IT’S SPRING! LET’S TALK ABOUT DISASTER PREPAREDNESS....

WHAT DO IEMA, Ready.Illinois.gov, NWS, IBHS, OSHA, Ready Business, and DHS, all have in common? Experts in every agency have researched and developed plans for responding to workplace emergencies and disasters. It is apparent that all of these agencies are dedicated to preserving the health and well-being of business owners, workers, customers and communities while encouraging preparation for workplace and home weather-related disasters.

A recent article included in an OSHA Fact Sheet (www.osha.gov) entitled Planning and Responding to Workplace Emergencies states: “Nobody expects an emergency or disaster; yet emergencies and disasters can strike anyone, anytime, anywhere. Employers should establish effective safety and health management systems and prepare workers to handle emergencies before they arise.” Steps recommended include: Planning; Establishing Chain of Command; Identifying and training Emergency Response Teams; Response Activities; Training Employees; Personal Protection; Medical Assistance utilizing formal written emergency medical procedures. Check out Document OSHA 3088.

Small business owners can download the “Every Business Should Have a Plan” prepared by Homeland Security (www.ready.gov). The theme of this document is “Preparing Makes Good Business Sense” and states: “If businesses are ready to survive and recover, the nation and our economy are more secure. America’s businesses form the backbone of the nation’s economy. Small businesses alone account for more than 99% of all companies with employees, employ 50% of all private sector workers and provide nearly 45% of the nation’s payroll.” READY BUSINESS outlines common sense measures business owners and managers can take to start getting ready (for a disaster).

IEMA has introduced a 12-Month Preparedness Campaign focusing on Workplace Preparedness. The 12-month campaign encourages people to prepare for disasters in the workplace. According to the National Weather Service (NWS) there are four basic elements of workplace preparedness: 1) Plan: Assess the threats in your area, such as lightning, tornado, or blizzard and develop a plan that addresses each threat as it applies to your staff. Take into consideration time of day and different shifts; 2) Practice: Conduct training meetings to ensure that everyone knows the plan, then hold in-house drills to practice the plan; 3) Monitor: Designate a Weather Watcher who is responsible for keeping an eye on the weather. This could include listening to a NOAA weather radio as well as monitoring TV and radio reports; 4) Act: Establish criteria on when to activate your plan, how to communicate activation to employees, where visitors and employees should seek shelter and how to communicate an “all-clear.” Information about the 12-month Preparedness Campaign is available at: www.Ready.Illinois.gov.

The Illinois Small Business Development Center (ISBDC) is partially funded by the U.S. Small Business Administration in partnership with the Illinois Department of Commerce and Economic Opportunity and Kaskaskia College. All SBA programs are extended to the public on a non-discriminatory basis.
IEMA has prepared a resource that can be downloaded to help small business owners prepare for an emergency entitled *Severe Weather Preparedness*. This is a twelve page document of 2010 Illinois Severe Weather Facts including preparing for Tornadoes. According to the document, “There is an average of 43 tornados each year in Illinois with 52 tornados reported in Illinois during 2009 which caused more than $25 million in damage.” Preparing for other threatening events such as thunderstorms, flooding, and a list of sources of weather safety information are included. National Weather Service Forecast Office websites are: Lincoln, Illinois: [www.weather.gov/lincoln; www.weather.gov/stlouis; Illinois Emergency Management Agency website: http://www.state.il.us/iema and State of Illinois: www.ready.illinois.gov](http://www.state.il.us/iema)

IBHS (Institute for Business & Home Safety) is a nonprofit initiative of the insurance industry organized to reduce the social and economic effects of natural disasters and other property losses by conducting research and advocating for improved construction, maintenance and preparation practices. This organization provides a comprehensive forty-seven page document, “*Open for Business*,” a disaster planning toolkit for the small to mid-sized business owner. ([www.ibhs.org](http://www.ibhs.org)) You will find many documents already prepared for you to organize and develop your own disaster preparedness plan:

- Open for Business (sm) Self Assessment
- Protecting critical resources; Developing your business continuity plan
- Employee form; Key Contacts Form
- Vital Records Form; Critical Telephone Numbers Form
- Supplies form; Computer Equipment and Software Form
- And many others

**THE FACE PAGES OF 3 DOCUMENTS DISCUSSED IN THIS NEWSLETTER ARE ATTACHED. ALL ARE VALUABLE RESOURCES.**


#### AND OTHER NEWS OF INTEREST TO SMALL BUSINESS OWNERS!

As you may already know, Governor Quinn signed a bill into law recently that creates a $2,500 credit for businesses with 50 or fewer employees that hire new, full-time Illinois employees during a 12-month period beginning July 1. To apply for the credit, a new job must be sustained for at least one year and pay at least $25,000 annually. The total amount of credits issued is capped at $50 million. Quinn said the tax credit would help boost Illinois’ economy by creating up to 20,000 jobs over the next year at small businesses across the state. Ninety-five percent of Illinois businesses have fewer than 50 employees. The legislation, sponsored by Michael Noland, D-Elgin, and House Speaker Michael Madigan, D-Chicago, passed the General Assembly unanimously.

**SIX WAYS HEALTH REFORM WILL HELP SMALL BUSINESSES:** Small Businesses want to provide health coverage for their workers, but they face extraordinary challenges in doing so, including premiums that are 18 percent higher on average than large businesses pay for the same coverage. Health reform legislation signed by the President includes a number of important benefits to help make coverage more affordable. Please click on the White House.Gov page for information about the new law and how it will help small businesses. [http://www.whitehouse.gov/healthreform/small-business](http://www.whitehouse.gov/healthreform/small-business)

**The Anatomy of a Business Blog Launch** ([www.remarkablogger.com](http://www.remarkablogger.com)) is the topic of this article. “Your business and your blog are very tightly linked together because the direction of your business is also the direction of your blog. Your blog is your main marketing channel and you’re going to use it to communicate with the people who need your help.” To learn more about how to properly launch a business blog, click on this link: [http://remarkablogger.com/2010/04/08/anatomy-of-a-business-blog-launch/](http://remarkablogger.com/2010/04/08/anatomy-of-a-business-blog-launch/)
Free Book Available: A free book on hiring your first employee is available at www.intuitinc.com/hire. Intuit has partnered with USA Today columnist Rhonda Abrams to provide free copies of her new book, Hire Your First Employee.

SB 3710, Angel Investment Credit: Sponsored by Senator Kotowski and Rep. Currie: This legislation amends the Illinois Income Tax Act. It creates income tax credits equal to 25% of the amount invested by a taxpayer in a qualified new business venture, including investments made through an investment fund manager.

SB 3655, Technology Development Act: This amendment to the Technology Development Act works to attract, assist, and retain quality technology businesses in Illinois by authorizing the State Treasurer to allocate up to 2% of the Treasurer’s investment portfolio to the Technology Development Account Ila.

MasterCard, the sponsor of a Financial Resource Guide (FRG), recently discovered 10,000 copies of this booklet in their warehouse. Copies are available on a first come-first serve basis. To order this document, send an e-mail to bradcom@aol.com. Practical Tech Handbooks are available for ISBDC clients, and if you would like a copy, also send an e-mail to bradcom@aol.com.

SBA’s Web chat series provides small business owners with an opportunity to discuss relevant business issues online with experts, industry leaders and successful entrepreneurs. Chat participants will have direct, real-time access to the Web chats via questions they submit online in advance and during the live session, with instant answers. To review archives of past Web chats, visit online at: http://www.sba.gov/tools/monthlywebchat/index.html.

The mission of Innovation America is “To accelerate the growth of the entrepreneurial innovation economy in America”. When you visit this website you will find a variety of news, publications and articles. There are sections addressing topics such as technology, venture capital, entrepreneurship and new initiatives being launched. You can also subscribe to a free daily newsletter called the Innovation Daily. To subscribe to the newsletter, go to: http://www.innovationamerica.us/index.php/innovation-daily.

Corporate Turnaround, a partner of the Association of Small Business Development Centers (ASBDC) has produced materials that you may find helpful. “How to pay Business Debts You Can’t Afford” and “The 27 Biggest Mistakes to Avoid when Negotiating Business Debt” co-developed with the ASBDC have been in great demand. The guides were written from experience in resolving over 25,000 business debts. The guide and video address the unforeseen dangers that arise when negotiating business debt. Both guides and videos are available free at http://www.sbdc.dontdeclare.com.

Updated Virtual Small Business Tax Workshop: The IRS’s Virtual Small Business Tax Workshop is an interactive resource to help small business owners learn about their federal tax rights and responsibilities. This dynamic educational product, available online and on CD consists of nine stand-alone lessons that can be selected and viewed in any sequence. A bookmark feature makes it possible to leave and return to a specific point within the lesson. Users also have access to a list of useful online references that enhance the learning experience by allowing them to view references and the video lessons simultaneously. To get the most timely IRS news and information about products and services for small businesses and the self-employed, subscribe to e-News on IRS.gov at: http://www.irs.gov/businesses/small/article/Oid-154825,00.html.

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