



## The Coach's Corner



*This is the third in a series of articles by business psychologist Dr. Mickey Fineberg, Ph.D. of Delta Consultants. For the past 24 years, he has counseled owners and managers of businesses on "human problems" to help them work more effectively, achieve high productivity, and select and retain high quality people. Mickey can be contacted at 888-613-0279. To learn more about Delta Consultants, visit [www.deltaconsultants.com](http://www.deltaconsultants.com).*

### Attitude and Performance Among Family Business Members

Family enterprises are typically close to and focused on their customers, adept at high quality and personalized service, and nimble and adaptive in managing market and competitive changes. Family businesses also provide intriguing, enriching and often lucrative opportunities for non-family employees who display initiative, industriousness, adaptability, customer focus and loyalty.

Closely held companies are the cornerstones and drivers of a healthy economy and can represent great success stories for the founders,

succeeding generations and new, private and public owners as well. In our region, we are all aware of the success of Genuardi's Family Markets which began with one small store and grew to some 30 units before third generation shareholders (9 Genuardi cousins) sold their highly valued enterprise to Safeway. There are a lot of smaller family businesses than Genuardi's but, no matter the size and stage in development, there are two issues (sometimes quite related) that can undermine business performance and value, unless properly managed:

1. Attitudes of entitlement, particularly among family members.

I wrote earlier about the tendency to favor loyalty over performance with a key, non-family employee promoted to a more challenging position. In that case, the owner was coached to address the performance problem, and not permit loyalty to entitle poor performance. With family members, the attitudes of entitlement can be shown by a slipshod work ethic; misplaced priorities (e.g. golf or spouse's needs taking up much more time than appropriate); insensitivity towards customers or vendors; taking advantage of privileges; disrespect of employees; etc. Essentially, entitlement says that because you are a family

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## SPAM:

**A problem that has become so enormous we're devoting much of this issue to discuss ways to minimize, avoid, and eliminate it.**

Depending on who you believe, spam either got it's name as an acronym (Self Promoting Advertising Material) or from the Monty Python skit in which the deafening chorus of "Spam Spam Spam Spam..." drowned out any other intelligible dialogue. Either way, spam - unsolicited electronic junk mail - has become a huge problem for individuals, businesses and Internet Service Providers. Email, the one application that popularized the Internet and has become such a useful tool to commerce, is in danger of being hijacked. Collecting your email used to be a pleasant task. Now, it's like sorting through garbage.

### How big a problem is it?

Most of us don't have to go beyond our own mailbox to know that the problem has become huge. At best, it's an annoyance, taking up time and bandwidth. At worst, it's pornographic and offensive. AOL claims it blocks 780 million spam messages a day and what gets through generates 4 million abuse reports. Brightmail, an anti-spam software company, estimates that spam made up 45% of all emails sent in March of 2003. That's up from 8% in September of 2001.

Spammers are costing consumers plenty. The European Union estimates spammers cost us \$8 billion globally in 2001 in lost time. It estimates that a 500 person firm spends \$40,000 per year in lost time, software, and efforts to eliminate unwanted email messages.

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### Questions?

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[members@bottomlinepartners.com](mailto:members@bottomlinepartners.com)  
[www.bottomlinepartners.com](http://www.bottomlinepartners.com)  
User ID: NPB · Password: BLP

Or call us at:  
1-800-886-5440



## SPAM

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### How did they get my address?

In many cases, we unwittingly give our email address to marketers. Next time you register for something on the Internet, read the privacy policy. You'll be surprised how many times you've agreed to let someone share your Internet address with an "affiliate marketing a product which we believe will be of interest to you"!

When someone sends you a "Happy Birthday" card online - they've got your email address.

Spammers use robot programs that scour the net "scraping" anything that looks like an email address from Web sites.

Spammers also use robots called mailbots to "harvest" email addresses posted in chat rooms, news groups, and elsewhere on the Web. In a test conducted by the SpamCon Foundation, 100% of the email addresses they used in a chat room received Spam.

Larger Internet service providers can also be the victim of "Dictionary Attacks" to produce a list of valid email addresses. Computer software generates a long list of every imaginable email address for a particular ISP or domain. Any address that isn't rejected as undeliverable can then be sold as a valid address. This consumes a tremendous amount of the ISP's bandwidth and computer time.

### How can we fight this?

Legislation - The FTC has filed 47 cases of deceptive or fraudulent advertising so far this year. But that's just a drop in the bucket. Twenty-eight states have enacted some form of anti-spam legislation. Earlier this year, a bill that failed to pass last year was reintroduced in the Senate that would impose criminal penalties on



bulk emailers who disguise their identities or do not provide a genuine "unsubscribe" link to any message. So far legislation hasn't been effective. The fact that spammers don't seem to follow the rules shouldn't surprise us. Additionally, even if strong laws are enacted in the United States, it's estimated that half of all spam originates from other countries.

### Filters

Using software to identify and delete or deflect junk mail can be done a number of ways. Free standing software such as SpamCop, SpamBully, or McAfee's SpamKiller can be loaded on your computer to intercept and screen email as it comes in.

Companies like Brightmail offer enterprise solutions. For a monthly fee, all the email coming to your company is first sent to the filtering company where it is checked for viruses and spam. Filtered mail is then re-directed to your company. There is virtually no time delay, and your company saves the expense of employees opening spam, talking about spam, or possibly being offended by objectionable material. (If enough members are interested, BottomLine Partners can provide an

"enterprise solution" for our members. Let us know if you're interested.)

### Outlook and Outlook Express

This popular Microsoft software comes with its own filtering system. Under the tools menu, you can set up rules to delete or redirect messages from particular senders, with certain words in the body or subject line, or meeting other parameters you can select. Microsoft offers instructions to show you how to do this, see: <http://office.microsoft.com/assistance/9798/junkmail.aspx>

Another easy to follow tutorial can be found at: <http://www.sitedeveloper.ws/tutorials/spam.htm>

Filtering isn't foolproof. Spammers are clever and resourceful. They've learned that their messages have to continually "morph" or evolve to avoid being filtered. So yesterday's message subject about "Viagra" may become "V ! agra".

### Report It!

AOL and MSN now make it easy to report abuses. They are working diligently to identify and disable spammers. Most other ISP's offer the ability to report abuses. But stopping a spammer is like trying to pick up mercury. As soon as you think you've got them, they change shapes and become something else.

### Become Web Smart

We've assembled 10 tips to help you reduce spam which we've posted on our Web site. Visit [www.bottomlinepartners.com/tips](http://www.bottomlinepartners.com/tips). You'll also find links to some additional resources on the Web to learn more about spam, anti-spam organizations, and filtering software and services.



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principal, you can pretty much act the way you want - that you can reap the benefits of the business without investing the proper time, effort or care. This can be quite demotivating to non-family employees and erode their performance and retention.

2. Less-than-competent performance of family members due to an improper placement of too much responsibility without sufficient preparation.

This is more typical in family businesses where key leadership positions or responsibilities are sometimes given to family members who lack the skills, abilities or interests. Certainly, entitlement could be a factor in ill-advised placements or roles. Nevertheless, I have seen a lot of family member performance problems emerge with those who are caring and dedicated, but lacking in the skills and personal characteristics that impact competent performance.

### What successful family companies do about these issues?

#### 1. Attitudes of Entitlement

- Working for another company (or companies) before joining the family business develops competence and confidence, but also assures the right business and leadership attitudes. A lot of family businesses have this expectation as an explicit policy for good reasons.
- Family businesses should have clear standards of conduct (culture) that apply to all employees. Confront the family member who goes astray, and provide proper support (i.e. counseling or coaching) if the family member cannot sustain a positive adjustment after direct feedback.

- Discharge the family member (tough love!) but consider a return to the business if the individual can demonstrate a competent tenure with another company. Upon re-entry into the business, have the family member submit a written document pledging a commitment to the business' standards of conduct and specifying behavioral strategies and contingencies to prevent reemergence of the problem (i.e. avoid blaming and cursing at all costs; follow through with promises, etc.)
- Put the individual in a low visibility and/or low impact position until more productive attitudes are consistently demonstrated.

#### 2. Less-Than-Competent Performance

- Consider carefully what the individual has done and what he/she truly likes as a step before placement in a more responsible job. Identify gaps in skills between the ways to prepare the person for the next level in the context of the current role.

For example, if a family member is good at direct sales and sales management is the next step, her relationship with sales peers or internal support people might say something about leadership potential. Assigning training or orientation of a new sales rep, or leading a project (e.g. sales support improvement) would be potential ways to prepare her for the sales management position.

- Comprehensive assessment by a business psychologist can help to specify personal characteristics (aptitudes, interests and personality) that are important factors to consider in placement, promotion and succession decisions.

I once worked with a second generation CEO who owned a value (or off-price) retail business. As the firm grew in the number of stores, he was getting more stressed and dissatisfied, and sought out assessment to determine his most suitable role. We discovered that he enjoyed schmoozing and buying in the off-price market and did not like, and was not particularly good at people-heavy leadership on the store operation side. After placing and developing a key inside player for that role, he was able to focus on merchandising and had a lot more fun day-to-day while building company value until he sold the business. People in the stores were also much happier and productive after this change.

I also assessed a business owner's son who had recently been promoted from first line supervisor to a job that had heavy vendor and customer management responsibility. Assessment was prompted by his lack of responsiveness in dealing with vendor and customer issues. His father thought that the problem might relate to residual ADD diagnosed when his son was younger. Through assessment, it was discovered that he had difficulty with vendor and customer issues when he anticipated conflict which resulted in his proneness to avoid these matters. Addressing this problem directly enabled the son to handle the job requirement more effectively. Nevertheless, a time frame was set to change his role if no improvement occurred.

Essentially, ownership should not necessarily equate with leadership or guarantee a position or career in a family-held business.


**BRUTON** FINANCIAL PARTNERS

For over 30 years Charles “Bud” Bruton has been advising business owners and individuals on a wide range of financial matters including retirement planning, employee benefit plans, and business insurance assessment. His firm also provides retirement asset and personal wealth management services.

Long ago, Bud realized that most business executives are so busy with operational issues that there’s little time left for them to deal with some of the long-term personal and business financial planning issues. We all may think about some of the issues, but few of us take the time to find answers to questions like:

- Is my benefit plan attractive as well as cost effective?
- Am I saving adequately for my retirement?
- What should I be doing about college tuition?
- Are there financial advantages in my business that I’m not seeing?

That’s Bud’s job – and with the help of three of his sons, Bruton Financial Partners tackles these issues for individuals and for companies of all sizes.

Following college and a decorated military career (earning the Distinguished Flying Cross, Air Medal with 19 Oak Leaf Clusters and a Bronze Star in Vietnam), Bud returned to the Brandywine Valley where he’s made it his business to improve life for everyone through social service and through his company. Bud is proud of the fact that he’s helped some local businesses grow from a handful of employees to thousands.

Bud credits his success with his ability to listen and develop a sense of needs – he’s not there to sell products – he’s an advisor. His goal is to help an individual accumulate assets toward retirement and then help preserve and manage those assets through retirement. Frequently, an individual has a life-changing event like divorce or death of a spouse. Suddenly there are new financial issues to deal with. Bud helps to navigate a safe passage through unknown waters. Often, individuals who experience Bud’s high level of service, bring their corporate business to Bruton Financial Partners.

With sons Jamie, Josh, and Benjamin, they can develop, implement and monitor corporate retirement plans and provide personal financial solutions for executives, business owners and their employees.

Members of BottomLine Partners are invited to call Bud, Jamie, Josh or Ben at 610-518-3900. You can call to receive general information or for help on a specific personal or busi-

ness issue. For example, Bruton can help you develop a qualified retirement plan to help retain key employees. Once it’s rolled out, they’ll help monitor and administer the plan offering excellent service to your employees. The Bruton family is proud of the personal service they deliver to their clients whether it’s for the business owner or an employee calling about their 401K. When you call, be sure to notice that a real person answers the phone – not voicemail.




Bruton Financial Partners became a member of BottomLine Partners in 2002. Since joining, they’ve switched their local and long distance service to the BottomLine Partners program (saving about 26%) and have become a satisfied customer of Wrigley’s Office Supply. Wrigley’s prices and free next day delivery were superior to Staples online services. They recently began using DHL Worldwide Express to take advantage of the special BottomLine Partners pricing for overnight delivery.

Securities products only offered through Walnut Street Securities Inc. (WSS), Member NASD & SIPC. Branch office: 521 East Lancaster Avenue, Downingtown, PA 19335, (610) 518-3900. Investment advisory services offered through IFG Russell Advisors, Bruton Financial Partners, BottomLine Partners, and National Penn Bank are not subsidiaries or affiliates of WSS. Each firm is independently responsible for the products and services they provide. Products and services offered through Bruton Financial Partners, IFG Russell Advisors, and WSS are: • **NOT FDIC INSURED** • **NOT BANK GUARANTEED** • **MAY LOSE VALUE**



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Save money on the services most businesses use everyday. Call the BottomLine Partners office at 800-886-5440. Most programs are available for your office, your home, and may be extended to your employees as an additional "no cost" benefit.

Service	Provider	Benefits
Cellular Services		Save 5% on any Nextel service plan and receive a 10% rebate on any Nextel phone. Applies to new service only.
Office Products and Furniture		Save 12% on supplies compared to the superstores with free overnight delivery and no minimum order - saves time and money. Save on furniture from all the best known names. Delivery and set-up available.
Internet Access		Unlimited dial-up service only \$11.95/month. Commercial DSL access starting at \$54.95.
Four page informational Web Site		Custom designed four page Web site for your own domain name, only \$250.
Long Distance and 800 Service		Long Distance: 7.5 cents per minute for all toll calls. Toll free: 10 cents per minute. 6-second increments with no monthly fee and no monthly minimum.
Computers, Software & Peripherals		Members buy a vast assortment of brand name computers, software and peripherals at just a few percentage points above cost.
Overnight Delivery		Priority overnight letters only \$10.70 with no pick-up charge and no need to take packages to a drop-box. Discounts on packages sent anywhere up to 500 lbs.
Web Site Hosting		100 MB (regularly \$19.95) for only \$13.95 plus 15 POP3 email accounts and excellent technical support. Switching from your current host is easy.
Payroll Processing		Various payroll processing & tax filing set-up fees are waived, first processing is free, W2 forms for first year are free. Applies to new service only.
Car Rentals		Additional 15% discount plus bonus saving coupons on all rentals for business or pleasure.
PC Banking		Conveniently access bank accounts online using Microsoft® Money, Quicken® or QuickBooks® - save \$7 - \$9 each month.
Free Web page or link		Tell the world who you are, what you do, and how to find you.
Business CheckCard		Up to 2 business debit cards are free - save \$36/year. Gives you the power of your checkbook with the convenience of an ATM card plus other money saving features.

Nextel Direct Connect is now nationwide!

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## The Proof is in the Fax

### *Another real life story*

It's one thing to say we can save members over 12% on office products or 20% on long distance service. Demonstrating the savings by re-pricing actual invoices speaks much more clearly. That's how it was for Barbara, the business manager of Rich Ranieri's Paint and Wallpaper store in Pottstown.

Barbara faxed us the store's recent invoices for office products and phone service and we went to work.

Two recent invoices for office products accurately reflected the items and quantities they generally used. Using Wrigley's BottomLine Partners

contract prices for the same items saved 22%.

The store was using AT&T for long distance and toll free service. The BottomLine Partners program saved them 21% on their long distance bill. AT&T charged a \$10 monthly fee for 800 service although the number was rarely used. By eliminating the charge, we were able to reduce the toll free service by 90% for a total savings of 55%.

Since then, Rich Ranieri has renewed their domain name through the BottomLine Partners program and

they're saving another \$10 a month by using our hosting program for their Web site. They're also in the process of switching their local phone service for additional savings.

You can visit Rich Ranieri's Web site at [www.richranieri.com](http://www.richranieri.com).

The actual spreadsheets showing the comparisons are posted on our Web site: [www.bottomlinepartners.com/Proof.htm](http://www.bottomlinepartners.com/Proof.htm)

Fax your invoices to 610-406-0833. We're happy to do the comparisons for you.

## Wrigley's Announces Enhancements to Online Ordering

### *Order authorization now available at no cost to members*

Wrigley's Office Supply remains the most utilized service for BottomLine Partners who appreciate the benefits of free next day delivery with no minimum order size and pricing about 12% below Staples. Many members prefer to use Wrigley's online ordering system because they can place their order any time, see a current price, and select from their list of frequently ordered items. Online users can also view or print previous orders - whether placed online or by phone.

Now Wrigley's is introducing an administrative tool designed to offer more flexibility and control to

companies of all sizes. These controls include:

1. customized product restrictions - items can be selected only from a pre-approved list;
2. budget controls - you can set a dollar limit for any order;
3. support for requisitions - orders must include a purchase order number;
4. order authorization - any number of buyers can place orders from various locations or departments, but an administrator may be designated to approve all orders (according to parameters you can customize) before they are pro-

cessed for shipment. Notification and approval is all done by email so there is no delay.

Bret Wrigley announced that these services are available at no cost to members of BottomLine Partners. He added, "administrative services aren't just for big companies with multiple locations; many smaller companies use the service because it frees up the owner from actually placing the orders without giving up the control."

Call the BottomLine Partners office and we can help you set up administrative controls.

### Visit the BottomLine Partners Web site:

[www.bottomlinepartners.com](http://www.bottomlinepartners.com) · User ID: NPB · Password: BLP

Please feel free to forward this communication to a business associate. If you have any questions or comments regarding this newsletter or the program, please contact our BottomLine Partners Office at 1-800-886-5440.



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