

FREEMAN-SPICER FINANCIAL SERVICES

Finance • Leasing • Accounting • Premium

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Now you can find this newsletter on the web, at Freeman-Spicer.com

Sad News From Freeman-Spicer Our valued friend and employee Judy Case passed away November 3rd. As many of you know, Judy was diagnosed with esophageal cancer last winter and underwent chemotherapy and radiation, but to no avail. We're a family here at Freeman-Spicer and we, like you, will solely miss her smiling face, her steadfastness, her heartfelt care for us and for each of you. Judy was only 48 years old, but left a legacy of a loving husband and two wonderful teenage daughters. She also left a close circle of co-workers and an extended family of friends and clients. We were fortunate to have Judy for the past 20 years and we will miss her beyond words. Our blessings and prayers go out to her entire family.

It Pays To Be Friendly Add this to the debate about standardized tests in schools: A new study concludes that social skills can be a better predictor of future earnings than test scores are. Christy Lleras, a University of Illinois at Urbana-Champaign sociologist, analyzed data from the National Educational Longitudinal Study of 1988, tracking 11,000 students from 10th grade until 10 years after their high school graduation. Her work, published in September's *Social Science Research*, found that pupils described by teachers as conscientious, motivated, and able to relate well to peers and adults earned an average \$3,200 more yearly than those with equally good test scores but poorer social skills. Lleras says many socially adept students were helped by joining in team sports or other activities. It makes sense, she says, that in a service economy, "people with social skills will be much better equipped to navigate." (Joan Matyka in BusinessWeek)

Legal in the State Some of today's hottest companies operate exclusively online. Yet to do business, they typically are required to maintain a physical office, hold real board meetings, and keep a paper trail. That has changed. Vermont is the first state to offer a legal framework for *virtual companies*. It allows any private company to register in Vermont without opening an office, holding an in-person meeting, or filing a single sheet of paper. Companies could meet these requirements via email, IM, or other software. The hope is to mimic the success of Delaware which collect significant fees by offering a business-friendly environment. (INC.)

How Old Is Your Dog? Does one dog year really equal seven human years? Well, not exactly. A breed that weighs less than 20 pounds as an adult ages 15 human years in its first year and 9 in its second. Subsequent years are calculated as four human years each. For big, slower-growing breeds, the first two years are considered equal to 12 and 8 human years, respectively. Beyond that, figure seven human years per dog year. Here's your math test: A ten-year-old Great Dane is twenty human years older than a ten-year-old Pomeranian. How old is each dog in human years? (The answer isn't listed and please - don't call me!) (Esquire)

"When we got into office, the thing that surprised me most was to find that things were just as bad as we'd been saying they were." - John F. Kennedy

After Retiring I went to the Social Security office to apply for Social Security. The woman behind the counter asked me for my driver’s license to verify my age. I looked in my pockets and realized I had left my wallet at home. I told the woman that I was very sorry, but I would have to go home and come back later. The woman said, “Unbutton your shirt.” So I opened my shirt revealing my curly silver hair. She said, “that silver hair on your chest is proof enough for me” and she processed my Social Security application. When I got home, I excitedly told my wife about my experience at the Social Security office. She said, “you should have dropped your pants. You might have gotten disability. And then the fight started (LaFree)

Which Is Better sugary cereal enriched with marshmallows in the shape of rainbows and pots of gold, or crunchy granola cereal with raisins sprinkled throughout? If your first instinct is to reach for the granola, think again. Compared with Kellogg’s Low-Fat Granola Cereal with Raisins, one cup of General Mills’ Lucky Charms is actually healthier, with less fat and sugar and fewer calories and carbs. The Low-Fat Granola does have more fiber and protein. Here’s how the two popular cereals stack up. (Tin Peng in Newsweek)

Lucky Charms		Low-Fat Granola
147	Calories	345
1.3g	Fat	4.5g
29.3g	Carbs	73.5g
14.7g	Sugars	27g
2.7g	Protein	6g
1.3g	Fiber	4.5g

Coffee-Cup Cleanup [Question asked in Good Housekeeping] - My husband uses a stainless steel vacuum container for his coffee. I cleaned it some time ago with baking soda and boiling hot water and some other forgotten ingredient. Can you jog my memory? Answer: the missing ingredient is one of my personal favorites: white or cider vinegar, which helps to clean and deodorize. Put a tablespoon or two of baking soda in first; then a good slug of cheap household vinegar, and watch it bubble up. Put the lid on and shake a few times; pour out and rinse with tap water. Let the thermos dry before refilling.

Cell Phone Ownership Even though consumers are increasingly ditching their landline for wireless phones, not *everyone* owns a cell phone - not yet, anyway. One in seven Americans still don’t own a cell phone. According to recent data, the U.S. adoption rate for mobile phones is 85%, but that’s still a higher percentage of Americans who have DVD players (84%), PCs (80%), digital camera (69%), and MP3 players (40%). (The Nielsen Company in PCToday)

Sorry, I Composted Your Memorandum Hot on the green-office trend is Marriott International. The hotelier’s employee cafeteria recently dumped plastic and paper containers, replacing them with real plates and compostable, potato-based containers called SpudWare. Paper cups are passe: Employees receive thermoses for coffee, and those caught with a Starbucks cup may get an eco-shaming. Marriott has passed out reusable water bottles that can be filled straight from the tap. Workers can trade in burnt-out regular bulbs, from home or work, for compact florescent. The company also has green ambassadors to spread the word on turning off lights, shutting down electronics, printing double-sided, and forgoing paper whenever possible. Yes, some resisters grumble. But the company says the cost-savings easily outweigh any employee heartburn. (BusinessWeek)

What Out For Those Grandmothers Three mischievous old Grandmas were sitting on a bench outside a nursing home when an old Grandpa walked by. One of the old Grandmas yelled out saying, “We bet we can tell exactly how old you are.” The old man said, “there is no way you can guess it, you old fools.” One of the Grandmas said, “Sure we can! Just drop your pants and under shorts and we can tell your exact age.” Embarrassed just a little, but anxious to prove they couldn’t do it, he dropped his drawers. The Grandmas asked him to first turn around a couple of times and to jump up and down several times. Then they all piped up and said, “You’re 87 years old!” Standing with his pants down around his ankles, the old gent asked, “How in the world did you guess?” Slapping their knees and grinning from ear to ear, the three old ladies happily yelled in unison - - “We were at your birthday party yesterday!” (N. O’Brien)

Helping You Make Additional Sales Are you taking advantage of customer service opportunities? You should:

- It’s free. Great service costs little.
- It builds Goodwill - and Reputation.
- It builds customer Loyalty.
- It creates Memorable Experiences that are retold - Word-of-Mouth advertising.
- It leads to Referred Business as your customers become “Salespeople” for you.
- It make is harder (impossible) for competitors to Steal Away Customers - even at a lower price.

Every time a customer calls you, or you call a customer, you have an opportunity and a choice to be great. What opportunity are you taking? What choice are you making? Has anyone ever told a great story about something you did on the job? (Customer Satisfaction Is Worthless)

“The best way to appreciate your job is to image yourself without one.” Oscar Wilde

Are Your Secrets On eBay? Too many employees fail to erase or encrypt sensitive data on their mobile devices before tossing them out, say researchers from British phone company BT Group, the University of Glamorgan in Wales, and Edith Cowan University in Australia. To prove its point, the team recently purchased 161 discarded handheld devices from online auction sites and secondhand outlets in Britain and Australia. One in five, found the researchers, contained details about salaries, company finances, business plans, or board meetings. A BlackBerry once owned by the European sales director of a major Japanese firm, for instance, has the goods on company clients, as well as the executive’s bank account numbers - along with his car make and registration. “My generic advice to people is to delete your data, but the reality is not that simple,” says Andy Jones, BT’s head of information security research. “Someone inside corporation has to set policy and tell people exactly what they should do when they get rid of mobile devices.” (Jennifer L. Schenker in BusinessWeek)

20% Watching TV on the PC is growing in popularity, as nearly 20% of U.S. households with the Internet are logging on to watch TV broadcasts online. Of those tuning in, 43% watch the news, 39% watch drama programs, 34% view comedy shows, 23% watch reality shows, 16% view sports, and 15% tune in to user-generated content. (The Conference Board/TNS)

Sincerely,

“It’s scary when you start making the same noises as your coffee maker.” (Unknown)

Edward C. Levy
President