

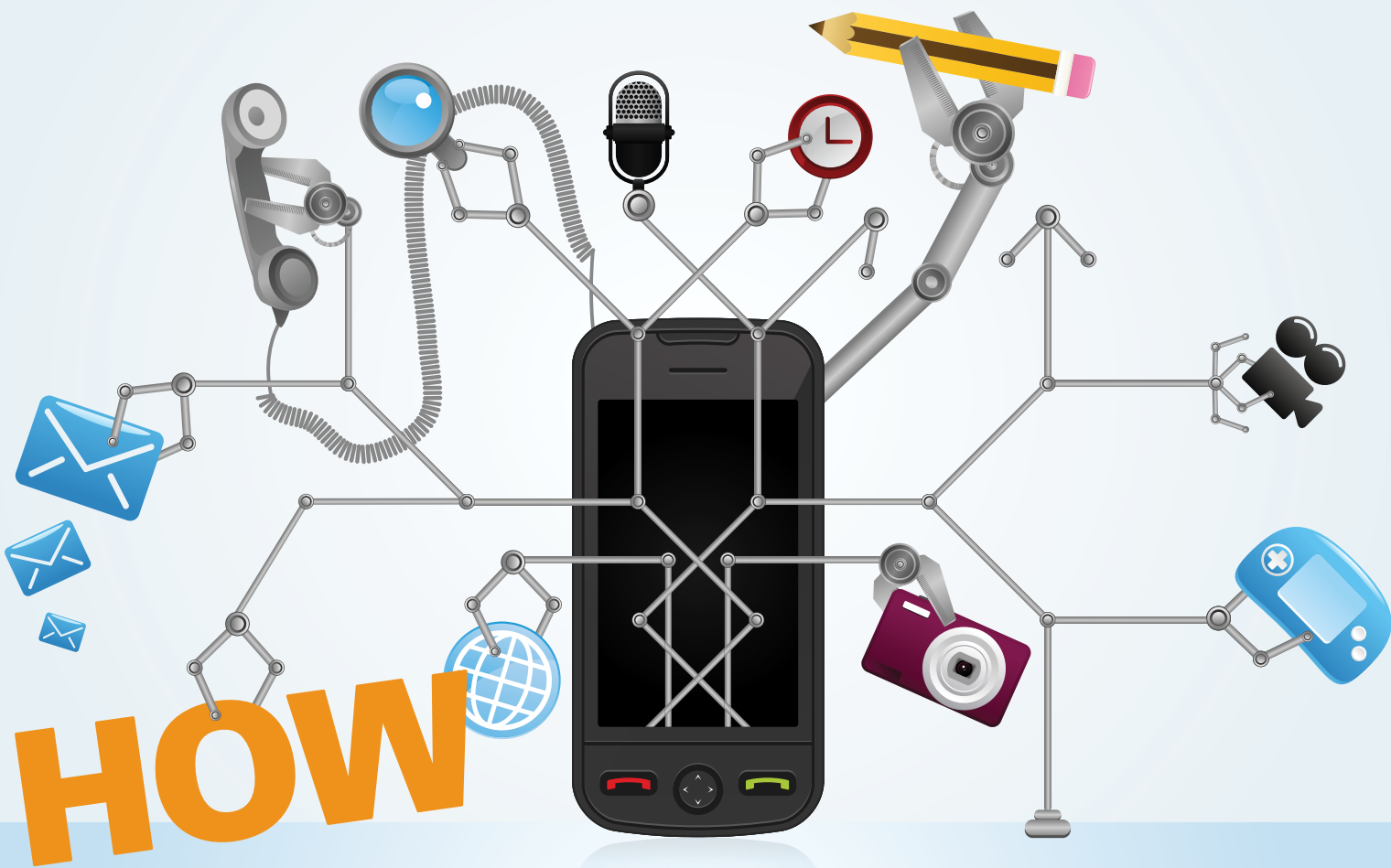
SelfInformed

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NASE Member Mark Block has found social media to be a big asset for his business.



To Choose THE BEST Smartphone For Your Small Business

By Mindy Charski

Don't have a smartphone? You're not alone.

Fifty-six percent of mobile phone users in this country don't either, according to the research firm eMarketer.

But if you're thinking of switching to a phone with more tools that could help you work more efficiently, you have some decisions to make.

Your starting point is choosing the operating system that fits you best. You have four main options: Google's Android, Apple's iOS, Research In Motion's BlackBerry and Microsoft's Windows Phone.

Chances are high you'll choose one of the first two. About half of smartphone subscribers in the U.S. use phones with Android, according to the latest findings from research firm comScore, while about a third use iOS, which is on the iPhone.

Yes, BlackBerry was a pioneer in the market, but many say it just doesn't offer many of the benefits people now want from their mobile devices.

"The BlackBerry phone is a smartphone on training wheels," says Louis Rosas-Guyon, president of the business technology consultancy R-Squared Computing in Miami. "They're great for email and that's about it. When you buy a smartphone, email is actually the least of your capabilities."

Get a Windows phone today, meanwhile, and you'll be limited in applications.

"Right now [most] of the apps are for Android and iPhone, so if you get a Windows phone, you're not going to have the same potential to do things that you can do with an iPhone or an Android phone," says Chuck Martin, author of the "The Smartphone Handbook" (NFI Research, 2012) and chief executive officer of the Mobile Future Institute think tank.

So your choices have been narrowed. But to help you decide between the iPhone and Android phones, you'll need to consider four basic questions.

1. What other devices do I have?

IPhones work as well with PCs as they do with Apple products. And Android phones work as well with Macs as they do with PCs.

But since products from the same company share the same philosophical approach, Martin says your best bet is to buy an iPhone if you already own a Mac and an iPad or an Android phone if you already have an Android-based tablet.

"If you have the same technology, they all will sync together," he says.

And moving from one to the other will feel more natural, he adds.

HAVING THE SAME TECHNOLOGY AS OTHERS IN YOUR OFFICE OR INDUSTRY COULD BE A MATTER OF EFFICIENCY.

2. What options are important to me?

The iPhone—like other Apple products—is known for its intuitiveness.

“If you want something that is relatively simple to operate, an iPhone is perfect. It doesn’t even come with directions,” Martin says.

Usability and ease of access—as well as the hands-free options—were key decision points when Julia Kocs bought her first iPhone in 2008. At press time, the founder of KOCS Branding in El Cerrito, Calif., was using her fourth iPhone and was planning to buy iPhone 5.

Android, on the other hand, is available on many models from many manufacturers, so you may relish the opportunity to choose among features like screen size and weight. Likewise, perhaps you might prefer a thumb keyboard to the touch-screen keyboard that is standard on iPhones.

“Thumb keyboards are just faster for me,” says Rosas-Guyon. “I like the feel of the keys under my fingers. It reduces error and lets me type much faster. On-screen keyboards tend to be harder for my big fingers to navigate accurately.”

3. How can I save money?

Carriers generally subsidize the cost of the phone. That means they’ll often reduce the price of older models of both iPhones and Android devices with the purchase of a two-year contract.

But if you’re opting for no-contract plans, you may find the carriers don’t offer iPhones or, if they do, they cost more than Android handsets.

SMART

Business Apps For Your Smartphone

Recommendations can help you choose from among the thousands of apps on the market. Here are a few to consider.

SHOPSAVVY

“You scan a barcode of any product in any store, and it will show you the competing store prices. You find the lowest price of a store near you and you show it to the cashier, and they will [sometimes] match the price,” Martin says. “I’ve easily saved over \$1,000 doing this.”

DRAGON DICTATION

“I can send text messages and email just by speaking into my phone. It recognizes my voice and does the typing for me,” says Kocs. “I can switch languages. Some of my colleagues speak Hungarian, and with just one push of a button, I switch between Hungarian and English.”

TASKER

“It allows me to program my phone to the point of insanity. I have a series of little programs that run constantly in the background,” Rosas-Guyon says. The app can detect when he’s in his home, for instance, and will then upload a backup of his phone onto his server. It can also keep his phone quiet when he faces the screen down.

MINDJET

“I write articles and books, so mind maps help me organize my thoughts,” Rosas-Guyon says. “I also use them when putting together client proposals and presentations—it helps me organize and prioritize.”

CONSIDER THE COSTS OF ACCESSORIES YOU'LL NEED.

Also consider the costs of accessories you'll need, like an extra charger. Rosas-Guyon prefers devices that use a micro-USB charger rather than a proprietary one—like those from Apple—because they're generally easy to find and aren't very expensive.

The NASE Can HELP

TripAlly is an exclusive NASE iPhone app you can use for tracking and calculating all of the business miles you drive.

No more messy mileage logs. TripAlly will:

- Automatically compute the number of miles you drive for each trip
- Tally your miles—every day, every month, every year
- Let you add trips manually
- Calculate mileage on indirect routes

For each individual trip, the app lets you input details such as the purpose of the trip and specific notes about the trip.

TripAlly makes tax time easier. When you're ready to report your business miles on your tax form, just ask TripAlly for the information you need.

NASE Members enjoy all of TripAlly's registered features for free!

4. What are the people around me using?

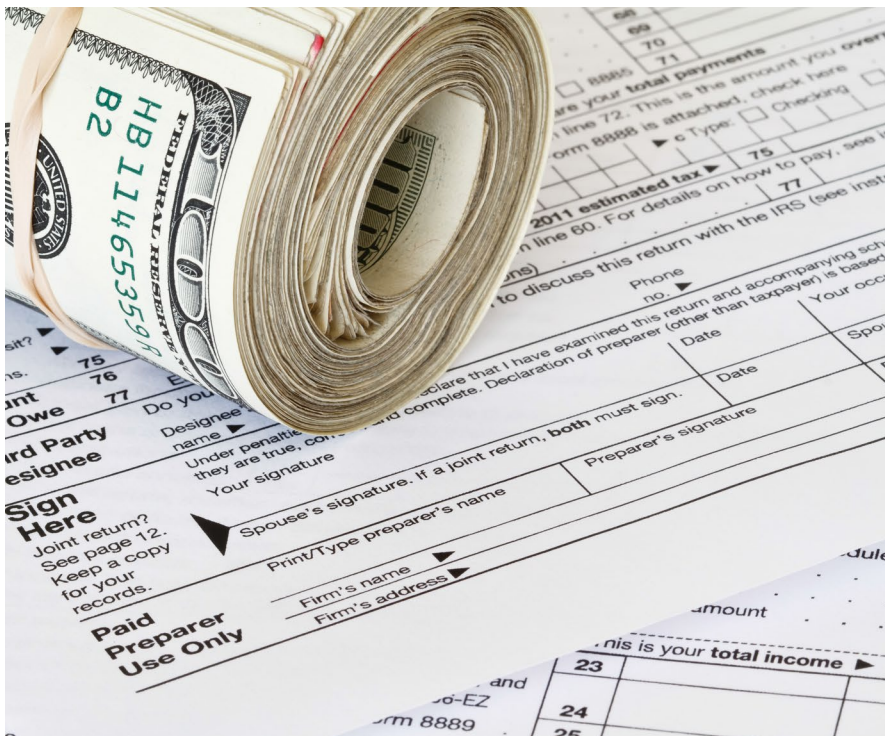
While not the highest priority, having the same technology as others in your office or industry could be a matter of efficiency.

"If you have an iPhone, and someone hands you an Android and says, 'Here, use this,'—and vice versa—it's like a foreign language," Martin explains.

There may be social reasons to conform, too. KOCS, for instance, is an iPhone-dominant workplace.

"We have one person who still has a BlackBerry, and there has been incredible pressure on him to switch," Kocs says, "and I think he will." ■

Mindy Charski is a Dallas-based freelancer specializing in business journalism.



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Ask The Experts

Q: *My wife has a small janitorial business with three part-time employees. The only benefit offered is a health reimbursement arrangement for one of her employees (I am that employee). We are currently bidding on our first large contract, which will require a full-time employee. What benefits are we required to provide to this full-time employee?*

A: A health reimbursement arrangement (HRA) helps business owners, such as your wife, make medical expenses tax deductible for the business and provides the benefit to employees tax free. In your case, the HRA your wife set up allows you to deduct your family's health expenses.

A key feature of an HRA is that it is non-discriminatory, meaning that all employees are eligible to benefit from the HRA you have in place for your business.

If your plan indicates that you will reimburse medical expenses up to a set amount for employees, then all employees get the same benefit.

There can be differences for part-time employees versus full-time employees. For example, you can exclude part-time employees from participating in the plan or provide them with a different benefit level. However, if your plan indicates that you will reimburse medical expenses up to a set amount for employees, then all employees get the same benefit. The benefits cannot be available solely for the owner or owner's spouse.

GET MORE ANSWERS

The NASE's small-business experts are here to help you understand the ins and outs of operating a successful small business. And access to these professionals is free with your NASE Membership!

Just go online to the [NASE's Business Learning Center](#) where you can ask the experts questions about:

- Taxes
- Health care expenses
- Financial issues
- Employee relations
- Accounting rules
- And much more

The experts are available 24/7 and ready to help!

Your wife is not required by law to offer or pay for group health insurance coverage through the business for the new full-time employee that she will be hiring. However, this new employee will be able to obtain reimbursement for medical expenses from your wife's business based on what you have written out in your current HRA. If your wife's HRA indicates that her business will reimburse all medical expenses including premium costs, then that same benefit has to be offered to the new full-time employee.

If you have created your plan through the [NASE's HRA benefit](#), I recommend that you contact our HRA consultants at 888-650-6273 or nasehra105@nase.org. They can provide you with additional guidance available for free. ■

Member Spotlight

The Entertainer

Dave Tapley has been an NASE Member since 2000. He owns Tapley Entertainment Inc. in Highland Village, Texas.

Tell us about your business.

I started this business as a result of being a successful regional performer myself. I felt that the industry was in need of a more full-service and transparent way of doing business. We've provided a variety of national acts, entertainers and musical attractions for corporate functions, private events and charity fundraisers nationwide for 25 years.

Our roster is deep with regional and national entertainers, specialty acts, lookalikes and speakers. More important than the years of experience we have is that we have always maintained a reputation for integrity and reliability. We are committed to supplying good quality entertainment at reasonable costs and ensuring that the client is kept informed of all progress.

I give back to the entertainment world and the community as a founding board member and the exclusive talent booking agent for the Texas Music Project.

What challenges have you faced in running your business?

Booking agents and talent buyers have often been viewed as unscrupulous, somewhat mysterious, and unnecessary. I believe that over the years, our repeat clients have come to realize that we are an asset to their business and that we have earned a balance of loyal reciprocal service with fair commission points.

Tell us about the most interesting event you've worked on.

I was commissioned to provide entertainment for a very high-end real estate developer who had rented a large Windstar sailing ship. We sailed from Turkey, visited the Greek Islands and went on unusual daytrips to wondrous locations for 10 days. The client had very deep pockets with which to honor their guests and as a result, there were various and expensive performers that we provided throughout the trip. Those were definitely the most remarkable series of events that I have ever been involved with.

How do you give back to your community?

I give back to the entertainment world and the community as a founding board member and the exclusive talent booking agent for the [Texas Music Project](#). The Texas Music Project is a nonprofit working to help strengthen and restore music education to Texas schools.

How do you market your business?

Primarily with Internet and social media. I do place ads from time to time in certain markets. With client referrals from Gaylord Resorts, Pepsi and many others, we have established that we are credible.

What advice would you offer to your fellow NASE Members?

When you are trying to grow your business, it is more important to reach the ones who count than it is to count the ones you reach. ■

GET PUBLICITY FOR YOUR BUSINESS!

Your business could be featured in SelfInformed's Member Spotlight or in another NASE publication. Let us know you'd like to be featured and tell us more about your business on our [Publicity Form](#).



2012 ELECTION: THE RESULTS ARE IN!

By Kristie L. Arslan

President Obama sailed to re-election in November, winning all but two of the states he carried in 2008. Little will change when the 113th Congress is sworn in on Jan. 9, 2013. The Senate will be controlled by the Democrats and the House of Representatives by the Republicans. The critical issues facing the country and America's self-employed remain, with tax reform being of the utmost importance to ensuring continued economic recovery.

ELECTORAL COLLEGE

While many predicted a potential split between the Electoral College and the popular vote, President Obama secured the Electoral College handily and moved ahead of Gov. Romney in the popular vote. The President did experience a decrease in overall votes, but the data show that those voters mostly stayed home instead of swinging to Gov. Romney. In an unexpected turn of events, the swing states of Ohio, Virginia, and Florida had little impact on the election. Instead only two states, North Carolina and Indiana, flipped to Gov. Romney.

U.S. SENATE

The Republican opportunity of picking up the Senate was deeply undermined by a vicious primary in Indiana and the selection of some less-than-stellar candidates, specifically in Missouri. Those trying to make a political comeback didn't fare particularly well, with both Tommy Thompson, a popular four-term governor of Wisconsin, and Bob Kerrey, a popular former senator of Nebraska, losing comeback bids for the Senate. Both Thompson and Kerrey were defeated by women candidates, Sen.-elect Deb Fischer in Nebraska and the first openly gay Sen.-elect, Tammy Baldwin in Wisconsin.

U.S. HOUSE OF REPRESENTATIVES

The Tea Party wave of 2010 was not re-created in 2012. In fact, roughly 10 first-term incumbents were defeated for re-election, all Republican. However, Speaker of the House John Boehner, R-Ohio, holds an advantage of roughly 40 seats and will likely retain the speaker's gavel. Of greatest interest will be the shifting of committee chairmanships and assignments.

WOMEN WIN BIG!

The Senate will see two new female senators, and for the first time, there will be 20 women representing their states in the Senate, up from a previous high of 18 women in the Senate. Additionally, New Hampshire became the first state to have a full delegation of elected women: governor, two senators and two representatives.

The 2012 election will be analyzed for many months, but the real work has already begun. The NASE will aggressively champion the self-employed and work to address the continued tax inequities to ensure a level, competitive business environment that encourages entrepreneurship and innovation. We look forward helping your voice be heard in the year ahead. ■

Kristie L. Arslan is president and CEO of the NASE and provides critical insight to policymakers on issues affecting our nation's self-employed. You can contact her at advocacy@NASE.org.



For inquiries:

**National Association
for the Self-Employed**
Communications Office
325 7th Street, NW, Suite 250
Washington, DC 20004
(202) 466-2100
editor@NASE.org