



ISSUE 2 □ VOLUME 3 □ 2010

# CHAMBER LINKS

A PUBLICATION OF THE RIVER REGION CHAMBER OF COMMERCE

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## MANAGERIAL AND TECHNICAL ASSISTANCE FOR BUSINESS OWNERS

For small business owners, increasing managerial and technical capacity is critical to growing and sustaining a business. Capacity building are the strategies or actions that a company takes to ensure that it has the resources needed to succeed. These actions can include business development, financial management, organizational learning, leadership development and other activities. Public, private and nonprofit technical assistance providers assist small-business owners with capacity building. Small-business owners usually call upon more than one technical assistance provider to access broader help, including:

**State Agencies:** State governments often offer technical assistance to small-business owners through economic development agencies. In Louisiana small-business owners can seek technical assistance through Louisiana Economic Development. Learn more about small business programs at [www.opportunitylouisiana.com](http://www.opportunitylouisiana.com) or call (225) 342-3000.

**Small Business Administration:** The U.S. Small Business Administration offers a multitude of programs and services for entrepreneurs, often in tandem with state or local assistance providers. Call the Small Business Answer Desk at 800-8-ASK-SBA (800-827-5722) to locate the nearest SBA office.

**Small Business Development Centers:** The SBA funds Small Business Development Centers across the country, in cooperation with private entities, educational institutions and governments. Centers are staffed by paid experts as well as volunteers, including advisers from professional associations and the Service Corps of Retired Executives.

**Federal Reserve System:** The Federal Reserve System offers technical assistance through Community Affairs Offices at its 12 regional banks. CAOs provide technical information and assistance for community and economic development, including for small-business lending and the creation of multibank community development corporations.

**Specialized Programs:** Small-business owners who belong to specific groups also can seek technical assistance through specialized programs. For example, the U.S. Department of Veterans Affairs' Center for Veterans Enterprise assists business owners who served in the military. The U.S. Department of Labor's Labor Employment Standards Administration Office of Federal Contract Compliance Programs provides technical assistance to government contractors. Minority business owners can seek assistance through the U.S. Department of Commerce's Minority Business Development Agency.



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## Note From The Chair

Mrs. Rhonda Hotard

As the end of year approaches, it is the perfect opportunity to reflect on what the River Region Chamber has been doing. We have recently held one of the most successful Parish President's forums. This event was a perfect example of the benefits of registering early since the event was heavily attended and left standing room only. Each year we get the general state of the Region from our leadership and the event is a wonderful opportunity to observe the ease in which our three President's offices work together to bring growth and success to our region. We commend them on a job WELL DONE and are here to support their future endeavors!

We have partnered with LABI and the US Chamber of Commerce in communicating the message of concern with the oil spill and the devastating effects that the moratorium is continuing to have on our state and regional economy. State revenues have declined and job losses are imminent. Our purpose is to be an advocate for local jobs and overall economic improvement for our business community.

Our Lunch N Learns continues to be extremely successful sessions. The "hot topic" this year has become social media and using that channel to deliver your message. Our DSE's (distinguished social events) are well attended and are premier networking opportunities for small, medium and large businesses.

We have created a Workforce Development taskforce to study and gather information around creating a more skilled and employable workforce in our region. We are committed to continuing our close relationships with the school districts, the technical school and community college. These relationships will create the path as we move forward. It is critical that we monitor changes in the state legislature as they pertain to cuts for education. Without the critical education needed in our region, our chances for success will be critically diminished.

As we end this year and look forward to the next, it is time for me to say goodbye as the Chair of the Chamber. I have been fortunate to serve in this capacity for two years and I hope that I have brought about some change that will move our Chamber into the next year and many years to come. I am looking forward to the many exciting things that are already planned for 2011. I will continue to be very involved in the Chamber and I am looking forward to working with you next year in varying capacities.

# 5 Ways to Improve Cash Flow

by Matt Quinn



With revenue gains still something of a pipe dream for most businesses, owners are looking for ways to squeeze as much cash flow as possible out of their existing operations. It's a simple enough formula: collect your receivables as fast as possible and slow down your payables without jeopardizing your relationship with suppliers.

Still, some companies are much better at it than others: Top-performing companies collected from customers 17 days more quickly than typical companies in 2009 and stretched payables by an additional 10 days, according to REL, a consultancy focused on improving cash flow and working capital and a division of the Hackett Group.

If you're just looking for a quick fix, you can extend your accounts payable period by using a credit card to pay suppliers. With a check, you only get a day or two of float – or the time between when someone deposits your check and when the amount is removed from your account. But if you pay with a credit card, your vendor gets paid and you don't have to pay the card down for several more weeks. Of course, you don't want to charge more than you can pay off in a month or you'll get slapped with some hefty interest charges. That's a simple – and fairly short-sighted – solution. But if you're serious about improving cash flow, here are five tips.

### 1. Perform a Good Forecast

The first step is to get a good grip on where your cash flow currently stands and where it is likely to go in the future. Quite often small and mid-sized businesses aren't prepared for all the costs associated with growing quickly. More sales could mean more employees and a bigger inventory. That's money going out upfront. But when will it come back? "Too many companies get blindsided by unfavorable movements in cash flow that are predictable if they really sat down and thought through it," says Paul LaRock, a principal at consultancy Treasury Strategies in Chicago.

The forecast could be as simple as paper and pencil for the smallest company, but others will want to put together a more formal cash flow projection. A rolling 12-month forecast is the best

practice for most companies. If you start mapping things out week by week, you'll see where to expect surges in expenses ahead of your big sales season and where several payments might come due all at once.

### 2. Evaluate Your Terms

If you're having trouble with cash flow, check to see how well your customer terms and supplier terms are balanced, recommends Analisa DeHaro, an associate principal with REL.

"If your average payable is 24 days and your average receivable is 47 days, that's 23 days that you have to float, which means you have to go out and get working capital," she says.

You'll want to look at the terms you're offering to customers and evaluate if they work for you and how your customers are performing to those terms. With suppliers, you want to see how their terms stack up against others in the marketplace. You might also discover that you're missing out on a discount if you were to pay even earlier. That might run counter to your goal of shortening that receivables-payables gap, but the money involved might be worth it.

### 3. Enforce Payment Discipline

In order to shorten your receivables period, you'll need to have a good collection system in place.

DeHaro says you should ask yourself:

- How long is it taking to get paid?
- What is your collections activity?
- Are you getting the right level of contact with your customers?
- Are you identifying disputes fast enough?
- When you identify disputes, what is your policy for getting them resolved?

Keep in mind that these are not only ways to improve how quickly you get paid, but your customer service as well. "If you buy something and something is wrong with the invoice, and it takes them a long time to resolve it, it makes you have a little angst and make them seem more difficult to work with," DeHaro observes.

And keeping on top of your problem children payers isn't just about looking at the 90-days outstanding column in your account receivables, but even your 61-days and 31-days column, says LaRock. "You can't let things ride the extra few weeks like you could in a healthy economy," he says.

Enforcing payment discipline should also be part of your payables operations. A sloppy AP department might miss out on discounts and habitually paying late could hurt you the next time a contract comes up for renewal. By paying on time, you can build a relationship and negotiate for future discounts or payment terms better suited to your business cycle.

### 4. Segment Your Customers, Suppliers and Inventory

You probably won't get too far if you try to tackle your cash flow as a whole. You're better off segmenting suppliers, customers and inventory.

When looking at your inventory, you want to observe the volatility of sales. Do you have too much cash tied up in products that sell only sporadically? Would that money be better off used in your "bread and butter" items that turnover more quickly? "You might end up having tons of money tied up in inventory without actually meeting your customers' needs," says DeHaro.

When breaking down your suppliers, you want to separate them into your regular suppliers versus your one-off buys. With your strategic suppliers, you'll have a better chance of negotiating better terms and discounts.

Perhaps most importantly, you should take a close look at your customers. Who really is a "key customer?" Just because your sales department thinks they're important – i.e. they generate a lot of revenue – that doesn't mean it's a profitable account. Norm Brodsky wrote last year about one business whose biggest account was actually a big money loser, ultimately adding to its cash flow woes. The solution isn't necessarily to cut that account, but to approach the customer with the situation.

You might also find that your biggest customers are your worst payers. You'll want to put together a strategy on how to approach them. If a customer typically pays in 60 days, you should gently reach out to it after 30. Additionally, there might be a good reason why the client ends up paying so late, like frequent disputes on invoices. "Once you identify the problem, you can fix it and present a better service to your client," DeHaro says.

### 5. Make it a Companywide Priority

If improving cash flow is a priority, make sure all of your employees understand that. Remember that your employees will be motivated by the targets you set for them. Obviously, collectors should have collection targets. But even your sales staff should be on board. If a salesperson only has a revenue goal, he or she will work to meet it, regardless of whether the invoices are paid on time or in full. Instead, institute a policy where, if something is written off, the revenue is backed out of commissions.

"If employees have a target, that's what they focus on," DeHaro says. "Make sure management teams support working capital objectives."

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## WELCOME NEW MEMBERS

**LANCO Construction**  
Susie Lanza

**Sears Hometown Store**  
Karl Johnson

**Cadillac's Rock n Country**  
Vincent Breeding

**GloKoh Design**  
Gloria Holmes

**Steel's Organo Gold**  
William Adams

**LACE The Reception Place**  
Lisa Crinel

**Comcast Spotlight**  
Zach Young

**Self Confidence LLC**  
Alison Soileau

**The File Depot**  
Randy Settoon

**Stericycle, Inc.**  
Chris Breaux

**Allied Home Mortgage Capital Corp.**  
Suzanne Cupit

**River Region Environmental & Safety Consultants**  
Lionel Bailey

**Consolidated Tank Barge Services**  
Mark Aylor

# Diversity Awareness Moment

by Sheila Young Butler

October is "Diversity Awareness" month and the River Region Chamber Professional Inclusion Council acknowledged this mission by delivering children's books on diversity and inclusiveness to local libraries in St. James, St. John and St. Charles Parishes. The books were donated by the River Region Chamber, Entergy, Dow, Carter Law Group, LLC, Barnes & Noble, Borders, International Matex Tank Terminal and Subway. The books are displayed in each library in the children's



Left to right: Sheila Butler-Entergy, Tanyia Tregre-Family Home Care, Margaret Simon-St. James Parish Library and Pamela Carter-Carter Law Group, LLC

section in a "Diversity Corner". The mission of the River Region Chamber Professional and Inclusion Council is to educate and to increase awareness of the benefits of an all inclusive environment in competitive business development. Promoting diversity and inclusion in the workplace will make a statement that your organization is serious about diversity awareness.

**Suggestions for Promoting Diversity**

1. Allow an employee a few minutes during staff meetings to share their culture.
2. Establish a diversity council within your organization and/or join the River Region Chamber Professional Inclusion Council.
3. Host lunch n' learn meetings to discuss diversity and/or attend those offered at the Chamber. Include a diversity statement with your mission statement.
4. Donate diversity books to your local library.
5. Establish a family night to discuss diversity.

6. Discuss diversity with friends and co-workers. The best way to really know someone is to discuss their unique differences.

7. Establish a "Diversity Moment" for all staff meetings.

Article submitted by Sheila Young Butler, Chairperson, Professional Inclusion Council

The goals of the Professional Inclusion Council are to develop diversity of the Chamber membership and leadership; to create a positive environment for business opportunities for minorities, women, and all businesses in the River Region; to develop aggressive ways and means to recruit and retain a skilled and professional workforce; and to develop a diverse supplier base.

For more information about the Professional Inclusion Council, please contact the Chamber office at (985) 359-9777.

# The 6 Rules of Small Business Direct Mail Success

by Joe Costantino

In today's high tech world of e-mail marketing and internet strategies, direct mail sometimes takes a back seat to other marketing strategies. But, when done properly, direct mail is still one of the most powerful marketing tactics on the planet for the small business owner. To increase the effectiveness of any direct mail campaign and to get the most "bang" for your marketing dollar, the ad must follow certain rules.

**Rule #1 - Only Use 2-Step Direct Response Advertising**

Direct-response advertising is an ad intent on generating a very specific response from the reader. The goal of the ad is to "warm your prospect up" with educational material, not to make the sale. Some of the things you can offer your prospects in your two-step ads include: free reports, free samples and free seminars.

**Rule #2 - All ads should have a single purpose.**

The KIS method applies here . . . keep it simple Sam. Your ads should focus on the one thing you want your prospect to know or do and then keep asking them to do this throughout the ad.

**Rule #3 - All ads should have a powerful headline.**

Your ads must get read in order for you to have any chance at getting your prospect to take the desired action. You get attention for your ad with a benefit-promising headline that entices the reader to keep reading. People don't buy features; they buy great results or benefits. For example, you're not buying leather seats for your car; you're buying comfort, beauty, and prestige. Great headlines will get your direct mail ads read.

**Rule #4 - All ads should clearly state the benefit(s) the reader will get by taking the requested action.**

Clearly state the most important benefit your reader will receive by taking action. For example, If I can show you how you can double your income by giving me just 30 minutes of your time a month, would you like to learn more?

**Rule #5 - All ads should provide proof that you will deliver as promised.**

Testimonial quotes from satisfied clients are an excellent way for you to prove that you have delivered the results you claim for others. The testimonial should specifically state how your product or service solved the problem or changed the life of your satisfied customers.

**Rule #6 - All ads should make an offer with a specific call to action.**

Always give your readers a specific reason to act with an offer of a free report, free seminar, etc. Make it easy for your prospects to respond to your ad. Lead your prospects with a couple of ways to respond to your offer by providing a telephone number, an e-mail address or a web address.

Joe Costantino is an Authorized Duct Tape Marketing Coach who specializes in teaching business owners how to implement a step-by-step marketing system for their businesses.



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# CALENDAR OF EVENTS

**Friday, November 5, 10:30 am**  
SBDC Workshop  
Business Plan Writing  
Location: Chamber Office

**Friday, November 5, 11:30 am**  
Lunch & Learn:  
"Are You Sure You Want To Throw That Away?"  
Location: Chamber Office

**Thursday, November 11, 11:30 am**  
Membership to Max  
General Membership Meeting  
Location: Italian Pie - LaPlace

**Friday, November 19, 10:30 am**  
SBDC Workshop  
Understanding Credit  
Location: Chamber Office

**Friday, December 3, 9:00 am**  
Member Benefit Briefing  
Location: Chamber Office

**Friday, December 3, 10:30 am**  
SBDC Workshop  
Starting/Financing A Business  
Location: Chamber Office

**Thursday, December 16, Time TBD**  
St. John Christmas Social  
Location: TBD

**Tuesday, December 21, 1:00 pm**  
Tourist Commission  
Location: St. John Civic Center

# AD SPACE AVAILABLE

Chamber Links! is published quarterly and distributed to businesses throughout the River Parishes. Advertising in the newsletter is an inexpensive way to reach a large audience. The following ad sizes are available:

- 2 Page Spread: \$1050
- Full Page: \$650
- 1/2 Page, Back Cover: \$500
- 1/2 Page: \$375
- 1/4 Page: \$250
- Business Card: \$125
- Insert: \$325

To place an ad in *Chamber Links*, please contact the Chamber Office at (985) 359-9777 for additional information.

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# LOUISIANA INCENTIVE SNAPSHOT

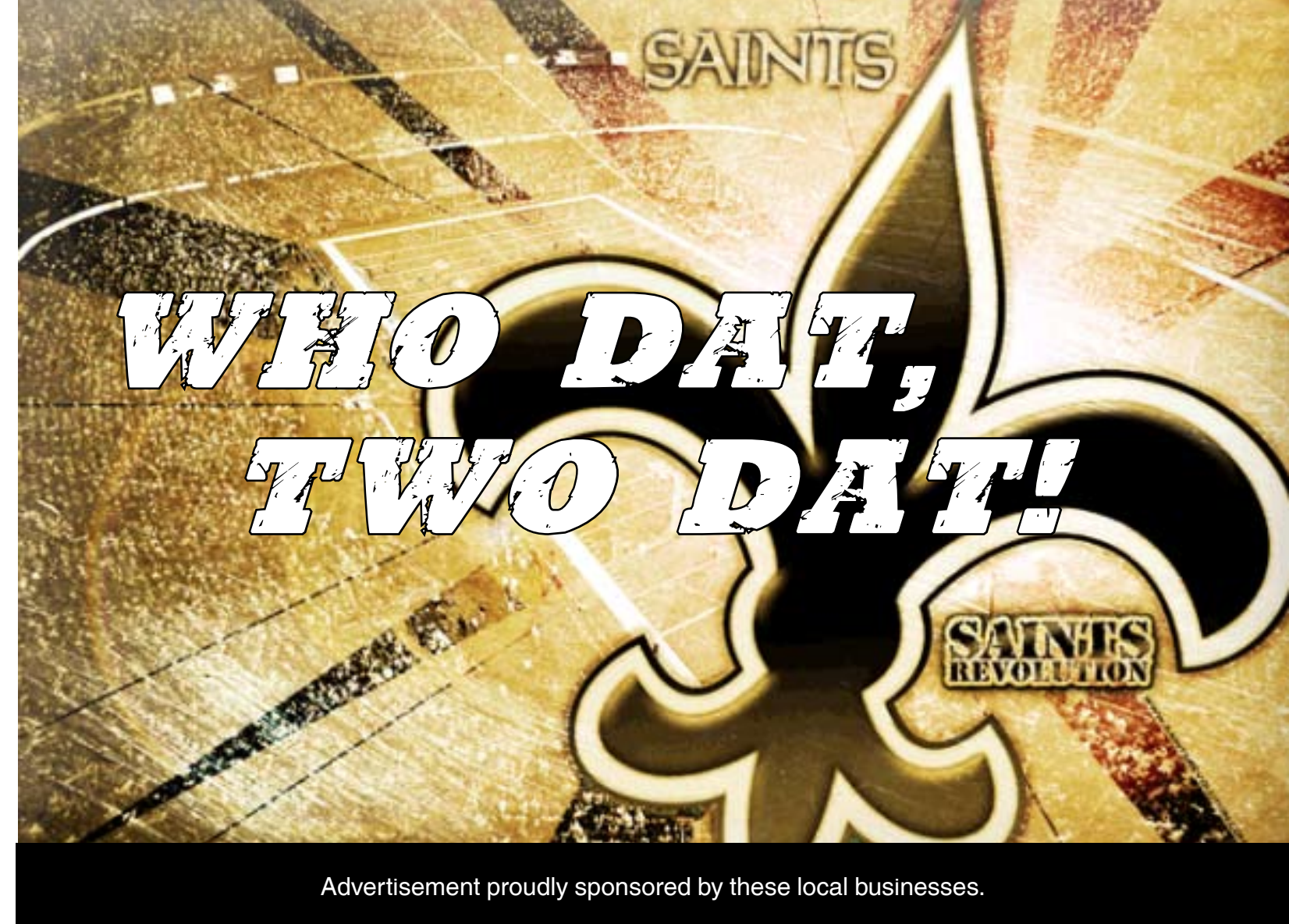
## Economic Incentives for Businesses of All Sizes

Program Name	Benefit	Eligibility (not comprehensive)
Enterprise Zone	Tax credit program: provides a one-time \$2,500 tax credit per certified net new job, and either a 4% sales/use tax rebate on capital expenditures or an investment tax credit equal to 1.5% of qualifying expenses	<ul style="list-style-type: none"> <li>• Must increase employment within specified time frame</li> <li>• Must hire 35% of new workers from one of four targeted groups</li> </ul>
Quality Jobs	Cash rebate: provides 5% or 6% rebate on annual payroll expenses for up to 10 years, and either a 4% sales/use tax rebate on capital expenditures or an investment tax credit equal to 1.5% of qualifying expenses	<ul style="list-style-type: none"> <li>• Must fall within one of the state's target industries or</li> <li>• Have total annual out-of-state sales of at least 50%</li> </ul>
Restoration Tax Abatement	Property tax abatement: provides five-year 100% abatement for the rehabilitation of an existing structure based on assessed valuation of property prior to beginning of improvements	<ul style="list-style-type: none"> <li>• Must be located in a qualifying district and approved by local governing authority</li> <li>• Does not exempt the acquisition cost of the structure</li> </ul>
Industrial Tax Exemption	Property tax abatement: provides a 100% property tax abatement for up to 10 years on manufacturer's qualifying capital investments	<ul style="list-style-type: none"> <li>• Applies only to capital investments by Louisiana manufacturers</li> <li>• Property must remain on the site at all times</li> </ul>
Research & Development Tax Credit	Tax credit program: provides up to a 40% tax credit for Louisiana businesses (based on employment) that conduct research and development activities in Louisiana	<ul style="list-style-type: none"> <li>• Must have incurred federal research and development expenses and/or received SBIR/STTR grant(s)</li> </ul>
Sound Recording Investor Tax Credit	Tax credit program: provides a 25% refundable tax credit on qualified expenditures for sound recording productions	<ul style="list-style-type: none"> <li>• Must spend at least \$15,000 in Louisiana</li> </ul>
Digital Media Incentive	Tax credit program: provides a 25% tax credit on qualified production expenditures and a 35% tax credit for Louisiana resident labor expenditures	<ul style="list-style-type: none"> <li>• Must be a digital interactive media production in Louisiana</li> <li>• Excludes largely static Internet sites and products regulated under the Louisiana Gaming Control Law</li> </ul>
Motion Picture Investor Tax Credit	Tax credit program: provides a tax credit of 30% on qualified production expenditures and an additional 5% tax credit for Louisiana resident labor expenditures	<ul style="list-style-type: none"> <li>• Must spend at least \$300,000 on motion picture production in Louisiana</li> </ul>
Live Performance Tax Credit	Tax credit program: provides a tax credit of up to 25% on qualified production or infrastructure development expenditures; additional credits available for payroll and transportation expenditures	<ul style="list-style-type: none"> <li>• Must spend at least \$100,000 on live performance production or infrastructure projects in Louisiana</li> </ul>
Louisiana FastStart™	Workforce development program: provides workforce recruitment, screening and training to new and expanding Louisiana companies at no cost	<ul style="list-style-type: none"> <li>• Any manufacturing, digital media, corporate headquarters, warehouse and distribution, research and development or other strategic facility must commit to creating at least 15 jobs</li> <li>• Service providers must commit to creating at least 50 jobs</li> </ul>
Economic Development Award Program	Loan/grant program: provides funding for publicly owned infrastructure in support of business development projects	<ul style="list-style-type: none"> <li>• Must be a public or quasi-public state entity requesting a minimum of \$50,000</li> <li>• Must create or retain at least 10 permanent jobs in Louisiana</li> </ul>
Technology Commercialization Credit and Jobs Program	Tax credit program: provides 40% refundable tax credit on costs related to the commercialization of Louisiana technology and a 6% payroll rebate for the creation of new direct jobs	<ul style="list-style-type: none"> <li>• Must commercialize a technology developed in Louisiana</li> <li>• Must partner with a Louisiana higher education institute or be a governmental research institution</li> </ul>
Modernization Tax Credit	Tax credit program: Provides a 5% refundable state tax credit for manufacturers modernizing or upgrading existing facilities in Louisiana	<ul style="list-style-type: none"> <li>• Must improve entire facility's or specific unit's efficiency by 10% or more or</li> <li>• Facility must be in competition for capital expenditures within a company's established capital expenditure budget plan</li> </ul>

## Special Incentives for Small Businesses

Program Name	Benefit	Eligibility (not comprehensive)
Small Business Loan Program	Loan assistance program: provides up to 75% loan guarantees or state direct loan participations up to 40% to facilitate capital accessibility	<ul style="list-style-type: none"> <li>• Must be a Louisiana small business (as defined by SBA)</li> <li>• Must have a business plan and a bank willing to fund the loan</li> </ul>
Micro Loan Program	Loan assistance program: provides up to 80% loan guarantee and state direct loan participations up to 50% for banks that fund loans of \$5,000 to \$50,000 to small businesses	<ul style="list-style-type: none"> <li>• Must be a Louisiana small business (as defined by SBA)</li> </ul>
Bonding Assistance Program	Loan assistance program: provides up to 25% loan guarantee for qualifying small contractors bidding on private or public jobs	<ul style="list-style-type: none"> <li>• Must be certified in Small and Emerging Business Development Program</li> <li>• Must complete Louisiana Contractors Accreditation Institute or have LED waiver</li> </ul>
Veteran Initiative	Provides veteran-owned and disabled, service-oriented veteran-owned small businesses with greater potential for access to state procurement and public contract opportunities	<ul style="list-style-type: none"> <li>• Must be a veteran or disabled, service-oriented veteran</li> <li>• Must be certified by LED, a Louisiana resident and have fewer than 50 full-time employees</li> </ul>
Mentor-Protégé Tax Credit	Tax credit program: provides up to \$50,000 in tax credits per year for participating large construction firms that provide technical assistance to protégé construction firms	<ul style="list-style-type: none"> <li>• Must be certified active in SEBD program or registered in the state's Hudson Initiative Program (protégé firm)</li> </ul>

FOR MORE INFORMATION ON LOUISIANA'S INCENTIVES, CALL 225.342.5675.



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# CHAMBER PHOTO GALLERY

**Member Benefit Briefing**  
Date: August 6, 2010  
Place: Chamber Office



**Lunch & Learn: Twitter**  
Date: August 6, 2010  
Place: Chamber Office



**Lunch & Learn: Resources For Diverse Business Owners**  
Date: August 11, 2010  
Place: Chamber Office



**Legislative Wrap-Up with Senator Joel Chaisson**  
Date: August 19, 2010  
Place: The River Room (Luling, LA)



**Lunch & Learn: Document Retention**  
Date: November 5, 2010  
Place: Chamber Office



**Super Networking Night in St. John**  
Date: September 16, 2010  
Place: Bot's Place (LaPlace, LA)



**Parish President Forum**  
Date: September 9, 2010  
Place: Quality Inn (LaPlace, LA)



**Lunch & Learn: LinkedIn 101 For Business**  
Date: October 1, 2010  
Place: Chamber Office



**Membership To the Max**  
Date: October 1, 2010  
Place: Italian Pie (LaPlace, LA)



**Golf Tournament**  
Date: October 18, 2010  
Place: Riverlands Country Club



**Ribbon Cuttings**  
Date: July - October 2010  
from left to right:  
Sears (LaPlace, LA)  
RTC (Paulina, LA)  
Cajun Village Store (hosted by Arc of St. Charles) (Luling, LA)



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