Dealing with a billing error can be frustrating. But giving up results. Describe the problem and ask for help. Customer return receipt.

- Confirmdelivery.Sendtheletterbycertifiedmailwith business.
- CCaregulator.Ifyoushowthatyou’resendingacopyofthe erroneousbilltosettle,here’swhattodo:

  - Writeapoliteletter. Controlyourirritationifyouwant toattackthem.
  - Start the Federal Trade Commission, you signal that you mean!
- I’mveryhappythatdaddyisbacktohisregular workschedule. We really missed him this tax season. I think mommy is really glad to have him home more too. I think my sister and I can be a handful at times—if you know what I mean!
- Tyler’s Corner

My Advice For Challenging A Bill

Dealing with a billing error can be frustrating. But giving up too quickly will only cost you money. If you’ve got an erroneous bill to settle, here’s what to do:

- Write a polite letter. Control your irritation if you want results. Describe the problem and ask for help. Customer Service personnel will be more willing to work with you if you don’t attack them.
- Follow the chain of command. Addressing a letter to the CEO of a bank, for example, may only delay a resolution. Start at the bottom, and work your way up until the problem is resolved.
- Write within 60 days of receiving the erroneous bill. The Fair Credit Billing Act will protect you only if you follow its limits. That means writing to the company within 60 days after the bill was sent to you.
- Give full information. Include your name, address, account number, a brief description of the problem, and copies of the sales slips and other documents that support your claim. Try to keep the letter to a single page.
- CC a regulator. If you show that you’re sending a copy of the letter and documents to the Comptroller of the Currency or the Federal Trade Commission, you signal that you mean business.
- Confirm delivery. Send the letter by certified mail with return receipt.

• My Personal Note: Our “Offseason” Begins
• Personal Development Corner: A New Retirement View
• Ah, Duct Tape...
• Getting More From Your Team
• The Wise Man Under The Tree
• Client Trivia Contest—Be Our Next Prize Winner!
• And More!

Once you’re done reading this newsletter, spring up your neighbor’s step, and give them a copy!

Facebook

Be one of the first 340 fans on our Facebook site and have your name entered into a drawing for an iPad.

http://www.facebook.com/SmallBusinessAdvisors

People Who Make Our Firm “Spring” To Work ...

We’re so honored by our clients that graciously refer their friends, neighbors and family our way so they, too, can save money on taxes in 2011. During this economy, we each need all the money we can preserve from the IRS! Do You Have Friends That Want To Save on Taxes?

Sean Maloney
Madhuri Shenker

Our “Offseason” Begins

Well, our January-February-March-April Madness is over. Every year, when I shut the office door on April 15th (well the 18th this year), I feel a huge weight lift off of my shoulders. Going home that day is very nice. We work really hard around here to help you keep more of your money in YOUR pocket! But it’s nice to be able to finally have more family time.

But then the next day comes—and I realize that “breaks” in business (and in LIFE) are, frankly, short lived.

And so the “offseason” in our business begins. But this is where the real difference is made. You see, while our competition is out there taking their weeks and months off, living off of the “fat” of tax season, we’re attending conferences, developing our proficiencies in managing our business (and yours), and writing you these monthly newsletters—all to serve you BETTER than “Joe Down The Street” who can slap together some paperwork and make it look official for the IRS—and then sips margaritas by the pool all summer when they should be working to improve. Gosh, I hate to be so blunt... but you deserve better.

So we thank you for making this tax season our best ever. Seems that many of your friends needed a “port in the storm” this year. Indeed, now that the break is here—we’re not letting up! We’ve got new “post season” options — check them out!

A Message To Serious Procrastinators.

We know that can be embarrassing when you’re stuck in the rut. “Then why don’t I just use it next year?” is the refrain...

“No Embarrassment” Late-Filer Special Offer

If you or somebody you know have not yet filed taxes, we will guarantee that the pain won’t be as bad as they might think. Have them call our office and ask for the “Late-Filer Special.” They can bring in this newsletter and this paperwork—they’ve got, whatever it might be. We will NOT make people feel guilty for something that happens to many!

And not only that, we will send them to a nice dinner on us ... just for finally getting it done.

Late-Filers, bring this in for your FREE Dinner on us! (Limit to first 10, referrals are ALWAYS welcome)

We Love Our Clients and Friends...So This $9.95 Newsletter is FREE!

Small Business Advisors | 1119 Maryland Rte 3 N, Suite 210 | Gambrills, MD 21054 | P (410) 721-6000 | F (410) 721-5985 | gheldt@sbadvisors.cc

Inside May’s Issue…

- Getting More From Your Team
- The Wise Man Under The Tree
- Client Trivia Contest—Be Our Next Prize Winner!
- And More!

Tyler’s Corner

Hi Everyone!
Happy Spring! Hope you all had a nice Easter, spring break, etc.

It was my sister’s first Easter, so it was extra special. Mommy and Grammy took us to see the Easter bunny. We both liked him! I also got to do two egg hunts! I found a bunch of eggs but no golden egg this year. Better luck next year!

I’m very happy that daddy is back to his regular workschedule. We really missed him this tax season. I think mommy is really glad to have him home more too. I think my sister and I can be a handful at times...if you know what I mean!

Oh and Happy Mother’s Day to all the moms!!! Talk to you soon!
Personal Development Corner: Think Differently About Your Retirement By Gary Heldt

Most Americans fail to plan adequately for retirement and consequently miss out on opportunities to enjoy the last third of life. The best and most rewarding financial planning is not just about the numbers but rather takes place in the context of personal goals.

And, I believe that many of my clients, or their life partners, think too small about this special period of life. Retirement used to mean not only a complete withdrawal from the workforce but often a retreat from life. Even the word “retire” has the connotations of shuffling quietly off to bed.

We call that traditional concept a “cliff retirement” because it is so abrupt. One day you are working full time, and the next you are playing full time (or slumped in your chair watching TV feeling unwanted and over the hill). We all need meaning and significance in our lives. And close social relations are an intrinsic part of our humanness. For many people, work provides meaning, significance and social relationships.

Try this retirement planning exercise. Draw a large circle and write the names of 10 people inside the circle who you are genuinely close to. Don’t include any relatives. They have to love us, and although our connections with our families can be very nurturing, it is friends who help validate us and widen our horizons.

Now cross out any of the 10 names you know through your work, which might eliminate half or more of the people you listed. Thus a cliff retirement can devastate not only your meaning and purpose but your social network as well. Retirees who no longer work at all say their close friends dwindle to an average of about nine people.

As a result of their isolation, people who opt for a cliff retirement often deteriorate quickly and die relatively young. Financial planning is easy when you die young, but we don’t recommend it. Here are some suggestions to consider as you approach what is traditionally considered retirement age.

Consider postponing retirement. Delaying retirement until age 70 or even 75 is a best starting place.

Any Age You Want by Mitch Anthony.

Envision your final years not as retirement but as financial independence. Now that you don’t need to work exclusively for money, make a list of activities where you would like to focus your energies and use your skills and experience.

50% higher standard of living when you do stop working.

Consider postponing retirement. Delaying retirement until age 70 or even 75 is a best starting place.

“Retirement used to mean not only a complete withdrawal from the workforce but often a retreat from life. Even the word “retire” has the connotations of shuffling quietly off to bed.”

Wealthy and Wise! May 2011

TRIVIA CONTEST OF THE MONTH!

We’ve been passing out gifts like candy! Time for your turn! Be one of the first TEN emailers to gheat@gbdadvisors.cc with a correct answer, and you will automatically be entered into a drawing to win a $50.00(!!) gift certificate to a great restaurant...on us!

May’s Trivia Contest Question:

What is the nationally recognized flower of Memorial Day?

a) Sunflower  b) Rose  c) Red Poppy  d) Tulip

Contact us right now with your answer!

April Trivia Contest Answer!

How many dots are on a pair of dice?

a) 38  b) 42  c) 48  d) 52

WINNER: Dale Griffith

Wealthy and Wise! May 2011

The Wise Man Under The Tree

A man walking down a narrow, twisting road spotted a wise man, praying under a tree, on the grass.

“Excuse me, sir,” he called. “Is this the road to success?”

The old man nodded silently and pointed a finger in the direction the traveler was headed. He thanked the wise man and hurried on his way. An hour later the man returned, bleeding and exhausted.

“Hey! he shouted to the man.

“You told me that was the road to success! I walked that way, and right away I fell into a ditch so deep it took me almost an hour to climb out! What’s the matter with you?”

The old man stared at him, and then after 10 long seconds opened his mouth to speak. “That is the road to success. It lies just beyond the ditch.”

Ah, Duct Tape

Duct tape was developed during WW II as a water resistant tape for sealing cases of ammunition. Consumers today use it for everything. Designers use duct tape to make creative approaches.

• Ask everyone on your team to tell about a time when he or she solved a problem or helped develop an innovative idea. Have them write down their trickiest problem and drop them in a hat. Then have everyone pick a problem and try to solve it. Like a holiday grab bag, this can encourage people from different areas to get together and learn about each other’s problems—and their hidden skills.

• Form a dream team. Select a small group of people to meet once a week. Their job is to generate, share, and discuss ideas for innovation. Have them meet on specific subjects to keep them focused.

• Hold a story hour. Ask everyone on your team to tell about a time when he or she solved a problem or helped develop an innovative idea. Try to identify the skills and principles everyone can work on enhancing them on your own team.

• Post topics and questions. In every room, hang a poster-size piece of paper with a problem or question at the top. Provide markers so people can write down their ideas on that particular topic.

• Take a field trip. Go to a museum, playground, zoo, theme park, or someplace like that. Ask everyone to come up with three business-related ideas inspired by the outing.

Thoughts For May

• My own prescription for health is less paperwork and more running barefoot through the grass. —Leslie Grinetter

• A rock pile ceases to be a rock pile the moment a single man contemplates it, bearing within him the image of a cathedral.

—Antoine de Saint-Exupéry

Getting The Most From Your Team

If you haven’t heard any good ideas from your employees lately, it could be that you’re not asking for them. Here are some creative approaches:

• Look for bad ideas. Hold a “dump the ideas” meeting or lunch-and-learn on the topic. “What should we stop doing so we have more time and energy for innovation?”

• Give a gift of ideas. Have people write down their trickiest problem and drop it in a hat. Then have everyone pick a problem and try to solve it. Like a holiday grab bag, this can encourage people from different areas to get together and learn about each other’s problems—and their hidden skills.

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Real May Events and Facts:

(as of the objectivity in)

1: National Day of Prayer
2: National Emotional Agility Month
3: Respect for Chickens Day
4: Respect for Chickens Day
5: Respect for Chickens Day
6: Respect for Chickens Day
7: Respect for Chickens Day
8: Respect for Chickens Day
9: Respect for Chickens Day
10: National Babysitter’s Day
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31: National Babysitter’s Day

Blessings To You and Your Family This May!

TIAA-CREF and TIAA-CREF LIFE INSURANCE COMPANY.

Blessings To You and Your Family This May!