

## Mar"key"t place

We start a two part series on marketing your business during the holiday season.

Christmas gets frantic and slammed with gift giving and year end deadlines. May we suggest that you take the month of November to gather your thoughts and make some plans:

- Many times throughout the year, we might say "thank you for your business" to a client, but receiving a Thanksgiving card is a nice, fresh way of sending that message home.
- This year, instead of a material gift, consider giving your clients a membership to a museum or art center. The gift is year around, and can be enjoyed multiple times. You should order the membership in November to allow time for delivery of the membership cards and literature.
- Take a holiday picture of you and your staff to post to your website or have inserted onto your company Christmas cards. Staff pictures build camaraderie among employees.
- Use one of your customers' products to give as gifts to your other customers. For example, if one of your customers is a florist, consider using him/her to send flowers to some of your other customers. This can encourage reciprocity between your customers.

We continue this series next month.

### Quote

Above all else, guard your heart, for it is the wellspring of your life.

—Proverbs 4:23

## Q&A

**Client:** What benefits can I offer to retain employees (continued)?

**BKC:** You can set up your employees to have a deduction from their paycheck into a savings account with a credit union. There is very little cost involved for the company. The credit union maintains the savings account, the company is merely a vessel for the employees' convenience to build a savings through a payroll deduction.



# KEEPING LEDGER

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## BUSINESS-KEEPERS CONSULTING

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## ACCOUNT-ABLE

We continue our discussion on calculating employees working at capacity for direct labor.

Recall that direct labor is work performed *directly* in relationship to the product or service your company sells. For example, a machinist working, on a lift that you sell, is direct labor. But the bookkeeper purchasing the parts is *general* labor expense.

In order to calculate employee work capacity, you must already know how much work it takes to complete a job. If you have a fast employee and an average employee, take their average time to get a benchmark of work production. Understanding how much time a job takes is critical in assessing your profitability on any given job. If you haven't taken the time to work out a "budget time" for each job, than stop and do that first.

Now take the budgeted hours the job should take and divide by the hours the employee actually worked to finish the job. The result of that calculation is in decimal form. Convert to percentage and you have capacity. If the budgeted time was 30 hrs and the employee took 40 hrs, then the employee is only working at 75% capacity.

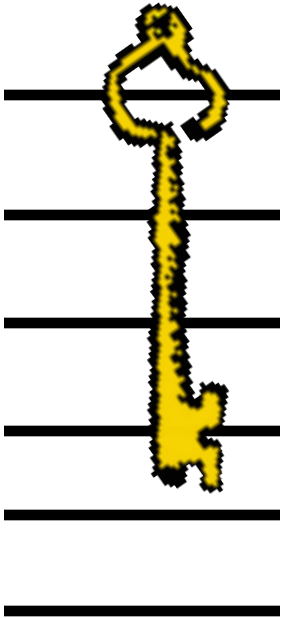
More on this next month.



### Calendar

Sunday, November 1st  
*Daylight Savings Time Ends  
(Set clocks back one hour)*  
Wednesday, November 11th  
*Veterans Day (observed)*  
Thursday, November 26th  
*Thanksgiving (day and day after  
observed)*

# The Sound of Business...



Intuit released their Quickbooks software for 2010 last month, October, and we will spend the next couple of Sound of Business issues discussing the changes. Here they start in no particular order:

- The QB logo on your desktop will look different. It's a green box with 5 bubbles in it. Don't ask us what this means, but it's a nice change from the stick figure of a guy walking up the stairs (last logo used for many years)
- Home page looks the same (for those that use it)
- Big addition: you can now add attachments. There is a paperclip icon that allows you to attach a document to certain transactions throughout the program. The attachments are stored online with Intuit. The first 100mb of storage are free. Then the price goes up from \$4.95-29.95/month depending on volume. We'll be testing out this new feature and letting you know the results
- Invoices look the same. However, the Customer Payment screen has some changes. You can set up as credit card processing, recurring charges, and add e-check right in the payment screen.
- More customization features for personalizing your own navigation desktop, adding shortcuts is easier too.
- Improved online banking. Although BKC is not an advocate of "dumping" online activity into QB, it appears, from the literature, that Intuit has beefed up this feature. More about this later.



At first glance, it appears that this version has quite a bit to offer. If you are using a version 2007 or older, we would like you to consider upgrading to 2010. We prefer to do the software installation for you so that all the right bells and whistles are turned on and off.



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PAPERLESS NEWSLETTER: Sent via email. Please feel free to read and pass on this newsletter to any of your associates and friends. As always, we welcome questions and comments to rhonda@business-keepers.com.

## Important Web-sites:

[www.irs.gov](http://www.irs.gov)  
[www.edd.ca.gov](http://www.edd.ca.gov)  
[www.boe.ca.gov](http://www.boe.ca.gov)  
[www.ftc.gov](http://www.ftc.gov)  
[www.katchtheday.com](http://www.katchtheday.com)  
[www.business-keepers.com](http://www.business-keepers.com)  
[www.parks.ca.gov/?page\\_id=406](http://www.parks.ca.gov/?page_id=406) (ocean website)

**Thank a Veteran on Nov 11th, and enjoy family and/or on**

## Katch the Day

During our summer of Katching the Days, we recently re-discovered the Central California coast. We continue our five part KTD series on this area of wonderland.



The second city we want to highlight is Oceano. It's just south of Grover Beach (which is just south of Pismo Beach). Oceano isn't actually a city; it's a part of the county of San Luis Obispo. Because it is county run, it has no city police, fire, or city ordinances. It is governed by the county, and the surrounding cities help patrol Oceano. Interestingly, this town has a back country type of feel. The area is not at all touristy, houses have been sitting on the same lots for a long time without any city regulations, and the people are very laid back.

What puts Oceano on the map is its dunes on which you can ride your off highway motor vehicles. Oceano is a State Vehicular Recreation Area (SVRA). Entering the Oceano beach from Grover Beach, you drive south along the coast (literally) and get to Oceano where you will find hundreds of recreational warriors out in the dunes with their buggies, 4-wheelers, and motorcycles, riding up and down the dunes. You can also camp on Oceano's beach. Reservations are made through the California State Park.

There is horse back riding at Livery Stables for \$50. The ride is a pleasant hour through Oceano's back dunes (where no vehicles are allowed), along the coast, and through a green beltway. It is worth the trip just for the horse ride.

Because Oceano is county run, it doesn't have its own website. To find out more, google Oceano and several good resources will provide the information you need to enjoy this quirky town.

**KATCH THE BEACH DUNES DAY AND LEAVE THE BUSIENSS-KEEPING TO US!**

