Dear NFIB member,

NFIB is the voice of small business. We have been for 75 years, and we intend to remain the strongest voice for small business for the next 75 and beyond.

But what does it mean to be the voice of small business? The pages of this Small Business Playbook speak to that question. NFIB is a unique advocate for small and independent business because everything we do starts with you. Our work for you in each statehouse, in Washington, D.C., and in the courts is guided by our one-member, one-vote balloting process. That is your voice determining NFIB’s agenda.

No other business group can make these claims. It sets NFIB apart and makes us effective.

Over the past year, we stood strong with our members to achieve regulatory rollbacks and tax relief. Your grassroots actions—writing thousands of letters to Congress, speaking to the media, and even testifying on these issues—deserve a great deal of credit for achieving both of those. We’re hearing from many of you that you’re creating new jobs, expanding benefits, and growing your operations. NFIB’s Small Business Optimism Index is soaring. Small businesses are the engine of our economy. When you thrive, so does America.

On the following pages, we’ll celebrate these successes, cover how we got here, and look ahead to defending these wins. Small business is the biggest employer, the biggest taxpayer, and the biggest job creator. And NFIB has made it clear to lawmakers, in Congress and the states, that we are watching.

You’ll also see in these pages that NFIB has an updated look. It’s part of a new brand that positions NFIB to grow our advocacy, increase our influence, and continue our work for small business for many years to come. While the look is different, our commitment to you is not. We have been and will continue to be the voice of small business.

Thank you for being an NFIB member and for being part of the voice of small business.

Sincerely,

Juanita D. Duggan, NFIB President
Save
Learn how to save time and money on products and services you likely use already.

Ready to Act
It’s time to take action. NFIB is hard at work on 2018’s top priorities. Plus, get solutions for small business growth.

Built Strong
This year, NFIB celebrates 75 years of advocating for small business owners. Take a look at our biggest milestones and at the small businesses that are in it for the long haul.

Your Voice
NFIB is your voice. Learn about our recent federal policy and court wins, and get smart business ideas you can use right now.

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Built Strong

“I started making pottery over 19 years ago, and it’s something that I just really love. You take this lump of mud and you form it into a bowl. It’s an art form, and it’s functional—I love that.”

— NFIB member Lindsay Klix, Owner, Off Your Rocker Pottery
NFIB’s 75-Year History: A Timeline

NFIB has been the voice of small business for 75 years. Our exclusive focus is to advocate for your business—from your state Capitol to Capitol Hill, from your state courthouse to the Supreme Court, and from your business to the halls of power. Here’s a look at how we got to 75.

1940: The first issue of How Congress Voted is published, and NFIB expands its work to state policy.

1943: C. Wilson Harder founds the National Federation of Small Business (NFSB) and sells $8.50 memberships out of his basement in San Mateo, California.

1947: A Washington, D.C., office is established.

1949: NFSB becomes the National Federation of Independent Business and hires its first full-time D.C. lobbyist.

1950:

1960:

1970:

1971: Johnson begins quarterly meetings with White House staff to discuss small business problems, leading to NFIB’s quarterly economic surveys—now the Small Business Economic Trends survey.

1972: The first issue of How Congress Voted is published, and NFIB expands its work to state policy.

1978: A research department, now the NFIB Research Center, is founded due to the success of NFIB’s quarterly surveys and a need for information about small business.

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“As we look forward, NFIB intends to remain the strongest and most powerful voice for small and independent businesses. We will grow our advocacy, increase our influence, and advocate for you for years and years to come.”

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—Juanita D. Duggan, NFIB President
1980: Thanks in part to NFIB’s growing influence, the Regulatory Flexibility Act passes Congress and is signed into law by President Reagan.

1985: NFIB President John Sloan Jr. achieves the goal of having an NFIB lobbyist in every state.

1986: NFIB plays an important role in the White House Conference on Small Business, leading to a greater focus on state Action Councils and member activism.

1989: Fortune magazine names NFIB No. 2 in its annual “Power 25” list, ranking it among the most influential interest groups.

1990: NFIB’s headquarters is relocated to Nashville. Jack Faris becomes president and defines NFIB’s role in grassroots activism.

1992: The Small Business Regulatory Enforcement Fairness Act passes Congress and is signed into law, putting important restraint on regulatory agencies.

1996: The Small Business Regulatory Enforcement Fairness Act passes Congress and is signed into law, putting important restraint on regulatory agencies.

1999: Under NFIB President Dan Danner, NFIB challenges the Affordable Care Act in a Supreme Court case, NFIB v. Sebelius.

2000: The NFIB Small Business Legal Center is established to defend small business in the nation’s courts and to be a legal resource for them.

2007: NFIB calls on Congress to pass healthcare reforms for small business under NFIB President Todd Stottlemyer.

2010: 25 NFIB members are elected to Congress—the most elected at one time.

2012: Under NFIB President Dan Danner, NFIB challenges the Affordable Care Act in a Supreme Court case, NFIB v. Sebelius.

2016: Under current NFIB President Juanita D. Duggan, NFIB opposes the nomination of Judge Merrick Garland to the U.S. Supreme Court. It was the first time in history that NFIB took a position on a court nomination. His nomination failed.

2017: The Tax Cuts and Jobs Act passes in December 2017 after NFIB stood strong for small business tax relief.

2018: NFIB celebrates its 75th anniversary and unveils a refreshed brand and a new logo.
A Lasting Imprint

NFIB’s longest-standing member shares secrets to success.

It’s rare to find a company that’s clocked a decade in business, let alone eight. Yet Service Press Inc., in San Carlos, California, has been in business since 1935. It was one of the first seven businesses that NFIB founder C. Wilson Harder signed up for membership on May 20, 1943. It’s now the oldest existing member of NFIB.

Things have changed a lot since Service Press opened its doors more than 80 years ago as a letterpress shop. It changed owners in 2002 when Keith Thompson took over the business. Service Press has evolved into a printing company offering an array of services and technologies, from digital and traditional offset printing, to graphic design, to any kind of finishing service customers could ask for.

Amid company and industry changes, Thompson has also doubled down on delivering consistent quality work to clients. New team members are trained to prioritize quality and to nail every customer deadline. “There’s always going to be a need for printing,” he says. “But we have to adapt with the industry, figure out what’s going on—and do it.”

Three Secrets to Business Longevity

1. Know Your Holes

   Thompson launched his expansion strategy by taking an internal audit of Service Press’ own deficits. Then, he knew what to look for in other companies to acquire. “I’d look for print shops that might have a mail house, bigger presses—there’s always something I’m looking for.”

2. Complement Your Core

   Thompson wanted to grow Service Press’ offerings but feared that diversifying too far would confuse his customers. So he focused on things that complemented traditional printing, such as graphic design services.

3. Cultivate Loyalty

   Building close personal relationships with clients is an edge small businesses have over corporations, says Thompson. The ties you’ve forged in your community can bear your company through hard times and provide opportunities for growth that can keep a business around longer.

“We have to adapt with the industry, figure out what’s going on—and do it.”

— Keith Thompson

PHOTO BY TAI POWER SEEFF
How NFIB Advocates for You

To get results on small business’ top priorities, NFIB and our members fire on all cylinders.

Taxes have long been one of the most pressing issues for NFIB members, and the Tax Cuts and Jobs Act marks the biggest tax reform package in 30 years. Here’s how NFIB’s research, policy, and grassroots teams came together in an all-hands-on-deck effort to make tax reform happen.

The NFIB Research Center

The NFIB Research Center collected and used data from small business owners to detail the problems they face with tax costs and complexity, making a case for reform. For example, NFIB’s Small Business Problems & Priorities report ranks 75 potential business problems. It found that five of the top 10 business concerns are tax-related. The NFIB Research Center also crunched the numbers to forecast how the law would affect small businesses.

NFIB’s Legislative Advocacy

Through testimony, personal meetings, and participation in press conferences and interviews, NFIB’s advocacy team educated the Trump administration and members of Congress about why tax reform was so crucial for small businesses. When the House released its first proposal, NFIB said it left too many small businesses behind. We pushed for an amendment that gave most pass-through businesses a 20 percent deduction. NFIB supported the amended House bill, the Senate bill, and the conference agreement as key votes, which was a major influence in getting the tax reform package passed.

Grassroots

In addition to keeping NFIB members informed about the tax bill, the grassroots team rallied members to take action, including contacting legislators, sending letters to the editor, hosting business roundtables, and speaking about how tax reform would benefit their businesses. NFIB collected visual member testimonials for a social media campaign and created a series of videos spotlighting the benefits of tax reform for small business, such as hiring new employees, expanding facilities, giving employees raises, and reinvesting in their business. NFIB’s D.C. Fly-In event also focused on tax reform, and nearly 200 NFIB members from 28 states met with their representatives in Congress about the issue.

One Member, One Vote

NFIB ballots our members about key federal and state issues throughout the year. Each NFIB member, regardless of contribution amount, gets one vote about what position NFIB should take. When a vote comes up on one of these key issues, we ask lawmakers to support NFIB members’ consensus.

“NFIB was founded on the principle of one member, one vote,” says Brad Close, NFIB’s Sr. VP Public Policy and Advocacy. “Our members set the policy priorities, and our lobbying teams take that message to Washington, D.C., and all 50 state capitals.”

Vote your spring federal ballot! Visit NFIB.com/Ballot and click on Federal Ballot 572.

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BUILT STRONG  Research Center Focus

How the NFIB Research Center Bolsters Small Business

Insights from small business owners help drive NFIB’s position on key issues.

Founded in 1978, the NFIB Research Center uses information gathered from NFIB members and other small business owners to understand small businesses and how public policy impacts them. “We produce original research and data to make the case for policy that’s good for small business,” says Holly Wade, Dir. of Research and Policy Analysis for the NFIB Research Center. “There’s not a lot of other data out there specific to small business, so people look to NFIB for that.”

Data are gathered through several types of surveys sent to NFIB members and other small business owners during the year. Here are a few examples.

1. Business Operations
The NFIB National Small Business Poll series focuses on business operations of small firms and how these operations vary by firm size. The information gathered from these surveys helps NFIB understand current trends for small business owners.

2. Small Business Problems and Priorities
Every four years, NFIB’s Small Business Problems & Priorities report pinpoints issues that affect small business owners—information that helps prioritize NFIB’s lobbying efforts. For the past 30 years, the cost of health insurance has remained the top issue facing businesses. In the latest survey, five of the top 10 issues affecting business were tax-related.

NFIB’s monthly Small Business Economic Trends survey, conducted since 1973, is the country’s largest, longest-running data set on small business economic conditions. This information is gathered directly from random samples of NFIB member business owners. The survey monitors a number of components that relate to small business operations, including employment, sales, jobs, hiring, inventory, and economic outlook. This information is used widely by the federal government, investors, and major media outlets. “Our research puts small businesses in context of all the news out there, making sure that small business is represented in the media,” says Wade.

Beyond providing invaluable data about small business to both the government and media, the Research Center provides information to help NFIB’s lobbying efforts on behalf of small business owners. When NFIB’s Small Business Introduction to the Affordable Care Act Part III survey revealed nearly one fifth of small business owners were unknowingly in violation of the healthcare law by offering preferred tax dollars to their employees for healthcare costs, NFIB worked to educate small business owners and lobby for change, resulting in legislation that eliminated the penalties for small business owners.

“We produce original research and data to make the case for policy that’s good for small business.”
—Holly Wade, Dir. of Research and Policy Analysis for the NFIB Research Center

Did you know?
• NFIB surveys small business owners on key issues.
• Major media outlets report on NFIB’s research.
• NFIB uses its original research to support lobbying efforts.

Learn more at NFIB.com/research

NFIB Chief Economist Bill Dunkelberg speaks about the power of the small business economy to legislative staff, media, and other influencers.
**We Fought the Law—and Won**

How the Legal Center helped this NFIB member

NFIB member Robert Mayfield owns Wally’s Burger Express, an independent restaurant, and eight Dairy Queen franchises in Texas. He employs 150 workers across these nine restaurants, and the Obama-era proposed overtime rule would have devastated his businesses. The rule would have raised the threshold at which salaried employees are required to receive overtime pay. For a small business to absorb such a dramatic increase in labor costs, they would be forced to reduce employee hours, move salaried employees back to hourly wages, and raise prices for their customers.

Mayfield called the rule a direct assault on job creators, enacted by bureaucrats who are out of touch with the everyday concerns of business owners. “If you are in the ivory tower, you have no idea what’s going on out here,” he says. “They would have hurt people trying to help, cut income, and demoted [workers] from management to hourly employees.”

People work all their lives to become managers, Mayfield says, and he could tell early on that his managers were going to resent punching in as hourly workers. It would feel like a demotion to them. “It would have been a nightmare if the rule had gone through,” he says. “I also worried about liability if someone looked at an email at home after work. We pay on profits, and this would have been hard.”

After hearing from small business owners like Mayfield about how the overtime rule would affect their businesses, the NFIB Small Business Legal Center worked tirelessly to overturn the rule. A federal court temporarily struck down the rule in November 2016, and a district court invalidated the rule in August 2017. This saved Mayfield thousands of dollars in labor costs and management time. After that, he decided to open two new franchise locations.

“If government gets off our back, we will grow our business.”

— Robert Mayfield

Note that our work on the overtime issue isn’t done yet. See more on NFIB’s overtime efforts at NFIB.com/OvertimeRule

Your Legal Advocate: The NFIB Small Business Legal Center

The NFIB Small Business Legal Center is the voice of small business in the nation’s courts, serving you as a nonprofit, public-interest law firm since our founding in 2000. The Legal Center stands up for your business against rules and regulations that aren’t business-friendly. It also serves as a legal resource for NFIB members and other small employers nationwide. Each year, attorneys at NFIB’s Legal Center respond to more than 1,000 NFIB member inquiries. They provide information on a range of issues, including labor and employment law, OSHA and state regulations, land-use disputes, and tax questions. The Legal Center also offers various legal compliance resources, including NFIB’s Legal Guide Series—a collection of handbooks on common small business questions, such as how to utilize independent contractors, manage unionization efforts, and retain documents.

If you have a question, a story of government abuse of small business, or a precedent-setting case, contact the Legal Center at 1-800-552-NFIB or email Karen.Harned@NFIB.org.
The Secrets of Long-Term Success

Seasoned small business owners weigh in on what keeps them going.

What elements lay the foundation of a long-lasting small business? We asked a few NFIB members who have been in business for more than 20 years to choose one driver that helped them achieve long-term success.

“Directness. We strive to be very straightforward with our employees and our customers, right from the start, whether it’s a service or an employee policy. We keep things simple.”
— Stan Crader, owner of Crader Distributing Company in Marble Hill, Missouri, which began its operations in 1944.

“Paranoia. I was a 19-year-old owner of a restaurant who had to make $5,000 a month in payments. The paranoia of missing a payment just made my work ethic outstanding.”
— Tommy Brann, owner of Brann’s Steakhouses in Grand Rapids, Michigan. It just celebrated its 46th year in business and has 10 locations in Michigan. Brann is also a Michigan state representative.

“Focus. When we started the business, we thought a lot about our purpose and our intentions. Since then, as the business has evolved and we’ve gotten into different markets and niches, keeping that focus means we’re not deviating from our purpose.”
— Gordon Hunt, co-owner and co-founder of Illuminating Technologies. The company, founded in 1993, has multiple offices in North Carolina and a national accounts office in Atlanta.

Staying Power: The Strength of Small Business

The facts behind the biggest sector of the U.S. economy.

Small businesses are the powerhouse of the U.S. economy. Here’s a look at the positive impact they make.

Drivers of the economy
29.6 million small businesses in the U.S. make up:

99.9% of all firms

47.8% of private sector employment (58 million jobs)

61.8% of net new jobs

Hard workers

50% of new businesses survive five years or longer

98.5% of employers in high-tech industries are small businesses

95.9% of firms in high-patent manufacturing industries are small businesses

24.3% of federal contracting dollars go to small businesses

Source: U.S. Small Business Administration

UniFirst uniforms mean big savings for NFIB members.

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Timeless, tangible products drive success for many small businesses.

In a world where digital products dominate, customers are still passionate about things they can touch and feel. These iconic products made by NFIB members are evidence of that.

**Whimsical Paddleboats**

Dan Thystrup’s family has been in the amusement park business for four generations. After realizing that his family-owned North Webster, Indiana-based amusement park was in need of some boats, Thystrup decided to take on the project himself. In 1987, he founded Adventureglass, a company that handcrafts duck, swan, and all kinds of themed paddleboats that can be found at zoos and some of the world’s largest amusement parks. Although the company creates about 20 different styles of paddleboats, the production process always starts the same. First, designers handcraft a sculpture of the swan or duck, which is then used as the mold for the fiberglass boat. The team then assembles the various pieces, sanding away seams and applying paint by hand. Thystrup estimates that it takes a team of five people two days to assemble one boat.

**Quilting Products**

Today’s largest employer in Hamilton, Missouri, has a decidedly throwback catalog: quilting supplies. The Missouri Star Quilt Company started with just a handful of employees in 2008, selling pre-cut fabrics and custom cuts to order. Since then, it has grown to 170 employees in a massive warehouse, still specializing in the same niche market. “We’re trying to inspire people to create things that make them happy,” says Rick Daly, chief people officer at the company. To make sure the thriving customer base continues to grow, the company has embraced online videos. It now has the largest quilting YouTube channel, which features weekly tutorials.

**Custom Pottery**

Crystal Lake, Illinois-based Off Your Rocker Pottery is perhaps the antithesis of high-speed production: Each of the company’s durable custom pottery pieces is handmade start to finish by owner Lindsay Klix in a four- to eight-week-long process. The multi-step method includes several rounds of firing and glazing. The custom work is incredibly durable, and customers often lovingly hold onto their pottery for years. “I started making pottery over 19 years ago, and it’s something that I just really love. You take this lump of mud and you form it into a bowl. It’s an art form, and it’s functional—I love that,” Klix says.
“At some point I have to let go a bit and let my employees take the reins. Every single time I’ve done that, it’s repaid itself in spades.”

—NFIB member Christina Soverns Schwartzman, Sawgrass Recreation Park, South Florida
A Banner Year for Small Business Policy

NFIB’s work is paving the way for greater small business optimism.

Small business owners have been optimistic in the past year, making plans to expand, increase investment in their businesses, and hire more workers.

In fact, 2017 was the strongest year in the 45-year history of the NFIB’s Small Business Optimism Index. In January 2017, the index jumped 7.4 points to 105.8, a near all-time high. By November, optimism was even stronger with the index at 107.5, and December ended on a 104.5 high note. It’s currently at 104.8.

This optimism was driven by massive tax cuts and regulatory relief, which NFIB achieved by taking on key small business issues with Congress, the Trump administration, and the courts. Here’s a look at some of our recent victories.

Tax Reform

NFIB was instrumental in helping achieve passage of the Tax Cuts and Jobs Act, which includes a new tax deduction for pass-through businesses, improvement to Section 179 expensing, a lower corporate tax rate, and estate tax relief. For years, small business owners have listed tax problems—including high rates, too much complexity, and the cost of compliance—among their most significant concerns. This legislation represents hundreds of billions of dollars of tax relief. We’ve already heard from many of you that this is a game-changer for your business.

Regulatory Reform

In NFIB’s 2016 Small Business Problems & Priorities report, owners ranked unreasonable government regulations as the second most serious problem facing small business owners, right behind the cost of health insurance. Small businesses have been encouraged by NFIB’s work with the Trump administration to decrease regulations and repeal many of the rules NFIB fought against. Included in the list of regulations targeted is the Environmental Protection Agency’s Waters of the United States (WOTUS) rule and Clean Power Plan.

- **WOTUS rule**: In February 2017, President Donald Trump issued an executive order that suspended the rule with the goal of eliminating it or revising it. The regulation expanded federal power over private property and required landowners to obtain an EPA permit—or face steep penalties—for changes to their property.
- **Clean Power Plan**: The EPA announced a formal plan to rescind this rule in October. Without repeal, higher energy costs would have driven up operating expenses for small businesses.

Judge Neil Gorsuch’s Supreme Court Confirmation

In April 2017, Judge Neil Gorsuch was confirmed as the newest Supreme Court justice, a positive signal for small business owners nationwide. NFIB advocated strongly for Judge Gorsuch, focusing on his commitment to confining regulatory agencies to the authority granted by the law. Regulatory overreach is a serious threat to small businesses, and the issue has been the basis for multiple NFIB lawsuits filed against federal agencies in court.

Top 5 Small Business Concerns

1. Cost of health insurance
2. Unreasonable government regulations
3. Federal taxes on business income
4. Uncertainty over economic conditions
5. Tax complexity

Source: NFIB’s 2016 Small Business Problems & Priorities report

See p. 34 to learn about NFIB’s efforts in 2018.
YOUR VOICE Legal Advocacy

Law of the Land

When a small business is facing legal issues, it helps to have an advocate. That’s where the NFIB Small Business Legal Center comes in.

The court system is often the last line of defense against questionable regulations. NFIB’s Small Business Legal Center has advocated on behalf of small businesses since 2000 to obtain regulatory relief, legal protection, and freedom to grow their companies. These are some of our recent victories and ongoing efforts.

Big Wins for Small Business

NFIB has notched big recent wins, including Supreme Court Judge Neil Gorsuch’s confirmation. But the most important successes were the defeat of the overtime rule and the union walkaround rule.

Overtime Rule

In September 2016, we joined with other business groups to file a lawsuit challenging the Department of Labor’s overtime rule. The rule would have burdened small business owners with higher labor costs by making 4.2 million workers eligible for overtime pay. U.S. District Judge Amos Mazzant issued an injunction in November 2016, blocking the rule from going into effect on Dec. 1, 2016, and then formally struck it down in September 2017.

The rule would have raised the salary threshold that establishes whether employees are eligible for or exempt from overtime pay from $23,660 to $47,476 for executive, administrative, and professional employees. Mazzant ruled that this threshold was unreasonably high.

We expect the overtime issue to come up again this year. We will continue to work in the best interest of small business on this crucial labor issue.

Union Walkaround Rule

The Occupational Safety and Health Administration (OSHA) announced the controversial union walkaround rule in 2013 after filing an interpretation letter that reversed more than 35 years of policy. This move skirted the normal rulemaking procedure and allowed union representatives to accompany OSHA inspectors during inspection of nonunionized companies. This effectively opened the door to unionization efforts and paved the way for union intimidation of small business owners. NFIB, represented by the Pacific Legal Foundation, challenged the letter. We argued that it should have been subject to standard notice and comment rules under the Administrative Procedure Act, and that it also violated the Occupational Safety and Health Act, which regulates safety measures in the workplace. Responding to NFIB’s lawsuit, OSHA voluntarily withdrew the 2013 rule in April 2017.

Relieving Small Business Burdens

This year, the NFIB Legal Center is focused on:

- Pushing back against local efforts to implement fragmented employment regulations, such as minimum wage and paid leave.
- Continuing the defense of deregulatory actions on ongoing issues like the WOTUS rule, the Clean Water Act, and the Clean Power Plan.
- Fighting to turn back costly and onerous policies issued by the National Labor Relations Board under President Obama, like its rule requiring employers to allow employees to use company email systems for unionization campaigns.
- Working to prevent Americans with Disabilities Act lawsuits from being filed against companies operating websites.

Supreme Court Watch

2018 is shaping up to be a big year for small business in the Supreme Court. Here are three cases to watch:

1. Arbitration Agreements
   - This case will interpret the Federal Arbitration Act (FAA) to decide whether employers have the right to use arbitration to resolve employment disputes. Some lower courts have ruled that arbitration agreements limit employee legal options. We argue the FAA protects the right to use these agreements.

2. Public Employee Unions
   - The ruling in Janus v. American Federation of State, County and Municipal Employees, Council 31 could overturn three decades of precedent authorizing states to compel public employees to provide financial support to public employee unions. We support striking down this practice.

3. Property Rights
   - In Knick v. Township of Scott, the court will decide if there are circumstances where a property owner must allow unrestricted public access to private property without just compensation. We maintain that property owners are entitled to a day in federal court when the government violates property rights.
# Lone Star Success

Small businesses can thrive with the right policies in place. Texas’ business-friendly environment is the perfect example.

Everything is bigger—and better for business—in Texas. The Lone Star State takes a restrained approach to regulations, unlike many other states, allowing small business owners to grow their companies and create new jobs.

Texas is a case study in how policymakers can unleash small business job creation. There’s no state corporate income tax, no state individual income tax, minimum wage holds steady at $7.25 per hour (the federal rate), and business owners are not required to purchase workers’ compensation insurance. “Without a tempered approach to regulations, unlike many other states, allowing small business owners to grow their companies and create new jobs,” says Will Newton, NFIB’s Texas State Director.

In states with tougher regulations, businesses often struggle. In California, a rising minimum wage—$15 per hour by 2023—and a new law requiring more product labels and warnings are just two of the many examples of excessive restrictions on small business.

## Small Business Owners Say Key Issues Are Less of a Concern in Texas

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<td>53</td>
</tr>
</tbody>
</table>

Source: NFIB Texas Problems & Priorities Survey.

## Small Business Champion

99.8% of businesses in Texas are small companies

4.6 million Texans, or 45.9 percent of the private workforce, are employed by small businesses

178,892 net new jobs created by small businesses in one year

Source: SBA 2017 Small Business Profile: Texas

The NFIB Texas Problems & Priorities survey analyzes 75 problems that business owners face with No. 1 being the most difficult problem. Results show that Texas small business owners fare better on state regulatory issues than businesses in other states. While state taxes on business income was the ninth greatest problem for business owners across the U.S., for example, the same problem fell in 32nd place for Texas.

## How to Make a Business Comeback

No matter the crisis, these strategies can return your company to a better standing.

Stagnation. Leadership shake-up. Loss of a major customer. The list of reasons a small business might need a turnaround seems never-ending. Just remember that despite whatever has spurred the need to change, change is possible.

### Cut Your Losses

If a crisis has caused harm to your company, not all is lost. Your first step should be swift: stop the bleeding, says Mark Faust, consultant and author of High-Growth Levers: How the Turnaround Mindset Propels Your Company. “I call this firing the dogs. Every company has dogs: employees that aren’t performing or in the right position. Customers to leave behind. Marketers to get out of,” says Faust. These actions call for strategic abandonment discussions, where leaders take stock of problems and cut their losses. “Right there, usually, you flip the switch on profitability,” he says.

### Survey Clients

Cutting your losses helps fix the company’s productivity and image after it has been destabilized. It allows the business to embark on a more long-term path toward innovation. “The reason a company fails is because of self-centeredness and pride—where people aren’t willing to look outside themselves for new ideas, and they don’t have enough of a focus on the customer,” says Faust.

Faust suggests conducting depth interviews with clients. Depth interviews, created by the Austrian management expert Peter F. Drucker, are one-on-one customer interviews that involve thorough responses about the interviewee’s opinions, values, and motivations. Don’t focus on questions about the company’s performance and fulfilling requirements, Faust says. Rather, center the conversation on innovation with the question “How can we grow together?” Look at what the client’s pain points are, how they want to grow, and what their hopes for the future are. This helps to identify areas of potential growth.

### Encourage Your Staff

It’s important to motivate employees, especially if there are fears of layoffs and buyouts. Employers will need to create a mood of excitement and urgency to reassess the company’s strategic direction, giving them more stake in the company’s future. “People need to give your employees a higher purpose,” says Faust. “There needs to be a reward at the end of the tunnel that’s more than just keeping their job.”

That reward can be greater decision-making power and involvement in the company’s strategic direction, giving them more stake in the company’s future. “People tend to support that which they help to create,” says Faust. “Give them a bunch of ideas, tell them the good news, and ask them what’s possible for their own role and what they think their stretch goals should be. If their goals align, you’ll be amazed at what can happen.”
Giving Back

When the Soverns family learned in June 2017 that their Weston, Florida-based Sawgrass Recreation Park’s lease had been extended until 2039, they knew that they had to commemorate the momentous event.

As the park’s managers since 2005, the Soverns quickly decided against the most obvious form of celebration: a party. “That didn’t feel right to us,” says Chief Business Officer Christina Soverns Schwartzman. “So we decided to plan something that was more actively involved with the community, as opposed to an individual celebration of our own.”

The Soverns were awarded the extension on the grounds of public use and public good. So they decided to host “20 Weeks of Giving Back,” an initiative in which the park team does a random act of kindness every week with local charities and small businesses.

The initiative, which started in November, has included inviting local businesses to attend for free on Small Business Saturday, hosting wildlife nonprofit Sawgrass Nature Center & Wildlife Hospital, and organizing 50 boxed lunches for the homeless in the area. “Every time we do something like this, we are unaware of how it will inspire others, but it’s like planting a seed,” says Soverns Schwartzman. The charitable efforts have had a ripple effect: When the Soverns held a Hurricane Harvey donation drive, the donation line snaked out of the door thanks to social media and local news coverage. Soverns Schwartzman says she’s grateful to NFIB for taking up the small business cause.

“NFIB is important to our family because positive relationships with other small business owners are crucial in these times.”

— Christina Soverns Schwartzman

Empowered to Give

A family business performs random acts of kindness for 20 weeks.

Empower Employees

They may already be passionate about a cause or have contacts that could help start a project. “As small business owners, we can’t do it all,” says Soverns Schwartzman. “At some point, I have to let go a bit and let my employees take the reins. Every single time I’ve done that, it’s repaid itself in spades.”

Keep At It

“Not everything you do charity-wise is going to be wildly successful,” says Soverns Schwartzman, noting a past food drive that was thwarted by poor timing and a lack of manpower. The key is to stay positive—simply reassess, and try again.

Where to Start

1 Play Copycat

A small business unsure of how to start giving back could learn about charitable initiatives in the news or in the community, says Soverns Schwartzman. Inspired by Jim “Mattress Mack” McIngvale, who held a massive Thanksgiving dinner for his community after sheltering Hurricane Harvey victims in his furniture store, Soverns Schwartzman used the Soverns’ food truck to serve meals to the needy.

2 Empower Employees

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Ready to Act

“...It allows for clients who are typically in a more corporate space to go outside their normal environment and expand their thinking...”

– NFIB member Nick Wangler, partner, DeveloperTown

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Federal Policy Watch: 2018

Taxes, the cost of health insurance, and regulations remain top priorities.

NFIB has been working hard on Capitol Hill and with the administration this year to advocate for small business owners. Here are the highest priority issues on our federal advocacy agenda.

**Implementing Tax Reform**
Passage of the Tax Cuts and Jobs Act in December 2017 was the result of many years of NFIB advocacy on behalf of small business owners. NFIB will be involved in the implementation process in 2018 by tracking and commenting on proposed regulations, and educating lawmakers and NFIB members on compliance requirements.

**Healthcare Relief**
The ever-increasing cost of health insurance continues to be a serious concern for small business—it’s been the top problem in NFIB’s Small Business Problems & Priorities report since 1986—and Congress’ attempts to repeal and replace the Affordable Care Act in 2017 fell short.

There was a victory, however, as the Tax Cuts and Jobs Act included a provision that repeals the ACA’s individual mandate beginning in 2019. NFIB also worked with legislators on a package that will provide further relief, albeit temporarily, from the health insurance tax, medical device tax, and Cadillac tax.

In October 2017, President Donald Trump signed an executive order that directed federal agencies to review the possible expansion of association health plans, the expansion of a small business owner’s ability to reimburse employees for the cost of healthcare, and the further development of short-term insurance policies.

NFIB will continue to monitor these issues. We remain committed to advocating for healthcare reform that prioritizes affordability, increases flexibility, and ensures predictability for America’s job creators.

**Overtime Regulations**
Federal courts put a stay on the Obama Administration’s overtime rule in November 2017—a key NFIB victory. However, another overtime regulation may be on the horizon. We anticipate that a new regulation will be proposed in late 2018 or early 2019 that will expand the overtime eligibility definition, but not as dramatically as the 2016 rule would have. NFIB will track and comment on the potential new rule, but details have not been released yet.

Share how these issues impact you at NFIB.com/ShareYourStory.
Local Leadership: NFIB Key State Wins and Issues

A look at the policy issues of greatest concern to small business across states.

Small business owners have seen a mixed bag of local legislative wins and losses in state houses across the country, including an expansion of right-to-work laws and mandated paid leave and minimum wage laws. This year, small business progress at the federal level, such as tax reform, may be challenged at the state level. NFIB will be in each state capital to defend small business.

Right-to-Work Laws
On the labor front, two additional states recently joined 26 others that have right-to-work laws on the books. That means workers have a choice when it comes to union membership and can't be compelled to join as a condition of employment—a big win for small business owners. Kentucky became the 27th right-to-work state, and Missouri became the 28th, though voters will decide on whether to uphold the law on the ballot this November.

Minimum Wage
We continue to monitor—and oppose—efforts to raise the minimum wage at the local and state level. This year alone, 18 states kicked off the year with increased minimum wages. The so-called Fight for $15 battle quieted at the state level, with supporters settling on a more moderate but still dangerously high mandated wage. In Arizona, Colorado, and Maine, voter-approved ballot measures that increased their wages to $12 by 2020, while in Washington, small business owners will see an uptick to $13.50 by that year. Now, the effort has moved to cities, with at least 20 cities increasing their wages in 2018, including municipalities such as New York City and San Francisco.

Preemption of Local Ordinances
Another hot topic in the states: preemption of local ordinances, from minimum wage to paid leave statutes. Rather than have a patchwork of laws across regions, state policymakers are passing laws that prohibit cities, counties, and towns from raising the minimum wage above the state level, and in some cases, prevent adoption of paid leave laws. At present, 27 states have minimum wage preemption statutes on the books.

Balanced Budget Resolutions
Wisconsin became the 28th, and most recent, state to call for a Balanced Budget Resolution. The Balanced Budget Amendment would force a Constitutional Convention of the States to add an amendment requiring Congress to pass an annual balanced budget. Only six more states must pass the resolution to trigger a constitutional convention, although no states are expected to pass it this year.

Mandated Paid Leave
In states such as Michigan, employee paid leave advocates are setting their sights on the 2018 ballot to get a measure passed. If they succeed in getting a proposal passed in November, Michigan will have one of the most stringent paid sick leave employer mandates in the country. In January, New York small business owners saw a paid family leave law take effect.

For more information on our work in your state, visit NFIB.com/MyState.
Governors’ Races Dominate Busy Election Year

In the 2018 election, NFIB will protect federal and state legislative gains.

Hundreds of legislative and statewide races will play out this year, with small business issues on the line.

“NFIB will be very active in informing and educating members and encouraging business owners and their employees to get out and vote this November.”
— Gary Selvy, NFIB’s Executive Dir. of State Public Policy

“Numerous anti-business regulations have been overturned by the Trump Administration, and tax reform was a huge win. However, small business owners risk losing their success at the federal level by staying home during state primary and general elections.”
— Tim Goodrich, NFIB’s Executive Dir. of State Public Policy

Take the Next Step With NFIB

Turn your opinions into action. Get involved now and make a difference for small business.

Speak up as the voice of small business. Start by registering your membership at NFIB.com/Register. Then get engaged with NFIB by doing any or all of these.

Vote Your Member Ballot
Tell NFIB which issues are most important to you. Federal ballots are sent to you in the spring and fall, and your state ballot is sent to you during winter. Find and vote your active ballots any time at NFIB.com/Ballot.

Write Your Lawmakers
NFIB makes it easy to connect with legislators who work on policy that affects small business. Visit NFIB.com/Advocacy/Now.

Complete NFIB Surveys
NFIB online surveys are one more way to help direct our work. Look for them in your inbox or visit NFIB.com/ShareYourStory.

Attend an Event
Go to Small Business Day in your state capital or attend a local NFIB event at NFIB.com/MyState.

Host an Event at Your Business
If you’d like to host a legislator or other small business speaker, please email grassroots@nfib.org.

Affordable Insurance Plans For NFIB Members and Their Employees

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Wisconsin Gov. Scott Walker

PHOTO BY JOE RAEDLE/GETTY IMAGES

PHOTO BY NIC CAPITAN/REX/SHUTTERSTOCK
Small Business on Capitol Hill:
What to Expect in the Midterm Elections

As the 2018 midterm elections approach, NFIB is focused on protecting—and growing—the pro-small business majority in Congress. We’re monitoring and evaluating campaigns across the country to identify which candidates will be the best small business advocates. So far, we’ve met with more than 100 candidates and identified approximately 20 NFIB members running for federal office.

**IN THE SENATE**

35 seats are up for election.

Democrats are defending 26 seats, Republicans are defending nine, three of which will be open seats (Arizona, Tennessee, and Utah) due to the decisions of Sens. Flake, Corker, and Hatch not to run for re-election.

Democrats need to pick up two seats to overturn the Republican majority in the chamber.

**IN THE HOUSE**

435 seats will be up for election.

Democrats need a net gain of 23 seats to take control of the chamber.

The party holding the White House typically loses an average of 33 seats in midterm elections when the President’s job approval is under 50 percent.

**How to Act**

Support small business by donating to the NFIB Federal PAC at NFIB.com/FedPAC, and visit your state webpage for info on the NFIB PAC in your state. Your donation will help us advocate for strong small business candidates and policies.

**Coming Soon**

Our new online advocacy portal will give you all the tools you need, right in one place. The NFIB Engage app will make connecting with your legislators easier than ever.

One of the best ways to encourage small business-friendly policies in Congress and at the state level is to get to know NFIB members serving in elected office. First-term U.S. Rep. Trey Hollingsworth (IN-09) owns Hollingsworth Capital Partners in Jeffersonville, Indiana, a company that rehabilitates abandoned warehouses and manufacturing sites. He says that his business background helped push him to run for Congress.

“As a small business owner, I felt the immense burden of regulations coming from Washington that were smothering job opportunities and hurting our economy,” he said. “We need more individuals with real-world experience, rather than career politicians, in government to reduce the overly burdensome regulations, to build upon the successes of our newly reformed tax code to put American families’ futures first, and to empower Americans to grow a business and achieve their American Dream.”

On Capitol Hill, his top priorities include fixing Washington’s overspending problem and eliminating the obstacles that hamper job creation and economic vitality.

“When I talk with Hoosier businesses in Indiana’s 9th District, I hear two common concerns: over-regulation and getting more people in the workforce,” he said. “Regulations have cost our country $1.88 trillion per year, and that burden has been placed on families and businesses, costing them opportunity.”

**2017-2018 Winners: Congressional Special Elections**

Several elections have already occurred in this cycle, which has given NFIB an important opportunity to engage on the political front. Of the nine special elections held in this cycle, the NFIB Federal PAC endorsed seven candidates and six won.

**Businessman to Congressman**

NFIB Member and U.S. Rep. Trey Hollingsworth

Are you running for office? Let us know by emailing Political@NFIB.org
Think the only two options for office seating are cubicle farms or open offices? Visit DeveloperTown, the Indianapolis-based company filled with tiny houses on wheels, each one occupied by a single employee. When employees need to collaborate, they leave their houses to work at common tables with other team members. When they need to get focused work done, they can enter their houses and close the doors. “It’s great because it allows the flexibility of having your own office,” says Partner Nick Wangler, who is also its director of marketing services. “At the same time, it allows for clients who are typically in a more corporate space to go outside their normal environment and expand their thinking.”

After all, at DeveloperTown, creativity is everything. The seven-year old software development firm works with companies for whom “digital tech or software isn’t their core competency, but having the right custom software could be a game changer to their business,” says Wangler.

As an example, he points to the app DeveloperTown created for Republic Airways, which allows their crew members and pilots to access schedules and flight information on their phones, as opposed to logging into a legacy system on a computer or through a hotline.

The company has grown from 20 employees in 2012 to more than 60 today, an expansion Wangler credits with the strong company culture and relentless pursuit of creativity and innovation. “We’re acting as a partner and helping with everything from market validation and research to design and development,” says Wangler. “We’re acting as a partner and helping with everything from market validation and research to design and development.” And customers and employees alike are onboard.

DeveloperTown relies on NFIB to get early notice of issues that could affect the company and its clients, says Michael Kelly, Managing Partner for DeveloperTown. “We became an NFIB member to help ensure the views of smaller tech companies are represented at the state level,” Kelly says.

Top Tips for Business Technology

1. Don’t Reinvent the Tech Wheel

Is there an element of your business that could be made more efficient or cost-effective with technology, but you’re not sure how to implement a fix? You don’t have to go at it on your own. “Chances are someone else has already had this problem and tried to figure it out,” says Wangler. “It’s a misconception that your problems are incredibly unique.” Look around online and consult other business owners to see what they did.

2. Spend for ROI, Not Shiny Features

When it comes to budgeting for technological upgrades, think strategically and in terms of your ROI. “If you’re aligning the tech purchases with core problems or core opportunities for your business, it helps you justify the expense,” says Wangler. Sure, some other solution may be laden with more whiz-bang features, but if they’re not going to drive business growth, it’s probably not worth ponying up extra cash.

3. Try Before You Buy

Before making a large investment in building out software, try to pilot the product or new service with simpler methods. Can you prove or disprove that a solution actually solves the problem before you take the time and effort to build the final solution?
Go With the Flow

Three steps to cure your cash flow crunch.

Feeling a cash flow pinch? You’re not alone. Nearly 20 percent of small business owners say cash flow is a continuing or common problem in their business’ operation, and another 43 percent say it’s an occasional problem, according to an NFIB National Small Business Poll on cash flow. But if the gap between paying expenses and getting paid causes you stress, these steps can put you back on track.

1. Create Accounts Receivable Policies
   Small business owners can get so preoccupied chasing new clients and performing great work that they don’t always set up the proper systems to ensure they’re getting paid in a timely manner, says Cathy Derus, CPA and founder of Brightwater Financial in Chicago. She encourages small business owners to draft accounts receivable policies to be shared with clients. That could include collecting a deposit upfront, shortening the payment window to 30 days, or offering incentives for advance payment in full. Those upfront policies can mean cash in hand more quickly. They can also help you spot consistently tardy clients who might warrant additional penalties or upfront payment requirements.

2. Project Future Expenses
   No one has a crystal ball about every expense that might be on the horizon. If you’ve been open for even a year or more, however, you can use your financial data to drive smarter projections about future expenses, Derus says. With a basic accounting system in place, you’ll be able to generate both sales projections and cash flow projections to help you figure out the best time to launch a marketing initiative or expand your headcount, for example. Timing expenses properly can help you prevent feeling a cash flow pinch in the future.

3. Borrow Strategically
   If you think you can get a loan only through an arduous bank application or by maxing out your high-interest credit cards, consider a more modern credit option. The online lender Kabbage, for instance, makes it quick and easy to draw from a line of credit. You can use those flexible funds however you want—to make payroll, cover repairs, shell out for inventory—and repay them once the cash flow issue has been solved. (Borrowers typically have six to 12 months to pay back the loan.)

Get the security of a line of credit up to $250,000.

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The Search for Skilled Workers

As the labor market improves, finding and retaining qualified workers is a challenge.

Small business owners are showing unprecedented optimism in the economy, making plans to increase jobs and employee compensation, according to the NFIB Small Business Economic Trends report. Although the job opportunities are out there, small businesses are struggling to find qualified applicants.

With a tight labor market at 3.9 percent unemployment, generally those who want a job have one, says Holly Wade, Dir. of Research and Policy Analysis for NFIB’s Research Center.

A People Problem

The struggle now is attracting top talent and retaining valued employees. Eighty-nine percent of employers currently looking to hire said qualified applicants were hard to find, according to NFIB’s March 2018 Jobs Report. Thirty-five percent have open positions they can’t fill.

Twenty-one percent said the difficulty of finding qualified workers was their No. 1 problem, second only to those citing government regulations and red tape.

“It’s one of their biggest issues, specifically in construction and manufacturing. Those two sectors are having a particularly difficult time,” says Wade. “Small business owners are finding opportunities to expand, but locating the people is getting more difficult because of the short supply.”

— Holly Wade, Dir. of Research and Policy Analysis for NFIB’s Research Center

How to Track Down Talent

The good news? There are ways to find the right people for the job. Many businesses find offering incentives like health insurance, competitive pay, or other benefits is a successful way to attract and retain employees.

Many small businesses are trying to solve the problem by raising wages, according to NFIB’s Jobs Report. A net 33 percent reported raising compensation to attract or retain employees in March 2018—the highest reading since November 2000.

For businesses that can’t afford to raise pay or offer expensive incentives, there are other ways to create value for employees. Offering discounts on company products or services, covering the cost of gym memberships, providing a flexible work schedule, or hosting company events are great ways to make employees feel appreciated.

Share how these issues impact you at NFIB.com/ShareYourStory.
The Evolution of Your Business Plan
How to revisit your path to success.

Business plans are the backbone of small businesses. They provide owners with a clear plan to accomplish their goals. But business planning isn’t a one-and-done task. Even if your original plan is strong and successful, it shouldn’t stay stagnant.

“Think of a business plan like you would your GPS display while driving—you set the coordinates by determining where you are and where you want to go, then use it like a map to see if you’re on course, how close you’re getting to your goals, what the threats and opportunities are up ahead, and whether the route needs adjusting,” says Barbara Findlay Schenck, co-author of Business Plans Kit For Dummies. Consider these tips as a way to keep your plan current—no matter how long you’ve been in business:

1. Plan the Review
In the early years of operation or during a major transition, you might opt for a semi-annual review. During a more steady stretch, an annual review might do the trick. The most important thing is to consistently schedule your business plan review, no matter how stable everything seems.

2. Give It Structure
Analyze your plan with rigor and purpose. Schenck is a fan of the SWOT analysis, which assesses the strengths, weaknesses, opportunities, and threats to your business. Ask yourself: How can you improve? Are you doing enough to avoid potential risks or threats?

3. Focus on Strategy
You probably spend all day sweating the details, but it’s important to think both strategically and tactically when you’re evolving your business plan, says Hal Shelton, a SCORE small business mentor, angel investor, and author of The Secrets to Writing a Successful Business Plan. Look at the big picture: What would it mean to shift your product portfolio? Is there a new service you should be considering? Would changing your business hours help your bottom line?

4. Eye the Exit
If you don’t have an exit strategy or a succession plan in place, you’re not alone. “So many business owners don’t realize that part of business planning is planning to work themselves out of a job,” says Blair Koch, CEO of The Alternative Board—Denver West. Whether you’re a new business owner or a seasoned one, the review is a great time to think through whether you want to make the company more sellable or groom a new crop of potential leaders.

“Think of a business plan like you would your GPS display while driving.”
—Barbara Findlay Schenck, co-author of Business Plans Kit For Dummies
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$5,000+

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Start earning rewards for you and your business with the NFIB Business Edition® Mastercard® issued by First Bankcard®, a division of First National Bank of Omaha. NFIB members get low introductory rates and earn points on purchases to redeem for a variety of reward options. First Bankcard is a sixth-generation family-owned business and an NFIB member.

First Bankcard

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◆ Flexible access to funds online, through the mobile app or through the Kabbage Card3.
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1 Subject to Approval. Kabbage can approve you in minutes for up to $150,000 when they are able to automatically obtain your business data and verify your bank account. Lines of credit over $150,000 require a manual review. In some situations, errors may occur during the sign up process, or Kabbage may need to send micro-deposits to confirm your bank account for security purposes. If this is the case, it may take up to several days to provide you access to funding. All Kabbage business loans are issued by Celtic Bank, a Utah-Chartered Industrial Bank, Member FDIC.
2 After loan qualification, you may be presented with either a six-month loan term or a choice between six- and 12-month loan terms. Eligibility for 12-month loan terms is subject to availability and can change based on underwriting criteria. Changes in future term availability do not affect outstanding loans.
3 The Kabbage Card is issued by Republic Bank & Trust Company, member FDIC, pursuant to a license by Visa U.S.A., Inc. See the Cardholder Agreement for Terms & Conditions including fee schedule details. See Kabbage Card Program Agreement for details and conditions.

Kabbage

A MESSAGE FROM LIBERTY MUTUAL INSURANCE
Liberty Mutual has teamed up with NFIB to help members save $782 on auto and home insurance*. Call or visit the website to learn more or get a free quote. Be sure to mention that you are an NFIB member.

Liberty Mutual

For over 75 years, MSC has helped small businesses manage their costs efficiently and effectively, making it the leading North American distributor of maintenance, repair, and operation supplies. Access a provider that is not only small business friendly, but is also committed to providing a minimum discount of 10% on everyday products that are necessary to maintain business operations plus free ground shipping on orders over $49.

"We are happy to report a savings of $500 per month. We previously used MSC, but they painlessly transitioned us to the [NFIB] program." —Aleco Machine LLC

MSC

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◆ Receive multiple quotes from different carriers including Markel, NFIB’s preferred provider for workers’ compensation and business owner’s policy insurance.
◆ Review your current insurance coverage with a licensed representative to determine the best coverage options for your business.
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4 REASONS TO USE THE NFIB HEALTH INSURANCE EXCHANGE1
1. NFIB members can access non-Obamacare plans (for savings) as well as Obamacare plans (online only).
2. Members get free, personalized advice from licensed professionals on healthcare options for themselves and their employees.
3. You can shop, compare, get a quote, and then enroll in as little as 15 minutes—or hours.

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Available to NFIB members and their employees. The provider of the NFIB Health Insurance Exchange is an NFIB member business.

NFIB.com/health-planspb 888-488-6266

There is far more to payroll than simply calculating hours and signing checks at the end of the week. Business owners have to deal with ever-changing tax requirements, quarterly tax payments, and employee deductions. NFIB Payroll, powered by BenefitMall, allows business owners to save 10% on payroll services so they can focus on their business and not have to worry about payroll and tax laws. NFIB members also receive waived fees for setup, installation, and training.

NFIB.com/payrollpb 877-856-1405
Preferred member pricing includes discounts up to 65% off 1,025 “Best Value” items. Save on essentials, cleaning and break room solutions, technology, furniture, and more. Additional benefits include: 10% off the office depot.com everyday regular low price on thousands of items and fast and free delivery. Available to NFIB members and employees.

“We have shopped Office Depot for years, but we were excited to be able to generate even more savings through the NFIB collaboration.” —Quick Prints

The NFIB/OHio Workers’ Compensation Group Rating Program has saved Ohio employers over $900 million in workers’ comp premiums since 1992. This program includes: premium discounts on workers’ compensation policies, workers’ compensation claims management and hearing attendance, unemployment compensation claims management and hearing participation, comprehensive workplace safety services, and a legal defense program.

NFIB has teamed up with Spring Consulting Group LLC to help members in Massachusetts fight rising health insurance costs with access to innovative, robust employee benefit packages through the Spring Cooperative. The program is open to all Massachusetts members of NFIB with 50 employees or fewer.

Save up to 25% on applicable Sprint plans, solutions and accessories. Access Sprint’s latest technology with leading-edge smartphones, tablets, or mobile broadband devices, as well as mobile applications and services. Available to NFIB members and their employees.

“We saved over $100 a month by switching from U.S. Cellular to Sprint. ... We appreciate the discount and helping out the company!” —J.P. Trucking LLC

NFIB Texas members in eligible industry classes can join the NFIB/Texas Mutual Construction, Retail, or Manufacturing Safety Groups and save up to 12.4% on workers’ compensation premiums. Those who choose quality care for injured workers through the WorkWell, TX, healthcare network also save up to an additional 12% on premiums. Members can also potentially earn dividends (if declared) by controlling workplace accidents, and get an industry-specific safety plan with other free safety resources.

*Past dividends are not a guarantee of future dividends. The Texas Department of Insurance must approve all dividends.

For over 17 years, TSYS has earned the trust of more than 11,000 NFIB members nationwide by successfully managing their payment processing transactions securely and reliably. TSYS provides a variety of payment solutions including traditional countertop terminals, mobile options, wireless payment processing, and internet-based payment gateways. In addition to offering member discounts on all payment processing options, TSYS will perform a free, no-obligation analysis and savings comparison for members. Join the 80% of NFIB members who have taken advantage of the free analysis and found savings. NFIB Members who switched to TSYS in 2017 saved an average of $1,257. Today, more customers than ever are using credit and debit cards for payments. It’s time to find a payment processor you can trust. Choose TSYS, an NFIB member business.

Improve your business image and your bottom line! With a managed UniFirst uniform and/or facility services program, NFIB members save 20-40% off rental and lease pricing. Choose from industrial garments to business casual attire to protective apparel, all with discounted emblem services and delivery charges. NFIB members also receive free work shirt pressing, garment repairs, size exchanges, and uniform replacements due to normal wear and tear. Members also receive 25% off all UniFirst catalog purchases.

Save up to 15% on fuel management expenses by using tools to track, monitor and control spending for your vehicles. NFIB members can also save at least 5 cents per gallon with fuel rebates through brands such as Exxon Mobil, Phillips 66®, Conoco® 76®, Sunoco and Circle K.

“The value was exactly what was presented, and Exxon-Mobil has bettered my expectations. We are very satisfied to be saving $200 per month with the NFIB discount program.” —Power Component Systems Inc.
Exit Interview

We asked NFIB members, “What keeps you going each day as a business owner?” Their answers reveal that passion and purpose are the foundation of success.

“Being surrounded by like-minded individuals who care about the success of small businesses, and being given the opportunity to voice our stories to legislative leaders who can change the way in which we operate our businesses. This afford us the capability to reinvest our earnings back into our companies.”
—Ron Vaughn, Argonaut Liquor, Denver, Colorado

“As a business owner you already have a certain level of motivation within you. To get up and work every day—many times for long hours—you simply just need to enjoy what you do.”
—Linda Lou Allour, Daylight Donuts, Dacono, Colorado

“Not many people can say that they get to wake up and love and are passionate about their business. Getting to do what you love and are passionate about gives our business an energy that carries through to our customers.”
—Alan Hill, Selwood Farm, Alpine, Alabama

“Our firm zealously represents other small businesses beset by over-reaching regulators, unions, and plaintiffs’ lawyers. We have helped them stay independent, expand their businesses, and create opportunities for their employees. We are proud to be able to do so.”
—Doug Seaton, Seaton, Peters & Revnue, Minneapolis, Minnesota

Looking for small business insurance?

If so, you’re in the right place.

Markel is a preferred provider of workers compensation and businessowners policy insurance to NFIB members.

Qualifying members have access to Markel’s businessowners policy credits, multi-policy discounts, workers compensation dividends, and exclusive Loss Control information.

Let us give you the peace of mind you’re looking for with small business insurance.

For more information visit NFIB.com/markelpb or call 888-500-3344.

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Terms and conditions for rate and coverage may vary. NFIB workers compensation dividend plan is not available in all careers and not guaranteed and must be purchased by the member directly. Businessowners policy credits availability and credit amount may vary by state. Please contact your licensed agent to find out more. Insuring America’s Small Business is a registered trademark of Markel Corporation.