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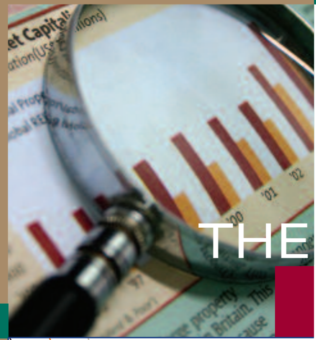
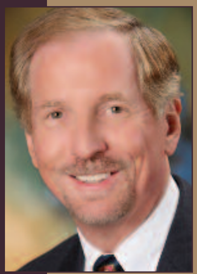


# THE Rea REPORT

VOL 10 I ISSUE 3 I FALL





## PRESIDENT'S REPORT

When you're on the receiving team in a football game, it's easy to stand paralyzed until you know where the ball will land. If you aren't alert, you won't be prepared to take the ball and run with it. Likewise, when you're on the kick-off team, it's natural to run to where the ball is going to land. If you don't, the ball may pass through your team.

Facing the uncertainty of our economy, our tax laws and even the next great technology trend can and has paralyzed or misdirected many of us from taking the winning action.

The smart folks have taken advantage of this slower period to quietly but effectively improve their game plan. They fine-tuned their strategies, processes and product lines, and in some cases reinvented themselves. Over the past year, we watched many of our clients think creatively and strategically about how they can improve and expand their business and more effectively reach their goals.

The rules of the game changed quickly and continue to change. People who might have traditionally retired are working longer, meaning retirement plan administration may require some new processes. And consider we now have many channels of social media that can become marketing tools to help our business and personal brands.

All of this self-analysis is kind of like prepping for the big game. We all suffered some defeats and we practiced very hard – and now we're ready to kickoff. What will 2011 hold? Although we can't predict the future, I know that we should all be ready when the ball is teed up, the whistle blows and the recovery begins.

*Lewan G. Beall*

# KEEPING UNRETIRED WORKERS ON THE PAYROLL

## LOOK AT YOUR RETIREMENT PLAN IF YOU EMPLOY THOSE WHO CHOOSE NOT TO RETIRE

*By Paul McEwan, CPA, MT, AIFA® (principal, New Philadelphia)*

The economy impacted a lot of Americans, and many of them are staying on the job longer as a result. Some love what they do too much to walk away, others want to stay mentally active and the rest simply can't afford to stop working.

The American Association of Retired Persons reports that 80 percent of baby boomers will keep working past retirement age. If your company employs "unretired workers," there are a few special considerations you'll want to address in your retirement plan administration.

### When do retirement funds become available to the unretired?

Typically, your employees are eligible for retirement benefits after a distributable event like retirement or end of employment. But what about those unretired workers who haven't officially separated from service? Well, they may not be eligible to receive retirement funds from your plan.

**THE AMERICAN ASSOCIATION OF RETIRED PERSONS REPORTS THAT 80 PERCENT OF BABY BOOMERS WILL KEEP WORKING PAST RETIREMENT AGE.**

Since these workers often depend on part-time wages to supplement their retirement income, you may want to add in-service distribution provisions to your plan. This will make retirement funds available to employees over a certain age prior to their actual severance date. By including a minimum age requirement of 59½, you will prevent abuse by younger employees and avoid unnecessary excise taxes on early withdrawals. Optional payout provisions at age 59½ are common provisions in plans; however, they are not mandatory.

Many employers opt to allow unretired workers to qualify for part, or all, of their retirement benefits. Some are able to continue contributing to their plan, too. Other employers take a paternalistic approach to retirement benefits and do not allow payouts while working. Rather, they prefer to preserve retirement benefits as long as possible for their workers. You will arrive at a unique

CONTINUED ON PAGE 3

# Are You Linked in?

MAKE THIS SOCIAL MEDIA TOOL
PART OF YOUR MARKETING STRATEGY

By Katie Tolin, *marketing director, New Philadelphia*

Social media. Is it your way to reconnect with old friends? Something that monopolizes your children's free time? A newfangled technology that you have no desire to learn or use?

There are many ways to use social media tools, both personally and professionally, but it's important to understand their role in your marketing efforts. And the tool that should be at the top of your marketing arsenal is LinkedIn.

LinkedIn lets business professionals connect and network with each other. Savvy professionals use it to build and develop business relationships, research the marketplace and generate leads. The following are some of the ways you should be using LinkedIn to add to your top-line growth.

## Building Relationships

LinkedIn helps you connect with those people you currently know and those you want to know. Start by importing all the contacts in your address book and asking them to connect with you. This is a great way to reconnect with people you haven't done business with in a while, and to get to know your newer contacts better. By doing so, you can keep track of job changes, promotions, awards, etc. and send notes of congratulations – a networking basic.

As you build connections, LinkedIn looks for people that your connections are linked to, and suggests that maybe you know them, too. If you do, connect with them to expand your network.

You can also build new relationships through LinkedIn. Search for people by company, industry and geography, and browse the results. If someone you know happens to know someone you'd like to meet, you can ask for an introduction. If you have no connections to this person, LinkedIn will allow you to send "In Mail" to introduce yourself. Use those same search features to find potential employees and vendors – basically anyone you need to know.

When someone is considering doing business with you, you give them a list of references. With LinkedIn, it's even easier. You can have your contacts provide you with a recommendation that's on the Web for all to see. A good way to get a recommendation is to ask for one (LinkedIn will send the request for you), or simply give one yourself – if you write a recommendation for someone, they'll usually write one for you in return.

## Being Visible

LinkedIn Groups are another great way to connect with people who have similar objectives and interests as you. There are groups out there for virtually anything under the sun. Look for industry groups that will allow you to meet new people in your marketplace. Also look for high school and college alumni groups, as well as groups for past employers and even a seminar or conference you attended.

Be careful to avoid hard selling on LinkedIn, as it will turn off your contacts. However, it's acceptable, and expected, to share news. Talk about recent projects you are working on in your status updates. Share articles and resources that others may find helpful. Post the slides to a recent presentation you've made and share any upcoming events you are attending or hosting. Having a big sale? Be sure to tell your contacts about that, too.

## Generating Leads

LinkedIn's "Answer" section is a great resource for market intelligence. Here you can see what others (including your customers, prospective customers and even competitors) are talking about. You can ask questions to gauge market perception and find people interested in what you are selling. LinkedIn also provides a polling tool that allows you to ask specific questions, and you can share your findings with all your contacts to demonstrate your expertise.

You should develop a profile for your organization. This will provide LinkedIn users with basic information about your company, and people can choose to "follow"it to stay abreast of what you are doing.

Give your customers and prospects the chance to interact

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CONTINUED FROM COVER

# KEEPING UNRETIRED WORKERS ON THE PAYROLL

solution based on the special needs of your workforce.

**Do you have an age-based profit sharing plan?**

If your retirement plan is based on an age-weighted profit sharing formula, you may need to consider a different basis for allocating contributions. As the average age of your employees changes, so will the amount of contributions you make on behalf of employees. The older your workforce, the more that age-weighted profit sharing contributions will result in higher contributions for those nearing retirement.

**Are plan investment options sensitive to older employees' needs?**

You should monitor the asset allocation decisions of older employees. Ask your record keeper for detailed information regarding your employees' asset allocation decisions broken down by demographic data, including age. If there is an asset allocation problem among your older workers, this analysis will help you identify it. And for those employees nearing the end of their working years, you may need to provide additional investment options with reduced volatility for the investments along with greater investment education.

There are many new "automated" investment vehicles on the market that help employees of all ages invest their retirement funds. Target date retirement funds and managed accounts automatically consider the age of employees when allocating investments across an appropriately diversified array of investments. If you implement a Qualified Default Investment Arrangement, your employees can be defaulted into these investment solutions. Of course, those employees who prefer to make their own asset allocation decisions can opt-out of the default funds.

**Keep unretired workers happy**

The beauty of retirement is that it gives people time to do what they've always wanted to do. For some, that's throwing away the alarm clock, hopping in an RV to see the country or reading a novel a week. But others will want to continue working for you. Whether they still want to earn a paycheck or simply want to keep their minds sharp by doing something they love, people are working later in life – and that will have an impact on your business.

Be sure to take advantage of the experience and loyalty of older workers while also offering them a retirement plan design that meets their specific needs.

# TAKE A GLIMPSE

## WHAT'S HAPPENING IN INDUSTRY

Industry profiles from First Research, Inc. were used to compile this information.

Here are some interesting trends that are happening in various industries. How do these affect ***your*** organization?

### CONSTRUCTION

Design and construction industries have felt the effects of a 2-year-long fall, according to The Associated General Contractors of America. While some segments and regions appear ready to spring ahead, others possibly face a long, cold winter.

### MANUFACTURING

Equipment spending, a leading indicator for manufacturing activity, is expected to experience double-digit growth for the remainder of 2010, according to a forecast by trade group Manufacturers Alliance. Although GDP dropped 2.4 percent in 2009, the group believes the increase in equipment spending coupled with a faster-than-expected employment recovery will lead to growth for the manufacturing sector.

### MEDICAL

A study by Thompson Reuters reveals several changes that can be made in the industry that may well eliminate an estimated $3.6 trillion in waste over 10 years. Suggestions include using checklists to reduce medical errors, encouraging patient self-care and education, better coordination of care across providers, and the use of electronic records.

### DENTAL

According to the American Dental Association, dentists will be exempt from regulation by the Consumer Financial Protection Bureau. Thanks to lobbying by the ADA, dentists will not be subject to the same regulations as banks and credit card companies, which offer consumer credit.

### NOT-FOR-PROFITS

The Internet as a fundraising tool is increasing in importance. Online donations are up more than 11 percent the second quarter of June 2010 compared to the same period the previous year. According to consulting firm Blackbaud, online donations tend to be larger than those made by mail, and online donors were generally younger than traditional donors.

# EMPLOYEE HIGHLIGHTS

**Brent Ardit** (Dublin) transitioned to the firm's not-for-profit team as an audit supervisor.

**Dan Bialek** (Mentor) passed the CPA exam.

Rea's marketing department of **Becca Davis, Sarah Grundy, Connie Lechleitner** and **Katie Tolin** (all of New Philadelphia) won four Marketing Achievement Awards from the Association for Accounting Marketing (AAM). **Tolin** also won the Marketer of the Year award, presented by AAM and *CPA Practice Management Forum*.

**Darlene Finzer** (New Philadelphia) was added to the development committee for the Ohio CPA Foundation.

**Ted Klimczak** (Medina), **Lesley Mast** (Wooster), **Dave Miller** (Wooster), **Anne Munson** (Dublin), **Jeremy Senften** (Mentor) and **Kyle Stemple** (New Philadelphia) earned their Lean Six Sigma Green Belt certification.

**A.J. Knapp** joined the firm's government team as a client service specialist. He works in the firm's Millersburg office. **Jordan Miller** (Millersburg) also joined the firm as a staff accountant.

**Connie Lechleitner** (marketing, New Philadelphia) was appointed to the board of governors for the Ohio State Alumni Club of Tuscarawas County.

**Karen Osborne** (Marietta) retired from the firm.

CONTINUED ON PAGE 5




SERIES 2010

# Preparing for an ECONOMIC REBOUND

## REINVENTING YOUR COMPANY

*This is the final part of a series designed to help you prepare for the upturn in the economy, which some economists believe started this year.*

A natural disaster damages a home and the owners make improvements as they rebuild. A man has a heart attack and starts training for a marathon to improve his overall health. A tragedy brings a community to its knees, but it comes back together with a stronger bond than ever before.

When we survive hard times, the natural reaction is to improve our situation. Why should business be any different? Now that the economy is starting to look up, what are you doing to improve your company?

"We conducted a Pulse Check™ on a lot of clients over the last year or so," said Bob Mapes, CPA, shareholder. "This means we analyzed their businesses, listened to their struggles and opportunities, discussed what's working and what's not, and found ways to develop a new vision for their company to generate new business while sustaining market share."

But we also practice what we preach. "We took our own advice and reinvented ourselves at Rea, too," said CEO Lee Beall, CPA.

The following highlights lessons we learned from working with our clients – and from watching ourselves.

## STRATEGY AND VALUE

Have you caught yourself taking on added responsibility recently? It's important to do what you have to do for your business, but you should watch how you spend your time. If you are too involved with the details, you won't be available for key strategic thinking. Evaluate workloads and figure out how to get things off your plate, even if that means adding to your staff. Don't forget that outsourcing is an option.

While you should focus on sales, be sure to also look at how you sell. Think about how you can make your product or service stand out in a sea of sameness.

"One of our clients sells lawn equipment," said Mapes. "But we told them that they can't just sell the best equipment. Instead, they have to sell the value – comfort, efficiency and the ability to have more family time. Everyone knows that a lawnmower will cut grass, but not every lawnmower offers versatility and efficiency the way theirs does. Always focus on the value."

## CONTINUOUS IMPROVEMENT

For most businesses, efficient processes allow them to work smarter, not harder. Rea is no exception. By implementing Lean Six Sigma, we have committed to improving what we do.

"Efficiency is a hot topic for us," said Beall. "We experience high volume between January and April, so inefficiency really isn't an option."

We saw a need to increase efficiency and found a solution in Lean Six Sigma. "By eliminating waste and defects, we can serve our clients better and faster," he said.

This continuous improvement mindset helps Rea keep production costs under control. It also provides more consistent processes across our 11 offices.

## YOUR STRATEGY FOR SUCCESS

For many businesses, the economic upturn is within their sights. If you don't yet have one, now is the time for you to develop a strategy to ensure you're taking advantage of every opportunity out there.

You probably have a strategic plan, but is it current? "Your strategic plan should be a living, breathing document," said Beall. "Dust it off and reassess – or completely rewrite it if you have to."

"You should update your succession plan, too," said Mapes, "especially if your company leadership or dynamics have changed."

Consider a "hybrid plan." We recently developed a unique plan for a client that includes elements of a strategic plan as well as the individual owners' succession plans. It also integrates the whole thing into the estate planning and tax opportunities for the companies and individuals, Mapes explained.

## UNTAPPED OPPORTUNITIES

Don't be afraid to try something new to spur revenue.

"One client I spoke with sells hair care products to salons," said Mapes. "The owner has a true passion for what she does and really understands how a business operates. She said that a lot of her customers provide great salon services, but they lack business savvy."

We suggested to the owner that she do more than just sell hair care products. She could provide customers with business and operational advice, perhaps in the form of a seminar series about running a business and maximizing profitability. She's not just providing them with hair care products; she's giving them a means to make more profit, too.

You may also want to expand your targets and push the vision of your business. What you set out to do and what you're capable of doing has changed – so it's time to take a close look at the "what if" to take your business to the next level.

"After we saw success with our Lean Six Sigma projects, we thought bigger," said Beall. "Now, we have a division that sells Lean Six Sigma services to CPA firms across the country. It's innovative, it's fearless and it's something only we do – and the traction we're getting is unbelievable. We tapped into a whole new market after we found a need in our own firm and researched the marketplace to determine that other firms feel that pain, too."

Is the economy is turning around? It may be too soon to tell, but it's never too soon to prepare for a recovery. Be ready for your future by strengthening your company today.

CONTINUED

**Rea & Associates** has once again been listed on *INSIDE Public Accounting's* list of the nation's top 100 CPA firms.

**Mike Studer** (New Philadelphia) earned his master's degree in accounting from the University of Akron.

**SERVICE MILESTONES:**

**15 YEARS**
**Ryan Dumermuth**
(Mentor)

**Cathy Troyer**
(New Philadelphia)

**10 YEARS**
**Dan Allman**
(Dublin)

**5 YEARS**
**Jim Crandall**
(New Philadelphia)

**Becca Davis**
(marketing, New Philadelphia)

**Amina Mukadam**
(Dublin)

**Cassie Pierce**
(Marietta)

# EMPLOYEE HIGHLIGHTS

# COMPLEMENTING CORE SERVICES

## STRATEGY HELPS DAVIS ARCHITECTURAL GROUP SURVIVE TOUGH ECONOMY


YOU HAVE TO ALWAYS ASK YOURSELF 'DOES THIS SERVICE ENHANCE OR DETRACT FROM YOUR MAIN OBJECTIVE?' YOU WANT TO ADD SERVICES THAT PARALLEL THE CORE SERVICES YOU BRING."

The economy has certainly been unkind to the building industry and in turn for architectural firms. Instead of succumbing to the struggle like many other companies, Davis Architectural Group developed creative new services that help their clients – and their firm – through lean times.

"Without a doubt, the economy affected our business," said John A. Davis, president. "We find more and more firms trying to penetrate our market. Through the extensive services we offer and the value we give our clients, we have overcome the 'out-of-town expert' mentality"

After 27 years in business, the Cambridge-based architectural design firm had to reinvent itself to meet the changing needs and expectations of its clients.

The increasing competition for fewer jobs prompted the firm to look for new services that complement its primary objective: to provide superior design services with a personal touch.

"We realized that our clients needed help funding their projects," said Ron Van Wey, vice president. "So now we help them find funding sources in ways such as grant writing. We even helped an educational client with a levy. We work hard to help our clients achieve their objectives."

Davis now offers cost segregation studies for existing and past clients, too. "Cost segregation services really mesh well with our design services, and it gives us a chance to reconnect with our past clients," Davis said. "We're very excited to be able to offer another dimension to our services."

It can be a fine line between adding services that enhance a company's core products and those that don't, according to Van Wey.

Rea CLIENT FOCUS

"We looked at adding some potential services that didn't mesh with our mission, so we ruled them out," he said. "We're trying to keep focused on what we do best, and that is design. We're not into real estate and we aren't developers. You have to always ask yourself 'does this service enhance or detract from your main objective?' You want to add services that parallel the core services you bring."

Davis Architectural Group serves clients in Central, Eastern and Southeastern Ohio and in West Virginia. The firm provides planning, design, construction administration and consulting services for renovation, adaptive reuse and new-build projects, and has completed projects in the commercial, healthcare, education, industrial and government sectors.

"[Davis] coined the phrase 'principal-intensive' several years ago, and that is what we are," said Van Wey. "We are very hands-on. We meet with customers right off the bat, and stay with them throughout the project. What you see is what you get."

Van Wey admitted that may not be the most cost-effective way to work, but the firm wants to be intimately involved in each project.

"We have a vested interest to see our projects through to successful completion and to make sure we exceed the customer's expectations," Van Wey said.

Like many other companies, Davis Architectural Group continues to face a challenging economy. However, their creative approach to creating value-added services is helping them open the door to new opportunities and a brighter future. To learn more about the firm, visit www.davisarchgroup.com.

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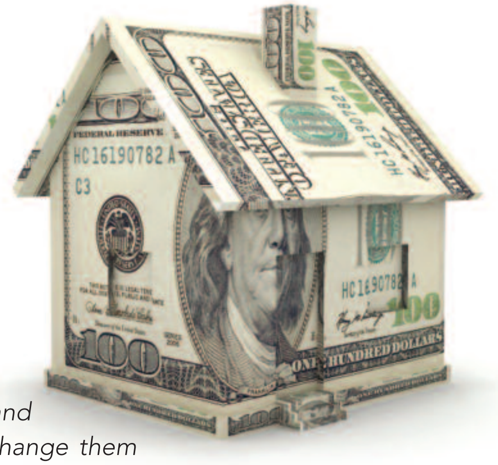
PLANNING FOR THE

# UNKNOWN:



## GIFT AND ESTATE PLANNING CHALLENGING DUE TO UNCERTAIN FUTURE RULES

*Between 2009 and 2011, American taxpayers will have been subjected to three sets of gift and estate tax rules – provided Congress doesn't change them again. As a result, many people must develop an estate plan without fully understanding the rules of the game.*

*We sat down with **Inez Bowie, CPA, CSEP (manager, Marietta office), Joseph Popp, JD (tax specialist, Dublin office)** and **David Shallenberger, CPA (senior accountant, Wooster office)** to get their answers to your most commonly asked questions.*

**Q: *What are the rules?***

IB: For 2010, the estate tax is repealed. Effective January 1, 2011, the estate tax applicable exclusion amount will be $1 million (it was $3.5 million in 2009) and the maximum tax rate will be 55 percent (it was 45 percent in 2009).

DS: No one knows if Congress will change the 2010 or 2011 rules, but we face a lame duck Congress, anything is possible.

**Q: *How does the carryover basis rate work in 2010?***

JP: In 2010, the basis of assets acquired from the decedent is the lesser of the decedent's carryover basis or the fair market value of the property on date of death.

IB: However, there are two exceptions to this rule. The executor can allocate a step-up in basis up to $1.3 million. An additional step-up is available for transfers to a spouse up to $3 million. For all other assets, the carryover basis rule applies.

**Q: *Should I see my attorney before the new rules go into place?***

JP: Yes! With the repeal in the estate tax for 2010, your estate planning documents may refer to federal estate tax concepts that don't apply this year. Ensure that you're still meeting your original goals.

**Q: *Is it wise to make gifts in 2010?***

IB: If you already exceeded your lifetime maximum gift exemption, gifts you make in 2010 will be taxed at a flat 35 percent tax rate. The maximum gift tax rate increases to 55 percent in 2011. You'll pay more tax if you wait until 2011 to make the gift.

**Q: *If my parent dies on January 1, 2011, how will the estate be handled differently than if they die on December 31, 2010?***

IB: Let's assume Jack is single and owns $3 million worth of stock with a $100,000 basis on his date of death and this is his net taxable estate.

If Jack dies in 2010, the estate faces no federal estate tax. The executor could step up $1.3 million worth of stock. The heirs would inherit a portion of the stock with the stepped up basis and the remaining stock with a carryover basis. If they sell the stock for $3 million, they will be taxed on roughly $1,643,000 of capital gains, and with a federal capital gains rate of 20 percent, the tax could be more than $300,000.

If Jack dies in 2011, the estate will owe estate tax in the neighborhood of $900,000 and the heirs will inherit the property with a stepped up basis of $3 million. If the heirs sell the stock for $3 million, they won't have any capital gains to report.

*No one has a crystal ball to predict Congress's next move, but we can make educated guesses. As always, it's wise to consult with your team of advisors before you make any decisions that impact your estate plan – and they can also help you make sense of the seemingly ever-changing rules.*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**ESTABLISH A USE TAX ACCOUNT.** If you have a sales tax account, you may need a use tax account. The State of Ohio initiated a campaign to make sure Ohio taxpayers that have sales tax, but not use tax, accounts are reporting transactions that involve this tax. Use tax is owed on taxable purchases where sales tax was not charged.

**CREATE A BUY-SELL AGREEMENT.** This agreement between partners or shareholders will help you avoid potential future litigation. Without one, you can be placed in the awkward position of negotiating with a surviving spouse or having a surviving family member suddenly become a shareholder of your business. And if you have a buy-sell agreement that discusses purchase prices, be sure it makes economic sense and update it regularly.

**ENSURE YOUR DEPOSITS ARE SAFE.** The standard maximum deposit insurance amount has been permanently set at $250,000. The amount, which was temporarily raised from $100,000 two years ago, was set to expire in 2013. The FDIC insurance coverage limit applies per depositor, per insured depository institution for each account ownership category. Keep an eye on your balances to make sure your deposit balances are within the insurance limits.

GReaT IDEAS

CONTINUED FROM PAGE 2

# Are You Linked In?

with you and one another by forming a group for your company. Since anyone can start a group, make sure there are no existing groups related to your business. If there are, you should join them.

Consider forming groups for your product or service lines, too. Not only will this alert you to specific people who are curious about your offerings, it will give them an avenue to discuss your company and your product. Word-of-mouth marketing can't be beat and you can add comments to correct any misinformation you see.

LinkedIn is also a great way to research your prospects. Who are the key contacts at that company? What are their backgrounds? Who do you know in common? Right now this is information you spend time finding out through phone calls and e-mails. However, with LinkedIn, it's right at your finger tips whenever you need it.

## Using Dollars Wisely

The best thing about this powerful marketing tool is that a basic account is free – possibly freeing up some of your marketing budget for other efforts.

You will need to invest some time, though. To set up a complete profile, you'll need to allot 60 to 90 minutes. From there, you'll get out of LinkedIn what you put into it. Invest as little as 30 minutes a week answering questions and reading what your contacts are up to, and you'll be an active participant.

The key to an effective LinkedIn marketing strategy is a solid personal profile. There are many resources on the Web that share best practices for profiles, but LinkedIn walks you through it. LinkedIn even "grades" your profile by telling you how complete it is. Keep following LinkedIn's recommendations until you are 80 to 100 percent complete.

You'll be amazed at how many people you know. More surprising is the number of people you know through your connections – a sea of people you can target with your marketing. With all the potential out there for your company, don't delay. Get www.LinkedIn.com today.