



PRWeb: Economy





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NACA's Save the Dream Tour Travels the Nation to Offer Same Day Solutions for Homeowners with Unaffordable Mortgages

NACA brings "Save the Dream Tour" to 10 cities beginning in Cleveland, Ohio, July 17-20, 2009.

Jamaica Plain, MA (PRWEB) July 14, 2009 -- The Neighborhood Assistance Corporation of America (NACA) takes its Save the Dream Tour to various cities this summer to speed up mortgage relief for thousands. "We offer unprecedented solutions for homeowners caught up in the current mortgage and economic crisis," said NACA CEO Bruce Marks. "During the Save the Dream Events, borrowers can get mortgages restructured the same day. We have our staff, as well as lenders and servicers on site and in their home offices working to make this the most comprehensive mobile servicing operation in the country."

The Save the Dream Tour comes at a perfect time for homeowners as the Obama administration calls mortgage servicers to the White House this month for not doing enough to modify home loans for Americans. NACA has been the exception in that it has secured legally binding agreements with all the major servicers to restructure loans to what homeowners can afford based on a documented affordability analysis. On the tour, thousands of borrowers receive modifications at once, thanks to NACA's advocacy, state of the art underwriting capability and legal contracts it has with all the major lenders.

There have been 3 Save the Dream events so far. More than 25,000 homeowners from each event have participated and thousands of homeowners achieved affordable long-term resolutions. Most importantly thousands of homeowners received same day solutions with their interest rate permanently reduced to 4%, 3% and 2% and where necessary reduced the outstanding principal based on what the homeowner can afford. All of NACA's services are free. Click the link [here to view a documentary video of the events](#). NACA'S CEO Bruce Marks was named [Bostonian of the Year](#) for 2007 because of his work in getting the major lenders and servicers to modify home loans for borrowers who come through NACA.

Simeon Lewis of Chicago is one of the thousands already helped by NACA. "My home was all but lost until NACA stepped in and reduced my adjustable interest rate from 8.625% to 2% fixed. I'm saving nearly \$600 a month." The tour kicks off in Cleveland at the Wolstein Center July 17-20, 2009. Chicago's McCormick Place is next July 24-27th and from there it's off to the Chaifetz Arena in St. Louis from July 31st through August 3rd and Atlanta begins August 7th through August 10th. Additional cities will be added. Homeowners are expected to travel long distances to attend these extraordinary Save the Dream events. NACA will have over 500 staff and volunteers including over 250 counselors providing counseling from 9:00 a.m. to 8:00 p.m. all four days of each event. Every homeowner with an unaffordable mortgage should take advantage of this extraordinary opportunity.

About the Neighborhood Assistance Corporation of America (www.naca.com):

Founded in 1988, NACA is a national non-profit community advocacy and homeownership organization headquartered in Boston. Through its 38 offices nationwide and two call centers, NACA has set the national standard in restructuring thousands of mortgages to what the homeowners can afford as well as providing the best mortgage in America for homebuyers.



News of NACA's program and advocacy has been featured in national and local media. The Boston Globe chose Bruce Marks, founder and CEO of the Neighborhood Assistance Corporation of America (NACA), as its 2007 Bostonian of the Year. There is tremendous recognition for the effectiveness of NACA's advocacy and for providing real, affordable homeownership solutions for working people.

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Contact Information

Darren Duarte

NACA

http://https://www.naca.com/index_main.jsp

617-250-6222

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"Little Voice" Mastery Selected by Global Distributor For New Small Press United Program

People around the world want to buck the economy and learn to master the "Little Voice" inside their heads that holds them back. They're finding new success in life and business with help from best-selling author, [Blair Singer](#). Singer's popular new book, "Little Voice" Mastery: How to Win the War Between Your Ears in 30 Seconds or Less - and Have an Extraordinary Life! was recently selected by global distributor, Independent Publishers Group (IPG), for its new, highly selective Small Press United Program. The program makes the sought-after book, soon in its third printing, readily available in local bookstores and at mega brands like Barnes & Noble and Borders .

(PRWEB) July 14, 2009 -- People around the world are bucking the economy by learning to master the "Little Voice" inside their heads that holds them back, and finding new success in life and business. Best-selling author, [Blair Singer](#), shows the way in his new book, "Little Voice" Mastery: How to Win the War Between Your Ears in 30 Seconds or Less - and Have an Extraordinary Life! The message is so strong that the book, soon in its third printing, was recently selected by global distributor, Independent Publishers Group (IPG), for its new, highly selective Small Press United Program.

"The response to the book has been phenomenal. It is apparent that more and more people are tired of hearing about the recession, fed up with government bailouts, and determined to take control of their lives and their businesses," Singer said. The IPG distribution partnership puts the popular book in bookstores across the United States and around the world. "I wrote this book to teach people to unlock their true potential. Making it readily available in local bookstores, and at mega brands like Barnes & Noble and Borders when people need it most and are ready to take action is critical," he added. "It moves very fast, so if you don't find the book on your bookstore's shelves, please ask for it. Every day you wait, is a day less rich in your life."

Singer's book is a quick, easy-read that teaches people how to break through self-sabotaging habits, maintain their power in pressure situations, and stop the debilitating chatter in their brains so that they can attract and immediately act on what they want. Singer provides 21-proven "Little Voice" Mastery techniques to re-program your "Little Voice" in 30 seconds. "The path to success isn't as long as most people think. Master your "Little Voice" and you're on your way," Singer says.

About [Blair Singer](#)

Blair Singer is founder and CEO of SalesPartners Worldwide,® founder of the "Little Voice" Mastery Institute, sought-after public speaker and high-energy facilitator of personal and organizational change. He is a Rich Dad Advisor and author of three best-selling books including Sales Dogs: You Do Not have to be an Attack Dog to be Successful in Sales, The ABCs of How to Build a Business Team that Wins, and "Little Voice" Mastery: How to Win the War Between Your Ears in 30 Seconds or Less - and Have an Extraordinary Life!

Since 1987, he has led thousands of business owners, and Fortune 500 company leaders to maximize their potential and grow their bottom lines. Companies like Singapore Airlines, Deutsche Bank, Redken 5th Avenue NYC, IBM, ING Clarion, JP Morgan, CitiGroup, HSBC, Standard Chartered Bank, UPS Stores, Mrs. Fields



Cookies, HSBC, Dunkin' Brands, Century 21, CIBC - Canada, Diners World Travel, United Healthcare, and Westin Hotels.

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Contact Information

KAREN MILESKE

Blair Singer Companies

<http://www.blairsinger.com>

949 285-2332

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Reverse Mortgage Adviser Verifies Homeowners Using TARGUSinfo

Free Online Service Helps Link Eligible Seniors Seeking Reverse Mortgages with Leading Lenders Looking for Contactable Borrowers

Vienna, VA (Vocus) July 13, 2009 -- The volatility of the economy has pushed hundreds of thousands of cash-strapped seniors and their families to look for ways to supplement their incomes. According to the Federal Housing Administration (FHA), there were more than 100,000 reverse mortgage loans approved in 2008.

A reverse mortgage is a type of home loan for homeowners 62 years of age or older, which allows them to convert a portion of the equity into cash. Unlike a traditional home equity loan or second mortgage, no repayment is required until the borrower(s) no longer use the home as their principal residence.

Today, [Reverse Mortgage Adviser](#) announced that it's now making it easier for lenders to connect with borrowers by having their online inquiries verified by [TARGUSinfo](#), the leading provider of On-Demand Insights about prospects and customers. Reverse Mortgage Adviser is a popular free online service, operated by Reverse Mortgage Directory LLC, that links borrowers and lenders of reverse mortgages.

"When homeowners visit our site, it's typically to orient themselves with the facts and find a safe place to research their reverse mortgage options," said Gretchen Williams, director of sales and customer relations, Reverse Mortgage Directory. "Through our relationship with TARGUSinfo, our reverse mortgage network of lending partners will receive an even higher quality of borrower with the most accurate and up-to-date contact information available."

"After continuously using RMA leads for over two years and experimenting with every other reverse mortgage lead company for almost six years, I can say that their leads have been most profitable and their system has made me the most money," said M. Benson of Urban Financial Group. "The consistent message that they hear from me and others in the industry is, 'how do I get more leads?' The introduction of TARGUSinfo has helped my contact rate and relieved the time it takes to verify data on our own."

The TARGUSinfo on-demand network identifies, verifies, scores and locates prospects and customers at the moment of contact. The company uses patented processes to link together the most complete and accurate name, address and phone data--helping leading lead generators, aggregators and other organizations increase revenue, create more satisfying experiences and produce savings from new efficiencies.

"For many online lead management programs, it all starts with verification--making sure a lead can be contacted," said David Wengel, general manager, TARGUSinfo. "ReverseMortgageAdviser.com delivers a great resource for homeowners and offers an even greater service by making sure inquiries can be quickly and efficiently connected to potential lenders with confidence."

About RMD, LLC



Reverse Mortgage Directory was created to assist seniors and their families in finding objective reverse mortgage information, while also connecting those individuals to trusted reverse mortgage lenders. For more information, visit www.ReverseMortgageAdviser.com.

About TARGUSinfo

TARGUSinfo, the leading provider of On-Demand Insight℠, provides unique identification, verification, scoring and location solutions that enable communication service providers, retailers, call-center operators, Web-based marketers and others to dramatically increase the quality of their services and the effectiveness of their marketing. A privately held company, TARGUSinfo is headquartered in Vienna, Va. For more information, visit www.TARGUSinfo.com.

Contact

Rufus Manning
TARGUSinfo
703.272.6215

Gretchen Williams
Reverse Mortgage Directory
800.407.6365 x5

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Contact Information

Rufus Manning

TARGUSinfo

<http://www.TARGUSinfo.com>

703-272-6215

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66% of People Cut Their Spending on Hair Care Due to Economic Crisis

New survey reveals that 66% of people cut their spending on hair care products and services due to hard economic times. In addition, over 61% of people reduced their visits to hair salons because of weak economy.

(PRWEB) July 14, 2009 -- Economic crisis is taking its toll on hair care. Hair Styles Secrets Revealed, the website that provides [hair tips for healthy, beautiful hair](#), today announced the results of an extensive survey on how the global economic crisis is affecting hair care.

The online survey was conducted over a six-week period starting May 27. The survey of 1061 respondents (91.3% women and 8.6% men) found that 66.1% of people cut their spending on hair care products and services due to global economic crisis.

The survey revealed that 40.6% of respondents cut their spending between \$0 and \$50. Another 16.9% of respondents cut their spending between \$51 and \$100. In addition, 6.7% of people surveyed said they are spending between \$101 and \$500 less because of weak economy. Only 1.69% of respondents cut their spending over \$500.

"Although there were some speculations that global economic crisis is not affecting hair care, this survey clearly shows that this is not the case. Economic crisis is taking its toll on this part of human life too. And this is not surprising. If a woman or man must choose between paying a mortgage or credit card debt and buying a new hair care product or service, it is obvious that they will choose the former," said Aleksandar Jelic, CEO of Hair-Styles-Secrets-Revealed.com.

The survey also found that of the 1061 respondents:

- 55.9% changed their hair care routine due to economic crisis.
- 61.4% reduced their visits to hair salons because of weak economy.
- 59.3% is buying less expensive brands as a result of hard economic times.
- 69.4% is spending between 0 and \$50 on hair care every month. 25.4% is spending between \$51 - \$100 while 5.08% spends between \$101 and \$500 on a monthly basis.

About the Survey

Data was collected using Survey Crafter Professional software. Completion rate was 88.2%. Average time taken to complete survey was 3 minutes. The confidence level was 95%. 35.5% of respondents were between the ages of 20-30, 16.9% were between the ages of 31-40, 22.03% were between the ages of 41-50, 13.5% were between the ages of 51-60 and 11.8% of respondents were over 60.

About Hair Styles Secrets Revealed

Hair Styles Secrets Revealed helps women and men around the world with [hair care, hairstyles and hairstyling](#)



[tips](#). It also follows the latest developments in hair trends and brings news about new hair care products. Its gallery of [celebrity hairstyles pictures](#) is updated every day with latest celebrity photos. For more information, visit: <http://www.hair-styles-secrets-revealed.com>.

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**Contact Information**

Aleksandar Jelic

Hair Styles Secrets Revealed

<http://www.hair-styles-secrets-revealed.com>

38765763717

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Loan Modification Companies and Homeowners Get a Second Chance - Short Sale Pros Reduces Foreclosures Through Smart Partnerships

As many Homeowners are being denied Loan Modifications and put on the path to Foreclosure, one novel company, Short Sale Pros, offers solutions designed to avoid foreclosure by assisting loan modification companies and homeowners with no-cost short sale negotiation services.

San Diego, CA (PRWEB) July 14, 2009 -- As many homeowners are being denied loan modifications and put on the path to foreclosure, one novel company, [Short Sale Pros](#), offers solutions designed to avoid foreclosure by assisting loan modification companies and homeowners with no-cost short sale negotiation services.

Although a short sale is not the first option for most homeowners since it requires them to walk away from their property, the statistics have shown that more homeowners are being denied loan modifications even with government intervention and professional help from a [loan modification](#) company. The banks have also realized more than 50% of loan modifications go into re-default. A modification turndown or re-default often leads the homeowner into foreclosure since they are unaware that a short sale may still be a viable option.

"It is very sad to meet homeowners who have been relying on a loan modification to solve their problems only to find out that they have been denied. Most think the only option is foreclosure which can destroy a person emotionally and financially for five or more years. Short sales are an alternative that most homeowners can utilize to get back on their feet sooner by walking away from their home into a more affordable rental," said Michael Corradini, CEO of Short Sale Pros. "There are unique benefits to the homeowner through Short Sale Pros that a loan modification company or a Realtor alone cannot provide."

Many loan modification companies are not able to get a modification approved in time to avoid foreclosure and are overwhelmed trying to negotiate short sale themselves, straining their often limited resources.

According to Michael Taylor at LMS, a leading loan modification company, "Short Sale Pros offers a unique solution when the lender is unable to produce an affordable modification for the homeowner. Not only does the homeowner get help for no-cost, the partnership also frees our resources and we are rewarded as an affiliate." Short Sale Pros offers loan modification companies revenue share opportunities as well as new loan modification applicants through its partnership with America's Lead Source.

"At Short Sale Pros, we encourage homeowners to get informed about their options at [ShortSalePros.com](#) or government sites such as [MakingHomesAffordable.gov](#)," added Michael Corradini.

Based in San Diego, California, Short Sale Pros is helping lead America's recovery as one of the fastest growing short sale negotiation firms. They are the only company to offer no-cost negotiations to Homeowners, full commissions to REALTORS®, and revenue share opportunities and lead replacements to Loan Modification companies. They streamline the complicated short sale process utilizing lender contacts, proprietary mitigation techniques and handling all paperwork. Homeowners, REALTORS®, and Loan Modification companies are



encouraged to get informed at ShortSalePros.com or 866-975-PROS (7767).

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Contact Information

Angela DiCarlo

Short Sale Pros

<http://www.ShortSalePros.com>

858-412-7738

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American Investors Provided Significant Opportunities to Gain Relief from Market Volatility through Self-Directed Retirement Accounts

NUA Advisors' No American Left Uninformed Program Created to Educate Americans on their Investment Rights; Provide Insight into Alternate Ways to Invest for Retirement

Portland, ME (PRWEB) July 14, 2009 -- Many investors, tired of watching their retirement portfolios ride the Wall Street rollercoaster, are seeking alternative strategies for balancing their retirement portfolios. Most would prefer to have greater investment opportunities that go beyond traditional stocks and bonds. To educate investors on ways they can successfully diversify their retirement portfolios to hedge themselves from market volatility, through options such as Self Directed Retirement Accounts (SDRAs), [NUA Advisors](#), LLC, an independent Registered Investment Advisory firm, has launched the [No American Left Uninformed](#)[™] (NALU) Program.

Since the creation of the IRA in 1974, Americans have been able to invest their tax-deferred retirement accounts in almost any asset of their choosing. Yet, only a fraction of Americans are aware of this important option. Aside from a few investments, per the Internal Revenue Code (IRC), which exclude life insurance and collectibles to be held in a retirement account, the list of possibilities is virtually endless. Examples include real estate, secured and unsecured notes, tax liens, farm animals, domain names, business, airspace rights and cemeteries to name a few. If the IRC rules and regulations are adhered to, the imagination becomes the only limitation.

NUA Advisors is committed to educating all Americans of their rights to invest retirement dollars in the assets they choose, not limited to traditional investment assets of stocks, bonds and mutual funds or products that are sold by broker dealers or financial firms. As such, through its NALU Program, NUA Advisors is offering any American investor a minimum 1 hour, no cost educational seminar about investing with an SDRA and the opportunities that are afforded them under IRC. Topics outlined in the free session include:

- The fundamentals of SDRAs and how to create a SDRA
- Prohibited transactions and disqualified persons
- What investors can and cannot invest in with a SDRA
- Self dealing regulations
- How to acquire a non-traditional asset in a SDRA
- How to leverage the SDRA to purchase real estate, and much more

"The current market volatility has been taking a toll on many Americans retirement portfolios, forcing them to rethink their retirement goals and plans," said Laurie Bachelder, Principal, NUA Advisors. "Now is the perfect time for investors to take greater control of their retirement and SDRAs provide a unique opportunity to help minimize the risk associated with market volatility. As industry experts on self-directed retirement, we are excited to arm Americans with the information they need to successfully manage, grow and diversify their retirement portfolios."

About NUA Advisors

NUA Advisors, LLC (NUA) is an independent Investment Advisory Firm that is bridging the gap between traditional and non-traditional investing. NUA is unique in that it specializes in alternative investments within a Self Directed Retirement Account (SDRA). NUA has extensive understanding of the regulatory and financial considerations involved in a SDRA, which few other professionals can match. NUA is comprised of experienced



and knowledgeable professionals who provide diversification strategies that go beyond traditional markets. NUA advises clients on traditional securities investments such as stocks, bonds and mutual funds, as well as non-traditional investments.

Disclosure: NALU Program is an educational program, and there is no intent either implicitly or explicitly to solicit or sell any investment, whether traditional or alternative. All investments whether traditional or non-traditional carry with it a risk and must be considered only after appropriate evaluation the overall portfolio and its goals.

For more information on the NALU Program for individuals or groups, visit NUA Advisors on the web at www.nuaadvisors.com.

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**Contact Information**

Andrea Cousens

NUA Advisors

<http://www.nuaadvisors.com>

310-270-8903

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BidClerk Reports Construction Projects Up For Bid in the Chicago, IL Area

BidClerk's daily update of new construction projects out for bids and starting construction in the Chicago, IL region in the next 90 days.

(PRWEB) July 14, 2009 -- BidClerk, the Construction Industry Search Engine, reported today that the following building projects are planning to go out for [bids](#) or start [construction](#) in the next 90 days in the Chicago, IL Metro Area. Businesses interested in providing services relative to these projects should visit www.BidClerk.com and reference the Project ID listed below to obtain direct contact information for each job:

Hillside, IL - Staples, I290 and Mannheim Road, 19,400-square-foot retail pet store, August 2009, \$1 million.
Project ID : 1015339

Chicago, IL - J&B Signs, 754 N. Clark St., 9,920-square-foot commercial building, September 2009, \$1 million.
Project ID : 464163

Palos Hills, IL - Palos Hills Extended Care Expansion, 10426 S. Roberts Road, 95,000-square-foot assisted living addition, September 2009, \$8 million. Project ID : 1003900

Chicago, IL - Wabansia Road Townhomes, Wabansia Road, 11 townhome units, August 2009, \$5 million.
Project ID : 1020702

Chicago Heights, IL - Food 4 Less, 45,000-square-foot grocery store build-out, September 2009, \$3 million.
Project ID : 1024009

About BidClerk.com

BidClerk.com is the only Search Engine dedicated to providing businesses with in depth information on thousands of construction projects coming up for bid all throughout the United States. Our daily updates of commercial and residential construction projects are available to [contractors, subcontractors, general contractors](#) and businesses in related industries that are seeking bid opportunities. For more information on bidding construction projects in your area, visit BidClerk online or call 877-737-6482.

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Contact Information

Dave Martin

BidClerk

<http://www.bidclerk.com>

877-737-6482

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Housing is 'Under the Weather' in More Ways Than One; Homes in Stalled Developments are Vulnerable to Elements

According to Rick Peters, president of R. E. Peters Company (a real estate consulting firm specializing in toxic assets), builders, foreclosing lenders and other asset managers need to think about "distressed property" more literally - as in what exposure to time and the elements can do to its value.

Huntington Beach, Calif. (Vocus) July 14, 2009 -- In today's real-estate world, the word "climate" is used almost exclusively to describe the tough economic conditions. According to Rick Peters, president of [R. E. Peters Company](#) (a real estate consulting firm specializing in toxic assets), builders, foreclosing lenders and other asset managers need to think about "distressed property" more literally - as in what exposure to time and the elements can do to its value.

Peters recently stated that foreclosing owners who are suddenly holding hundreds of unfinished homes since the housing collapse often overlook the common-sense basics of maintenance. But they'll pay for that neglect. Prolonged exposure to sunlight, wind and rain can do long-term structural damage that will make the property unbuildable or unmarketable even after the economic climate brightens. This is one of the greatest unseen risks that blindsides today's accidental landlords, particularly those rooted in the world of finance.

Peters said in his work as a consultant he has come across scores of real-world examples of how today's penny-saving neglect can be very costly down the road. But many of these risks are manageable to those who take time to learn how to deal with them.

In buildings with unfinished exterior surfaces or interior drywall, for instance, weathering and deterioration can become the largest cost component for owners. The receiver or trustee should weigh this risk when considering the expense of wrapping a wood-framed structure with an exterior weather-barrier to guard against further deterioration.

And the current owners aren't the only ones who should care - consumers who may be buying such properties in the future need to know what to look for to determine how a home weathered the elements during the housing downturn.

Media outlets interested in covering this story can arrange an interview with Peters by contacting Anton Communications at 949-748-0542.

About R.E. Peters Company, Inc.

R.E. Peters Company, Inc. is a real estate consulting firm based in Southern California that assists banks, land owners, asset managers, trustees and court appointed receivers with assessment and management of distressed real estate assets. For more information, please call 714-713-1277 or visit our web site at www.repeterscompany.com.



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Contact Information

Vanessa Showalter

Anton Communications

<http://www.repeterscompany.com>

949-748-0542

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Aggressive Marketers Outspend Rivals By 60% During Recession

[Al Dente Marketing](#) and Real Results Marketing showcase eye opening findings from their recent survey “Marketing In A Recession” which studied marketing tactics and spend patterns during the current economic downturn.

Orlando, FL (Vocus) July 14, 2009 -- The new “Marketing In A Recession” report brings to light divergent approaches on how to produce “bang for your buck” during these economically challenging times. The report includes information on activities as diverse as innovation and product development, pricing and product discounting trends, along with a host of other insightful findings, and is available now as a [free download](#) from the Al Dente website.

What key findings does the report highlight? How are rival marketers spending their budgets and what do businesses need to do to remain competitive, or even outshine their rivals?

42% of survey respondents said their companies are reducing marketing expenditures while 25% are spending more. But the real news is in the spend disparity. While organizations cutting marketing spending are slashing budgets by 35%, those spending more have increased their budgets by 26%. Andy Martin, president of Al Dente Marketing and one of the study’s authors, noted “A 60 percent variance in marketing expenditure between those spending more and those spending less is huge. I’d hate to be a business on the wrong side of that equation.”

Focus on niches, introducing new products and services, emphasis on database analytics, market research metrics and shifting spend towards low-cost and measurable marketing activities are just some of the actions recommended by marketing executives surveyed in June.

Ian Heller, president of Real Results Marketing, noted, “If there has ever been a time to be good at segmentation and take into account macro variables like industries and geographies, now is the time; you’ve got to pick winners.”

The report was compiled from 188 respondents, and provides detailed answers along with revealing verbatim comments. “Historical data tells us that companies who continue to market aggressively during recessions come out ahead of their competition when the economy moves into recovery” said Mr. Martin. “It is important for business leaders to understand how the competition is dealing with marketing in this challenging economy and to leverage that knowledge effectively.”

The complete report is now available to download. Simply visit the [Resources page](#) of the Al Dente website to view the full report and to take advantage of other free marketing tools including a variety of online marketing quizzes and assessments.

About Al Dente Marketing

[Al Dente Marketing](#) is a high-octane marketing consulting firm providing solutions that ignite aggressive revenue



and profit growth. Everything we do is geared to help clients sell more, to more customers, more often. We recognize that results matter, and the rest while interesting, is academic. As our name implies, Al Dente provides just the “right amount” of analysis, innovation and execution to drive performance.

Our expertise comes from our ability to adapt world-class, Fortune 500 techniques to entrepreneurial and mid-sized firms. We are not career consultants. Our marketing and insights practitioners have track records of building brands, products, and services to create breakthrough outcomes across diverse industries and cultures.

About Real Results Marketing

Real Results Marketing is a consulting firm specializing in strategic planning, marketing planning, sales force optimization and market intelligence and research. Founded in 2003, Real Results Marketing has helped dozens of clients improve their business results by applying cutting-edge analytics, a sound, process-based approach to business solutions and the experience of our thoroughly-trained and classically educated consultants.

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Contact Information

Charlotte Kerver

Al Dente Marketing

<http://www.AlDenteMarketing.com>

407 409 8701

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Utah Health Insurance Reform vs. Federal Health Care Reform: BenefitsManager.net Offers In-Depth Analysis

Utah health insurance reform affects all of Utah from residents to carriers alike. Select Health, Regence Blue Cross Blue Shield, Altius and Humana form a Utah state insurance portal to share risk under watchful government eye. BenefitsManager.net gives an in-depth analysis of state health reform efforts vs. federal health care reform.

Salt Lake City, Utah (PRWEB) July 14, 2009 -- Utah health insurance reform affects all of Utah from residents to carriers alike. Select Health, Regence Blue Cross Blue Shield, Altius and Humana form a Utah state insurance portal to share risk under watchful government eye. BenefitsManager.net gives an in-depth analysis of state health reform efforts vs. federal health care reform.

Insurance reform + medical provider reform = health care reform, right? [Utah health insurance](#) reform has been center focus for the state, UAHU and private insurance carriers over the past 24 months. Mike Oliphant (UAHU board webmaster) runs a small Utah based health insurance website BenefitsManager.net. Mike's viewpoint provides a unique analysis which comes from being a "fly on the wall" observer in countless state session and insurance meetings. "Utah has been thrust into a state insurance reform pressure cooker which isn't necessarily negative where I am an insurer, insured and patient". Several interesting changes took place with H.B. 188 passage earlier this year which seems all too familiar to the ongoing federal health care reform attempt under Obama's administration. The spirit of the bill allows private Utah market place remedies. It essentially guarantees a [Utah health insurance](#) carrier a "no loss" or "no gain" premise over competing carriers that operate within the [Utah Insurance Exchange portal](#). On the surface it would seem unattractive to a carrier's consideration (voluntary at this point). But you have to understand the carriers' goal is to cover their administration fees and maintain a 3% profit. The Utah health insurance reform model claims this can be accomplished now by legislation and the watchful eye of the state's risk adjuster board. The medical claim risks are essentially shared equally among the participating carriers such as [Humana](#) and [SelectHealth](#). Therefore, the carriers can focus on administration efficiencies more so than competition over a fluctuating market share. Insurance carriers such as SelectHealth have efficiencies and risk management experience polished by long tested actuarial tables with health statistics and claim trends. Is it a bad idea to share that experience with a national carrier such as Humana? Would it surprise anyone to know that maternity NICU and anti-depressants represent the highest utilization in health insurance costs for medical and pharmacy in Utah? Compare this to Texas which suffers from abnormally high levels of diabetes and liver disease per capita.

The other half of the "health care reform equation" is medical provider and billing practices. The state claims this is on the agenda. It is popular belief among Utah legislators that reform stops with the insurance carrier. However, how can the insurance carrier continue to bear the risk and re-distribution of health insurance premiums back out the door in claims without provider billing reform? Add to this obstacle a continuing shrinkage of the insured populace. Obama's administration proposes mandatory participation in a health insurance policy by employers of all sizes, self employed and unemployed populace. The logic being to shore up the unhealthy with healthy premium. When analyzing the Massachusetts's system, you actually pay a penalty if you have no proof of

coverage. The benefit level and health insurance price is nowhere close when you compare [Utah health insurance quotes](#) or dental insurance quotes found at [Utah health insurance agent](#) whom often interacts with employers and residents looking for affordable coverage, making sure claims are paid correctly, implementation and explanation of the many policy procedures and putting a complex SelectHealth insurance language in understandable terms. Yet legislators claim agents to be of no value all in the name to save 3-4%

With the latest announcement of hospitals agreeing to contribute \$155 billion, where are the costs going to be shifted for this donation? In Utah, studies conducted by BenefitsManager.net revealed that cost shifting already exists in the ER. There is apparent lack of legislators in Utah and on the federal level proposing TORT REFORM. To push liability insurance premiums down that absorb as much as 15% in expenses with most medical providers is significant. Take 15% off total medical expenditures in US and you will see savings in the trillions.

If we go down the path of nationalized health care reform, will we at some point be forced to address usage and ration? Will we have to define when to refuse further care for patients receiving critical illness treatments, intensive care unit, disease management, neonatal intensive-care unit for? [SelectHealth](#) documents that the single most expensive bills are NICU for newborns and seniors in acute / intensive care / pre-hospice.

Without TORT REFORM, medical provider costs will never drop. Liability insurance costs are approaching nearly half of the operating expenses for specialty care physicians, units and facilities. Utah Humana market director, Earl Hurst, states that their costs of medical liability and defensive medicine accounts for nearly 10 cents out of every premium dollar collected. Compare that to Humana's reported pharmaceutical claims of 15 cents out of every premium dollar collected. Or better yet, 21 cents out of every premium dollar collected is paid back to physicians for physician treatments.

###

Contact Information

MICHAEL OLIPHANT

BenefitsManager.net

<http://www.benefitsmanager.net>

801-444-0843

Online Web 2.0 Version

You can read the online version of this press release [here](#).

News Image





KnowledgePay, WageWatch Partner to Offer Complimentary Compensation Management and Salary Solutions

Firms' compensation software, salary surveys help organizations establish a more strategic approach to setting and managing compensation

Sycamore, Ill. (PRWEB) July 14, 2009 -- Enterprise [compensation software](#) company KnowledgePay has entered into a strategic marketing agreement with WageWatch, Inc., a provider of online compensation and benefits surveys.

The companies will promote to their customers the complimentary offerings from both firms: WageWatch endorsing KnowledgePay's enterprise [compensation management](#) software, and KnowledgePay recommending WageWatch's online salary surveys.

KnowledgePay helps organizations manage, analyze and integrate their collection of market data from reliable sources with myriad other data needed to make effective pay decisions. WageWatch online salary surveys provides employers a much easier way to note trends within compensation, and give their employees substantiated market pricing data that realistically compares to their salaries. WageWatch is a leader in the hospitality, healthcare and gaming markets and is undergoing an expansion to multi-industry surveys.

“KnowledgePay provides a unique service in the compensation arena, a way for organizations to integrate disparate compensation data and streamline their entire process,” said Margaret Dyekman, WageWatch president and chief operating officer. “Our online salary survey technology captures complex compensation data and reports it back in an easy-to-understand manner so customers establish and maintain up-to-date, competitive compensation structures.”

“Working with WageWatch lets us refer our customers to a trusted source for reliable, high quality survey data,” said Chris Kelley, founder and chief executive officer of KnowledgePay. “Healthcare, hospitality, and gaming are all industries with very competitive wage and salary data, and we welcome WageWatch's insight and recommendations to customers in need of strategic compensation management.”

The KnowledgePay online enterprise compensation management system enables companies to integrate salary information, [salary surveys](#), and compensation data scattered in spreadsheets, word-processing documents, ad hoc databases, and even on paper. Compensation professionals can focus on providing guidance on compensation instead of being buried in administration.

KnowledgePay also enables HR to provide more compensation data to line managers to motivate their staff. Studies indicate the more employees understand the foundation of their company's compensation plan, where they fit within it and how it compares to the market, the more committed and engaged they will be in their present positions.

About WageWatch

WageWatch Inc. (www.wagewatch.com), the leading Web-based source for industry compensation and benefits



data, provides instantly accessible wage, salary and benefits data, delivered to any Internet-enabled device. WageWatch surveys the hotel, timeshare, healthcare, spa, gaming, and call center industries and provides companies with the data they need to make their compensation and benefits decisions

About KnowledgePay

KnowledgePay, Inc. (www.knowledgepay.com) delivers enterprise HR software with a relentless focus on [compensation intelligence](#). KnowledgePay's innovative on-demand technologies help organizations and their people succeed by maximizing engagement, alignment, passion and productivity. KnowledgePay solutions integrate all sources of compensation and job data with groundbreaking analytic tools to drive HR productivity and business results.

Contact:

Gail DeLano

Fisher Vista/HRmarketer

(831) 685-9700

[gdelano\(at\)fishervista\(dot\)com](mailto:gdelano(at)fishervista(dot)com)

Tom Mandel

KnowledgePay

[tmandel\(at\)knowledgepay\(dot\)com](mailto:tmandel(at)knowledgepay(dot)com)

This press release was distributed through eMediawire by Human Resources Marketer (HR Marketer: www.HRmarketer.com) on behalf of the company listed above.

###



Contact Information

Chris Kelley

KnowledgePay

<http://www.knowledgepay.com>

630-524-5818

Online Web 2.0 Version

You can read the online version of this press release [here](#).



Five Ways to Leverage Web 2.0 to Transform Benefits Communications

Lack of benefits understanding demands a different approach to benefits communications.

Los Altos, Calif. (PRWEB) July 14, 2009 -- With studies showing nearly four out of five employers feel their employees do not understand their benefits, a different approach to [benefits communications](#) is needed, according to a new white paper by ThriveOn.

In a short time period, Web 2.0 technologies have transformed the way people learn and get information, yet have barely touched benefits communication. Lengthy text documents and static Web pages typify the ways companies attempt to educate their employees on increasingly complex benefit offerings.

Yet should companies care? In a new white paper, “Five Ways to Leverage Web 2.0 to Transform Benefits Communications,” <http://www.thriveon.com/whitepapers/BenefitsCommunications.pdf>, ThriveOn experts Keith Kitani and Joseph Larocque discuss how many companies have failed to realize their investments in benefits, and ways they can use Web 2.0 technologies to transform benefits communications.

“Benefits are a critical lever companies use to attract, motivate and retain talented employees. Major studies support this,” said Keith Kitani, founder and chief executive officer. “It’s just good business to make sure employees understand their benefits so they make the most advantageous choices for themselves and their companies.”

Kitani added that employers relying on ponderous manuals and static Web pages are facing a number of trends that make the approach even more problematic – increasingly distributed workforces, the complexity caused by frequent changing of benefits, and overall, information overload among employees.

The ThriveOn white paper details five key recommendations for using Web 2.0 techniques to create more effective benefits communications. These techniques will provide real return on investment to employers. The first suggestion is to provide employees a centralized Web destination for all benefits information, rather than send them to different places for information – i.e. to a benefits provider website that presents its own problems of usability.

Such a central online site provides a company’s distributed workforce 24/7 access to [benefits education](#) and also facilitates communications and learning for HR events like [Open Enrollment](#) periods.

Other ThriveOn recommendations include engaging employees with short-form multimedia, leveraging modern forms of communication such as blogs and providing employees access to communities and opportunities for shared learning. Those interested in full details on ThriveOn recommendations may download “Five Ways to Leverage Web 2.0 to Transform Benefits Communications,” at <http://www.thriveon.com/whitepapers/BenefitsCommunications.pdf>.

ThriveOn delivers web-based HR software for educating employees on important HR topics like employee compensation, benefits and financial wellness. By leveraging the latest web technologies and trends, ThriveOn



delivers cost effective, multimedia education designed for today's workforce. ThriveOn's customized training solutions improve company performance by managing benefits costs while reducing employee turnover, productivity drains and financial stress. More information is at <http://ThriveOn.com>.

Contact:

Gail DeLano

Fisher Vista/HRmarketer

(831) 685-9700

[gdelano\(at\)fishervista\(dot\)com](mailto:gdelano(at)fishervista(dot)com)

Joseph A. Larocque

ThriveOn, Inc.

(415) 254-3407

[jarocque\(at\)thriveon\(dot\)com](mailto:jarocque(at)thriveon(dot)com)

This press release was distributed through eMediawire by Human Resources Marketer (HR Marketer: www.HRmarketer.com) on behalf of the company listed above.

###



Contact Information

Joseph A. Larocque

ThriveOn, Inc.

<http://www.thriveon.com>

650-469-1310

Online Web 2.0 Version

You can read the online version of this press release [here](#).



Archive Systems Achieves Highest Business Records Storage Growth Rate in the History of the Company

First Two Quarters Bring in Nearly Half a Million Cubic Feet of New Business

Fairfield, NJ (PRWEB) July 14, 2009 -- Archive Systems, a leading provider of [records management services](#), today announced that the company has just completed the best two quarters of [business records storage](#) sales in its 19 year history. Close to half a million cubic feet of new business has been added to Archive Systems' multiple Record Center facilities in 2009.

"Our clients utilize our records management services because our integration of technology enables them to achieve new efficiencies and streamline processes. Our focus on technology also allows us to offer services and solutions that other records management companies can't provide. We are very excited about this unprecedented growth because it reinforces our approach," stated Gordon Rapkin, Chief Executive Officer of Archive Systems.

The new clients come from a wide range of industries including insurance, legal, and transportation. One of the key technologies that these companies are taking advantage of is Archive Systems' [Virtual Records Center](#) (VRC) to manage their entire hard copy collection online. The VRC provides immediate access to business-critical information through an intuitive online experience. Clients are able to quickly search inventory, request on-demand Virtual File Delivery, manage retention policies, run real-time reports, schedule pickups and deliveries, order supplies, and much more.

"The market has really responded to the VRC and the availability of Virtual File Delivery. A user simply requests documents to be scanned on demand, and the images can then be viewed in the VRC. This also enhances our Go Green Initiative because it eliminates the need to physically deliver the documents, reducing driving emissions. The files are available online and for collaboration, so there's no need to make copies for distribution," added Rapkin.

The VRC is an extension of Archive Systems' records management services, which include business records storage, document shredding, offsite data protection, and conversion services. Companies that want to implement advanced imaging and workflow use ASPEN 360, a comprehensive Software-as-a-Service solution. [ASPEN 360](#) integrates everything from document receipt, document imaging and data capture, Web-based image hosting, and workflow management services for a complete services-based solution.

About Archive Systems, Inc.

Archive Systems provides comprehensive business records management services and industry leading customer support. These services range from business records storage and secure document shredding to virtual file delivery and document conversion services. The company's multiple Record Center facilities, complete with barcode tracking, system-driven workflows, and sophisticated records management systems, keep records protected yet easily accessible. In addition, Archive Systems' flagship solution, ASPEN 360, bridges the gaps in partially automated business processes. The offering provides companies with an outsourced service that captures, stores, routes, and archives documents online. For more information, please visit www.archivesystems.com.



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Contact Information

Craig Abramson

Archive Systems, Inc.

<http://www.archivesystems.com>

973-287-1357

Online Web 2.0 Version

You can read the online version of this press release [here](#).

Strengths-based Leadership Development Can Undermine Candidates for Top Management Jobs

Summary: Strengths-based leadership development may hinder organizations' efforts to find and develop leadership talent according to a new critique by management thought leaders in "The Perils of Accentuating the Positive," edited by Rob Kaiser. Authors include Robert Eichinger, Morgan McCall, Bob Kaplan, Steven Berglas, Robert Hogan, Michael Benson, Randall P. White, members of the Center for Creative Leadership, and more.

Greensboro, NC (PRWEB) July 14, 2009 -- A fad swept through corporate training and development during the last decade following top-selling books such as "Now, Discover Your Strengths" by Marcus Buckingham and Donald Clifton and a parade of subsequent titles on "strengths-based development." The strengths movement maintains that fixing weaknesses is a mistake because the only way for executives to achieve top performance is by building on strengths.

But a new book discusses the rest of the story: the hidden dangers easily overlooked by the seductive advice to focus on your strengths and ignore weaknesses. In [The Perils of Accentuating the Positive \(Hogan Press, 2009\)](#), editor [Robert B. Kaiser](#) assembles celebrated management thinkers and consultants including Robert Eichinger, Morgan McCall, Bob Kaplan, Steven Berglas, Robert Hogan, Michael Benson, Randall P. White, and members of the Center for Creative Leadership. Together, they provide an expert assessment of strengths-based development.

Kaiser explains that the emphasis on strengths overlooks a core idea in modern management development: how strengths can become weaknesses through overuse. For instance, when an entrepreneurial appetite for risk is not balanced by due diligence and caution, the entrepreneur's strength can become an organizational liability. Ignoring weaknesses can end a career and destroy an organization. "Research shows that managerial derailment is more often caused by unattended weaknesses," says Kaiser.

"Fads and fashions swing like a pendulum," Kaiser says, "but best practice is always much more balanced than the hype."

The strengths-based approach to leadership development is an offshoot of positive psychology, an emerging branch of the psychological profession which admirably seeks to redress psychology's long-standing fixation with pathology and mental illness.

Kaiser believes the popular version of the strengths message was widely adopted during the early years of this decade, preceding the current economic crisis, because it suited the mood of the day. In a recent [Financial Times](#) article, Kaiser wrote, "It is no surprise that the strengths-based approach gained its popularity amid the self-serving decadence and delusional optimism that has spun the global economy out of control."

Rob Kaiser is the author or coauthor of three previous books, including [The Versatile Leader](#) and more than 100 articles. His work has been published in the [Harvard Business Review](#) and the MIT Sloan Management Review.



For more info and to purchase the book visit [Hogan Press](#).

Media Contact: Kathy Connolly

Phone # 800-565-4223

e-mail address: [Kathy\(at\)performanceprograms.com](mailto:Kathy(at)performanceprograms.com)

This press release was distributed through eMediawire by Human Resources Marketer (HR Marketer: www.HRmarketer.com) on behalf of the company listed above.

###

Contact Information**Kathleen G. Connolly**

Performance Programs, Inc.

<http://www.kaplandevries.com>

860-388-9422

Online Web 2.0 VersionYou can read the online version of this press release [here](#).**News Image**

HireAbility.com Offers its Recruiter Network Executive-level Membership and its Job Board services for Free to the Staffing and Recruiting Industry Executives say these momentous changes provide access to HireAbility.com's Split Placement Exchange without paying administration fees; free job postings, which are cross-posted to hundreds of job boards; and access to several member discounts without membership fees.

HireAbility.com, a leader in recruiting software and services, announced today that it has changed its paid Recruiter Network Executive-level membership services (an \$85/month value) and its job posting subscriptions on www.hireability.com all to a no cost status.

Londonderry, NH (PRWEB) July 14, 2009 -- [HireAbility.com](http://www.hireability.com), a leader in recruiting software and services, announced today that it has changed its paid [Recruiter Network Executive-level membership](#) services (an \$85/month value) and its job posting subscriptions on www.hireability.com all to a no cost status.

Before this change, staffing and recruiting professionals were paying fees to gain access to the only Split Placement Exchange in the industry that does not charge additional administration fees, a job posting system that cross-posts out to hundreds of job boards at no extra charge, and a wide variety of additional member discounts. Because of the recent change in membership costs, staffing and recruiting professionals can now join HireAbility.com's Recruiter Network and post to its job board for free.

“We're excited to make these changes,” said Amy Renz, President & COO of HireAbility.com. “We believe there are more viable revenue models available to us, and the change certainly benefits our members at a time when they appreciate a little boost. By opening up our worldwide Recruiter Network and our job board, we are giving this industry tools they need to achieve their business goals from job posting and professional networking, to split placements, member discounts, and more.”

The free membership to the Recruiter Network on www.TalentTrader.net includes Member Discounts like a \$1,000-yearly savings on Infogist products, free job postings on Meddevicejobs.com, free job distribution to over 100 job sites, a free 90-day license to Broadlook's Content Capture, and more. In addition, HireAbility.com's Split Placement Exchange has over \$10 million available in placements.

To access a free membership to HireAbility.com's Recruiter Network register at www.talenttrader.net. To check out the job board go to <http://www.hireability.com/employers/>. For more information, contact Michelle Stein, Director of Customer Relations at HireAbility.com at [mstein\(at\)hireability\(dot\)com](mailto:mstein@hireability.com).

About HireAbility

HireAbility.com, LLC is a privately held recruiting services and software company based in Londonderry, NH. Since 1999, HireAbility.com's software and services have improved talent acquisition, cut recruitment costs, and improved marketing ROI. HireAbility processes the world's resumes by integrating its ALEX resume parsing software into solutions from leading providers of job sites, Applicant Tracking Systems, and HR Information Systems. Their Recruiter Training Center has become nationally-recognized as a premier provider of recruiter education, and they have one of the most powerful, highly focused media engines for recruitment on the planet.



Its Talent Trader recruiter networking platform enables collaboration between staffing agency, corporate and independent recruiters.

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Contact Information

Jill Sullivan Grueter

HireAbility

<http://www.hireability.com>

603-432-6653

Online Web 2.0 Version

You can read the online version of this press release [here](#).



GIS Planning Blazes the Social Media Trail for the Economic Development Industry

Social media, social networks and Web 2.0 technologies are changing the ways that Economic Development Organizations are engaging with businesses and corporate real estate professionals. GIS Planning, the leading online maps, demographics and property search technology provider for Economic Development Organizations, has proactively responded to this demand by integrating social media sharing capabilities directly into client websites using the company's ZoomProspector Enterprise technology.

San Francisco, CA (PRWEB) July 14, 2009 -- Social media, social networks and Web 2.0 technologies are changing the ways that Economic Development Organizations are engaging with businesses and corporate real estate professionals. [GIS Planning](#), the leading online maps, demographics and property search technology provider for Economic Development Organizations, has proactively responded to this demand by integrating social media sharing capabilities directly into client websites using the company's [ZoomProspector Enterprise technology](#).

"GIS Planning is always the first to bring the newest online tools to economic development websites," said Kenny McDonald, Senior Vice President of the Economic Development Services at the Charlotte USA Regional Partnership. "Clients like us benefit from knowing that we will always be on the cutting edge of what really matters to our customers." According to Sarah Roberts, Senior VP of Economic Development, Greater Waco Chamber, "GIS Planning continues to be the first-to-market with innovations in economic development websites. By leading in social media integration, GIS Planning has given us a solution that allows us to immediately engage with our customers in the environments that they care about."

Share Property, Demographics, Consumer Expenditures and Other Reports Using Social Media

Now, with the click of a button, website users can virally share any of the available reports about their communities with their entire online network, across a whole host of social networking environments, including Twitter, LinkedIn, Facebook and Digg. This feature is available for property, demographics, consumer expenditures, business, labor force and community profile reports on GIS Planning's clients' economic development websites like [WacoProspector.com](#) and [CharlotteUSAProspector.com](#), with more GIS Planning clients planning to go live in the coming weeks.

Social Media Marketing Spend to Hit \$3.1 Billion by 2014

According to a recent [Forrester Research Interactive Marketing Forecast](#), social media marketing is expected to grow at an annual rate of 34% - faster than any other form of online marketing and at twice the average growth rate for all online mediums. With an anticipated spent of \$3.1 billion by 2014, this will make social media a bigger marketing channel than both email and mobile, though still a nascent portion of search and display advertising (\$31.6 billion and \$16.8 billion, respectively).

Due to their ability to rapidly proliferate content, social-media tools have a direct impact on search-engine



rankings. These functionalities encourage users to engage and start the dialogue with Economic Development Organizations about their communities, not only talking about their communities but providing analytics about what reports they share the most across which networks.

For Economic Development Organizations, this creates the imperative to quickly get involved in a rapidly changing medium. GIS Planning's aim is to simplify this process. According to CEO & Co-Founder Anatalio Ubalde, "In addition to helping our clients establish their social media presence on these networks to engage their customers, we want to enable our clients to directly embed these capabilities within their website, and in the spirit of social media, empower their users to take the core content of their website with them. WacoProspector.com and CharlotteUSAProspector.com, who have already implemented these tools, are truly leading the way with revolutionizing how we think about economic development websites by providing their users with the control and flexibility that they expect."

About GIS Planning, Inc.

GIS Planning Inc. has over 190 Economic Development Organization clients, which include the majority of the 50 largest cities in the USA and cover over 7,500 cities. Its Software as a Service is the industry standard in economic development and it is an exclusive partner of the International Economic Development Council, the main worldwide economic development membership organization. For the past three years GIS Planning Inc. has been on the Inc. 5000 list of the fastest growing private companies in the US, and has been covered in over 100 leading news publications, including The Wall Street Journal, BusinessWeek, Forbes, The Washington Post, CNN, CBS, NBC, ABC, MSNBC, Fortune Small Business, Inc., The Los Angeles Times, The San Francisco Chronicle, CNET, and The Associated Press.

GIS Planning is the parent company of ZoomProspector.com, the largest nationwide website for corporate real estate professionals and site location experts seeking the right location for their business. Combining the power of online mapping with GIS, ZoomProspector.com allows businesses to find the perfect community anywhere in the United States based on their unique business needs, such as proximity to labor force, infrastructure and transportation.

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Contact Information

Arti Kuthiala

GIS Planning Inc.

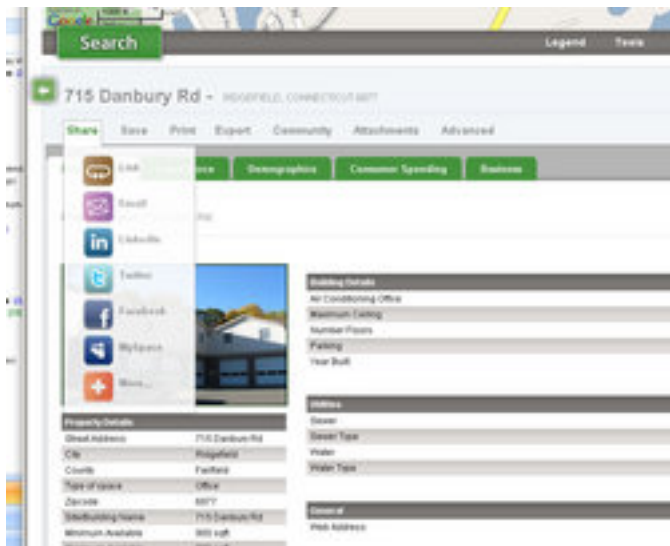
<http://gisplanning.com/>

415-225-1678

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News Image



U.S. African Chamber Of Commerce Congratulates US on New Surgeon General, May Improve Health Care for Middle Income Families

U.S. African Chamber Of Commerce congratulates Dr. Regina Benjamin as President Obama's pick for surgeon general.

Washington, DC (Vocus) June 14, 2009 -- [U.S. African Chamber Of Commerce](#) congratulates Dr. Regina Benjamin as President Obama's pick for surgeon general. The Alabama family physician has been an advocate for universal care, and is expected to have a role "at the table" in health reform, which would be an unusual degree of influence over policy for a surgeon general. Obama said Benjamin "represents what's best about health care in America."

[CBS/Associated Press](#) reports: "Having lost most of her family members to preventable diseases, such as HIV, diabetes, and lung cancer, Benjamin said she feels a personal connection to public health issues." Benjamin "is most famous for the role she played in the wake of Hurricane Katrina, when she was determined to rebuild her rural health clinic in Bayou La Batre, Ala., despite hurricane and fire destruction." She received a MacArthur Foundation "genius grant" last September for her clinic, which serves 4,400 patients. CBS also notes: "Benjamin became President of the Medical Association of the State of Alabama in 2002, becoming the first black woman to head a state medical society and received the Nelson Mandela Award for Health and Human Rights. She is the Immediate Past-Chair of the Federation of State Medical Boards of the United States, and previously served as Associate Dean for Rural Health at the University of South Alabama College of Medicine."

CBS quotes Benjamin on her vision: "My hope, if confirmed as surgeon general, is to be America's doctor, America's family physician. ... As we work toward a solution to this health care crisis, I promise to communicate directly with the American people to help guide them through whatever changes may come with health care reform." (7/13).

[Bloomberg](#) reports on Benjamin's commitment to providing care to the underserved and will likely focus on issues such as doctor shortages, inefficient care, preventative care and better access to care in low-income and rural areas. Bloomberg notes: "Obama, at a White House ceremony yesterday, restated his support for winning passage this year of legislation to cover the estimated 46 million uninsured in the U.S. and rein in medical costs. Benjamin, whose nomination needs Senate approval, will be a crucial voice in the debate, he said." James Rohack, president of the Chicago-based American Medical Association, said that "in an administration dedicated to revamping health-care, Benjamin will be one of the few physicians in a high-profile position within the Obama administration" (Nussbaum, 7/14).

[NPR](#): "If she is confirmed, Benjamin would direct the operations of the 6,000-member U.S. Public Health Service Commissioned Corps, a team of health professionals that promotes public health and disease prevention programs. She also would serve as the country's top educator on health matters ranging from childhood obesity to eliminating health disparities. The office is under the Department of Health and Human Services, which is overseen by Health and Human Services Secretary Kathleen Sebelius" (Tedford. 7/13).



The USACC is the Leading Advocacy Organization for U.S. African Relations and promotes Emerging Markets. The USACC is the umbrella organization for African Chambers of Commerce and Professional Trade and Business Associations throughout the United States and abroad.

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Contact Information

Martin Mohammed

US African Chamber of Commerce

<http://www.usafricanchamber.com>

202-465-0778

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News Image





Auctions to be Held for Luxury Homes in Vail Valley, Colorado: Neighborhood to the Rich and Famous

Celebrity clientele that own luxury homes in the Vail Valley are finding many of their wealthy neighbors selling their homes in a recent onslaught of auction opportunities. The neighborhood is known to be the hang-out of such notables as Kobe Bryant, Kevin Costner, Jack Nicholson, Oprah Winfrey, Tom Cruise, and Donald Trump. For this reason, nearly every major brokerage in the area is joining in the selling frenzy and offering real estate auctions.

Vail, CO (PRWEB) July 13, 2009 -- In the next three weeks, [luxury homes](#) valued from \$3M - \$10M will be sold at live absolute auctions -- which means to the highest bidder, regardless of the price. This is a true buyer's bonanza. Previously, this market has been impervious to the decline of real estate values seen elsewhere in America.

[Forbes-Sotheby's](#) prior managing-broker Patrick Mitchell has partnered up with the very successful [Exclusively Auctions](#), a boutique luxury firm, to sell two Cordillera Ranch estates on August 6th. Other firms are following suit include Val Devine, [Slifer-Smith & Frampton's](#), and Sonnenalp Real Estate.

One seller in Cordillera that is represented by Exclusively Auctions was asked how he could risk the sale of his \$3 million home by selling via absolute auction -- with no minimum bid and no reserve price. Exclusively Auctions President Nicholas Varzos replied, "Although the seller is underwater, he recognizes that the market is simply down and he'll have to settle for less." "The great news is that like many well invested Americans, he can afford to sell -- and that equates to a real buyer opportunity." "As any investor knows, there are times when you make money -- and times when you lose money. The important thing is to move forward and accomplish your goals while not focusing on the short-term loss, so that you can take steps to realize an overall profitable future."

Vail Valley and the Cordillera Ranch are known for being the hang-out of such notables as Kobe Bryant, Kevin Costner, Jack Nicholson, Oprah Winfrey, Tom Cruise, and Donald Trump. Yet despite such wealthy notables propping up the values, this limited-opportunity resort property is feeling the pinch of the economy. Ms. Devine has just released news of another luxury home auction being held on July 28th -- valued to \$10 million.

For anyone looking to obtain some luxury homes and 'ritzy' real estate deals -- it may be time to look to the Vail Valley. They can pick up the phone and contact almost any broker in town. All are ready to stimulate the market in any way possible. Because of the absolute auction process buyers name their price and steal a property for true market value -- at least as far as the National Association of Auctioneers (NAA) is concerned.

"[Real estate auctions](#) make for great opportunities!" Varzos adds.

Contact:

For additional information about luxury homes in the Vail Valley, upcoming real estate auctions and anything else about real estate auctions, contact Jon Foege 888.826.7310, public relations manager

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Contact Information

Nicholas Varzos

Exclusively Auctions

<http://www.exclusivelyauctions.com>

888-826-7310

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Tree Planting Company, Touch of Green, Wins Student Business Award

Students devise innovative plan to show people exactly how much of their carbon footprint they have offset by purchasing a tree planting service.

Tallinn, Estonia (PRWEB) -- The Estonian innovative student tree planting company Touch of Green won the European competition for the best student company of 2009, which was held by JA-YE on July 2 to 5 in Rotterdam, Netherlands. The internationally active Estonian entrepreneur and owner of KC Grupp, Margus Reinsalu, is pleased to hear of the tremendous success of his young compatriots. The entrepreneurial students behind the start up company came up with an inspired idea - allow people to buy tree planting services and show them how much of their carbon footprint they have offset.

Student companies from 32 European countries, winners of their national competitions, were involved in the 20th JA-YE Europe Company of the Year Competition. The second runner-up after the winner [Estonia](#) was Switzerland, third prize went to Germany.

The ingenious idea behind [Touch of Green](#) is to provide a way to neutralize one's carbon footprint through tree planting. After purchasing the plantation service the customer receives a certificate claiming how much CO2 has been neutralised and the exact coordinates of the planted trees. The creative brain power representing this wonderful idea at the competition consisted of five enthusiastic students from two different schools: Margus Potisepp, Richard Pikmets, Kelli Kuligina, Kristel Reino and Vahur Koort.

[Margus Reinsalu](#) who has had years of experience in the business world knows how important it is to be innovative in order to find success. He applauds the environmentally conscious stance of Estonian youth and knows people all over Europe are very interested in both tree planting and reducing their carbon footprint.

Caroline Jenner, CEO of [JA-YE Europe](#) explains: "A winning student company is no different from any other successful business. Success is as much about the passion of the people involved, how the company is run and how its employees communicate with each other, learning and developing with the business, as it is about performance."

At the competition, the jury assessed each company's approach to communication, teamwork, problem-solving, objective-setting, planning and review, administration and financial systems, personnel management, product development, customer focus, marketing and sales, as well as financial results. The teams had to present their enterprises to the panel of judges in the course of a 4-minute stage presentation and a following interview after having submitted their annual reports in advance. There was also an exhibition where the public and judges could visit each company's trade stand.

The Estonian entry, Touch of Green, was judged at a high-level in all stages of the competition, but excelled especially in their forward-looking way of linking tree planting with carbon footprint reduction, and strong annual report.



Dainis Hirv KC Grupp +372 50 21 995

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Contact Information

Dainis Hirv

KC Grupp

http://www.rohelinejalg.ee/index_eng.html

+372 50 21 995

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UC Berkeley Study Finds Separate Battery Ownership Accelerates Mass-Market Adoption of Electric Cars

The University of California, Berkeley, Center for Entrepreneurship & Technology released a new study examining the market size for electric cars with switchable batteries as well as the economic and environmental benefits of mass-market adoption. The study shows rapid adoption for electric vehicles, quantifies how the electrification of the U.S. transportation system will decrease America's dependence on foreign oil, increase employment, and reduce the environmental impact of transportation emissions.

Berkeley, Calif. (PRWEB) July 13, 2009 -- Today, the University of California, Berkeley, Center for Entrepreneurship & Technology released a new study examining the market size for electric cars with switchable batteries and the economic and environmental benefits of mass-market adoption. The study shows rapid adoption for electric vehicles assuming the ownership of the battery is separated from the vehicle. The study also quantifies how the electrification of the U.S. transportation system will decrease America's dependence on foreign oil, increase employment, and reduce the environmental impact of transportation emissions.

'Electric Cars in the United States: A New Model with Forecasts to 2030' was authored by Thomas Becker, a Berkeley economist who specializes in international and environmental economics. It is the first study to forecast the adoption rates of electric vehicles with pay-per-mile service contracts that finance the cost of the battery. In previous studies, projected adoption rates have generally been based on electric vehicle sales as standalone products. Pay-per-mile service contracts eliminate the additional upfront costs traditionally associated with electric cars. The study predicts that electric vehicles with this type of pricing will account for 64% of light vehicle sales and comprise 24% of the U.S. light-vehicle fleet by 2030. This level of adoption is made possible by the lower purchase price and reduced per-mile driving cost of electric cars with switchable batteries as compared to gasoline-powered cars.

The study also predicts:

- A net gain of up to 350,000 new jobs by 2030 through electric vehicle adoption
- Reduced emissions by as much as 62% from 2005 levels when electric vehicles are powered by clean sources of electricity, even over a scenario of improved fuel economy for gasoline-powered cars
- Savings of up to \$205 billion on healthcare costs associated with emissions from combustion engine vehicles
- A decline in oil imports of up to 3.7 million barrels per day, equivalent to the amount currently imported daily from the Persian Gulf region and Venezuela

"This most recent study is fundamental because it shows that the economics of electric cars with today's technology favor a paradigm shift in the automotive industry." said Ikhlaj Sidhu, Director of Berkeley's Center for Entrepreneurship & Technology and a professor in the Industrial Engineering and Operations Research Department.

"A wide range of economic benefits come with price-competitive electric cars," said Becker. "These vehicles make eliminating the U.S. dependence on foreign oil an achievable goal. Transitioning to electric cars will also create jobs, lower health care costs, and significantly lower greenhouse gas emissions."



The University of California study shows that the mass adoption of electric cars is a reachable goal. For electric cars to achieve this wide-scale adoption in the United States, these vehicles must be able to compete with the existing gasoline fueling infrastructure in terms of price, range, and reliability. Becker finds separating the purchase of the battery from the car is the most practical and cost-effective means of addressing these concerns.

First, not having to pay for the battery upfront makes the purchase price of an electric car competitive with that of an internal combustion vehicle. Given current battery prices and the federal tax incentives for the purchase of electric cars, switchable battery vehicles are expected to be \$7,500 less expensive than a similar gasoline-powered car when introduced to the market in 2012. The total cost of ownership of these vehicles is expected to be between \$0.10 and \$0.13 lower on a per-mile basis than gasoline-powered cars, depending on the future price of oil.

Second, electric vehicles with switchable batteries can have a driving range comparable to gasoline-powered vehicles. Just as there is a network of gas stations, the study incorporates the cost of a network of public battery charging spots augmented by battery switching stations into the per-mile service contract price offered by electric car network operators. This business model innovation will ensure that a sufficient density of electric car infrastructure is deployed to extend the range of these vehicles. Through this system, Becker argues that "the overall range of electric cars will eventually rival that of gasoline-powered vehicles."

Lastly, consumers must perceive electric cars to be as reliable as gasoline-powered vehicles. To achieve this, Becker again finds that the best solution lies in separating the ownership of the vehicle from the battery. By placing ownership of the battery in the hands of an electric car network operator, consumer concerns over the lifetime or durability of the battery are eliminated. Switchable batteries also allow the newest innovations in battery technology to reach drivers more quickly.

Overall, the study finds that electric cars with separate battery ownership are not only more affordable than gasoline-powered cars, but that incorporating their financing into a network service contract will overcome the range limitations inherent to fixed-battery electric vehicles.

About the UC Berkeley Center for Entrepreneurship & Technology

The Center for Entrepreneurship & Technology (CET) is a CITRIS-affiliated academic center and industry partnership within UC Berkeley's College of Engineering. Since its establishment in 2005, the Center's mission has been to equip engineers and scientists with the skills to lead, innovate, and commercialize technology in the global economy. Through teaching, programs, network building, and research interlaced with strong industry participation, the Center teaches entrepreneurship as it relates to individual venture creation and to innovation within existing entities. More information on the CET here: <http://cet.berkeley.edu/>

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**Contact Information****Sarahjane Sacchetti**

UC Berkeley, Center for Entrepreneurship & Technology

<http://cet.berkeley.edu/>

415-254-6100

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Wedding Photographer in San Francisco, Launches Career and Thanks the Recession

San Francisco photographer, Tarah Photography, finds niche and capitalizes on bleak economy by turning her hobby into a thriving career after being laid-off.

San Francisco, CA (PRWEB) July 13, 2009 -- During this marked economic downfall, people are putting their dreams of large houses, expensive cars, and consumerism on hold. Others see this as an opportunity to take advantage of the leveling playing field to start-up a small business with little to no capital.

San Francisco photographer, Tarah Cranford, leveraged the recession in her favor by launching her passion of photography into a thriving career at TarahPhotography.com after she became one among thousands who were laid-off - yet one of few who saw it as an opportunity to turn her hobby into a successful business. The [Wall Street Journal](#) took notes by profiling her entrepreneurial spirit and sharing-in on her start-up photography business.

"The news of being laid-off was really the push I needed to launch my photography career and take my talent of being a wedding photographer, portrait photographer and commercial photographer to the next level," said Tarah. "I was able to take the steps necessary to become profitable by working with freelance talent who found themselves in the same position as me."

Turning her hobby of photography into a profitable start-up business had always been her goal, and with it came a learning curve. The busy San Francisco photographer tackled challenges such as how to price herself, how to create an online presence through search engine optimization (SEO) and even her lifestyle. She was self-managing which meant new entrepreneurial rules. [Entrepreneur Magazine Online](#) took interest and listened-in while she learned the business and how to turn a profit.

From her experience as a wedding photographer and portrait photographer, the number one piece of advice Tarah gives to people who are considering launching their business idea or turning their hobby into a business is, "Get a professional website, be sure it's search engine optimized, and offer the world valuable information and talent."

ABOUT SAN FRANCISCO PHOTOGRAPHER, TARAH PHOTOGRAPHY

- Wedding Photographer and Portrait Photographer -

Tarah Cranford, a San Francisco Photographer, serves the greater Bay Area in San Francisco, Napa, Sacramento, Marin, San Jose, Los Angeles and beyond. She has worked with numerous acclaimed clients in the Bay Area and beyond such as Ultimate Fighter Frank Shamrock, Executive Producer Brian Benson of "Groove," VH1's reality TV star Margo from "Tool Academy," UBS Financial Services among others. She specializes as a wedding photographer and portrait photographer and uses a photojournalistic style. She has been profiled by The Wall Street Journal, featured by Fox Business News and included in Entrepreneur.com as an emerging photographer. She has also been a guest on various business building shows such as "The Big Biz Show" on both their radio edition, Talk Radio Network, and TV edition WealthTV, and was a guest on Robin Hardy's radio show. For more



information visit www.TarahPhotography.com.

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Contact Information

Tarah Cranford

Tarah Photography

<http://www.TarahPhotography.com>

415 235-0938

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News Image





Ace Hardware Survey Shows American Small Businesses Bullish on U.S. Economy

Significant numbers of U.S. small business owners exude optimism about the American economy even amid today's many corporate bailouts and industry-wide rescue plans, a new national study reveals.

OAK BROOK, Ill. (PRWEB) July 13, 2009 -- Significant numbers of U.S. [small business owners](#) exude optimism about the American economy even amid today's many corporate bailouts and industry-wide rescue plans, a new national study reveals.

More than three in 10 [entrepreneurs](#) in the [Ace Hardware](#) Entrepreneurship Study reported the economy either has not had a negative impact on their business (15 percent) or that they believe the economy will recover enough within one year to have a positive impact (16 percent). Fifty-three percent estimated the economy will turn around enough within the next two to three years to benefit their firms.

"To learn that a number of survey respondents report their businesses have not suffered during this recession and another equal number see positive developments in 12 months or less portrays an upbeat mindset among many entrepreneurs in this country," said John Venhuizen, vice president of business development at Ace Hardware Corporation. "Based on our experience working with thousands of entrepreneurial store owners, these results reflect the ability of small businesses to be more responsive to their local market, more flexible in approach and more nimble to execute when facing economic challenges, likely more so than large corporations.

"To illustrate, homeowners today have limited budgets to embark on major renovations," Venhuizen said. "The convenience home maintenance market, therefore, has focused on [encouraging customers](#) to tackle less expensive maintenance and repair tasks to preserve and improve their homes. The emphasis is on preservation, not renovation, projects."

Economist Dr. Chris Kuehl, who counsels small businesses and is economic analyst for the Fabricators & Manufacturers Assn., Intl., agrees entrepreneurs can take advantage of the weakened economy when larger competitors "abandon some aspects of their markets or go out of business. This opens up market share for those in a position to expand."

This ability for small business owners to quickly make their own decisions on issues such as marketing strategies is a significant benefit of entrepreneurship, the study revealed. Independence, cited by 73 percent, topped the list when the entrepreneurs were asked to rank the greatest rewards of owning a business.

The dominant attribute of independence likely explains why the majority of the entrepreneurs, when asked the most effective way government can assist them to survive and thrive, opted for an approach unencumbered by red tape and bureaucracy.

[Tax cuts](#), by far, ranked as the preferred method, cited by 43 percent of respondents. Other tactics noted were easier access to loans (16 percent), federal grants (16 percent), incentive programs (13 percent) and reduced



regulations (11 percent).

The Ace Hardware Entrepreneurship Study surveyed 538 U.S. small business owners to gain their perceptions on the motivations, challenges and benefits of entrepreneurship. The national Web-based poll was conducted in the spring.

About Ace Hardware

Throughout its 85-year history, Ace Hardware has been known as the helpful hardware store by both customers and communities. With 4,600 hardware, home center and building materials stores that generate annual retail sales of approximately \$12 billion, Ace is the largest retailer-owned hardware cooperative in the industry. Headquartered in Oak Brook, Ill., Ace currently operates 14 distribution centers in the U.S. and one in Shanghai, China, and its retailers' stores are located in all 50 states and more than 60 countries. For more information on Ace, visit www.acehardware.com.

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Contact Information

Tara Peitzer

Ace Hardware

<http://www.acehardware.com>

312-565-4618

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You can read the online version of this press release [here](#).



Over 200,000 Children Served by Minnesota Food Shelves in the First Quarter of 2009

Over 200,000 children served by Minnesota Food Shelves in the First Quarter of 2009; Hunger Solutions Minnesota releases report on child hunger; makes recommendations on improving Federal child nutrition programs

St. Paul, MN (PRWEB) July 13, 2009 -- Hunger Solutions Minnesota released their second volume of Keeping Food on the Table, a quarterly review that tracks the state of hunger in Minnesota. This issue is a review of nutrition safety net programs that help alleviate child hunger.

The first quarter of 2009 witnessed a record year-to-date increase in food shelf visits in Minnesota. Visits to Minnesota food shelves totaled 614,344 in the first quarter. That represents an overall increase of 28%. Child visits increased from 191,756 in the first quarter of 2008 to 236,652 in 2009.

The recession, high food costs and 8.2% unemployment are factors that increase food insecurity in Minnesota. These factors continue to take a toll on low-income Minnesota families and their ability to provide nourishing meals to their children. Along with more need for nutrition support, Minnesota has seen a 6.2% increase in welfare caseloads in the past year. These factors increase the number of children eligible for safety-net programs.

"The need for hunger relief in Minnesota is critical. The increase in child hunger is one of the economic benchmarks that drives HSM to increase access to safety-net nutrition programs like Food Support and the Summer Food Service Program," said Colleen Moriarty, executive director of Hunger Solutions Minnesota. "Food Support and other programs help to lift children and their families out of poverty."

In the report, HSM also provides an overview and recommendations to Congress on the 2009 Child Nutrition Reauthorization Act. The Act will be renewed later this Fall. HSM believes that the programs within the bill can reduce childhood hunger and food insecurity. The safety net programs, such as school lunch, breakfast and the Summer Food Service Program, help improve child nutrition and health, and enhance child development and school readiness.

Also in response to the rising need, Hunger Solutions Minnesota (HSM) launched the "Minnesota Food HelpLine" that provides a vital service to Minnesotans at risk for hunger. Callers to the Minnesota Food HelpLine (1-888-711-1151) will receive help with the Food Support (Food Stamps) program and referrals to emergency food assistance in their area. HSM provides multilingual Food Support application assistance and eligibility screening for callers statewide. The report includes statistics from the first month of the newly launched HelpLine.

ACCESS REPORT:

http://www.hungersolutions.org/files/Child_Hunger_2009.pdf

ABOUT HUNGER SOLUTIONS MINNESOTA



Hunger Solutions Minnesota is a comprehensive hunger relief organization that works to end hunger in Minnesota. We take action to assure food security for all Minnesotans by supporting over 300 agencies that provide food to those in need, advancing sound public policy, and guiding grassroots advocacy. HSM advocates for the maximum use of all federal public nutrition dollars available and works to improve low income Minnesotans' access to all nutrition programs. The HSM Minnesota Food HelpLine (1-888-711-1151) helps enroll low-income Minnesotans in the Food Support (Food Stamps) program and helps callers find emergency food assistance in their area. For further information, visit <http://www.hungersolutions.org/> or call 651-789-9843.

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Contact Information

JILL HIEBERT

Hunger Solutions Minnesota

<http://www.hungersolutions.org/>

651-789-9843

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You can read the online version of this press release [here](#).



Walmart Foundation Grant to Experience Works Helps Train Older Workers for New Jobs

A new job training program in six regions through the United States is expected to provide a significant economic boost to local communities. The Putting Experience to Work program is made possible by the partnership of Experience Works and the Wal-Mart Foundation. By training older job seekers to return to the workforce, a significant economic boost is likely for the communities involved.

Arlington, VA (PRWEB) July 13, 2009 -- Experience Works and the Walmart Foundation are partnering to train up to 800 older adults for new jobs. With more older adults than ever looking for work during challenging economic times, the program announced today will provide a much-needed boost to the economy of local communities as well as the careers of mature workers.

The Putting Experience to Work Program is being funded by a \$1.5 million grant from the Walmart Foundation. The money will be used to train job seekers between the ages of 50 and 62 who are low income, unemployed or underemployed in select communities of five states that represent a mix of metropolitan and rural areas. The goal is to assist qualified older adults learn new skills to help them get jobs in their communities. Program services will include: personal and skill assessments; skill development; job search training; stipends and supportive services; and employment lead development.

"This program responds to the rapidly unfolding economic crisis, which threatens the self-determination and independence of increasing numbers of older people throughout our nation," said Cynthia Metzler, Experience Works President and CEO. "With the support of the Walmart Foundation, Experience Works will be positioned to rapidly respond to the unmet needs of unemployed or underemployed older workers in crisis who need services to preserve their dignity, prepare them to effectively look for a job, and provide hope for the future."

"The Walmart Foundation is committed to supporting workers affected by the economic downturn gain access to job opportunities," said Margaret McKenna, President of the Walmart Foundation. "That's why we are pleased to be a part of this project, which gives older adults - who have contributed so much to their communities - the opportunity to continue to play a vital role in the workforce while providing for themselves and their families."

The Putting Experience to Work Program is available in the following U.S. locations. Each of the six territories will receive \$250,000:

- * Greater El Dorado, Camden and Arkadelphia, Arkansas areas
- * Greater Tampa and St. Petersburg, Florida areas
- * Greater Springfield and Branson, Missouri areas
- * Greater Columbia and Jefferson City, Missouri areas
- * Greater Albany and Saratoga, New York areas
- * Greater Meadville and Titusville, Pennsylvania areas

In June 2009, according to the U.S. Bureau of Labor Statistics, there were 2 million unemployed workers age 55 and older - an increase of 115 percent since June 2008. When older workers lose jobs, they are less likely to get



another one quickly, and they experience greater earnings losses than younger workers, according to the September 2008 brief Older and Out of Work: Trends in Older Worker Displacement.

Experience Works, a national nonprofit organization that helps older adults get the training they need to obtain good jobs, has identified learning skills that are in demand in each of the participating communities.

For more information about The Putting Experience to Work Program, visit www.experienceworks.org, or to learn if you qualify for services, call Jo Rinehart, Experience Works, at 1-866-397-9757.

About Philanthropy at Wal-Mart Stores, Inc.

Wal-Mart Stores, Inc. (NYSE: WMT) and the Walmart Foundation are proud to support the charitable causes that are important to customers and associates in their own neighborhoods. Through its philanthropic programs and partnerships, the Walmart Foundation funds initiatives focused on creating opportunities in education, workforce development, economic opportunity, environmental sustainability, and health and wellness. From February 1, 2008 through January 31, 2009, Walmart - and its domestic and international foundations - gave more than \$423 million in cash and in-kind gifts globally. To learn more, visit www.walmartfoundation.org.

Ed. Note: Wal-Mart Stores, Inc. is the legal trade name of the corporation. The name "Walmart," expressed as one word and without punctuation, is a trademark of the company and is used analogously to describe the company and its stores. Use the trade name when it is necessary to identify the legal entity, such as when reporting financial results, litigation or corporate governance.

Contact: Gina Pappas
Telephone: 888-296-2411 x. 9

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Contact Information

Gina Pappas, Experience Works

Experience Works

<http://www.experienceworks.org>

888-296-2411

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You can read the online version of this press release [here](#).

Pacific Northwest College of Art Launches the WPA@PNCA: A Creative Approach to Student Leadership and Professional Practice Program Launches In Collaboration with Gerding Edlen Development and Cyan/pdx in Downtown Portland

"The contributions of the WPA have gradually emerged from unawareness. They are drawing renewed attention now, not only for the program's arts and brick-and-mortar legacies but also for its example. The Roosevelt administration placed an extraordinary bet on ordinary people, and the nation realized a remarkable return. The story of the WPA reminds us that the backbone of the United States is the strength, the patience, and the underlying wisdom of its people when they are called upon to face a crisis and are given the means to overcome it." American-Made: The Enduring Legacy of the WPA, Nick Taylor, 2008

Portland, OR (PRWEB) July 13, 2009 -- Pacific Northwest College of Art (PNCA) today announces the creation of the WPA@PNCA, a unique program to enhance students' capacity for employment, and professional practice, while offering exposure to community service, arts activism and volunteerism.

Building upon the original spirit of the Works Progress Administration (WPA), established in the early 1930's under President Franklin D. Roosevelt, this program does not replace existing jobs, but rather, offers financial relief to students and young alumni in support of core projects within the College, creates collaborations within the Portland community and the development of a WPA-society-based student leadership program. The guiding principles that surfaced in discussions surrounding the development of the WPA@PNCA program included creating a culture of pride, respect, professionalism, commitment and a sense of community manifested in professional practice, arts activism and volunteerism.

The first project of the WPA@PNCA is a collaborative initiative with Gerding Edlen Development and their new Cyan/pdx building, located in the heart of downtown Portland. Multifaceted in its approach, the project consists of a site-specific installation in the lobby of Cyan/pdx, led by PNCA faculty member and Portland-based artist, Emily Ginsburg; alumni exhibitions; public programs and the creation of a cultural residency program between the College and Cyan/pdx.

PNCA students and alumni, chosen to participate in the WPA@PCNA program and to represent the College will play a critical role, serving in various capacities assisting in the development, fabrication and installation of the Ginsburg project, participating in the implementation of the public programs and serving as ambassadors and liaisons between PNCA and Cyan/pdx.

"The opportunity to collaborate with PNCA to launch their WPA@PNCA program was a very appealing project for us," states Mark Edlen, principal, Gerding Edlen Development. "Not only does it allow us to support an important student-based initiative, it also creates a vibrant ingredient into the Cyan/pdx community by infusing diverse voices and programming that will intersect with arts, culture and contemporary issues."

During the development phase of the Ginsburg project, the College will mount two alumni exhibitions (September - December) and work in collaboration with Cyan/pdx to host a series of public programs centered on



a dual commitment to a progressive living concept that reflects the triple bottom line of sustainability: social, economic and environmental. These conversations, open to the residents of Cyan/pdx, the PNCA community and the greater Portland community will address topics specific to contemporary and cultural issues and include artist talks, presentations, and the development phase of the Ginsburg installation.

"This is an incredible opportunity for our students and the PNCA community as a whole," states Tom Manley, president of PNCA. "As an internationally recognized leader in sustainable development, Gerding Edlen develops creative alternatives to community that advance progressive social and environmental ideals and values. Aligned with PNCA's values to educate our students for a life of creative practice, this initiative allows for the expansion of PNCA's creative footprint into the cultural landscape of Portland while giving our students professional exposure."

Through PNCA's Department of Communications and Public Programs and the Department of Career Advising, additional WPA@PNCA students will document and promote PNCA-Cyan/pdx projects, utilizing such expertise as photography, video, web development and assisting in the installation of the alumni exhibitions and hosting of public programs.

Concurrently with this project, Gerding Edlen and PNCA also announce the formation of a Cultural Residency program, hosting prominent artists, designers, writers and social activists that will enhance the cultural vibrancy of the Cyan/pdx community and the greater Portland community. Those selected for the residency would be invited by PNCA to visit and spend an extended amount of time in Portland to experience the city, immersed within the PNCA community and have interaction with the residents.

The launch of the WPA@PNCA through the PNCA-Cyan/pdx project is the first phase in the continued development of this program for the College. Over the course of the next year PNCA will further explore the expansion of the WPA@PNCA program to include potential funding opportunities to enhance employment opportunities and the development of the student-leadership program.

The intention is to create a replicable model of art activism and volunteerism within an educational institution that challenges and supports professional practice through community engagement. Recently chosen to host an AmeriCorps VISTA Member through Oregon Campus Contact, Melissa Brazeale will join the College to serve as the WPA@PNCA Program Administrator. This position will work alongside members of the College to manage and advance the concept through research and continued discussions within the PNCA community.

About the WPA@PNCA Program

What began as a discussion within a student sounding board discussion in the fall of 2008, has emerged as the WPA@PNCA, a student-oriented initiative to enhance professional opportunities of an advanced expectation that will integrate and complement current efforts for professional practice, academic curriculum, and career advising. This program is manifested in three forms: internal projects, external public-oriented projects, and a WPA-society-based student leadership program.

Approximately 80% of PNCA students work between 15-30 hours a week outside of any financial aid they may receive from the College to offset the cost of their tuition. Many of these part-time jobs are beginning to disappear



as the local unemployment rate rises and often these jobs do not match their expertise or add to their body of knowledge in the creative capacity.

About PNCA

Since its founding in 1909, Pacific Northwest College of Art (PNCA) has become a leader in innovative educational programming that connects students to a global perspective in the visual arts. The College offers Bachelor of Fine Arts degrees in Communication Design, Illustration, Intermedia, General Fine Arts, Painting, Photography, Printmaking and Sculpture. In addition, the College offers a mentor-based MFA in Visual Studies and a new joint MFA in Applied Craft and Design with Oregon College of Art and Craft. PNCA has the oldest continuously running community arts education program in the Northwest. PNCA is actively involved in Portland's cultural programming through exhibitions and a vibrant public program of lectures and visiting artists from around the world in conjunction with its Ford Institute for Visual Education (FIVE).

For more information, visit <http://www.pnca.edu>.

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Contact Information

Ann Hudner

Pacific Northwest College of Art

<http://www.pnca.edu>

503 821 8894

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You can read the online version of this press release [here](#).

Economic Downturn Reduces Recruitment Activity in the Gulf - Study

Investment, Administration and Marketing professionals have been the hardest hit. Infrastructure-related disciplines and Audit professionals see increased demand.

Dubai, UAE (PRWEB) July 12, 2009 -- The economic downturn has slowed recruitment activity in the GCC region significantly, with Dubai in particular seeing a fall in the number of vacancies advertised, though still retaining a sizeable share.

More discreet and confidential recruitment methods and a shift to lower cost recruitment channels are also among the main trends highlighted in research carried out by Middle East online recruitment firm, GulfTalent.com.

The research shows that the percentage of Dubai-based vacancies advertised on the firm's website constituted only 30% of all GCC-based positions advertised in the first half of the year, compared with 43% over the same period in the previous year. Kuwait and Bahrain have also been badly hit.

In contrast, Abu Dhabi has seen its percentage share of job vacancies increase from 14% to 23%, while Qatar and Saudi Arabia have also seen similar increases in their share of vacancies.

The UAE overall has seen an increase in the outflow of expatriates, with 26% of all job applications submitted by UAE residents targeting vacancies in other Gulf countries, compared to just 16% the previous year. Despite the increase, the outward mobility of UAE-based expats remains the lowest in the region, with the majority preferring to remain in the country.

Winners and Losers

Across the region, the fall in demand has been most acute in investment, administration and marketing functions. According to GulfTalent.com's findings, demand for investment professionals, including private equity and portfolio management, fell by 48% in the first half of the year against the same period last year. For administration skills, demand fell by 47% while the demand for marketing skills slid by 46%.

But not all roles are suffering from a collapse in demand. Demand for infrastructure-related functions soared by 142%, reflecting massive spending by GCC governments this year on road, railway and airport projects. Demand for audit professionals also increased by 25%.

Demand changes are measured by the relative change in the number of CV searches conducted by employers and recruiters on GulfTalent.com's online database.

The survey also shows recruitment activity to be increasingly focused on mid level and senior professionals, with less experienced candidates receiving less attention.

Salary Trends

The research reveals that the value of expatriate salaries in the Gulf region has increased sharply in terms of their home currencies. Depending on the country of origin, the appreciation of dollar-pegged regional currencies over the past 12 months has been equivalent to an effective pay rise of between 10 and 20 percent.

The currency appreciation, coupled with low inflation, rising unemployment worldwide and reduced regional competition for talent, has eliminated any upward pressure on salaries, the findings show, suggesting that salaries will likely see little rise over the next 6-12 months.

Despite limited pay increases, some expatriates are seeing their saving potential increase relative to last year. This is particularly the case for professionals on fixed salaries based in Dubai and Doha, where residential rents have fallen by 20 to 40 percent, and for those whose home currencies have fallen most against the US dollar, such as UK and Australian nationals.

Future Outlook

Quoting forecasts by economists, the study anticipates regional economic growth to return to healthy levels in 2010 and employment activity to pick up as a result. It warns, however, that recruitment will take some time to reach its pre-downturn levels, with the price of crude oil being the key factor determining the speed of regional recovery.

Until then, with the volume of new jobs being created not matching the number of young nationals entering the workforce, companies can expect a tightening of regulations with regard to employment of nationals, the study argues.

GulfTalent.com's research study was based primarily on an analysis of jobseeker and employer activities conducted on its online recruitment website, including a daily average of around 2,000 new candidate registrations, 10,000 job applications and 3,000 CV searches by employers and recruitment agencies using the website. The full survey report entitled "[Recession and Employment in the Gulf](#)" is available for download from the company's website at: www.gulftalent.com.

GulfTalent.com is the Middle East's leading online recruitment portal, with a database of over 1 million professionals covering all sectors and job categories. It serves as the primary source of both national and expatriate talent to over 2,000 employers and recruitment agencies across the region. Headquartered in Dubai, GulfTalent.com covers the markets of Saudi Arabia, Kuwait, Qatar, Bahrain, Oman, Egypt, Lebanon, Jordan and the United Arab Emirates.

Source: GulfTalent.com

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Contact Information

Mahmoud Fansa

GulfTalent.com

<http://www.gulftalent.com>

+971 50 255 4150

Online Web 2.0 Version

You can read the online version of this press release [here](#).

The Economic Downturn Heats Up the Instant Cash Advance Loan Industry

While more people are turning to instant cash advance loans, the legislators in some states are turning up the heat on lenders. FastCash.org points out some concerns and recommends tips for borrowers so they do not fall into a more difficult financial situation.

Minneapolis, Minn. (PRWEB) July 12, 2009 -- As the economy continues struggle, the instant cash advance loan industry is assisting more people with their quick cash loan needs. FastCash.org points out concerns that legislators have surrounding the quick cash loan industry and gives recommendations to borrowers to help them from falling into a more difficult situation.

When people are in need of a small, short-term loan for immediate personal needs, such as car repairs or emergency room visits, they can turn to a [quick cash loan](#) lender. They provide loans with no credit check and no collateral. However, these minimal requirements mean the lender is taking on a high risk loan and therefore charges high interest rates. When people turn to [fast payday cash](#) loans, it is usually because they do not qualify for traditional lines of credit through a bank or credit card.

With the economy continuing to decline, people with higher median household incomes are becoming customers of fast payday cash loan lenders. One of the nation's largest operators of [fast payday cash](#) loans recently reported that their median household income of customers has been slowly increasing. From last year, it is up about \$1,500 to \$42,629.

Additional laws have been put in place in several states to protect borrowers from high interest rates and difficult loan terms. In 2005, the Illinois legislature passed a law that capped interest rates on short-term payday loans. This law states that interest rates are to be capped at 403 percent annual interest rate for loans that are taken out for up to 120 days.

The law passed by the Illinois legislation also limited the amount of loans one borrower could hold at any given time, placing this limit at two loans. In addition, payday loan lenders must work out payment plans with borrowers who are unable to pay rather than taking them to court for legal action. Illinois is the only state with an interest rate cap on short term payday loans; however, there is no cap on longer-term loans. As such, some lenders have changed their loan terms so they exceed the 120 day mark. There is legislation currently being discussed to close this loophole for the state.

FastCash.org recommends that borrowers shop around for payday lenders when they are in need of instant cash. After finding a reputable store with reasonable rates, thoroughly read and fully understand the terms and conditions. If the interest rates or term of the loan seem unreasonable, look for other means to obtain a fast cash loan.

Fast cash loans are intended for occasional and emergency use only. If a borrower finds themselves in a difficult reoccurring financial situation, payday loans are not the answer. Borrower should possibly seek professional help from a reputable credit, budgeting or debt management program such as the National Foundation for Credit Counseling at 1-800-388-2227.



About FastCash.org:

FastCash.org provides people in need of emergency funds a resource to find instant cash loan and payday loan lenders.

Contact: Marlene Brown
Public Relations Specialist
612-385-1331

###



Contact Information

Marlene Brown

<http://www.fastcash.org>

612-385-1331

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You can read the online version of this press release [here](#).



Obama Shamed Into Re-Considering Small Business Bailout

According to the Washington Post, the Obama administration announced it is considering a dramatic shift in its stimulus strategy to better support small businesses. This follows a June 24 announcement by entrepreneur, Victor Cheng, critical of Obama's lack of focus on small businesses and Cheng's own declaration of a privately funded "bail out" for 1 million small business.

San Francisco, CA (PRWEB) July 12, 2009 -- According to the Washington Post, the Obama administration announced it is considering a dramatic shift in its stimulus strategy to better support small businesses.

This follows a June 24 announcement by [America's Business Coach](#), Victor Cheng, critical of Obama's lack of focus on small businesses and Cheng's own declaration of a privately funded "bail out" for 1 million small business.

As Cheng argued previously, "According to the Small Business Administration, roughly 7 out of 10 new jobs created in this country are created by small business. Everybody knows that it's impossible to end this recession without creating new jobs. It seems crazy to ignore the most statistically proven producer of new jobs in this country - small businesses."

This rationale and Obama's previous neglect of entrepreneurs inspired Cheng to take matters into his own hands by creating his own private small business bailout program.

As the author of [The Recession-Proof Business: Lessons from the Greatest Recession Success Stories of All Time](#), he is giving away 1 million electronic copies of his book on his website at www.BailoutUSA.com

In reaction the Obama administration sudden shift in stimulus strategy, Cheng says, "I'm thrilled that the Obama administration finally has the right focus. Whether I showed them up with my bailout program or they finally figured it out on their own, I don't know. Either way, it's great for small businesses and employers everywhere."

According to Cheng, "I hope the Obama administration actually follows through on this change in direction. I give work with a lot of small business owners. Many of these businesses are profitable, growing, and creating jobs. But for some of these businesses, they are in seasonal industries and need access to capital to finance their off-peak season or they need a way to finance inventory to keep pace with on-going growth."

"With private banks abruptly cutting off access to billions in capital, it is force well run businesses to shrink their workforce or hiring plans despite having a fundamentally profitable business. This seems like a waste in an economy that is clearly short on jobs," says Cheng

Cheng's expertise as a small business recession survival expert and [business coach](#) has been featured by Fox Business, MSNBC, MarketWatch, The Wall Street Journal, Inc. magazine, SmartMoney magazine, and dozens of radio talk shows.



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Contact Information

Victor Cheng

<http://www.victorcheng.com/bailout>

650-208-0133

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U.S. African Chamber of Commerce Congratulates President Obama for Visiting Africa

The President of the US African Chamber of Commerce, Martin Mohammed, recently said that the African continent is anticipating to forge stronger partnerships with the United States through trade expansion.

(Vocus) July 11, 2009 -- The President of the [US African Chamber of Commerce](#), Martin Mohammed, recently said that the African continent is anticipating to forge stronger partnerships with the United States through trade expansion. Mohammed also specified that Africa needs to have a representative member at the UN Security Council since it is the only continent that does not have such representation. With more than a billion people living in Africa and almost 60% of the population being 15 years of age and under, Mohammed underscored the critical importance of economic development through stronger ties with the United States and the global market. The results of a recently concluded research study commissioned by the U.S. African Chamber of Commerce show that the relationship between African Americans and African immigrants from the African continent is weak and at times competitive. In fact, the study found instances of bad experiences by the immigrants when dealing business with African Americans.

Under the Obama administration, African can benefit globally with the support of the African Union to become a "One Continent Nation." Also, under the Obama administration, the numbers of African students need to increase. It is important to note that presently there is a strong challenge between the United States and China to compete in Africa; thus it is imperative to forge a stronger relationship between the US and Africa.

The Issue of Aid which will never sustain the Continent of Africa must be re-examined and changed through trade and empowerment of the African emerging markets.

The United States must effectively implement the African Growth Opportunity Act and encourage more continental trade agreements. Likewise, Africa must set its economic destiny as its highest priority and keep its respective African leaders accountable to this mandate. One strategy is to encourage internal trade relations within the continent and set up a One Continent Trade Agreement with the United States.

The USACC is the Leading Advocacy Organization for U.S. African Relations and promotes Emerging Markets. The USACC is the umbrella organization for African Chambers of Commerce and Professional Trade and Business Associations throughout the United States and abroad.

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Contact Information

Martin Mohammed

US African Chamber of Commerce

<http://www.usafricanchamber.com>

202-465-0778

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You can read the online version of this press release [here](#).

News Image





CashLoan.org Advises Borrowers Should be Wary of Making Cash Loans a Habit

When turning to a cash loan online for an emergency situation, borrowers should take caution to ensure the source of funds does not become a habit. CashLoan.org provides tips to borrowers so they can better avoid long-term financial difficulties.

Minneapolis, Minn. (Vocus) July 11, 2009 -- Many borrowers are wary of obtaining a cash loan online because they are worried about the fees and finance charges associated with the faxless cash loan. Since the online cash loan lender is taking on a high risk loan, they charge higher rates than traditional lenders. Borrower can fall into difficult financial situation if their borrowing habits get out of control, so CashLoan.org offers some advice to prevent this from occurring.

Obtaining a [cash loan online](#) helps many people who are in need of emergency funds but are unable to acquire through traditional means, such as through a bank or credit card. This is often due to bad credit, the urgency of the loan, or the small amount of the loan. Since no collateral is needed to get a [faxless cash loan](#), the rates are higher than traditional loans that are secured. Although the rates are high, many borrowers would agree that the cost is less expensive than bouncing checks or paying reoccurring high interest rates.

The first step in ensuring the avoidance of problems with borrowing from an online cash loan lender is to start by finding a reputable store. The best way to do this is to shop around for the best [online cash loan lender](#) and compare rates. Every lender has different terms, conditions, rates and fees. After finding out if the lender has been in business with out any problems for an established amount of time, compare their qualifications for applying.

Borrowers should always read and fully understand the contract they are legally binding themselves to before agreeing to any of the terms or conditions. After agreeing to the loan and obtaining the funds, it is important to take stock of what happened that got the borrower into the situation to have to borrow from a payday loan lender in the first place. If it could be foreseen as a regular occurrence, the borrower should look at other means of obtaining funds.

There are several reputable debt management counselors and institutions that specialize in helping people sort out their financial affairs. If a borrower is in a difficult long-term financial situation, payday loans should not be used as a solution. Payday loans are only intended for use in emergency situations when no other funds are available.

Contact:
Marlene Brown
Public Relations Specialist
612-385-1331

###



Contact Information

Marlene Brown

<http://www.cashloan.org>

612-385-1331

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You can read the online version of this press release [here](#).



Save up to 50% on School Holiday Entertainment & Essentials this Summer

SAVE up to 50% and make the summer holidays more affordable with a new range of offers on games, DVDs, books, clothes, travel and more from DiscountVouchers.co.uk

Lightwater, Surrey (PRWEB) July 11, 2009 -- Don't let the school holidays break the bank this summer, with a new range of [special offers and discounts](#) on everything from computer games, music and DVDs to travel ideas, holiday clothes and books, all available at www.DiscountVouchers.co.uk

With the start of the summer holidays just around the corner, parents can keep their children entertained and save money, with offers from over 300 leading brands such as Borders, Game, HMV, Miss Selfridge, and Nike.

Current offers include 20% off books ordered online at Borders - ideal for holiday reading; 10% of CDs and DVDs and free delivery at CDWow; three CDs for £10 at HMV; up to £79 off a Sony camera at Jessops; and up to 50% off a range of clothes at Miss Selfridge and New Look.

DiscountVouchers.co.uk also features a range of travel offers such as save up to 40% at Disneyland Paris and up to £100 off Hoseasons holidays for a last minute summer escape.

Simon Terry, managing director of DiscountVouchers.co.uk, says: "The summer holidays can be an expensive time for parents, but a bit of savvy shopping can make them much more affordable in terms of entertaining children at home or overseas. DiscountVouchers.co.uk is continually updating the site with new offers, so whether parents need DVDs and games, or savings on holiday clothing, the site features easy to search discounts in one place."

All offers on DiscountVouchers.co.uk are updated in real time to ensure visitors get the latest [summer holiday savings](#) as they are launched. The result is an easy to use site that can quickly be searched by store name, latest deals, and most popular offers.

The site also features a growing range of savings at stores such as Boots, Currys, Debenhams, Heal's, John Lewis, Play.com, and more.

To get the latest discounts and offers for summer visit discountvouchers.co.uk.
/ends.

About DiscountVouchers.co.uk

DiscountVouchers.co.uk features the latest offers and savings from a growing range of retailers, all updated in real time. Designed to help consumers save money with both leading high street brands and specialist retailers, DiscountVouchers.co.uk offers one of the widest choices of money saving offers.

Part of ASAP Ventures Ltd, the company behind the award winning Carrentals.co.uk price comparison site, DiscountVouchers.co.uk is committed to offering a growing range of the best savings available online.



For more information visit www.discountvouchers.co.uk

Media Contact

Rachel Builder & Debbie Williams

Context

T: 01625 511966

F: 01625 511967

www.contextpr.co.uk

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Contact Information

Asap Ventures

Asap Ventures Ltd

<http://www.discountvouchers.co.uk>

0845 871 2069

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You can read the online version of this press release [here](#).



Come Home to Custom Builders; In an Effort to Boost Attention for a Set of Home-Sellers Who Have Been Particularly Hit Hard by the Economy, Realtor® Lisa Duke, in Conjunction with Linda Faircloth from Coldwell Banker and Pam Beeson with Ed Price Realtors will be Hosting a Custom Builders' Event Based in High Point

Come Home to Custom Builders; Custom Builders' Open House based in High Point

High Point, NC (PRWEB) July 11, 2009 -- In an effort to boost attention for a set of home-sellers who have been particularly hit hard by the economy, Realtor® Lisa Duke, in conjunction with Linda Faircloth from Coldwell Banker and Pam Beeson with Ed Price Realtors will be hosting a custom builders' event based in High Point.

In recent months, the average selling price point in the High Point area has been in the low \$100,000s. People who, in the past, would have normally been able to move up to a higher price point have been unable or unwilling to do so. Supporting our custom builders is essential to a healthy economy.

Come meet the builders the likes of Duke Brothers, Huntley Homes, Hoffman Builders, R. Andrews and more! Up to ten homes will be featured in neighborhoods such as The Estates at Quail Run, Swans Landing, Greenside, and The Villas.

The focus will be on homes in the \$300,000 and \$400,000 price ranges. The goal is to garner attention for builders from buyers who are actively looking for a home in this price point. There will be food, entertainment, and a meet-and-greet with the builders, mortgage brokers, and more.

Maps will be available soon and will concentrate on the High Point area and members of the High Point builders association. The open houses will occur concurrently from 1-5pm on Sunday July 26th. White Light will be entertaining in The Estates at Quail Run. <http://www.myspace.com/mywhitelightbandacoustic>

For more information you can contact <http://www.dukebrothers.com/index.asp> or our event website at <http://www.facebook.com/home.php#/event.php?eid=100199713858&ref=nf>

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Contact Information

Lisa Duke

Duke Brothers

<http://www.facebook.com/home.php#/event.php?eid=100199713858&ref=nf>

336-442-7372

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Defusing The Consumer Debt Timebomb Before It Explodes

Portrait Study Shows Pre-Delinquency Management Reduces Number of Defaults, Default Rates and Default Values on Credit Cards

Henley-on-Thames (Vocus) - Portrait Software, a leading provider of insight driven customer interaction software, has demonstrated a cost-effective solution - Pre-Delinquency Management (PDM) - that allows lenders to predict potential delinquency, help customers manage debt and reduce levels of impaired debt as a result.

In a three-month analysis for an A-list credit card business, Portrait demonstrated a 2% reduction in the number of defaults, a 2.5% reduction in default rates and a 15% reduction in the default value. These results equate to millions of pounds of added value in terms of reduced collection costs and enhanced debt recoveries.

PDM is a methodology which identifies 'at risk' customers at an early stage, helps identify and monitor appropriate treatment strategies, and helps customers who are getting into trouble get a grip on their debt before it escalates or turns bad. As the recession bites, financial institutions have seen more and more of their customers get into financial difficulty and, at the same time, have come under increasing pressure to demonstrate that they are providing as much assistance as possible by treating customers fairly in these difficult times.

"Most organisations have recognised that many of their customers facing difficulties are not the 'usual suspects' but rather prime customers who have every intention of meeting their obligations but need to reshape their finances in order to survive the credit crunch," comments Neil Skilling, Client Services Director, Portrait Software. "By implementing a Pre-Delinquency Management strategy, organisations can now address the growing numbers of customers facing financial difficulty," he added.

The objective of Portrait's recent study was to use PDM to reduce the number of defaults and also the total value at risk. Using its analytics software the study identified a group of 100,000 customers likely to have difficulty meeting their credit card payments in the next three to six months. Identification criteria included increased credit limits, balances reaching the credit limit and changes in spending patterns. 80,000 customers were sent a communication offering assistance to help ensure their situation remained stable, 20,000 were not offered any help and served as a control group. Respondents talked to advisors who discussed their situations and captured additional information on current circumstances. Portrait's PDM solution collated all of this information and determined the most appropriate treatment options such as changing direct debit dates, setting up minimum payments or reducing credit limits.

After three months analysis showed:

- * Reduced defaults by 2 percentage points (representing a 20% reduction compared to the standard 10% default rate)
- * Defaults were at the full outstanding amount
- * Customer feedback was very positive
- * Reduced default rates by 2.5 percentage points (representing a 25% reduction against the base default rate)
- * Average default value reduced by 15%

"Few organisations have been able to implement PDM as a 'business as usual' process," adds Neil Skilling. "This



is not the result of a lack of will on the organisations' part, indeed many are running costly paper based programmes. However, other solutions lack the flexibility to bring together analytics, decisioning and automated workflow in support of the customer process. Instead they simply manage the account or the outstanding debt. Portrait's PDM solution can be implemented to work seamlessly with existing customer systems and data, without the need to embark on a major systems project or to create new databases of information - we work with what is already there and in use - and will deliver dramatically improved results."

About Portrait Software

Portrait Software enables organizations to engage with each of their customers as individuals, resulting in improved customer profitability, increased retention, reduced risk, and outstanding customer experiences. This is achieved through a suite of innovative, insight-driven applications which empower organizations to create enduring one-to-one relationships with their customers. The Portrait suite seamlessly integrates the world's most advanced customer analytics, powerful inbound and outbound campaign management, and best-in-class business process integration to drive real time customer interactions that communicate precisely the right message through the right channel, at the right time.

Our 300 + customers include industry-leading organizations in customer-intensive sectors. They include Merrill Lynch, Lloyds Banking Group, US Bank, Dell, Nationwide Building Society, T-Mobile, Telenor, Fingerhut, Bank of Ireland, Bank of Tokyo and Fiserv Bank Solutions. For more information on Portrait Software, please visit: www.portraitsoftware.com.

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Contact Information

IAN PEEL

Portrait Software

<http://www.portraitsoftware.com>

+44 7775 937 494

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You can read the online version of this press release [here](#).



Glenn Neely and NEOWave Institute Launch Neely Investments LLC

Prominent Elliott Wave analyst Glenn Neely has formed Neely Investments LLC to manage and direct private funds globally.

Aliso Viejo, CA (PRWEB) July 10, 2009 -- Glenn Neely and NEOWave Institute have formed Neely Investments LLC to manage and direct private funds globally. A prominent Elliott Wave analyst, Neely was recognized in Timer Digest's May 2009 issue as the #1 stock market timer for the past 12 months.

Based in New York, Neely Investments is the world's first and only portfolio management firm based on core NEOWave disciplines. Glenn Neely is the founder and architect of the NEOWave method of trading and market forecasting. Over the years, he has received a significant number of inquiries from investors interested in NEOWave-based investment management. The creation of Neely Investments is the culmination of his 25-year career of successful forecasting and trading advisory services.

Neely Investments has partnered with Emerson Equity LLC, a registered investment advisor and broker dealer, to offer a series of NEOWave-based private investment funds. To receive information on NEOWave-based private investment funds, please contact Emerson Equity at:

Emerson Equity LLC

Attn: David M. Beach

245 Park Avenue, 24th Fl, New York, NY 10167

(212) 672-1863

A Registered Investment Advisor

Member FINRA and SIPC

[Learn about the NEOWave Trading Service](#)

[Learn about the NEOWave Forecasting Service](#)

About Glenn Neely and NEOWave Institute:

Glenn Neely, who is internationally regarded as the premier Elliott Wave analyst, founded the Elliott Wave Institute in 1983. In 1990, Neely published his advanced Wave analysis process in his now-classic book, *Mastering Elliott Wave*. In 2000, Neely changed the name of his research and advisory firm to NEOWave Institute to differentiate his scientific Wave analysis technology from orthodox, subjective Elliott Wave analysis, which is frequently nebulous, inaccurate, and constantly fluid.

What is Elliott Wave? In the early 1930s, Ralph Nelson Elliott presented his theory of market behavior, which quantifies each stage of an economic cycle into specific patterns of mass psychology. Glenn Neely has devoted more than 25 years to mastering and advancing the concepts of Wave theory. Neely refined Elliott Wave theory to make it objective, practical, and consistently accurate, producing his now-famous NEOWave technology. This precise, step-by-step assessment of market structure leads to low-risk, high-profit investing and trading. Orthodox Elliott Wave, devoid of such technology and rules, typically leaves the analyst with ambiguous interpretations, seriously flawed results, and dual-directional forecasts.



Today, decades after R.N. Elliott penned his original theory, countless investors and traders trust Neely's revolutionary, step-by-step NEdWave approach to market analysis. Devotees of NEdWave Institute and Glenn Neely are reaping the rewards of low-risk, high-profit investing. Learn more about Glenn Neely and NEdWave Institute at <http://www.NEdWave.com>.

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Contact Information

Patrice Rhoades-Baum

NEoWave Institute

<http://www.neowave.com>

719-685-1108

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Obama's Budget Reveals Technology Spending Trends for Next Five Years

Comprehensive INPUT report identifies key developments shaping federal IT investment

Reston, VA (Vocus) July 9, 2009 -- [INPUT](#), the leading authority on government business, today announced the release of its research report, "Federal IT Market Forecast 2009-2014," that analyzes trends that will impact federal government IT spending. Using the fiscal year 2010 budget request released by the Office of Management and Budget (OMB), the report predicts significant growth in cloud computing, green technologies, healthcare IT, and cyber security.

Despite the struggling United States economy, INPUT projects that federal government demand for IT products and services will grow at a compounded annual rate of 3.5 percent over the next five years, reaching \$90 billion in total market value by 2014, up from \$76 billion in 2009. The Obama Administration's broad initiatives will drive technology adoption in the healthcare, energy and green building markets. Increased adoption of cloud computing, Service Oriented Architecture (SOA), and cyber security projects will also shape the federal IT market.

"The Obama Administration's efforts to improve the economy include making significant investments in the federal government's IT infrastructure," said INPUT CEO Tim Dowd. "This creates demand for companies that can facilitate the growth of this infrastructure. For example, IT vendors that can help the federal government take advantage of cloud computing, cyber security or assist government agencies in developing the environment will be well positioned."

Cloud Computing

The cloud computing market is expected to grow nearly 30 percent over the next five years, to over \$1 billion, transforming the federal IT infrastructure. Exploration of cloud-based projects is a top administration priority because of expected cost savings and increased efficiencies. The National Institute of Standards & Technology (NIST) helped create the momentum for cloud initiatives on a federal level by crafting security standards and definitions for cloud projects. SOA implementations by the Air Force, Navy, Army and other government agencies are helping to drive the adoption of cloud computing.

Cyber Security

The federal government will increase information security spending from \$8.2 billion in 2009 to \$12.2 billion by 2014 at a compound annual growth rate (CAGR) of 8.3%. Even still, according to INPUT research and analysis, less than 1 out of 10 dollars in federal government IT budgets goes to securing systems and data, and new initiatives such as the DoD's cyber command and other ongoing government wide cyber initiatives. "In light of the recent cyber attacks on the New York Stock Exchange, White House, and other government agencies, INPUT has seen heightened interest and activity in this area from our constituents -- both contractors and government officials. We expect cyber security issues will continue to increase in profile and priority in the federal IT market



for the next several years," Dowd added.

Sustainable Technologies

The Energy Independence and Security Act (EISA) of 2007, along with environmental mandates in the economic stimulus package, are driving government adoption of green IT products and services. Smarter energy management systems will include "smart grid" modernization of the utility industry, representing a significant long-term opportunity for vendors in this space.

"There is a focus on reducing the nation's carbon footprint and the cost of energy through investments in renewable energy sources and smart grid technology," Dowd said. "The federal government will take the lead as a role model through the use of green technologies, practices and policies."

Healthcare IT

Healthcare reform will continue to drive growth in critical healthcare IT segments such as electronic health records, health information/decision support systems and claims processing. Healthcare IT investments will occur in waves, beginning with the modernization of current systems and ending with a complete infrastructure transformation. The stimulus package is setting the groundwork for the early stages of investment by making \$19 billion available for healthcare IT projects.

"Technology companies wishing to do business with the federal government over the next five years need to begin positioning themselves now for the opportunities that will grow out of the increased investment in IT," said Dowd.

About INPUT

[INPUT](#) is the authority on government business. Established in 1974, INPUT helps companies develop federal, state, and local government business and helps public sector organizations achieve their objectives. Over 2,000 member organizations, including small specialized companies, new entrants to the public sector, and the largest government contractors and agencies, rely on INPUT for the latest and most comprehensive procurement and market information, consulting, powerful sales management tools, and educational & networking events. For more information about INPUT, visit www.input.com or call 703-707-3500.

Proper use of name is INPUT.

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Contact Information

Hiba Mohamed

INPUT

<http://www.input.com>

703-707-3686

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You can read the online version of this press release [here](#).



Before Signing on the Dotted Line, Borrowers should be Aware of the Pros and Cons of a Quick Payday Loan

With today's difficult economy, more families are having trouble making ends meet. In a bind, many are turning to a quick payday loan. QuickLoan.org points out the pros and cons of these types of loans so borrowers are can make informed financial decisions.

Minneapolis, Minn. (PRWEB) July 10, 2009 -- The current economic climate is worrisome. Many families are having a tough time making ends meet, and as such, more are turning to a quick payday loan for a quick fix. Like any financial decision, there have pros and cons. This is no different for payday loans. QuickLoan.org points out some of these items so borrowers are more informed before taking out a quick cash loan.

A [quick cash loan](#) makes it possible for people with no credit or bad credit to access emergency funds with out using traditional means. There are minimal requirements when applying, such as the applicant needs to be at least 18 years of age or older, a US citizen with a regular income, and has a valid bank account. When these minimal requirements are met, a person in need of emergency funds can get up to \$1,500 or a percentage of their income immediately deposited into their bank account upon approval.

When a borrower turns to a [quick cash loan](#) option, it is usually because they need emergency funds and have no where else to turn. Either they do not have family in a position to help out or their credit or timeline does not allow for them to use traditional lines of credit, such as a credit card or a bank loan. In addition, the need for instant cash is typically to cover unexpected expenses in-between pay checks, for example, for car repairs or medical bills. Traditional financial institutions do not usually make small personal loans for such needs or in a timely manner.

In addition, with a [quick online cash advance](#), borrowers are able to access funds immediately. They are able to apply online without necessarily having to fax in additional information. The quick online cash advance is then deposited directly into a bank account for instant use. Moreover, many websites offer 24-hour customer service that allows for applications to be processed and approved faster for the quick online cash advance.

Quick cash loan lenders make cash available to borrowers who may not have good credit with the only collateral being the borrower's next pay check. This means the lender is taking on a high risk loan. In addition, with the term of the loan being so short, traditional low interest rates cannot be applied. The high risk and the short term nature of the loan means extraordinarily high interest rates for the borrower to pay back in a set period of time. If a quick payday loan borrower does not pay the loan back in time, they can accrue additional fees and penalties - making their already difficult financial situation even more strained.

Since this has become a problem in some states, laws have been passed to protect quick online cash advance borrowers. Among other line items, these laws remove a lender's ability to sue and also requires them to set up reasonable repayment plans. Caps have also been set on some of the interest rates and fees.

Contact:
Marlene Brown



Public Relations Specialist
612-385-1331

###



Contact Information

Marlene Brown

QuickLoan.org

<http://www.quickloan.org>

612-385-1331

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You can read the online version of this press release [here](#).



Phoenix Short Sale Expert Shares Insight on Changing Market

Gayle Henderson Participates in National Audio Conference with Industry Leaders

Phoenix, AZ (PRWEB) July 9, 2009 -- Scottsdale [REALTOR®](#) and Certified Distressed Property Expert ([CDPE](#)) Gayle Henderson shared her successful guidelines in working through the short sale maze in a recent panel discussion of industry leaders. The Taking Advantage of Government Short Sales Incentives panel, sponsored by Campbell Surveys, RE/MAX International, Bank of America and Wells Fargo attracted professionals nationwide hungry for the suggestions, counseling and future predictions about the short sale process.

The expert panel included Kimberly Dawson, Vice President -Group Operations Manager, Foreclosure and Real Estate Management- Bank of America, Joe Ohayon, Vice President Community and Client Relations, Default and Retention Operations, Wells Fargo Home Mortgage, Tom Popik, Director Mortgage Research- Campbell Surveys and Gayle Henderson, CDPE, REALTOR, RE/MAX Excalibur Realty.

The two hour conference included a question and answer session from an industry audience seeking information on how to streamline the process of short sales. Discussions also addressed how to keep buyers and sellers engaged in the process, how to manage expectations of all parties involved, and what the future looks like for the short sale timeline.

"The short sale process requires an understanding of the specific guidelines and criteria of each lender you work with," said Henderson. "That means keeping an extensive directory for each lender with contact information and detailed instructions on how to interact with that lender."

Henderson stresses that it's not practical to assume that there will be one system that fits all lenders in the short sale process. Therefore, it is up to the REALTOR to master the different lender's guidelines and become the expert, through training such as that offered by the [Distressed Property Institute](#). By earning a CDPE designation, REALTORS can better represent clients who may be in a difficult financial situation.

Although the average lender response time is about nine weeks, lender representatives on the audio conference expressed commitment to shortening the timeline from short sale submission to lender approval of the sale. Even if standardized procedures are adopted, lenders say the biggest challenge involves "non-delegated" files, which are those that require third party approval. Such approval can add days and sometimes weeks onto the short sale process.

Presenting a comprehensive short sale package was the single most important factor identified by both Wells Fargo and Bank of America panelists. Currently, it takes an average of three buyer contract approvals before actually arriving at the final closing table. Frequently the approval of the first or even the second buyer comes long after that buyer has lost interest and bought another property.

Henderson firmly believes that if lenders were to start requiring an earnest deposit and open escrow on every



contract before being reviewed by a lender, a substantial number of contracts that have no chance of closing would be instantly cleared out of the system and the process would have almost an immediate timeline correction.

A short sale can be a very beneficial option to those facing foreclosure. The commitment of lenders, regulatory bodies and real estate agents well-trained in the short sale process will certainly promote a quicker stabilization of the housing market.

[RE/MAX Excalibur](#) is a leading company world-wide within the RE/MAX family of companies. Howard Lein began the Scottsdale Company in 1988 and currently has three offices in Scottsdale and one in Chandler. RE/MAX Excalibur is among the most honored real estate companies in the world having received several national and international awards. Howard Lein was named "RE/MAX International Owner/Broker of the Year" world wide in 2008.

Contact:

Gayle Henderson, PC, CRS, GRI, CLHMS, CDPE
RE/MAX Excalibur Realty
602-850-4335 (Direct)
Gayle (at) AZMovingPlan.com

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Contact Information

Gayle Henderson PC

RE/MAX Excalibur Realty

<http://www.AZAvoidForeclosureNow.com>

602-850-4335

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News Image





Phoenix Marketing International Research Shows Steep Decline in Millionaires in U.S.

Hawaii Maintains Lead in Millionaires per Population

Rhinebeck, NY (PRWEB) July 9, 2009 -- The Phoenix Affluent Marketing Service, a [Phoenix Marketing International](#) practice, announced today the number of millionaires in the U.S. has declined by 14% over the past two years. Additionally the Phoenix data shows that Hawaii again leads the nation in the percent of millionaires per overall population.

Phoenix's annual market sizing analysis and aggregate wealth rankings shows that approximately 6.4% of Hawaii's households are millionaires, leading the nation for the second year in a row. Phoenix defines a millionaire household as one with \$1 million or more in investable or liquid assets (excluding sponsored retirement plans and real estate). Rounding out the top five states in millionaires per population are Maryland (6.3%), New Jersey (6.2%), and Connecticut (6.2%). These states maintained their order of ranking from 2008. Virginia (5.5%) cracked the top five in 2009, up from 6th in 2008, while Massachusetts (5.4%) came in 6th in 2009, down from 5th in the previous year.

"While the top states in millionaire percentages were little changed from the previous year, overall, the market downturn has taken its toll on the ranks of millionaires in most states," says David Thompson, Managing Director of the Phoenix Affluent Market. "Since June of 2007, we estimate that the number of millionaires nationally has declined by 14%," notes Thompson. Phoenix estimates that there are now about 5.1 million households in the U.S. that qualify as millionaires, down from nearly six million two years ago.

The complete states' rankings for 2006 through 2009 are available by visiting the Phoenix site at http://www.phoenixmi.com/images/uploads/pdf_upload/State%20Rankings%20Millionaires%202006%202007%202008%202009.pdf

About Phoenix Marketing International

Founded in 1999, Phoenix Marketing International is one of the fastest growing marketing services firms in the United States. With offices across the country and partnerships with many of the largest companies in the financial services, pharma, automotive, healthcare, and travel and leisure industries worldwide.

Phoenix Marketing Contact:

David Thompson
Managing Director
Phoenix Affluent Market
860-653-1720
david.thompson(at)phoenixmi(dot)com
<http://www.phoenixmi.com>

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Contact Information

David Thompson

Phoenix Affluent Market

<http://www.phoenixmi.com>

860-653-1720

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Entrepreneurs' Organization Represents US at G8 Young Business Summit

EO participates in discussions with other leading entrepreneurial organizations emphasizing importance of innovation and entrepreneurship to economic recovery

Stresa, Italy (Vocus) July 9, 2009) -- Leaders from the [Entrepreneurs' Organization](#) (EO) joined organizations from around the world in Stresa, Italy, at the [G8 Young Business Summit](#) on 3 July 2009. Held in conjunction with the 2009 G8 Summit taking place this week, the event brought together entrepreneurial leaders, academics, representatives of civil society and community leaders to discuss innovative solutions to the current economic situation.

"Young entrepreneurs must be recognized as drivers of the economy, leading the way to economic recovery through job creation and innovation," said Kevin Langley. Langley is a past president of EO's New Orleans chapter and was a member of the coalition representing EO at the G8 Young Business Summit. "Supporting entrepreneurship through strong government policy and sound business practices is vital to the success of the world's economies," Langley said.

At the G8 Young Business Summit, organizations representing a diverse set of cultures and experiences teamed up to draft a [joint declaration](#), consisting of recommendations built around the importance of fostering innovation to boost the world economy.

"Young entrepreneurs are a tremendous source of innovation, providing a fundamental way to improve living standards," said Langley. "Studies have shown that more than one-third of job creation is due to the entry of new businesses, which speaks to the importance of entrepreneurship and innovation in spurring economic recovery."

As an organization dedicated to engaging leading entrepreneurs to learn and grow, EO is committed to ensuring that the next generation of entrepreneurs will have success and greatly impact the world's economic fortunes. To realize this goal, EO operates two programs focused solely on helping young entrepreneurs achieve success in their businesses.

EO's [Accelerator](#) program is designed to take first-stage entrepreneurs to the next level of business success. The program is focused on four key issues faced by first-stage entrepreneurs: strategic planning, sales and marketing, human resources and finance. In the face of record job losses suffered worldwide in 2008, companies participating in the Accelerator program were responsible for creating 1,500 jobs last year.

The [Global Student Entrepreneur Awards](#) (GSEA) is a program for undergraduate students who own and run businesses while attending a college or university. The program fosters young entrepreneurs by providing them with opportunities to enhance their business skills, network, gain media exposure and win prizes, including cash to help fund their businesses and donated business products and services.

"It was the consensus of those participating in the G8 Young Business Summit that developing cultures in which entrepreneurship is cultivated and embraced is the first step the global business community needs to take on our path to economic recovery," said Langley. "By encouraging entrepreneurship among younger people and



fostering an environment in which innovation can thrive, EO's programs are setting the stage for the next generation of entrepreneurs to lead the world into a prosperous economic future."

About the Entrepreneurs' Organization:

The Entrepreneurs' Organization (EO) - for entrepreneurs only - is a dynamic global network of more than 7,300 business owners in 42 countries. Founded in 1987 by a group of young entrepreneurs, EO is the catalyst that enables entrepreneurs to learn and grow from each other, leading to greater business success and an enriched personal life. Membership in one of EO's 116 chapters is by invitation only; the average member is 40 years old with annual revenues of US\$17.3 million. For more information on EO, visit www.eonetwork.org or call +1.703.519.6700.

Contact: Ryan Meyer
Public Relations Manager
Entrepreneurs' Organization
Phone: +1.571.481.2427

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Contact Information

Ryan Meyer

Entrepreneur's Organization

<http://eonetwork.org/Pages/default.aspx>

571-481-2427

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Car Warranty Robo Calls Give Legit Extended Auto Warranty Industry Black Eye Says AutoServiceWarranty.com

Car warranty expired? Millions of Americans are grateful to the FTC for putting a stop to those maddening unsolicited extended auto warranty calls. Legitimate [car warranty](#) companies are also celebrating.

Cleveland, OH (PRWEB) July 9, 2009 -- Is there anyone out there who hasn't received one of those intensely annoying [car warranty 'robo-calls'](#) that warn consumers that their vehicle warranty is about to expire? Probably not since federal regulators say as many as 1 billion of these deceptive nuisance calls have been made in recent years. And, guess what is really amazing? Those billions of calls appear to have originated from just three companies! One reputable company AutoServiceWarranty.com applauds the FTC recent lawsuits aimed at stopping this annoying practice.

USA Today and the Associated Press have reported that FTC Chairman, Jon Leibowitz, called the extended car warranty scam 'one of the most aggressive telemarketing schemes the agency has ever seen'. He added, 'I'm not sure which is worse, the abusive telemarketing tactics of these companies, or the way they try to deceive people once they get them on the phone. Either way, we intend to shut them down.'

[FTC Files Suit to Stop Illegal Robo Calls](#) Pushing Vehicle Warranty Extensions

Federal regulators have filed lawsuits against all three companies seeking the return of illegal profits, believed to be in the tens of millions of dollars, from the extended warranty telemarketing scams. Identifying the companies as Voice Touch & Network Foundations (FTC File No. 0823263) and Transcontinental Warranty (FTC File No. 0923110) was no easy task since they took extraordinary measures to conceal their identities.

While using technology supplied by Network Foundations, Voice Touch owners also claim to have placed more than 1 billion calls for Missouri's National Auto Warranty Services, (Currently doing business as US Fidelis). That prompted former Missouri Attorney General Jay Nixon last year to sue for misleading sales pitches.

Telemarketers Give Extended Car Warranty Industry A Black Eye

"These dishonest telemarketers have given the entire extended car warranty industry a black eye" said Dave Caravona CEO of AutoServiceWarranty.com in Ohio, a national auto [extended warranty](#) company with a proven track record.

The AutoServiceWarranty.com commitment to customer satisfaction has earned them an 'A' rating with the Better Business Bureau. Mr. Caravona recommends: doing your homework before buying a [car extended warranty](#) online. The easiest way to check out a company's legitimacy is look for a physical address on their website. Next, ask the representative for a telephone number you can use to contact him or her. Negative answers to either question should immediately raise a red flag.



Car Warranty Checklist

Helpful list of questions to organize your search for an extended warranty. AutoServiceWarranty.com answers all these questions with a definitive Yes!

1. Can I go to any repair facility, including the dealership?
2. Are all parts and all labor paid with no cap?
3. Is the repair facility paid directly, so I'm not waiting for a reimbursement?
4. Is the warranty transferable when I sell my car?
5. Can I verify your reputation and claims paying history? Where?
6. Does the [extended warranty coverage](#) include wear and tear?
7. Does the plan include 'stand-alone' coverage for seals and gaskets?
8. Can I see a copy of the contract prior to purchase?

When you call AutoServiceWarranty.com you are guaranteed to speak to a courteous, knowledgeable representative who will offer you information that will allow you to make informed comparisons; trusting you to make an educated decision, when you are ready. No pressure, no lies and no robo calls. For more information Visit: AutoServiceWarranty.com

Dave Caravona - CEO
Auto Service Warranty, Inc.
6500 Pearl Road
Parma Heights, Ohio 44130
888-672-2233

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Contact Information

Auto Service Warranty, Inc.

<http://www.autoservicewarranty.com/>

888-672-2233

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