

Fewer Businesses Offering Insurance

THE PERCENTAGE OF BUSINESSES offering health insurance to employees has declined steadily over the last five years, according to the 2005 Annual Employer Health Benefits Survey, conducted jointly by the Kaiser Family Foundation and Health Research & Educational Trust between January and May 2005.

The survey found that 60 percent of respondents provided health coverage to workers in 2005, down from 69 percent in 2000 and 66 percent in 2003. Small businesses were almost entirely responsible for the drop, as 98 percent of respondents with 200 or more workers provided health benefits. Reasons cited for not offering coverage included high premiums, store size and an employee's ability to secure insurance elsewhere.

Premiums increased an average of 9.2 percent in 2005, down from 11.2 percent in 2004, ending four consecutive years of double-digit increases. That's still more than three times the growth rate of workers' earnings and two-and-a-half times the rate of inflation.

PARTING SHOT: If you run a small business and feel you can't afford to provide your employees with health benefits, you're not alone.

Small Businesses Drive Economy

AMERICA'S SMALL BUSINESSES

continue to make the U.S. economy thrive, according to the Office of Advocacy at the U.S. Small Business Administration. Highlighted statistics regarding small businesses:

- They represent 99.7 percent of all employer firms.
- Over the past decade, net jobs they created in the U.S. economy were between 60 and 80 percent.
- They generate more than 50 percent of non-farm private gross domestic product.
- 4.1 million are owned by minorities that generate \$694 billion in revenues.
- 6.5 million are owned by women and generate \$950 billion in revenues.
- They employ half of all private sector workers.



PARTING SHOT: Many small voices sounding together make one big noise.

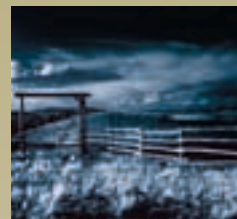
Disaster-Related Scams Rampant

THE INTERNAL REVENUE SERVICE (IRS) has issued a consumer alert about possible scams taking place in the wake of recent natural disasters. Such fraudulent schemes may be perpetrated by telephone, E-mail or in person. Retailers wishing to make disaster-related charitable donations can avoid unscrupulous imposters by following these IRS tips:

- Be wary of charities with names that sound like familiar, well-known organizations. Scam artists often use "sound-alike" titles to trick consumers into believing they are donating to a reputable charity.
- Never give out personal financial information such as Social Security numbers, credit card and bank account numbers or passwords.
- Don't give or send cash. For security and tax purposes, contribute by check or credit card. Write the official name of the charity on your check.

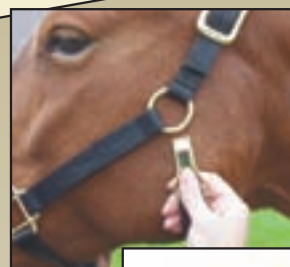
PARTING SHOT: Donations to support equine rescue efforts through such organizations as the HSUS or the SPCA are safe bets. ☑

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