



CONNECTIONS

Written and Published by Members of Jacksonville's Small Business Resource Network

Spring-Summer 2003

Do You Understand Your Standard Contracts?

By Gwen Griggs • Attorney at Law

Contracts, either written or verbal, are one of the key building blocks of our commerce system, but do you really know what your standard customer contract means? A review of some contract situations could save you much time and aggravation.

What's actually in your standard form agreement?

Mr. Cellar, the President of Cellar, Inc. has been working for months on landing Ms. Byer as a new client. Ms. Byer, owner of Byer Co., finally agrees to give Mr. Cellar an opportunity to impress her with a small order. It's now time to ink the deal. Ms. Byer reads the contract and starts asking questions about the "fine print."

"What do you mean by 'force majeure?' I don't understand this indemnity paragraph," she says. Mr. Cellar reads the provisions and stares blankly at the page. He can offer no explanation about those provisions; no one has ever asked him about it before. Either he copied someone else's form or it's been a

long time since his lawyer explained to him what everything meant. But then he starts to worry; what will Ms. Byer think if he doesn't know what his own contract means?

If a person needs a law degree to understand your standard form contract, it probably fails to achieve one of its essential goals—clarity. A contract is a form of communication, and just like other forms of communication, the writer must remember the audience.

The audience of a commercial contract includes people who are (i) signing the agreement, (ii) employees who may not have been involved in the negotiation of the agreement, but will be required to perform it, and (iii) hopefully never, but unfortunately sometimes, a judge or jury. (Potential investors, partners and buyers will also want to review contracts, as well as many other agreements; when drafting such documents, you should

(Continued on page 6)

Dear Reader:

We often read, hear, and say that America is a great country, and that many people around the world want to come to America. One thing that makes America great is our free flow of ideas.



Oliver Wendell Holmes, Jr. once said: "The ultimate good desired is better reached by free trade in ideas; the best test of truth is the power of the thought to get itself accepted in the competition of the market," and, "We should be eternally vigilant against attempts to check the expression of opinions that we loathe." Regardless of what one thinks about the merits of the recently concluded war in Iraq, we can't forget the tremendous sacrifice our men and women in uniform, and their families, give for their country. We must continue to support them and wish them a safe and speedy return.

Openness, diversity, and tolerance are only some of the reasons America is a great country. Another is the opportunity for anyone to succeed in business, although we know business success is rarely easy. SBRN was organized more than 10 years ago to help area business people establish and grow their businesses. Indeed, SBRN's strategic objective is to be the primary source of business support services to small business in Northeast Florida. Our members work throughout Northeast Florida, and are now regularly meeting in Clay County.

Business success can be both difficult and exhilarating. SBRN seeks to ease the difficulties by offering the services of our accountants, bankers, non-bank commercial lenders, attorneys, insurance agents, consultants, and representatives of governmental and non-governmental agencies. One of SBRN's primary sponsors, the Small Business Development Center at UNF, provides business counseling services and seminars. If you don't enjoy your business and don't foresee doing so in the near future, then you absolutely need SBRN's support services now.

Have a safe, productive summer—

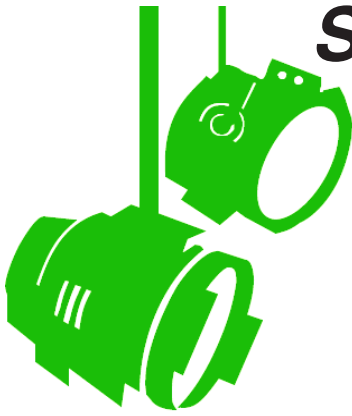
Howard Caplan
Howard Caplan, Esq.
2003 SBRN President



SBRN is a joint project of: UNF Small Business Development Center and the City of Jacksonville.

Con-nect-ions

1. The act of connecting, or the state of being connected.
2. That which joins or relates, a bond or link.
3. Group of associates, often considered influential in some way.
4. **Small Business Resource Network.**



Spotlight on...

Wage and Hour Requirements: 10 Steps to Comply With the Fair Labor Standards Act

By Mary W. Jarrett • Attorney at Law

The Fair Labor Standards Act (FLSA) was passed in 1938 to help end the depression by ending child labor, establishing a floor on wages, and providing an incentive to employers to spread the work by requiring overtime pay. Despite its long time on the books, it's the law most frequently violated and also one the plaintiff's bar has recently targeted. Ten ways to protect yourself include:

1. Post a notice advising the staff of coverage under the act. If you don't have a copy, contact the U.S. Department of Labor, Wage & Hour Division, which will furnish you with one.

2. Maintain required records for all staff, including the name of the employee, home address, date of birth, time of day the work week begins and ends and, importantly, the precise time an employee began and quit working. The record should also clearly spell out the hourly rate that an employee receives, including overtime hours worked. Any deductions from wages should be shown.

3. Review which employees are paid a salary. In professional offices and small businesses, it's common practice to treat all staff as salaried. This is a mistake, and illegal under the Act. If an employee is non-exempt, and thus entitled to minimum wage and overtime, they must be paid on an hourly rate. Consequently, we strongly recommend that if you currently have all of your staff on salary, you convert the non-exempt staff to an hourly rate. You choose to pay what you call a "salary" (meaning no deductions for lunch or partial day absences) as long as you keep time records and pay overtime for any employee not exempt under the FLSA.

4. Pay only executive, administrative and professional employees on a

salary. Typically, only the office managers, professional employees like accountants (but not bookkeepers), supervisors who spend over half their time supervising, and those making decisions for the entire organization as administrative employees will be exempt. Ask your labor counsel to advise on this to avoid serious potential liability.

5. Pay a fixed, predetermined salary to exempt employees without improper deductions to keep the employees' exempt status. The only deductions allowed:

A. Deductions may be made when the employee is absent from work for a full day or more for personal reasons, other than sickness or accident. Thus, if an employee is absent for a day or longer to handle personal affairs, his or her salary status will not be affected if deductions are made from his salary for such absences.

B. Deductions may also be made for absences of a full day or more occasioned by sickness or disability if the deduction is made according to a sick leave policy.

So, if you have a sick leave plan or vacation plan, you can use time from those plans to make up the difference in salary. Once the leave time is exhausted, you can continue to make deductions for absences of a day or more but not for absences when the employee works at least part of the day.

6. For hourly employees, keep accurate time records of all "hours worked." Remember, it's the employer's burden to see that accurate records of hours worked are maintained. You cannot transfer this burden to the employee; however, you can ask him to manually record his hours.

7. Pay for all "hours worked" even if you did not request or approve the work. It's not enough that you did not tell the employee to work those hours or even

that he worked those hours without your knowledge—all that's required is that "you knew the hours were worked or should have known that the hours were worked." If you're ever sued for back wages by the Department of Labor or a disgruntled employee, all he would need to do is show that he worked some hours for which he was not properly compensated. If he meets this burden, the burden shifts to the employer to produce records to prove the precise number of hours worked. If no records exist, than an award of back wages will be made based mainly on the testimony of the disgruntled employee. So, if you do not maintain good records, it's the employee's word against yours, and in a jury trial, which party do you think the jury normally believes?

8. Avoid paying for additional "hours worked." In the wage and hour audits of professional offices that we've conducted, perhaps the most frequent violation of the "hours worked" standard is staff members working before their shift begins, after it ends, and during their lunchtime. If the employee answers the phone or organizes files and work, this is compensable time. Under the government standards, this would be "hours worked" even though the employee may have been told not to begin work until a later time or told not to work on lunch breaks

(Continued on page 3)

Downtown Office Space,

available June 2003.

4,000 sq. ft, adjacent parking,

800 West Monroe, Lavilla,

2 blocks from site of new

County Courthouse. Contact

Nicole, Coffman Coleman, a

labor & employment law firm.

904-389-5161 or

nrichter@ccaglaborlaw.com.

Don't Take the Lease for Granted

By Nancy Cofield, CBI • Business Broker

The cliché in business is that the key to business success is: location, location, location.

If you own a business in which the location is an important reason for the success of the business, and you're considering selling, then the lease is a very critical issue in the sale. The time to deal with this is not in the middle of a sale, but before you ever place the business on the market.

Business brokers can recite many a story where, on contacting the landlord in the midst of a pending sale, they're told that the landlord has other plans for the space when the lease is up next month. Fortunately this isn't a common occurrence, but if the lease is an issue, the time to deal with it is now.

After reviewing the lease, set up an appointment to visit the landlord. If there are only a few years left on the lease, see about getting an extension. If you have more than a few years left, still check into getting an option to renew the lease at the expiration of the present term. After all, if the location works, the longer the lease the better in most cases.

It might also be a good time to see if the landlord has ever considered selling the premises. By owning the property, you'll never have to worry about the lease again.

Nancy Cofield, CBI, is president/broker of Corporate Investment International of North Florida, Inc. She can be reached at 904-996-1666 or ncofield@cii-ma.com.



Wage and Hour Requirements

(continued from page 2)

9. Don't let employees eat lunch in work areas. Any interruption of the lunch break, even one phone call, makes the entire lunch break "hours worked" and must be paid. Also, lunch or other breaks must be for at least 30 minutes to be unpaid.

10. Don't hire minors (under age 18) without checking on restrictions on the hours the minor can work and restrictions on the type of work allowed.

Keeping informed on the FLSA, auditing your practices, and confirming with your employment attorney which employees may be exempt, is simply part of good "risk management"—and good business.

Mary Jarrett is an attorney at Coffman Coleman Andrews & Grogan, P.A. She can be reached at 904-389-5161 or by Email at mjarrett@ccaglaborlaw.com.

Make a Strategic Move

Join the WBO...

An organization with real benefits:

Business development seminars
One-on-one mentoring
Networking and referral support
Scholarships



Monthly meetings and programs
Annual WBO retreat
Link to member's website from WBO website
WBO of the Year Award program
Tradeshow participation
WBO membership directory
WBO monthly newsletter

Call Kim Knapp, Membership Chair at 220-4459
Email: membership1@jaxwbo.org

Health Insurance Premiums Eating You Alive?

1. Self-employed? Like to find out how to pay dental, eyeglass and prescription bills with income tax-free dollars?
2. Self-employed and being crushed by Florida's small group health insurance premiums? Looking for relief?
3. You may qualify under a federally sanctioned program which answers these questions.
4. Call today to discuss your case with a qualified counselor; a call that could save you thousands of dollars over time.

Your SBRN Insurance Professional, Ken Smith, CLU, FLMI
(904) 285-5255 • ksmith6288@aol.com

Understanding The Appraisal Process

By **Steve Tatro, ASA • Business Appraiser**

It may surprise you to learn that, outside of real property, anyone can call himself an appraiser. Unlike real estate appraisers, there's no state licensing for personal property appraisers. So it's your responsibility to determine if the appraiser is qualified.

Two types of property exist: real property and tangible personal property. Real property includes real estate, land, and buildings. Tangible personal property includes movable items of all types, from commercial machinery and equipment, trucks, buses, and office furniture, to antiques, collectibles, and fine art. We'll examine appraisers of commercial machinery and equipment.

So what's it all worth? No easy answer here; the value of an item may differ depending on the function of the appraisal and the "market" used to determine the value: is the purpose of the appraisal for insurance coverage or a claim? Liquidation? Sale or purchase of a business? Equitable division of property (divorce or distribution of an estate)? IRS obligation (probate and estate tax or charitable contribution)? Property tax appeal? Eminent Domain valuation? A knowledgeable appraiser can explain these differences to you.

Prior to any engagement, ask the appraiser if they specialize in the



types of items you need appraised.

You wouldn't visit a podiatrist for a heart problem, so don't engage a fine arts appraiser to value a Mack truck. Verify any appraiser's experience and certification in the specific area you need appraised.

Be sure to check the qualifications of the appraiser by asking if they have any formal education in appraisal theory and principles. Do they comply with the Uniform Standards of Professional Appraisal Practice? Do they adhere to a Code of Ethics? Do they continue to take classes and pass exams necessary for re-certification? Most appraisal organizations require their members to comply with their Code of Ethics and re-certify every few years. These questions lead naturally to the next: is the appraiser even a member of an appraisal organization? Active participation shows involvement with the profession, peer recognition, and

access to updated information. Next, determine the cost of the appraisal. It should be based on either an hourly rate, a flat rate, or a piece rate. Be sure to check if expenses are included when determining the cost. Remember, it's not ethical for appraisers to charge based upon a percentage of value or on a contingency basis.

The appraisal report itself must be clear and discuss all factors relevant to the value conclusion. All appraisals must be defensible in court. The report should contain all of the following: a cover letter, a statement of limiting conditions, the appraiser's qualifications, a complete and accurate description of the assets with a defined value for each, the methodology employed, the market analysis, and certification. In addition, a statement that the appraiser has no financial interest (past, present or future) in the property being valued.

Appraisal science isn't clouded in mystery. If there's anything you don't understand, ask the appraiser. The appraiser has an obligation to be forthcoming, so feel free to ask about anything you don't understand. A good appraiser will always take the time to explain the process to you.

Steve Tatro is president of Valuation Resources, Inc. He can be reached at 904-733-4114 or by Email at sctatro@equipment-appraisals.com.

- Free and Confidential

- Services for Existing and Start-up Business

- Experienced Counselors

- Custom Advice Tailored to Your Needs

*Helping You Achieve
Success in Your Small
Business.*

SCORE[®]
Counselors to America's Small Business

Northside: (904) 924-1100
Southside: (904) 443-9100
www.scorejax.org

William R. Blackard, Jr.

Attorney and Counsellor at Law

2468 Atlantic Boulevard
Jacksonville, Florida 32207

Board Certified in Taxation
Corporation and Business Law
Board Certified in Estate Planning and Probate
Aviation Law
Supreme Ct. Certified Mediator

904/354-4400
Fax 904/354-5552
wrbjr@blackardlaw.com
www.BlackardLaw.com

Is It Time to Pay Yourself?

By Teresa Rainey • Finance Consultant

Small business owners and managers regularly struggle to earn more retirement and disposable income, but often wonder how they'll pay for it. You may want to take a look at a process we call, "Executive Bonus."

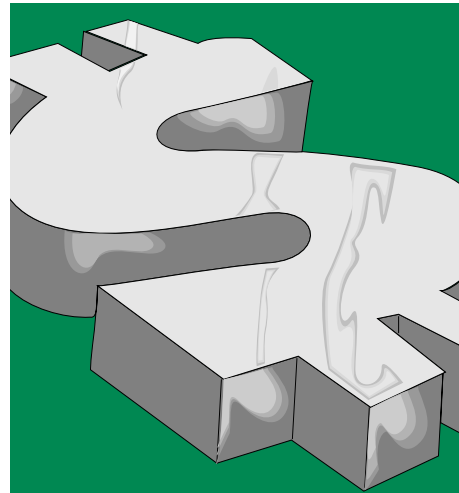
First, some background: one of the major quandaries facing most executives today is planning for their own retirement. This situation exists from the concern that Social Security and company pension plans alone won't provide adequate retirement income. The problem is compounded by the fact that most savings plans are not only funded with after-tax dollars, but generally, any gains on these investments are also currently taxed. Consequently, many executives find it very difficult to accumulate sufficient capital for retirement. However, a prudent strategy to this common problem does exist.

Here's the strategy: Your business, as the employer, enters into an executive bonus agreement with you, the executive. Through this arrangement, the employer uses tax-deductible bonuses to assist the executive in paying premiums on his or her own personal life insurance policy, and this life insurance policy can be structured to provide supplemental income for the executive and his or her family. In addition, an executive bonus can be structured to pay all individual income taxes generated by the bonus, resulting in a zero net cost to you.

Now the details: Your business, as the employer, through a bonus to you as the executive, pays premiums for a life insurance policy insuring your life. You retain all ownership rights in the

policy and can name your heirs as beneficiaries. Moreover, this policy becomes a useful tool to both the employer and the executive.

At retirement, the executive can receive federal tax-free income from the life insurance cash value. But please note: for a life insurance policy that is not a Modified Endowment Contract as defined in IRS Sec 7702A, withdrawals in the first 15 policy years may be taxable under



IRC7702(f)(7)(B); after 15 years, withdrawals up to policy tax basis are not taxable; and policy loans are not taxable provided that the policy remains in force until the insured dies. (Of course, withdrawals and policy loans may reduce policy values and benefits, and should be monitored regularly.) In the event of the executive's death, his or her heirs will receive either annual income or a lump sum death benefit from the life insurance policy.

By structuring the program in this

manner, you and your business will obtain the following advantages:

Employer Advantages:

- Executive Bonus usually requires no prior IRS approval, and can provide selected employees with attractive benefits.
- Payments are tax-deductible to the employer as bonuses to the executive.
- Design and implementation is simple, and administrative expenses are minimal.
- Benefits may vary among executives.
- Executive Bonus can be terminated at any time, pursuant only to the terms of the written agreement.

Executive Advantages:

- Executive Bonus can be custom-designed to meet each executive's individual needs.
- The life insurance policy cash value accumulates in a tax-deferred manner.
- With proper structuring, federal tax-free income can be received for the policy cash value via withdrawals and loans.
- The policy is portable and can be maintained after termination of Executive Bonus or termination of employment.

Though many challenges exist in owning and running a small business, many opportunities develop as well. Taking advantage of a bonus program is one fringe benefit that small business owners shouldn't overlook.

Teresa Rainey is an advisor at Investment Education of Northeast Florida, LLC. She can be reached at 904-396-0447 or by Email at tsrainey@bellsouth.net.

CERTIFIED BUSINESS VALUATIONS

BRECKENRIDGE PIPES & CO

264-4888

www.breckbroker.com



Get the attention of more than 2,000 small businesses in Jacksonville.

For information on advertising in *Connections*, call Bill Ferris at 388-7447.

Understanding Your Standard Contracts

(continued from page 1)

also keep these audiences in mind.) Moreover, well-defined terms of art and precise legal language may in fact be necessary and appropriate in certain complex transactions, or in some specific areas of the law.

Do I really need a standard form agreement with my clients or customers?

Not necessarily. If Mr. Cellar has a hardware store and his services are to in-store customers, he's not going to give his customers a two-page agreement to sign. Nor does the law require every contractual relationship to be in writing to be valid and enforceable. In Florida, there's no writing requirement for service agreements or for leases less than one year in duration, and courts will enforce oral agreements for the sale of goods with a value of less than \$500.

Courts will even imply that the parties intended to enter into a contract if the

facts show one party received a benefit and didn't object. The court will then decide what a "reasonable" fee is. The parties will each spend significant efforts, and associated costs, to prove their amount is reasonable. The law fills in many of the blanks when there's no agreement in writing. The lesson here? A contract can save time and money for both parties should a legal dispute arise.

Back to the hardware store example: while an agreement with casual customers is unnecessary, the store owner would be well-advised to ensure that customers seeking specialized work, or longer term services, agree in writing to pay for the work or services. Such an agreement should also, among other things, (i) prohibit the customer from canceling the agreement after the work has been completed, (ii) relieve the store owner of his obligation to provide the services if his facilities are destroyed by a hurricane, and (iii)

provide that the customer must defend the store owner in a lawsuit if the customer misuses the equipment and someone is injured as a result. While the owner is very likely to win a suit against his customer if they refuse to pay, his trial lawyer will achieve the best result more expeditiously (and hence at a lower cost) if the suit is based on a written contract.

Bottom line: In cases where there's no written agreement at all, courts are required to fill in value and performance-related issues. Even if there's a contract, if certain contingencies aren't addressed, the court will fill in those provisions. Mr. Cellar needs to ask himself if he'd rather define his relationship with his customers or, if there's a dispute, allow a court to do it for him.

Gwen Griggs owns Gwen Hutcheson Griggs, P.A. She can be reached at 904-396-7333 or ghgriggs@griggspa.com.

LJ Hansen-Brown, JD, MBA

Business Strategies & Consulting

- Financial Analysis
 - Business Planning/Expansion
 - Profit Development
 - Training
- LJHB Partners, LC
824 S. Bridgestone Ave, Suite 2
Jacksonville, FL 32259
Phone: (904) 230-1757
Email: ljbrown@bellsouth.net

JEDCO
Jacksonville Economic Development Company

AN SBA CERTIFIED
DEVELOPMENT COMPANY

1300 Riverplace Blvd., Suite 105
Jacksonville, Florida 32207

Phone: 904-398-9411
Fax: 904-398-4995
E-mail: kristen.f@jedco.net

Kristen L. Tackett
Business Development Officer

JEDCO Helps Your Business Grow

When it comes to putting
pen to paper, look to the
lending experts at
CNB National Bank

Ward Rainnie
SBA Lending
265-0283



9715 Gate Parkway North
wrainnie@cnbnb.com
Fax 265-0294



Member FDIC



SBA 504 Loan Program: Business Loans that Meet Customer Needs

By Kristen Tackett • Agency Lending Assistance Representative

Today's economic conditions make conventional financing methods less viable when financing small business expansions. The SBA (U.S. Small Business Administration) 504 Loan Program isn't a new program, but one that's rapidly becoming the norm for small business growth across the nation.

The SBA 504 Loan Program is an economic development financing tool that supports American small business growth and helps communities through business expansion and job creation. The SBA 504 Loan Program is distinguished from any other SBA loan program in the following ways: it requires a lower down payment, which allows a business to conserve valuable working capital; it has a fixed interest rate so the borrower knows the occupancy cost for the next 20 years; the interest rate is competitive and

usually below market (the June 2003 rate was 5.980%, which was one of the lowest rates in history).

In addition, *all* project costs can be financed, including acquisition (land and building, land and construction of a building, renovations, machinery and equipment) and soft costs such as construction contingencies, financing fees, interim interest, etc. The collateral is typically financed assets which may allow other assets to be free of liens and available to secure other needed financing. The SBA 504 loan is long term (20 years) and is self-amortizing. It encourages banks and other lenders to make loans in first position on reasonable terms, which enables them to acquire and retain customers and provides them with Community Reinvestment Act (CRA) credit.

The process for applying for an SBA

504 loan is easy. The borrower should contact their local Certified Development Company (CDC). One CDC in Duval County, the Jacksonville Economic Development Company (JEDCO), has been in business since 1980 and has served more than 450 local businesses with loans totaling some \$225 million that have, in turn, created 4,200 new jobs.

Yet most small business owners are not aware the program exists. *Now* is the time to take advantage of it. In short, the unique advantages of the SBA 504 Loan Program make SBA 504 Loans a win-win for everyone involved.

Kristen Tackett is an SBA 504 loan expert for JEDCO. She can be reached at 904-398-9411 or kristen.t@jedco.net.

Welcome New Members

Accountant Network

Timothy M. Coleman	Douglas, Douglas & Farnsworth
Frank F. Hogarth	Frank F. Hogarth, CPA
Mary Ann Magers, CPA	Magers & Nichols

Agency Network

Pam Korn	Business Development Corp.
Kellie Jo Kilberg	Clay County Chamber of Commerce
Steve Mahaven	Business Development Corp.
Kristen Tackett	Jacksonville Economic Development Co.

Legal Network

Ray Driver, Jr.	Driver, Johnson & McAfee, P.L.
Debra S. Hill	The Smith Hill Law Firm
Gwen Hutcheson Griggs	Gwen Hutcheson Griggs, P.A.
Todd C. Johnson	Driver, Johnson & McAfee, P.L.
Barbara Johnston	McGuire Woods

Banking & Commercial Lending Network

Tina L. Crowder	Wachovia Bank, N.A.
Shela Stallings	AmSouth Bank
John Tabor	AmSouth Bank

Business Consultants Network

Sandra L. Brooks	Incomm International, Inc
Marketing Consultant	
Nancy Ulrich	Ulrich Research Services, Inc.
Market Research Consultant	
Lenora Rousseau	American Express Financial Advisors
Finance Consultant	

Insurance Network

Ben L. Cleghorn, Jr.	McNeill, Garrison & Fletcher
Paul Cummins	DuVal Fields Consulting, LLC
Derek R. Johnson	AXA Advisors
Shawn Stubbs	Financial Design Associates
Joan Warwick	Joan Warwick Insurance Agency, Inc.



SBA Recognizes SBRN Lenders

The U.S. Small Business Administration's (SBA) North Florida District Office recently recognized several SBA lenders, most of whom are also SBRN members, for their achievements in SBA Lending for fiscal year 2002. SBRN recipients include:

- Bank of America—Platinum Winner (more than 100 loans)
- Liberty National Bank—Gold Winner (75-100 loans)
- CIT Small Business Lending—Silver Winner (50-75 loans)
- CenterBank Jacksonville—Silver Winner (50-75 loans)
- First Coast Community Bank—Bronze Winner (20-50 loans)
- AmSouth Bank—Top Mortgage Lender
- Jacksonville Economic Development Co. (JEDCO)—Most Improved Certified Development Company

"The SBA Lenders make a significant contribution to the small business community of North Florida," says District Director Wilfredo Gonzalez, "and we're excited to see increased SBA lending." The awards were presented during the annual Small Business Week celebration in May.

Congratulations to our SBRN winners!

THE CALLAHAN GROUP, INC.

*Business Sales & Acquisitions
Licensed Real Estate Brokers*

James L. Callahan

7746 Deerwood Point • Jacksonville, FL 32256
Phone/Fax: (904) 646-1604 • Cell: 708-6620
E-Mail: call2gro@aol.com

PATRICK & ROBINSON



CERTIFIED PUBLIC ACCOUNTANTS

Mark R. Patrick, CPA

4029 Atlantic Boulevard
Jacksonville, Florida 32207
www.CPAsite.com

(904) 396-5400

after hours (904) 396-9510

fax (904) 396-9226

mark@CPAsite.com

Partners in Your Success



*"We're in the business of
putting you in business"*

Franchise Network, Inc.
The Franchise Consultants

Marshall A. Reddy

Franchise Consulting • Business Brokerage
Licensed Real Estate Broker

4 Sawgrass Village Drive • Suite 110 • Ponte Vedra Beach, Florida 32082
(904) 280-1949 • Fax (904) 280-1968
www.Frannet.com • E-mail - MRReddy@Frannet.com

A N S W E R S F O R E N T R E P R E N E U R S



**Small
Business
Group, Inc.**

YOUR SUCCESS IS OUR BUSINESS

- Full Service Accounting
- **STREAMLINER**™ Recordkeeping
- Profit Development
- Tax Planning & Preparation

John V. R. Williams, E.A.

Judith P. Williams

1804 University Blvd. West
Jacksonville, FL 32217

Office (904) 731-2221

Toll Free (800) 741-2234

Fax (904) 731-5544

E-Mail smallbg@aol.com



(904) 620-2489 • www.sbrn.org

UNF Small Business Development Center
12000 Alumni Drive • Jacksonville, FL 32224-2678

Non-Profit
Organization
U.S. Postage
PAID
Jacksonville, FL
Permit 3558

Published for the

Small Business Resource Network

Howard Caplan, President; Nancy Boyle, Manager

by

STEPHEN J. KAUFMAN • PUBLIC RELATIONS

(904) 448-4492

www.SJKPR.com

All contents copyright 2003



Funded in whole or in part by
the City of Jacksonville