



The Red Wolf

IBM joins the AICCNC

IBM Corporation is the newest Large Corporate member of the American Indian Chamber of Commerce of North Carolina (AICCNC).

IBM joined the AICCNC to support American Indian entrepreneurs in North Carolina. They want to help minority companies become more successful.

David Benevides, IBM Regional Director of Corporate Community Relations and Public Affairs states, *"We are pleased to support the efforts of AICCNC and recognize the chamber's outstanding contributions to American Indian businesses in our state."*

IBM is participating in the AICCNC Intra-Member Counseling program.

Within this program, American Indian members bring their most pressing business problems to the AICCNC for confidential no-charge assistance. The AICCNC then matches the member up with a counselor that has experience in the particular subject field that the problem pertains to. This service gives American Indian members the opportunity to talk to others that have experienced similar issues before. IBM has many proven-successful, intelligent employees that will be a big asset to the Intra-Member Counseling program.

IBM continues to grow and give back to its community.

Last summer they held a summer camp for young girls of the Lumbee tribe.

This camp introduced these American Indian girls to career fields that they are not typically exposed to—technology, science, and engineering. It is this type of support that helps increase the well-being of all American Indians.

Scott Roberts of the AICCNC states, *"We are thrilled to have a company that has so many resources as a member of the AICCNC. IBM is a large corporation that is in many different industries; from Research & Development, manufacturing, shipping, to IT consulting. All businesses can learn a lot from IBM."*



Best Practices: The Six C's of Online Payroll Management

David Kahn has 10+ years of experience in the payroll industry and is CEO of Perquest, an online payroll service for small businesses.

In the world of payroll services, you will find large corporations, small payroll services, nationwide providers and local businesses. There are important differences among these

services, and selecting carefully can mean the difference between the frustration of wasted time and money, and the ideal payroll experience—one that you will hardly have to think about. This set of criteria compares your options. Be sure to weigh each factor appropriately for your business.

1. Cost: Price schedules vary from one service to the next. Some companies bill quar-

terly, others charge by each payroll run, and others charge fixed rates. In addition, some services give free yearly and quarterly reports and filings, while others charge extra. It is best to compare your total annual expenses. Unfortunately, not all payroll services make their pricing entirely clear. Set-up, special reports, one-time payrolls **Continued on next page**

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Special points of interest:

- IBM joins the AICCNC
- Online Payroll Management
- UIDA conference in Orlando, FL
- IFE Awards

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(for bonuses or terminated employees) and other services often cost extra, depending on which service you use. Some larger services raise their rates regularly each year, assuming that customers would rather pay a little extra than switch to a lower-cost service. It's a good idea to ask for a history previous rate increases.

2. Convenience: Traditionally, communicating with a payroll service has been a burden on the payroll manager. One of the most important payroll innovations in recent years has been online access, with a Web interface that you can use to input your payroll data directly, instead of telling it to someone over the phone or faxing it in. It's important to note, however, that most payroll Web sites are basically a front-end to the same payroll system. Unlike real-time systems like the ones you use to shop on the Web, you can't return to your payroll information just after submitting it, because your data is waiting in a queue to be entered into the service's off-line payroll system. If your payroll is calculated by a batch processing system behind the scenes, the first time you find out how much money is really needed to pay your employees is *after the funds have been withdrawn*. If you want to confirm that you've entered your data correctly, or make a last-minute change, you may have to wait 24-hours or more, and you might be charged an additional fee. Lastly, you can't check the status of your payroll the way you would check an online shopping order.

3. Control: Ideally, an online payroll system should put more control in your hands. Even if your payroll information is hosted at the payroll service, you should "own" your data just as you would if it were stored in your PC-based accounting application. You should be able to run reports, access old pay stubs, and change in-

formation about your employees and their payroll. You should be able to access your payroll information in formats that are convenient for you: Web-based reports, raw data for import to your systems, or in standard data formats for accounting applications (such as the Intuit Interface Format for QuickBooks®). Controlling your payroll information also means controlling *access* to your payroll information. If you work with an accountant, benefits administrator, or CPA, you might need to provide them access to some or all of your payroll records, or enable them to run payroll for your company. When considering Web-based payroll solutions, be sure to check whether the system is entirely online, or if you can only use the Web interface for routine data entry. Can you make changes to wages, withholdings and direct deposit accounts for your employees, or will you have to phone in non-routine requests? Even if you can make changes online, what about your employees? A recent innovation in Web-based payroll is self-service access for employees to not only view their payroll information online, but to make changes to their personal information, including withholding amounts, tax exemptions, and direct deposit accounts.

4. Correct Results: While this sounds obvious, the truth is that some payroll services make more mistakes than others. Most payroll mistakes occur in data entry. There are three keys to minimizing such errors: First, eliminate the need for re-keying data. If you type your company's data once to submit it to the payroll service, it should not be necessary for someone at the payroll service to re-enter it into their system. Secondly, provide intelligence in the payroll service to identify data that is obviously wrong, such as a Social Security number with the wrong number of digits. Lastly, give the business manager immediate access to the payroll data that has been entered, so

that mistakes can be corrected before they become major problems. Ideally, the payroll manager should have the ability to review every employee's pay stub before authorizing the transfer of funds or printing of checks.

5. Customer Service: Inevitably, you will one day find yourself on the phone with your payroll service. One of the most common complaints you will hear about payroll companies is poor customer service. In fact, a negative customer service experience is the most common reason for a small business to switch payroll services. Ask people who have used different services if they have had problems, and if so how quickly the problems were resolved. If you look carefully, you should be able to find a payroll company with a reputation for prompt action and professional service.

6. Credibility: Every time you run payroll, you are not only trusting your payroll service with thousands of dollars, but you are trusting them to pay your employees accurately and on time. While a larger firm might have strong financial base and a familiar brand, it may also cost more, make a greater number of mistakes and provide inferior service. On the other hand, smaller companies might work harder for your business, but you want to be sure that they are well managed and have an established business. If you decide to outsource your company's payroll, avoid the mistake of assuming that all payroll services are the same. Outsourcing payroll should save your business time and money, and enable you to spend more time focused on your core business. If you choose well, you may not have to consider your payroll needs again for a long time.

This article first appeared in the Spring 2004 issue of the Small Business Technology Magazine.

2nd Annual Native American Small Business Conference Trade Show

August 9th-12th

Disney's Coronado Springs Resort-
Walt Disney World, Florida

UIDA Business Services, a Native American Procurement and Technical Assistance Center, presents its Native American Small Business Conference and Trade Show.

This conference will provide a venue for Native American businesses to network with purchasing and small business representatives from government agencies, government prime contractors, large corporations, and other organizations seeking to work with Indian businesses through seminars, one on one meeting, and trade show. Call the UIDA office if you have any questions. (770) 494-0431

Email: uida1@uida.org

Web: www.uida.org

Resources for New & Existing Businesses

The North Carolina Small Business and Technology Development Center (SBTDC) helps small business owners (and those interested in starting a business) meet the challenges of today's business environment and plan for the future of their business. The SBTDC provides management counseling and educational services to small and mid-sized businesses throughout North Carolina. Their mission is to help North Carolina businesses grow and create new jobs within the state. All SBTDC services are confidential.

For more information visit www.sbtcdc.org.

Meet Our Members

Don Merrell

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Tell us about your company.

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What is your role within the company?

"CEO, which for a company of 4 people means I do everything from graphics and engraving to sweeping the floors."

What do you enjoy most about your work?

"The creative aspects. Every job is different, and comes with special challenges."

What is the biggest obstacle for companies in your industry?

"Exposure, Marketing is so critical

yet so time consuming and expensive for a small business."

How is your organization dealing with this problem?

"We recently hired a consultant to help us put a marketing campaign together."

Visit us on the web at:

www.ifeawards.com

We are taking submissions from members to be in the next "Meet Our Members" section of *The Red Wolf*. Please contact the AICCNC (919) 510-9696 to be in an upcoming issue.

On This Date in History

July 1st

1520: Hernán Cortés and his followers will attempt to escape from Tenochtitlán (now Mexico City) by way of one of the causeways. They have to fight their way through large numbers of Aztec warriors. Thousands of people are killed on both sides. Many of the Spanish soldiers carried so much looted gold that when they

fell in the lake, they drowned. This event is often called "Noche Triste" - Night of Tears or Sorrows.

1675: The first scalps are taken by whites in "King Philip's War."

Lieutenant Oakes is en route from Reheboth to Swansea, when his men encounter some "hostiles". After the battle, Oakes scalps the Indians, and

sends them to Boston for display.

July 2nd

695: Maya Smoke Imix, king of Copán, Honduras is buried.

1754: According to some reports, a peace agreement is reached by representatives of the British in Massachusetts and the Norridgewock Indians.



**AMERICAN INDIAN CHAMBER OF
COMMERCE OF NORTH CAROLINA**

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American Indian Member Companies

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Becoming an AICCNC Member

If you know of an American Indian that wants to start a new business, contact the AICCNC.

There are three ways to obtain a membership application.

1. Go to the website-
www.aiccnc.org, click on 'Membership Information'
2. Email the Chamber at info@aiccnc.org
3. Call Scott Roberts at the AICCNC office, (919) 510-9696

We can accept completed membership applications three ways.

1. Send via US mail to:
9201 Leesville Road, Suite 220
Raleigh, NC 27613-7540 or
2. Fax the application to (919) 510-9668
3. Email the application to:
info@aiccnc.org.