



*Member Newsletter*  
*August 2006*

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## August President's Message

by  
Raymond T. Coppola

# ELECTIONS!

*At the end of this month 2006 will be 2/3's 'in the can'. Armand Villiger, our Executive Director and I thought that a good idea for the on-going success of NAPR would be to hold elections in September for 2007. Such a change would enable the newly elected President to work in tandem with the outgoing President to insure a smooth transition. This period of October, November and December would allow for brainstorming regarding what this job entails and what ideas and objectives might be brought to the Board for implementation.*

*There is no doubt in my mind that the very best idea I had for NAPR was that we deserved (and needed) an Executive Director who would guarantee us three hours a day. It took us 3 years to find the "right" one, but the proof is in the pudding, and everyone will agree that what Armand has accomplished thus far in his tenure was totally beneficial to our association. As this transition took place, my transition in learning how to lead NAPR was taking place also. And it is this beneficial experience that we should utilize in assisting every new President for the future success of NAPR.*

*Therefore, we will hold a Board meeting soon and each of you will be informed of our decisions. If you have any ideas to contribute regarding this matter or any other please let me know and I will bring them up at the meeting.*

*Meanwhile .....*

**ALL THE VERY BEST TO YOU  
HAVE A GREAT SUMMER!  
Ray Coppola**

**Don't forget to check out  
MEET THE NAP'Rs below!**

## *Notes from the Executive Director*

*By Armand Villiger*

*Greetings and felicitations, my colleagues!*

*No new members this month, if anybody can suggest someone, I will personally call them to encourage them to join.*

*Next teleconference:*

*Mark your calendars. The next teleconference will be Sept. 19th. Josh Gordon will discuss selling on-line ads in conjunction with selling print.*

**ARE YOU GETTING YOUR EMAILS FROM US?**

*If you had trouble getting this email, don't forget to check your email program's security settings. Many spam filters balk at accepting emails with attachments, or emails with long addressee lists. You can set the NAPR postmaster as one of your accepted email senders and be assured of getting our messages every time.*

*Warmest regards,*

*Armand Villiger*

**Don't forget to visit [www.naprassoc.com](http://www.naprassoc.com)!**



### **“YOU'RE FIRED” #3**

**By Herbert W. Solomon**

*In this series of articles, we discuss what the Representative can do when the Publisher says “You're Fired”. This includes protecting yourself before your contract is signed,*

during performance and in this article and the next we cover what the Representative can do if he has been terminated.

If termination is improper, the Representative has the right to recoup damages from the Publisher. This includes his loss of earnings. Therefore, the Representative must be fully prepared to show that he performed. That covers everything that we discussed in my previous article. Thus, the Representative by keeping proper records will always be prepared to prove his performance.

If terminated by the Publisher, the Representative should retain his records of all prior sales. This should be retained on an issue-by-issue basis. The Representative will be able to show all advertising sold for the prior issues he was retained to sell.

Then the Representative should be able to prove all outstanding contracts he had sold at the time of termination. Paragraph EIGHTH of the Standard Agreement provides in part as follows:

*“Upon termination of this Agreement for any reason, the Representative shall be entitled to and the Publisher shall continue to remit commissions as herein provided, without diminution or deductions of any kind upon all existing contracts, insertion orders and written schedules received on or prior to the termination date of this Agreement, until their expiration...”*

The Representative should retain copies of all contracts that he has sold.

Further, in Paragraph FOURTEEN of the Standard Agreement, the Publisher is obligated to provide the Representative copies of all advertising contracts, insertion orders and written schedules, when required by the Publisher.

Now if prematurely terminated, the Representative based upon prior performance should be able to present his case for what he would have been able to sell had he been allowed to complete the Agreement. This we will discuss in the next article on this series covering “You’re Fired”.

We will continue this discussion in my next article.

Don't forget to visit [www.naprassoc.com](http://www.naprassoc.com)!



*Money Talk*

*By Michael J. Kelly*

***Individual (k) or Solo (k)-like Plans***

*By Dustin Woodard.*

## Retirement Plans for Sole Proprietors or Family Companies

*Discover 401k-like options for sole proprietors or people running small businesses. These products will help these people defer more money to retirement.*

### *Solo(k) or Individual(k) Plans*

*Known by both names, the new product is aimed towards Sole Proprietorships to allow them to set-up and contribute to a 401k plan. These are also called Solo 401(k) or Individual 401(k) plans. Since it is a new product, only a handful of vendors are beginning to market specific plans to meet this need.*

### *Eligibility Rules*

*The sole proprietor must have no additional employees other than the spouse of the proprietor or partnerships whose only employees are self-employed partners and their spouses. The administrator of the plan is simply the business owner, their spouse or a partner. However, a designated third party works as well.*

### *Individual 401(k) Limits*

*Up to \$15,000 can be contributed, although it can't exceed 100% of pay. There is a total salary deferral and employer maximum of \$44,000. Employer contribution limits are up to 25% of pay or 20% for self-employed.*

### *Catch-up Provisions*

*Individuals age 50 or older may contribute an additional \$1,000 in salary deferrals beyond the \$15,000 (this does not count towards the maximum total contribution limit of \$44,000).*

### *Rollovers*

*You are allowed to rollover or transfer your traditional IRA, SEP, Qualified Plans or Keoghs (Profit Sharing, Money Purchase Pension, Defined Benefit), 401(k), 403(b) and governmental 457 plans into the new plan. SIMPLE IRAs are eligible for rollover after two year holding period is met.*

### *Individual 401(k) Loans*

*As with 401k plans, loans are available to all participants, including unincorporated business owners.*

*Bottom Line Using the Individual(k) or Solo(k) plan can benefit small business owners tremendously in terms of personal and company taxes, plus they allow you to sock away more than the traditional methods. Talk to a certified public accountant or investment advisor to see if these plans could work for you.*



*Send your financial questions to:*

Michael J. Kelly  
Vice-President Investments  
Oppenheimer & Co., Inc.  
[Michael.Kelly@opco.com](mailto:Michael.Kelly@opco.com)  
800-881-1585

**MEET THE NAP'Rs**  
**-Getting to know your fellow members-**

Laura D. Davis  
ChazzMedia Boutique  
Baldwin, NY 11510  
[chazzmedia@verizon.net](mailto:chazzmedia@verizon.net)

*Years as a member of NAPR: 1*

*Years in the publishing business: 18*

*Years selling space: 18*

*Number of people working with you in your organization: For the moment, just myself.*

*Specialization in your business B2B with an entrepreneurial slant, trade publications in marketing/ market research and independent film-making, high-end fashion and cosmetics (consumer based), wellness/holistic (consumer based). What a mix, but I love them all.*

*Favorite publication you ever sold for: A new account for me is Internationalist, a college student publication distributed 6 times a year to 300 of the best colleges and universities with a circulation of 150,000. Their media kit and business plan is well thought out, engaging, and simple. Potential advertisers don't have time to read too much content. I enjoy working with the publisher; he has great vision, does tremendous research, and has lots of business sense.*

*Greatest challenge for the independent representative: Getting the publishers to honor the NAPR contracts!*

*Your first real job, not summer employment: Xerox Corp. and Avon Products Inc., both at their corporate offices in Manhattan.*

*Any exotic or great vacation in the past 3 years: Jeffrey and I spent our honeymoon on St. Maarten, a wonderful Caribbean island, and continue to visit with our timeshare.*

*Favorite book read or movie seen in the past year: Nothing special for movies. I prefer the indies and worked with this industry for years. For books: as part of enhancing my business and continuing lifelong learning I recommend (1) Blink: The Power of Thinking without Thinking by Malcolm Gladwell, (2) The Long Tail: Why the Future of Business Is Selling More of Less by Chris Anderson, and (3) Persuasion Power: Mastering the Science of Successful Selling by Alvin Day.*

*Favorite dessert: Pecan pie with whipped cream or chocolate mousse cake or chocolate chip cookies with macadamia nuts.*

*Place of birth: New York City*

*Family status: A good-spirited husband (Jeffrey) and an active 14-year-old daughter (Sloane) who played the violin in her high school chamber orchestra at Avery Fisher Hall, Lincoln Center, New York in May '06.*

Joy Lyn

Joy Lyn  
San Diego, CA  
[info@joylyn.biz](mailto:info@joylyn.biz)

*Years as a member of NAPR: 1*

*Years in the publishing business: 24*

*Years selling space: 24*

*Number of people working with you in your organization: 1*

*Any specialization in your business: Equestrian and equine industry publications*

*Favorite publication you ever sold for: Horseman Magazine has been a favorite from way back when it totally dominated the equine category in 1986.*

*Greatest challenge for the independent representative: Mergers or buyouts resulting in territory changes.*

*Your first real job, not summer employment: News broadcaster for a National Public Radio Spanish language affiliate in California.*

*Any exotic or great vacation in the past 3 years: Visiting friends' ranches in countryside locations with horses, barns, pastures, and 360-degree views.*

*Favorite book read or movie seen in the past year: Sex, Time, and Power by Leonard Shlain.*

*Favorite dessert: Key lime pie*

*Place of birth: New Orleans, LA*

*Family status: One son*

David Schissler  
Schlissler & Associates Inc.  
Bass River, MA 02664  
[Schissler@comcast.net](mailto:Schissler@comcast.net)

*Years as a member of NAPR: 7*

*Years in the publishing business: 25*

*Years selling space: 25*

*Number of people working with you in your organization: One, my wife, Ann; we like keeping things simple.*

*Any specialization in your business While handling New England-based consumer advertising for several publishers over the years, Schlissler & Associates works predominantly in the high-tech B2B market. Our largest client is currently Oracle Corp.*

*Favorite publication you ever sold for: During its heyday, IEEE Spectrum was one of the most respected titles in high tech. It was fortunate to have the most professional independent and in-house staffs I've ever worked with. My office was the first ever in*

*New England to exceed \$1 million in annual ad sales. Working with people you enjoy and making money doing it is the best!*

*Greatest challenge for the independent representative: Adapting to the rapidly changing landscape. After 9/11, many advertisers cut budgets and still have not fully funded again. In the past we had to pitch our publications. Now we have to pitch why they should be advertising at all! In addition we've had to adapt to the growing shift away from print to electronic media.*

*Your first real job, not summer employment: At International Data Group my forte was launching new titles. I successfully launched 6 magazines there, exceeding revenue goals each time.*

*Any exotic or great vacation in the past 3 years: I've been an avid skier for over 40 years. My quest is to ski all of the top 50 resorts in North America; I have only 8 left. In the past several years I've enjoyed adding Whistler and Jackson Hole to my checklist.*

*Favorite book read or movie seen in the past year: In truth, much of our work today involves reading just to keep up with business developments. My recreational time is spent skiing, riding my BMW motorcycles around Cape Cod, or hanging out on my boat.*

*Favorite dessert: French silk pie.*

*Place of Birth: Wichita Falls, TX*

*Family status: Married to Ann for 27 years. One son, 25 years old.*

**Bill Wellman**  
**Wellman Advertising Sales**  
**Bridgewater, NJ 08807**  
[bwellman@optonline.net](mailto:bwellman@optonline.net)

*Years as a member of NAPR: 3*

*Years in the publishing business: 47*

*Years selling space: 47*

*Number of people working with you in your organization: I work alone.*

*Any specialization in your business: I have special abilities in the process industries, i.e. chemical and plastics. I am familiar with environmental issues as well and work with pollution related and international publications. I'm now working in the business travel market.*

*Favorite publication you ever sold for: In 1971 I helped launch Plastics Machinery & Equipment. Sold space as a captive independent and survived 2 takeovers, remaining an independent contractor until 1988. We held the highest share of market in mid-Atlantic territory from 1979-1981.*

*Greatest challenge for the independent representative: Balancing critical selling time against keeping each publisher satisfied. Also, focusing on positive customer contact and building and improving relationships with key customers and prospects.*

*Your first real job, not summer employment: Selling advertising specialties like calendars and pens. I sold Yogi Berra in 1984 for YooHoo beverages.*

*Any exotic or great vacation in the past 3 years: I just spent 2 weeks in Ireland with my wife and 2 grandkids, 14 and 15 years old.*

*Favorite book read or movie seen in the past year: My favorite author is Phillip Roth. American Pastoral and The Plot Against America are great books.*

*Favorite dessert: Bananas Foster.*

*Place of birth: Orange, NJ.*

*Family status: Married to Regina Wellman, a speech and language pathologist. We have 2 grown daughters and 5 grandchildren.*