



## Troubling Times?

**You don't need me to tell you it's rough out there for small business owners.** We work with them everyday as they make tough decisions. Laying off staff, reducing hours, cutting expenses, putting off expansion, closing locations, shutting down entirely - it's happening everyday all over Northern Virginia. **DON'T GIVE UP!** We are Americans and we have made it through much worse.

As a small business owner myself, I have a keen understanding of the decisions that need to be made. With over 20 years experience in Accounting and Marketing, I use my expertise to **provide small business owners with the information they need to help them make smarter decisions to ensure their survivability in this tough market.**

Some of the assets we provide small business owners are:

- **Helping them cut costs** with Outsourced services right here in No. VA
- **Keeping them on track and in business** with accurate and detailed accounting, budgeting, and forecasting
- **Ensuring full enforcement of all laws and avoid late fees & penalties** with exceptional payroll services
- **Providing the tools needed to accomplish their goals** with our full marketing and sales department

**smart business services** of No Va can help you, call for a free initial consultation - **703-745-3786**

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**Call us today  
703-745-3786**

## FAQ

**Will reducing my staff's hours affect my unemployment tax rate?**



It's possible that your state unemployment rate could be affected by terminating or reducing the work hours of your staff. Your Virginia unemployment rate is based on several factors. The two main factors being:

- The amount of funds (taxes) you have contributed over the past four years.
- The amount of unemployment compensation paid out on your behalf to previous employees of yours

These numbers are used to calculate your computed tax rate. In addition to the computed tax rate, you may be assessed additional amounts for pool costs and fund building.

Your tax rate is refigured each year by the VEC and you are notified of your new rate which becomes effective on January 1.

**If you have a question you'd like answered in our upcoming newsletter or via reply email, email us and we'll get your question answered promptly. Each month we'll pick the best question submitted and include it and the answer in the next newsletter.**

**Next month** - we'll include information on how the new American Recovery and Reinvestment Plan (Economic Stimulus Plan) **will effect *your* small business.**

Looking forward to working with you and helping you manage business *smarter!*

Karen Dolan