

Inventors Society of South Florida

Inventare Maximus

Inventors Society of South Florida, PO Box 244306, Boynton Beach, FL 33424-4306

February 2004

Tips for Small Business Success

- When you make a commitment, keep it. As a professional, your business associates expect you to know that occasionally something will go wrong (weather, traffic, etc.) and you need to make provisions.
- Take responsibility for learning your business. You cannot depend on other people to make certain you order the right supplies or charge the proper fees.
- Provide quality as a reflection of what you are doing. Try to do everything with grace and ease. There is a rhythm when everything seems effortless.
- Network to learn, share and make your day more fun. ❖



South Florida Scams

It is a misconception that businesses are inherently savvy about fraudulent offers. Scammers count on things slipping through the cracks, such as:

- unauthorized charges on a credit card or phone bill
- people not checking or verifying their charges
- people not communicating what they are doing.

The biggest scams against businesses right now are the toner, paper and light-bulb schemes. Other scams include:

- bogus invoices – scam operator gets company contact and product/service information, then a phony invoice for office supplies arrives, the company pays the bill and the supplies never arrive or are inferior and overpriced if they do.
- Yellow Pages scam – scam operator solicits a company to advertise in a local business directory, but disguises the solicitation as an invoice for a Yellow Pages listing. Many of the invoices contain the walking fingers logo and the term 'Yellow Pages', names that were never trademarked or copyrighted.
- loan scam – scam operator contacts a business owner offering an unsecured loan even if the person might have credit problems. The victim is then asked to pay a fee in advance for 'processing' or 'application'. The loan does not exit.
- Internet services scam – scam operator offers to help the company set up a web site, create banner ads, list it in an Internet mall or provide other Internet services, but it never happens. These services are offered at cheap prices.
- prize promotions – scam operator alerts the company that it has been selected to win a prize, even though no one entered a contest. Before getting the prize, the victim must first buy some promotional items.

Most scammers who victimize south Florida businesses are not local, which is typical of boiler-room operations. Running a fraud from another state makes it harder to prosecute and prevents victims from showing up at the scammer's doorstep.

The Florida Division of Consumer Services, the former clearinghouse for fraud complaints from small businesses, lost its funding and now only handles complaints about industries it regulates. ❖

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Inventors Fair

The 2004 Thomas A Edison Regional Science and Inventors Fair is happening at the Harborside Convention Center in Fort Myers on Saturday, January 31st. Some 800 finalists vie for scholarships, awards, state and international competition and the opportunity to develop and market new ideas. Call 239-275-4332 or email drghn@aol.com for details. ❖

Mission Statement

To provide a forum that fosters creativity, freethinking and education that will help further our members' innovations.

**Officers**

President: Abby Waters
 Vice President: John Fulton, Jr.
 Secretary: Joanna Zaremba
 Treasurer: Lucy Pettersen
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 Founding President: Robert White

Directors

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 Member Liaison: Joanna Zaremba
 Public Relations: Bill Seymour and Bob Levy
 Good Will Ambassador: Paula Silken

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 Delray Beach: 561-496-1140
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 Broward: 954-486-2426
 Miami: 305-751-5450

Disclaimer

The Inventors Society of South Florida, Inc. (ISSF) disclaims any responsibility for any financial investment and/or legal, accounting, or other professional advice which may be rendered by individual officers, directors, sponsors, members, speakers and/or guests, at/or as a result of contacts made at any ISSF activity. ❖

A Letter from the Silkens

Howard Silken silkhandp@aol.com

The second edition of the society's book "**I HAVE AN IDEA FOR AN INVENTION!! WHAT DO I DO NOW?**" has just arrived from the press. The books have been a best seller for the members of our society and have been sold at book signings at several book stores and libraries. Several were sold at the lecture we (and Abby) presented at the last meeting of the American Society of Mechanical Engineers. The attendees at that meeting were top engineers in their field but we were surprised to learn how little they knew about the patent process. They were surprised to learn that, in most cases, the inventions they designed did not belong to them even though their name was on the patent. Every one of them remember signing a form at the time of employment and did not really know what they were signing. It was assuredly an assignment form granting the rights to anything they develop to the company. There is nothing wrong in that except many agreements limit their ability to develop or sell anything relating to the work they did for their employer for many years after they were no longer in their employment. We know about this situation from the interesting questions we were asked.

Most said the agreement they signed was difficult to understand and the reason they signed it was, without the signed form, they would not be hired by the company. They were leary of anything with too much legalese language. We assured them the book was sans legalese written in plain talk.

The book signing at the Delray Beach Library was a success and we want to thank the few who attended from our society. Ten percent of the sale price of the books, was donated to the Library's building fund.

If you are new at this inventing business, the book is a must. We sold one at the last meeting to a gentleman who was scammed out of many thousands of dollars by an Invention promotion company. He read the few pages on scams at the end of the meeting and came over to us to tell us how much richer he would be if he had read just those few pages, before he got hooked.

The book now has an ISBN (international serial book number) as well as a bar code with the price of \$24.95. For members of our society, the book will cost only \$20.00 for a donation to our education fund. ❖

Mold Detection Big in South Florida

Some firms serve mostly commercial clientele, including builders and developers, helping to determine beforehand what design and construction activities they can take to ensure no mold problem. Equipment utilized will include handheld moisture meters, laser particle counters and infrared thermometers. Air samples will be evaluated for presence of mold spores. Firms focusing on detection for the residential market may use beagles, which are the tool of choice in Europe. Beagles can sniff through walls and pinpoint all mold sources at a cost of 15 cents per square foot at a rate of 2500 sq ft per hour without invasive sampling. How do you invent a faster nose? ❖

Protect Your Business Assets

A secure and convenient alternative to off-site storage is an on-site fire-resistant business safe. Protect essential business documents in a UL-classified fire-resistant container: customer records, A/P and A/R records, employee records, contracts, tax records, agreements and legal documents. Visit www.sentry.com for product information. ❖

Keeping Records and Receipts

Keeping records is necessary for tax purposes, to protect your assets and for your financial wellbeing. How long do keep those records?

- Online banking and purchase receipts – keep until reconciled.
- Receipts for large or expensive items – keep in your insurance file to prove its value in case of loss or damage.
- Automatic payment or direct-from-checking bill payment receipts – keep until reconciled, unless you need it for tax purposes.
- Electronic tax returns and related receipts – keep for seven years.
- Records of IRA contributions – keep indefinitely so you will have proof when the time comes to withdraw the money.
- Brokerage statements – until you sell, unless you need to hold onto them in conjunction with your tax return for the year of the sale. ❖

Trusting the Ebb and Flow of Money

Suzanne Mulvehill, Suzanne@profit-strategies.com or 561-272-8004

The concept of money can be very elusive to inventors and entrepreneurs. The opportunity for all is to learn to trust the ebb and flow of money. We learn to trust – to change our thinking and beliefs about money so that money can flow freely to us and from us.

The challenge for many inventors and entrepreneurs is having enough money. While this challenge is real, the first place to start working on it is in our thoughts and actions, not by looking at our bank account. Money challenges start and end within us. Below are a few concepts that have helped myself and many of the people I work with learn to trust the ebb and flow of money:

Trust instead of control. What is the difference you might say? When we trust we believe in something we cannot see. Faith and belief are our driving motive – not fear. When we are trying to control, fear or some other negative emotion is usually driving our thoughts and actions. Control can be disguised. For example, we may tell ourselves we are not going to buy that new car that we really want, need and can afford because the economy is bad or for some other reason when in reality, we know that we aren't buying it because we are afraid. This kind of behavior is actually supported by society so it is difficult to identify and change. Look at your motive. If fear is beneath your thoughts and actions then you may be trying to control money. Trying to control money can result in self-deprivation. I know because I spent years unlearning control and learning to trust.

Make the decision to trust. When we decide to trust, we have to be willing to give up fear and other non-trusting thoughts and actions. There is a trade off. For example, when we choose to trust, we give up fear. We cannot be trusting and fearful at the same time. When you begin to trust, you can expect it to feel strange. It's new behavior, so it will feel strange. That is okay. Clients who have practiced trusting over time have said to me, "I'm not afraid anymore, but is that okay?" That is how I know they are learning to trust. I have seen the concept of trust work so many times that I know there is truth to it.

Stop giving money power. Money is not powerful – we are powerful. Sometimes we can forget that and think that money is what makes us powerful. Money just is. It only has power over us if we let it. Money usually has power over us if we are afraid to spend it. Unfortunately, if we are afraid to spend it we are usually afraid to receive it too.

Know you will be okay no matter what. Believe that you are receiving what is for your highest good – this is a concept that allows us to believe that we have exactly what we need for today. I choose to believe this. It is your choice as well. Remind yourself as often as necessary, "I will be okay no matter what." Post it on your mirror if you have to. Say it in your car. Believe it because it is true.

Many of us work through our money fears through our business. Because of the passion we have for what we are doing – the love of our work, we become willing to risk failure, risk losing money, risk giving up our old ways. Money may be the last thing that shows up in our business. It comes to us after we learn whatever it is we need to learn. Money waits until we are ready and willing to receive it. ❖

Membership

The Inventors Society of South Florida membership application form is available online at <http://www.inventorssociety.net/appform.pdf>.

Members are entitled to all that is offered by the ISSF: events, meetings, contests, prizes, awards, nominations, and networking. Members also benefit from a monthly newsletter, full of important information, tips, publications, internet sites and outside expositions.

Membership is the primary source of funds to the ISSF, without which, it is difficult if not impossible to hold meetings, send newsletters, hold special events, and maintain an Internet presence.

During each General Meeting in Deerfield Beach, time permitting, a panel of experts will address questions pertaining to patenting, prototyping, and commercializing. This panel was formed to assist members in taking it to the next step in the inventing process. The panel may include:

Alvin Blum, Registered Patent Agent
John Fulton, Patent Attorney
Freddy Lee, Prototyping Expert
Bob Levy, Product Designer
Howard and Paula Silken, Commercialization Experts ❖



Newsletter Submissions

If you have something you'd like to see in the newsletter, please discuss with or send it to Abby Waters. If it is something that has to be copied, please send the original or a high quality copy. If you need the original document returned, please note this in the submission package.

Please remember that the newsletter is black print only. Submissions that have color (especially over text, i.e. words in a colored box) may not be usable. Try to keep submissions simple and basic. ❖

ISSF Member Meetings

The General Meeting of the ISSF is at 1:30 pm on the **first** Saturday of each month at:

Ligi Tool & Engineering, Inc.
3220 SW 15th St
Deerfield Beach, FL 33442
877-523-6693
www.ligitool.com

From the Florida Turnpike Exit at Sample Rd, Exit 69; turn right on Sample Rd (East); left on Powerline Rd; and right on SW 15th St (pass the first stoplight on Powerline Rd, look for two cement towers and the **Enterprise Center** sign).

From I-95 Southbound Exit at SW 10th St, Exit 40; turn right on SW 10th St (West); left on Powerline Road; left on SW 15th St (look for two cement towers and the **Enterprise Center** sign).

From I-95 Northbound: Exit at Sample Rd; turn left on Sample Rd (West); right on Powerline Rd; and right on SW 15th St (pass the first stoplight on Powerline Rd, look for two cement towers and the **Enterprise Center** sign).

Contact
Abby Waters 561-241-7373
abbysideas@aol.com



The General Meeting is located at

Ligi Tool

President's Corner



What a nice surprise to see **Diane Morton** back, and on a day that an award was given to our first young innovator, Andrew Lenoir.

Well, the world is buzzing about our society. My write-up "Invention Goes South" was placed in the **Inventors Digest** magazine this month on page 9, mentioning our group, book and award winners.

The press picked up on a professional release I sent out. The **Silkens** got one page and three photographs in the Boca News. The Miami Herald and Palm Beach Post have contacted us, expressing an interest in doing follow-up stories on **Andrew Lenoir**.

Although I could not stay for the presentation, I hope you enjoyed learning about reasonable infomercials from the pros **South Florida Productions**.

The honorary party at my home was a great success and I hope to have video and photographs soon. There was some concern that I was leaving as president, and I wish to accept the apology of my board and to let everyone know I will remain president. I never need to hear 'thank you' for my efforts. That is done with love for the society and its members. What pains me is when my work is second guessed. I trust that will never happen again.

So, I wish you all a wonderful and inventive new year. Know that 'thank you' comes in many forms and when you all succeed, it is a great joy and silent thank you to me.

Abby



January 3rd Awards

Abby Waters presented several awards at her home in the Polo Club of Boca Raton on January 3rd. Among the three dozen guests were:

- AIF awardee Tedra Wilson, her sister Ashley and mother, Jennifer
- Prior Phoenix Award winners Nancy Feldman, Marti Wrock and coach Judy Romanoff
- Two of Tedra Wilson's teachers from Dillard High
- Museum rep Katherine Darr and museum ex-director Melissa Keel
- Dr. Linsey Craig Willis, who sits on the Wayne Huzienga School of Entrepreneurship
- Abby's youngest client, 11-year old Adam Parsons, inventor of a unique hair product.
- Domino Art photographers Paulina and Plamen
- ISSF awardees **Cathy VerSchneider, John Fulton, Andrew Lenoir and Paula and Howard Silken**
- Diane Schwartz of Winning Image
- AIF awardee Suzanne Mulvehill of Profit Strategies, Inc.
- Andy Bing, a well-known graphic artist from the Art Institute. ❖

Marketing Your Business

Whenever people buy a product, one of the first things they look for is company name or logo. Anyone marketing his own invention needs an identity. What is your public image and message? Does it reflect your business?

Back in your business plan, you identified your business' traits, direction, customers and competition focusing on your company's edge. Perhaps personality is the edge. Maybe your edge is the customer set, product price/performance, a distribution channel, or 24/7 customer service. Whatever sets you apart from your competition, make sure it is evident in your logo.

If you choose to not have a logo, your company name may be sufficient to market your reputation, product line and future business. Some people see their business as a brand (like a Fortune 500 company) and develop a logo for the global economy. ❖

Numbers and Internet Addresses

Ask the Experts	http://www.uiausa.com
Business Development Issues	http://www.bizproweb.com
Business Plans	http://www.SBAonline.aba.gov/starting/businessplan.html
Children's Science Center	813-997-0012
Conferences, Exhibitions	http://www.expoguide.com
Contingency Lawyer Listing	http://www.patent-dispute.com
Copyright Myths Explained	http://www.clari.net/brad/copymyths.html
Federal Information Center	1-800-688-9889
Federal Trade Center	http://www.FTC.com (dial 1-877-FTC-HELP)
Florida Customs Brokers & Forwarders Assn	305-871-7177
Florida Patent Depository Library	
Fort Lauderdale	954-357-7444
Miami	305-375-2665
Orlando	407-823-2562
Tampa	813-974-2726
Florida Trade Data Center	305-876-9747
Florida Women Entrepreneurs	http://www.nawboswfl.org
Helping Grow & Prosper	http://www.SBAon.com (St. Louis resources)
Imaginarium	941-337-3332
Industry Trade Shows	http://www.tscentral.com
Information Tabulations	http://www.census.com
Innovative Product Technologies	http://www.inventone.com
Invention Development	http://www.inventorshelper.com
Inventor Issues	http://www.patentcafe.com
Inventors Association	http://www.communityconnection.org
Inventors Book Store	http://www.InventorHelp.com
Inventors Digest	http://www.inventorsdigest.com
Inventors Hard Facts	http://www.WillItSell.com (read this first!)
Inventors Magazine	http://www.InventorsDigest.com
Inventors Resources	http://www.PatentCafe.com
IP Search Engine	http://www.IPSearchEngine.com
Lloyd Patterson International	http://www.LPI-WEB.com
Manufacturers Info Network	http://www.mfginfo.com
Naples Entrepreneurs Workshop	941-566-3366
National Inventors Fraud Center	http://www.inventorfraud.com
PTO Kids Pages	http://www.uspto.gov/go/kids
SBDC	941-948-4040
SBIR/STTR	http://www.acq.osd.mil/sadbu/sbir
SCORE	561-278-7752
ThatsAnIdea.com	http://www.thatsanidea.com
Thomas Registry	http://www.thomasregister.com
US Copyright Office	http://lcweb.loc.gov/copyright
USPTO	http://www.USPTO.gov (go to Independent Inventor) ❖

ISSF Speakers in Miami

When the ISSF offers a second speaker, it is at 1:00 pm on the **third** Saturday of each month at:

N. Miami Beach Public Library
1601 NE 164th St
North Miami Beach, FL

From I-95 Northbound: Exit at NW 167th St, Exit 17, turn right on NW 167th St (East); Pass 163rd Street Mall and turn left on NE 16th Ave one block to NE 164th St. The library is straight ahead through the stoplight.

From I-95 Southbound: Exit at Miami Gardens Dr (N.E. 183rd St); Straight through stoplight onto NE 6th Ave; left on NE 167th St (East); Pass 163rd Street Mall and turn left on NE 16 Ave one block to NE 164th St. The library is straight ahead through stoplight.

Contact: Bob Levy at 305-893-5989 or 305-205-2884 cell or email boblevy@bellsouth.net ❖



News Release

The **Boca News** printed a news release on December 27th about the ISSF awards presentation at **Abby Waters'** home on January 3rd. The article "Trade from the Tools", featured Howard and Paula Silken. ❖

Venture Capital Conference

The **Florida Venture Forum, Inc.** is Florida's premiere state-wide support group for venture capitalists and entrepreneurs. As an entrepreneurial networking group, the Forum educates entrepreneurs and assists them to identify sources of venture capital.

Florida Venture Capital Conference, through January 23rd, at The Peabody Orlando. Florida's only statewide later stage Venture Capital Conference, the showcase has attracted million of dollars of venture capital into Florida-based companies over the last decade. Contact forum@flvencap.org or call 305-446-5060. ❖

Mulvehill Seminars

"Starting a Business in Palm Beach County", 6-8 PM, presented by **Suzanne Mulvehill** at the Chamber of Commerce of the Palm Beaches, 401 North Flagler Drive, West Palm Beach. \$25.00 chamber members; \$35.00 non-chamber members. Call to register (561) 272-8004 or on-line at www.palmbeaches.org or www.profit-strategies.com.

"Designing Your Success Journey", 9-11 AM, presented by Suzanne Mulvehill, at the University of Central Florida Business Incubator. For more information, please call (561) 272-8004. ❖

Use Online Services

to learn about businesses. Visit the Department of Business and Professional Regulation online at www.MyFloridaLicense.com or call their Customer Contact Center at 850-487-1395 to research a business or professional by telephone. The web site offers search by organization, name, partial name, alternate names, license number, permit, registration and city/county. ❖

If You Invent Toys

Look here for ideas and improvements:

- www.drtoy.com/main/index.html provides toy safety, maintenance and purchase advice.
- www.safetyalerts.com/rcsl/category/toy.htm provides consumer safety information in several toy categories.
- www.toytips.com offers toy news, product reviews and gift suggestions.
- www.cspc.gov/cspcpub/pubs/gand/toy/toysafe.html offers tips for buying safe toys for children in different age groups. ❖

The Tolly Group

in Boca Raton does research, testing and certification of leading-edge technology products and services such as voice over Internet, wireless, anti-spam software, firewalls and other security products. The company wants to tap FAU for students for research and consulting. ❖

Internet Shopper Survey

A December **survey** by Shop.org, the online retail arm of the National Retail Federation, found that 85% of **Internet shoppers** are satisfied with their buying experience. Many Internet retailers offer free shipping (60%), no sales tax, no time-consuming animation and easier navigation. While most online stores establish a spending threshold for free shipping, some sites set an average cost based on shopper mailing address within the USA.

The next improvement involves online display of products. Many customers want access to product visual and/or descriptive details, as well as versatile and intuitive search capability. Yahoo! Inc. now lets consumers narrow a search to products in a price range, by brand name, or with specific features. Google Labs is changing its search business to a search term plus location, address or ZIP code to return localized results and maps.

Somewhere behind the scenes, web site statistics are evaluated for user clicks and navigation. Programmers analyze how visitors search for what they want and update search features to decrease customer clicks, as well as time to obtain desired results.

Advertiser's Corner

	<p>COPIERS SUDDEN SERVICE TO RE-ORDER CALL 588-5110 RENTALS SERVICE SALES SUPPLIES KEN EDDOWES</p>
<p>380 Leigh Road, West Palm Beach, FL 33405</p>	

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<p>SEE WINNERS AT www.patentcolorado.com</p>

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tel. 305-893-5989
cell 305-205-2884
boblevy@bellsouth.net

South Florida Chambers of Commerce

Chamber of Commerce	Telephone	Internet
Aventura	305-935-2131	www.aventura.org
Boca Raton	561-395-4433	www.bocaratonchamber.com
Boynton Beach	561-732-9501	www.boyntonbeach.org
Brazilian American	305-579-9030	www.brazilchamber.org
Broward County	954-565-5750	www.browardbiz.com
Caribbean American	954-730-8885	www.gcacc.com
Central America - US	305-569-9113	www.causacc.com
Coral Gables	305-446-1657	www.coralgableschamber.org
Coral Springs	954-752-4242	www.cschamber.com
Davie / Cooper City	954-581-0790	www.davie-coopercity.org
Deerfield Beach	954-427-1050	www.deerfieldchamber.com
Delray Beach	561-278-0424	www.delraybeach.com/chamber.html
Fort Lauderdale	954-462-6000	www.ftlchamber.com
German American	305-371-4282	www.gabcf.org
German Business Council of FL	954-805-1153	www.gbctflorida.org
Hallandale/Pembroke Park	954-454-0541	www.hallandalebeach-chamber.org
Hispanic/South Florida	305-534-1903	http://sobechamber.tripod.com
Hollywood	954-923-4000	www.hollywoodchamber.org
Jupiter-Tequesta-JunoBeach	561-746-7111	www.jupiterfl.org
Lake Worth	561-582-4401	www.lwchamber.com
Latin of Broward County	954-625-6616	www.latinchamberbroward.com
Lauderdale by the Sea	954-776-1000	www.lbts.com
Miami	305-350-7700	www.greatermiami.com
Miami Beach	305-674-1300	www.miamibeachchamber.com
Miami Shores	305-754-5466	www.miamishores.com
Miramar-Pembroke Pines	954-432-9808	www.miramarpembrokepines.org
North Miami Beach	305-944-8500	www.nmbchamber.com
Palm Beaches	561-833-3711	www.palmbeaches.org
Palms West	561-790-6200	www.palmswest.com
Parkland	954-346-7275	www.parklandchamber.com
Plantation	954-587-1410	www.plantationchamber.org
Pompano Beach	954-941-2940	www.pompanobeachchamber.com
Puerto Rican/Broward	954-983-2273	www.prchamberonline.com
Sunrise	954-741-3300	www.sunrisechamber.org
Tamarac	954-722-1520	www.tamaracchamber.org
US Hispanic	202-842-1212	www.usbcc.com
Venezuelan American	305-444-4336	www.venezuelanchamber.org
Weston Area	954-349-4994	www.westonchamber.com
Weston Business	954-349-4994	www.westonfloridachamber.com



Micro-Business, USA

Where start-up businesses receive education along with loans. Contact them at 305-438-1407 or www.microbusinessusa.org. ❖

Paul Winchell

Paul Winchell, the ventriloquist, was not only the voice of Tigger in the *Winnie the Pooh* films, he also invented the **artificial heart**. He donated the patent for it to the University of Utah. ❖

Checking Accounts

At web-based Bank of Internet (bankofinternet.com) anyone over 50 can get a senior checking account that charges no fees and offers free checks, rebate of automated teller fees and 1.7% interest. Others to try for high-yield checking include www.NetBank.com and www.VirtualBank.com. Deposits at these banks are insured by the FDIC. ❖

Investment Schemes

www.nasaa.org is a clearing-house of information on investment schemes. ❖

Evaluating Credit Cards

To find the best credit card with the lowest long-term costs for your needs and spending habits, pay attention to interest rate, grace period and fees. Visit www.bankrate.com and www.cardtrak.com to track the national interest rates and chart the best credit card offers on the market. ❖

Partnering from Concept to End User

The Canine Assistants program was started by a young woman who was temporarily disabled by Multiple Sclerosis. She started with donation cans at her local Wal-Mart store. Canine Assistants has trained 350 dogs at a cost of \$10K each and placed them with people who need them at no charge, thanks to corporate sponsorship from Milk-Bone and retail partnerships with companies such as SAM'S CLUB. The dogs veterinary care, training and food are paid for life. Dog recipients agree to do a minimum of 60 hours of community service in their hometown, using their dog. ❖

*Innovation is
new ideas plus
action or
implementation
which results in
an improvement,
gain or profit.*

LIGI Tool

February 7th

ISSF meeting

Bring your questions and experiences to share with the membership.

We're on the Web!

See us at:

InventorsSociety.net

For any comments about the content of this newsletter email cever@ix.netcom.com

Business Resources

US SBA (Small Business Administration), South Florida District: Loan programs. www.sba.gov or 305-536-5521

Broward County Library / Bank of America **Small Business Resource Center**: Main Library, 100 S. Andrews Ave, Fort Lauderdale. 954-357-7565.

SCORE: Counselors to America's small business. www.score.org. Boca Raton 561-981-5180; Fort Lauderdale 954-356-7263; Hollywood 954-966-8415.

Enterprise Development Corporation: Works with companies on matters such as strategic planning. www.edc-tech.org or 561-620-8494.

Micro Business USA: Helps start-up businesses through business training and loans. 305-438-1407.

Florida Venture Forum: A networking group that identifies sources of capital and assets in business plan writing. www.flvencap.org or 305-446-5060.

Odeon Group (SBA Intermediary): Offers class on how to get an SBA loan and start a business. 305-681-9600

First Florida Capital: Private nonprofit that offers the SBA's 504 loan program. www.ffcfc.com or 888-320-5504. ❖

Proper Computer Ergonomics

For those inventors who spend too much time with a computer, these simple rules will keep your spine stable and in proper alignment:

- The center of the computer screen should be 5 degrees above eye level. When you look down you significantly decrease your cervical curve, creating neck instability, inflammation and pain.
- Your legs and arms should be at 90 degrees. Right angles create stability for your arms, legs and body.
- The chair you sit on should have your legs at right angles to stabilize your legs and lower back. You will be sitting straight up and not slouching.
- Your arms should also make right angles with the keyboard. This will keep your chest and upper torso straight. ❖

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