

# the Focal Point!



A newsletter for the customers of Focus Telecommunications, Inc.

## Healthy...

### Confusing dates

When food is stamped with “Sell By”, “Use By” or “Best Before” dates, these dates are more for food quality than food safety. Beyond those dates the food may not be at peak quality but it is often safe to eat. There is no absolute date that guarantees food safety; you can use the product beyond the date, but use common sense and when in doubt, throw it out. —*Georgia Giannopoulos, RD, CDN, CNSC, Weill Cornell Medical Center.*

## Wealthy...

### Gotcha!

Consumers - check YOUR Credit Card Statements!  
In small print the closing date said “7/1/11”. In LARGE BOLD PRINT it said “**Please Pay By --- 7/17/11**”. In teeny tiny print on the bottom right it said “Days in Billing Period – 29”. Most of us would look at the large print and pay by the 17<sup>th</sup> when the bill is actually not due until 7/30/11 (according to the Credit Card Representative).

## ...and Wise

### Adjust your seat to adjust your speed

If the seat of your automobile is pushed too far forward, you will be likely to increase your speed without realizing it. Push your seat back, then sit in it and stretch your right leg out a comfortable distance. Push the seat up so that your foot touches the gas pedal with this leg extension. If your seat is too far forward you flex your ankle more and unconsciously put more pressure on the gas pedal.



## Small Business a Target for Cramming

Have you seen a small fee added to your telephone bill that you do not recognize? Most of us fail to scrutinize our phone bills every month and fraudulent vendors count on our oversight to trick consumers into signing up for services they do not want and will never receive, but will be billed for on their main telephone bill. This practice, called “cramming”, has been used to bilk the public of billions of dollars over the past two decades. This practice made headlines several years ago, and was thought to be stopped, however we are still seeing it happen. Although the phone companies are publically against this practice, they receive from \$1.00 to \$2.00 for every charge they place. It is estimated that the three largest phone companies brought in \$650 million since 2006 thanks to these fees.



According to Walter B. McCormick, President and CEO of the United States Telecom Association which represents major telephone companies, the practice of permitting third parties to place charges on telephone bills began as a government requirement. Federal regulators determined that it would be more convenient for consumers if all communications related services were on one bill. It was never intended to allow fraud. “Please, carefully check your [phone] bill. If you don’t understand or recognize a charge, notify your telephone company immediately. The position of our industry is simply this,” he said, “consumers should not be charged for things they didn’t purchase. Cramming is fraud. And, we’re committed to preventing it.” (*Information taken from USA Today*)

## Business Expenses “Pay” for Pleasure Trip

“I’m going to Disney” he said, “and I’m flying free – thanks to you!”

Mike explained that he pays several of his small office bills automatically by credit card and earns frequent flyer miles without ever getting on a plane!

- “I don’t have to think about paying bills. It’s automatic and I’m never late.”
- “My credit card bill gives me an itemized list of payments every month.”
- “I charge bills that I know are going to be in the same price range every month.”
- “It eases my cash flow a little, for those jobs that take longer to pay.”
- “I pay the card off at the end of the month, using one check, and that makes doing my bank reconciliation a little easier.”
- “I can have the credit card company withhold payment if there’s a problem.”
- “But best of all,” he said “I am flying FREE. I couldn’t have taken this trip if I didn’t have those miles. So, my business expenses are paying for a pleasure trip!”

It’s easy for our customers to pay our bills with their credit cards. We notify you of the amount of your statement by e-mail and we submit that amount to your credit card company. Voila – bill paying done. Call us; we can make it happen for you!

### Our Services Include

Answering Service  
Appointment Making  
Customer Service  
Data Entry  
Dealer Locate  
Direct Mail  
Fulfillment Literature  
Help Desk  
Hotlines  
Pre-Announcements  
Relief Receptionist  
Reservations  
R.S.V.P.  
Surveys  
Voice Mail

### Focus Comm Centers

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Eldersburg, MD 21784

2901 Eastern Blvd.  
York, PA 17402

### Remittance address:

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Philadelphia, PA 19182-2640

### Phone Numbers:

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410-880-8600 Baltimore  
301-236-5500 VA  
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E-mail: [ask@focustele.com](mailto:ask@focustele.com)  
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### On-Call info can be sent to:

301-421-0347 Fax  
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### Customer Care Contact

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Search people for  
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Director of Business  
Development

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Search for "Focus  
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Refer a new client and you  
could receive **\$100!**

Call us NOW for more info at  
301-421-1111

## The President's Letter

Dear Friends,

Irene was not a pleasant guest, but at least she didn't over stay her "welcome". She kept us very, very busy while she was here, and during her aftermath. In fact it took about a week for everything to get back to normal. This was the first bad storm since we have had nearly all of our agents working from their homes and I have to say, it was about as good as it could get!



We have two enormous generators, one at each of our locations, and we were fully prepared to have agents come into the nearest office if they lost power, but that was never an issue. The handful of people who did lose power went to relatives or friends that did have power and worked anyway. The beauty of our remote capabilities was having people available at a moments notice to jump in and take calls when things got tough. Sharing the load that way meant that everyone stayed calm, no one was worried about what was happening at home – they were home; there was much less stress involved for everyone. It showed; we got a whole lot of compliments from our customers – which we immediately passed on to our agents, and of course that made things even better!

We had several customers who had damage from the storm, and we were all concerned about you—thankfully no loss of life, and no serious injuries that we are aware of for any of our clients. We appreciate all that you went through due to Irene, and hope that the recovery is over and everything is fine now. If there is anything we can do to assist you, we are here for you. Just call!

Hugs,

## Texting Messages to You

Cell phones have quickly taken over pagers and landlines as our communication method of choice. Our sophisticated hardware and software give us the ability to communicate via voice **or text** with any cell phone in the country! This not only allows for the ultimate convenience and mobility, but texting saves you **money!**



Texting is reliable. Even when you are out of range of phone calls texting will push through the air-waves. A missed call can't be recovered, but our text messages will be there when you are back in range.

You can reply to text messages sent by us. When our dispatcher sends you a text message, you can simply text back to confirm receipt. Your text will be routed back to our dispatcher advising that you have successfully received the message.

Communicating through text messaging eliminates outbound calling from your account thus saving you money.

If you are interested in learning more about this feature give us a call today! We'll have you setup instantly so that you can start saving money and we can start servicing your calls even more efficiently.

## Gotta' Giggle

Who is General Failure and why is he reading my hard disk?

## Life in 25 Words or Less

"One can tell the size of people by the size of things that make them mad."

—Adlai Stevenson