Reach out to your provider's representative for guidance.
- NEVER base your decision on the score alone.
- Study the trade payment section for negative comments (CIA, COD, charge off).
- Review the payment trends to see if it is improving, stable or slowing.

- Check the company demographics section for the number years in business, etc.
- Check the balance to limit ratio to see if they are maxed out.
- Check for red flags such as; tax liens, judgments or bankruptcies...

What to look for when granting credit and setting credit limits.

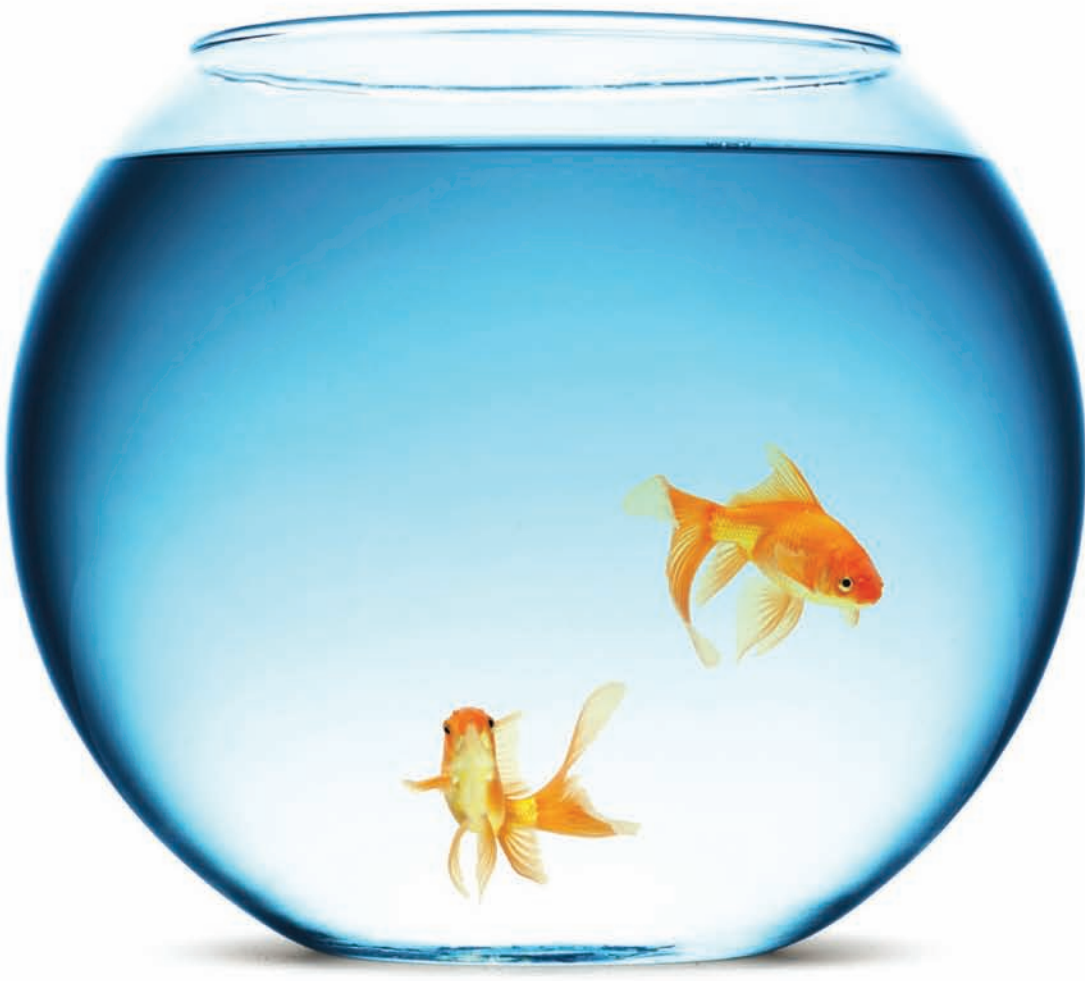
- Look at the current balances and high credits to get an idea of what others are granting this company.
- Look at the balance to limit ratio.
- Look at the payment trends for potential trouble.
- Check industry specific trade information from Trade groups.
- Years in business is a big factor.
- Collections, tax liens, judgments and their balances and dates filed.

What is the proper due diligence in setting up a new customer?

- Pull a real credit report.
- If there is no business credit information then ask for a personal guarantee and pull the business owner credit report.
- Always get an accounts payable contact info name, email and direct phone.
- Get proper shipping and billing info.
- Get signed orders for products and services with terms.
- Monitor your customers for negative events: slow pay, collections, tax liens, judgments and bankruptcy...most bankruptcies do not happen overnight usually there will be warnings or alerts.

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# Risk vs Reward...Sales vs Credit



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NEWS

# The journey to safety excellence



Today, a mother will swipe in for her shift not knowing she has kissed her children goodbye for the last time. Another family will be notified that dad is never coming home. An estimated 10 lives are lost in workplaces across the country each day and every 6 seconds someone is injured. In 2010, the totals came to nearly 4,000 unintentional workplace fatalities and more than 5 million employee injuries. The greatest tragedy is that these were all preventable.

The National Safety Council believes we are all on a Journey to Safety Excellence to eliminate injuries and deaths in our workplaces. NSC has been rooted in workplace safety for 100 years. While workplaces have gotten safer, there is vast room for improvement even among top safety performers - the only acceptable goal is zero.

In today's economy, doing more with less is the norm; restructuring, downsizing, increased reliance on temporary workers and contractors, and more flexible and lean production systems are some of the results. At the same time, there are increased demands on individual employees for greater output. Without a strong safety culture in place, these forces can lead to harm both in terms of human tragedy as well as the financial impact on an organization's bottom line.

NSC estimates the total economic costs of unintentional occupational deaths and injuries in 2010 totaled nearly \$180 billion. These

costs include wage and productivity losses, medical costs, administrative expenses, damage to property and motor vehicles among others. Therefore, beyond being the right thing to do, safety makes financial sense and is considered a business imperative.

According to the Liberty Mutual Research Institute for Safety, for every \$1 invested in safety, there is at least a \$3 to \$6 savings. Research indicates companies who integrate safety throughout their organizations outperform companies who do not. Workplace safety has also been shown to improve morale and increase quality and productivity.

At NSC, we believe the solution to improving workplace safety is for leaders to engage all employees in the Journey to Safety Excellence. There are four key pillars that every Journey should include: committed leaders and engaged employees; sound safety processes and procedures; removing risk in the workplace and continually measuring and improving performance.

Ask yourself if safety is a key business value at your job. When it comes to safety, do you believe your employer has your best interest at hand? Remember, all employees deserve to go home just as safe as when they came to work.

JANET FROETSCHER,  
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## QUESTION & ANSWER



Larry Wilson  
Author,  
SafeStart

### Leveraging safety as a core business value

**MP: Larry, your expertise is in safety, but you've witnessed significant business success in Fortune 500 companies as a result of your safety initiatives with them. How do you explain this?**

**LW:** Well, chapter four of Charles Duhigg's book "The Power of Habit" documents one of the best cases of leveraging safety for business improvements. Former Alcoa CEO, Paul O'Neill, focused on safety to transform Alcoa's entire business and culture—lowering costs, increasing sales, quality and productivity. He found something everyone could agree on—worker safety—and harnessed that as a basis for change. Their sales rose from \$1.5 billion in 1987 to \$23 billion in 2000 when he retired. Safety has remained at the core of Alcoa's business ever since.

**MP: But all companies focus on safety—they're legally obligated—so why does one company improve over another?**

**LW:** There are a lot of factors—culture, management style and leadership, etc.—but one of the biggest factors is when companies move beyond legal compliance in safety and start addressing human

error. Companies need to understand how much unintentional errors like eyes and mind not on task affect not only the safety of their most valuable asset—their employees—but also their bottom line from quality, production and maintenance issues to customer service and even accounting errors.

**MP: I can see how eyes and mind not on the task of driving or operating heavy equipment is a huge safety issue, but how do you relate it to the other areas?**

**LW:** We focus on safety first because it carries the greatest risk and everyone agrees that protecting people is the top priority. But, once people learn how to keep their eyes and mind on task for safety purposes it is easy and almost automatic to apply it everywhere—at work, at home, on the road, in any situation or with any task.

**MP: So, how do companies address human error?**

**LW:** That's the great thing—you can teach people skills and techniques to reduce error. But before you can teach them the skills, they first need to understand what causes most errors. There are four main causes: rushing, frustration, fatigue and complacency which contribute to over 90 percent of errors. It seems over-simplified, but can you think of a time when you made an error when you weren't in one of these states?

**MP: No, actually I can't. But it seems like I'm always rushing or tired... and I'm sure my boss isn't going to be thrilled if I slow down or take a nap to improve**

**my performance—is that what you're suggesting?**

**LW:** No, we wouldn't get too far with that mantra. And it wouldn't work anyway. You can't just decide to not be tired, but you can learn to self-trigger on the state and decide to change what you're doing to reduce the risk of error or at least be aware that you're more likely to make an error. There are actually four critical error reduction techniques we teach in SafeStart to combat this state-to-error pattern.

**MP: You authored SafeStart in 1998 and it has reached over two million people in 50 countries with companies like Alcoa, Schneider Electric, Procter & Gamble, Cargill and Georgia-Pacific. How should business leaders learn more about leveraging SafeStart?**

**LW:** Business leaders need to first embrace their responsibility as leaders in safety. To quote the National Safety Council (NSC), they need to "demonstrate an unwavering commitment to safety and walk the talk, becoming CEOs Who Get It." This can't just be delegated to a safety department. Read about these CEOs on the NSC website, and, may I suggest, read Inside Out, a book I recently authored with Gary Higbee that specifically explains the process of moving from a traditional safety process to a safety system that addresses human error. By the end of the book they will be able to see the link between safety and business performance or saving lives and saving money.

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# THE ULTIMATE REWARD



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*These four states...*

- ☐ Rushing
- ☐ Frustration
- ☐ Fatigue
- ☐ Complacency

*can cause or contribute to these critical errors...*

- ☐ Eyes not on Task
- ☐ Mind not on Task
- ☐ Line-of-Fire
- ☐ Balance/Traction/Grip

*...which increase the risk of injury.*

# What is human error costing your company?

SafeStart does more than just reduce accidental injuries by 30–70%. It also reduces errors that cause **quality** problems, **production** problems, **maintenance** problems and **customer service** problems. It even reduces **accounting** errors.

SafeStart is now the world's most successful safety training program with over 2,000,000 people trained in 50+ countries. It is currently available in 32 languages with more coming as it continues to grow.

It is also being taught at the world's largest post-secondary trades school (Northern Alberta Institute of Technology) and is being introduced to elite-level athletes in freestyle skiing, hockey, basketball and football.

The course only takes 10 hours and comes with 4 DVDs your employees can take home to their families.

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