

# Just Ask the Expert

This general information is not intended to provide individual advice. Schedule an appointment with an expert to discuss your particular situation and needs. Questions sent to our experts may be answered in future "JUST ASK THE EXPERT" pages.

## Recycling

**Q:**

Does the expense of recycling add anything to the bottom line?



**A:** Recycling items, such as paper, glass, aluminum, plastic and cardboard, is not just good for the environment – it's good for our economy. That's because it's estimated that recycling and remanufacturing industries in the U.S. account for about one million manufacturing jobs and more than \$100 billion in revenue.

Equally important are the environmental benefits associated with recycling. A good recycling program meets the needs of the development and the community by diverting would-be waste from landfills. New landfills are expensive to create, and by putting off the creation of new landfills, we can save the public money.

To encourage residents to recycle, green developments must have easily accessible recycling containers strategically placed around communities. The goal is to make recycling so easy that everyone will be a part of this important task. Cell phones and other electronics can also be recycled, and can benefit a variety of organizations.

With a good recycling program we protect our natural resources, conserve energy, create a sense of community and reduce the need for new landfills – all while creating more jobs and ensuring economic vitality.



**Call Grady for a more detailed explanation, or for specific information on commercial real estate development.**

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## Management & Leadership

**Q:**

Uncovering growth opportunities through surveying – Our company has a lot of great ideas on how we can grow the organization. While our internal input is good, I think we would be wise to gather feedback from others – what is the best way to do that?



**A:** One of the best ways to get external input is through surveying. Surveying is important for several different reasons:

- It provides your organization with **accelerated learning** by creating a learning loop: New idea - try it - observe results.

- **Market segmentation** is an attempt to explain the different behaviors of different customers so you can develop strategies that leverage those differences.

- **Monitor customer trends.** This allows you to identify market likes/dislikes, what you need to stop doing, and provides competitive information/intelligence.

- Is your company meeting its **Performance Benchmark?** Surveys can help determine if your organization's strategy, planning, alignment, execution, innovation and leadership are performing effectively.

Surveying allows you to determine if your organization is aligned with your employees and your customers. Once you evaluate the feedback, pick only one or two items to work on, and don't move on until they are functioning well.



**Call Sean for a more detailed explanation, or for specific info on management & leadership.**

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## Employee Health Benefits

**Q:**

I am the president of a corporation with 100 employees and our 1/1/07 renewal was a double-digit increase. What are the advantages of self-funding over fully insured health benefits and are we a good candidate for self funding?



**A:** With self-funding one of the greatest advantages is the potential to rein in rising health care costs. And yes, even businesses with as few as 25 employees can effectively self-fund. The top reasons to self-fund include:

- You can save because you pay only for actual claims, not a fixed premium regardless of actual claims.
- You receive detailed reports that help manage the plan, and you can limit your maximum liability by selecting stop-loss insurance.
- The plan can be designed to comply with federal laws and does not have to follow state-mandated benefit requirements. So if you are a multi-state employer, you can offer consistent benefits to employees across your company.

If you have a relatively healthy population and/or a history of good claims experience the chances of single-digit renewal increases are greater in a self-funded environment than a fully insured one. A fully insured plan includes the costs of all its business to set an average price. Therefore, the majority of groups within the segment tend to subsidize the higher-cost companies. With self-funding, you can back out of the pool and benefit directly from your own claims experience.



**For more information about customer service and employee benefits, please contact Tracy Carter at tracy.carter@gwl.com.**

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## Ask The Dupe Expert

**Q:**

Why not duplicate your own DVDs and CDs in house?



**A:** We have over 25-years of experience in the duplication of tapes, discs and related technologies. This includes full video production and DVD authoring if needed.

JGS Media can turn around orders for up to 5,000 discs in a matter of hours. We can even provide high volume duplication services on site at trade shows and conferences. This not only includes the duplication of the discs and tapes, but full color imprinting and packaging.

Orders of any size from 10 to 10-million are handled quickly, and professionally with the best quality and most reliable blank media available.

We can also prepare your audio or video for optimum playback or Podcast on any website, as well as many other SD and HD production services.

And don't forget VHS videotape. Many customer bases, especially seniors actually prefer this format! If your corporate communication needs involve discs or tapes, in any format, effective visual communication is just a call or click away.



**Call Jay Gross or Kathy Fishback for specific quotes or for advice on any upcoming DVD/CD or web based media projects.**

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