25 WAYS TO SAVE MONEY ON BUSINESS TRAVEL

Cut Down on Hassle with These Travel Apps

5 Methods to Conquer Loneliness When Traveling on Business

Travel Safety Tips for Women Business Travelers

20 Business Travel Etiquette Tips to Mind Your Ps and Qs

Spotlight:
MTX Connect Keeps Business Travelers in Touch
Advice from those who’ve been there and done that—the costly way; and then found that they could have done that a lot cheaper. Here’s how.

Cut Down on Hassle with These Travel Apps

The last thing the luggage-laden traveler on the road needs is inconvenience. These useful mobile apps make travel easier.
Wind in your hair, you watch the world go by, and pine for home. Not any more.

Using the correct mileage rate saves on taxes. Make sure you are up to date.

Simplifying the tax geek-speak and saving your hard-won wealth.

Culture, niceties and a bit of class will smooth your travel experience.

‘Here be dragons!’ but seriously, for ladies on business trips, these safety tips give fool-proof security.

Out of sight, out of mind? No longer. MTX Connect is a startup that keeps the business traveler connected.
Over the years I’ve traveled my fair share on business. Yet even a seasoned road warrior like me can learn new things, as this month’s magazine edition proves.

Welcome to the inaugural edition of Small Business Trends Magazine. My company has been publishing online since 2003 on websites, but this is the first year dipping our toes into a magazine format.

What made it possible is help from a friend and partner. Chaitra Vedullapalli, an executive with the eCommerce platform Meylah.com, casually mentioned the magazine her team had put together for Meylah. She offered to have them do the same for us: setting up the magazine format, designing the pages and producing it each month.

We were happy to outsource. Chaitra’s offer illustrates a point I learned at the recent Corporate Executive Board’s Marketing to Small Business Summit: that small business owners are generous with helping their peers. Chaitra is a perfect example of that insight in action.

In this month’s edition be sure to check out the pointers for business travel etiquette, tips on how to save money on travel, and safety advice for women travelers. And don’t miss our Small Business Spotlight, which puts the spotlight on MTX Connect, a startup involved in mobile WiFi to keep business travelers connected.

Wishing you much success...

Anita

PS, check back next month for The Freedom and Independence Edition of the Magazine in July. For a copy of our Editorial Calendar, visit http://sbt.me/3qo
Microsoft’s giant touchscreen is coming

The Redmond, Washington based company says the Surface Hub, a giant touchscreen computer available in 55- and 84-inch versions, will be available for preorder July 1, 2015. But beware the price tag. It’s a bit steep for small business owners, starting at almost $7,000.

Big data comes to small business — in an accounting dashboard

Accounting software company Xero announced a dashboard to help manage profitability through tracking key indicators. It tracks eight metrics (including gross profit, cash flow and payable days).

Apple’s Developer Conference was notable for what wasn’t announced

It wasn’t announced but it got people buzzing anyway. New extensions on Safari (Apple’s browser) for iOS 9 will block mobile ads -- and after all the talk you’ve heard about mobile marketing! Some speculate it’s the precursor for an Apple mobile ad network. Stay tuned.

It’s adios to Amazon’s Webstores

But not right away. If you use an Amazon Webstore, by July 1, 2016 you’ll need to have another eCommerce platform. It’s not clear how many will miss the Webstores. Small sellers using the service reported they felt like they were competing with the online retail giant.

If you blinked, you probably missed a Facebook update (another!)

Facebook is known for its dizzying rounds of changes and updates. The most notable this month — and the most helpful for small businesses probably — is “saved replies.” It’s a way to save a quick response that can be delivered instantly when your customer contacts you. It buys you time to send a more personalized response later.

An exclusive “invite-only” phone blunders on social media, switches strategies

The OnePlus One earned social media ire when it held a beauty contest promotion called “Ladies First.” Some called the promotion sexist. Now OnePlus is going back to basics -- and simply dropping prices and bundling services like Dropbox.

Shawn Hessinger
Executive Editor
@Shawn_Hessinger
25 Ways to Save Money

Advice from those who’ve been there and done that—have done that a lot.
25 Ways to Save Money on Business Travel

Advice from those who’ve been there and done that—the costly way; and then found that they could have done that a lot cheaper. Here’s how.
You probably don't fly first class if you want to save money on business travel. And if you're checking several websites before booking flights and hotel rooms, you're already doing better than many travelers. But are you doing flexible-date airfare searches before scheduling business trips? That strategy, explained below, can save you hundreds of dollars.

What else can you do to save money on business travel? Use a few of the tricks in each of our five categories of travel savings.

**Ways to Save Money on Air Travel**

**Find Your Flight First**

If you can choose when to travel for business, you can save hundreds of dollars on airfare. Start by doing a flexible date airfare search on several travel websites before you schedule the trip. After you find some inexpensive flights, see if the dates and hours work for your purposes and buy the tickets.

For example, find several inexpensive flights and then call the person you're meeting to suggest a time that fits your cheapest flight dates. If that doesn't work, try the second best.

**Travel With Carry-On Only**

Skip the checked baggage to avoid charges. Smart packing makes it possible to go with just a carry-on bag for most short trips, and you're allowed other items as well. For example, Delta Air Lines allows a carry-on bag of up to 22 by 14 by 9 inches, and a “personal item” (briefcase, large purse, laptop). You can even take an “additional approved item” (jacket, umbrella).

**Check Airline Websites**

The travel sites are a great place to start your search, but you may not see all the available tickets. For example, none of Southwest Airline's flights show up on Expedia and similar sites. Other airlines may not have all of their flights listed in these outside booking systems.

Also, the flights are sometimes cheaper on the airline websites. So start with the big travel sites, and then check a few airline sites as well to see if there are other fights or if you can book the ones you found for less.

**Try the Hated Airlines**

Spirit Airlines is the most hated airline in the U.S., and yet they thrive because they’re cheap. Spirit, Frontier, and other budget airlines have low base prices and then charge for almost everything else — often surprising travelers. But if you're flexible enough, you can save a lot. Don't choose your seats, print your boarding passes at home, pay for luggage online, and read the fine print.

If you're really intent on saving and it's just an overnight business trip, go with less than carry-on. These airlines typically charge for carry-on baggage. For example, Frontier says your free “personal item” can be a backpack, purse, or briefcase of up to 18 by 14 by 8 inches. That might be sufficient for an overnight trip.

**Use Off-Site Parking**

Are you driving your own car to the
airport? Check one of the discount airport parking sites like Premier Parking. You will have to spend a few minutes more riding shuttles, but you can save up to 70 percent versus parking in the lots operated by the airport.

Rent Out Your Parked Car
If you want free parking when flying, use a service like FlightCar. They charge nothing and rent out your car. They say, “On the average 5-day trip, members save $100 in parking fees and make $30 in rental earnings.”

The zen of happy travel: Micro-manage the schedule

Use Airfare Email Alerts
Set up Airfare Alerts on Airfare Watchdog for all routes leaving your home location or for specific city-to-city routes. When airfares are offered at prices “much lower than the norm,” you’ll get an email. This setup works well if a business trip to a specific destination would be useful but is optional. Just go when and if you get a cheap fare.

Use the Right Credit Card to Rent a Car
If you have a credit card that provides rental car insurance, use it to pay for your rental. Then decline the collision damage waiver coverage offered by the rental car company. This can save you an average of $20 per day.

Don’t Prepay for Rental Car Gas
Car rental companies typically offer three choices when returning their car. Return it with the gas tank full, pay an outrageous price-per-gallon to fill it when you return, or prepay for a full tank and don’t worry about it. But as a previous rental car agent admits, “Unless you push the car back onto the lot with an empty tank, you lose money prepaying for gas.” Just fill the tank shortly before you return the car.

Ways to Save Money on Ground Transportation

Try Airfare or Car Rental Packages
Expedia and other travel sites give you the option of packaging your car rental with your airfare. See what they have to offer. Then check for car rentals separately to see if you can save by bundling or if you’ll be better off paying for your plane tickets and car rental separately.
Learn How to Use Uber
Many users have found that Uber is often cheaper than regular taxis, and the company website makes it clear that there's no need to tip. Learn how to use the tools on the Uber app so you can check rates and confirm your fare quote.

Book a Hotel That Provides an Airport Shuttle
You can easily spend $35 or more on a taxi ride from some airports to a city-center hotel. Use TaxiFareFinder.com to check rates for your destination. Then check your hotel options and see which ones offer a free shuttle to and from the airport. It's worth paying $25 more for a room if you save two $35 taxi fares.

Ways to Save Money on Hotels

Start Online
Do a search for “hotel” plus the name of your destination. The cheapest may be below the standards you want, so check the reviews and work your way up in price until you find a place you can be happy with.

Try Coupon Websites
HotelCoupons.com offers printable coupons for many different hotels. Just enter a ZIP code for your destination and see what they have. Then, search for the hotel by name online and check rates to be sure you're getting a deal. The coupon deals are typically better.

Use Highway Coupons
Many hotels still publish coupons in traveler discount books found at gas stations along major highways. Look for them during any stops prior to arrival, and then check reviews online with your smartphone to see if the place is acceptable.

Start a Bidding War
Hotel reservations can usually be cancelled without charge up to 24 or 48 hours before arrival. Prior to the deadline call other hotels and say, “I have a reservation at (name of hotel), and I was wondering if you can beat their price.” If they offer a better price, book it, and then go back to the first to see if they'll drop the price even further.

Sign Up With AAA
The cost of a AAA membership varies around the country, but is typically under $80 for a basic plan. In addition to roadside assistance for car troubles, the AAA card gets you other travel-related discounts, including 10 percent off at many hotels.

Ways to Save Money on Meals

Take Advantage of the Hotel Breakfast
If your hotel offers a full breakfast or even just bagels, coffee, and orange juice as part of your room charge, eat enough so you can have a lighter or later lunch. In fact, take this benefit into account when choosing a hotel. If the prices are about the same, the one with breakfast can easily save you $10 to $20.

Make Lunch Your Main Meal
Most restaurants charge less for lunch than dinner, even when the meal is identical. So, when traveling on business, make lunch your main meal of the day. Eat late, and eat enough. You might get by with a snack for dinner.
Use Online Coupons
RetailMeNot.com makes it easy to search for restaurant coupons. Just enter a name and see what they have.
To keep it cheap and simple, look out your hotel window for a restaurant within walking distance and Google the name plus “coupon.” You might save on the meal and on gas. Print coupons using the guest computer in the hotel lobby or bring your smartphone for the cashier to scan if that option is offered.

Investigate Menus Online First
If you are going to be paying for a business meal with others, check out menus online before choosing a restaurant. That way, you can find the most affordable place that meets your requirements. Most restaurants now have full menus posted online with prices.

Get Grocery Store Meals
To keep that meal budget really low, find a grocery store near your hotel. Buy prepared salads and the makings for sandwiches. For a hot meal, head to the deli section and see what you can take back to your hotel room. You might spend as little as $15 per day for meals on business trips if you dine from grocery stores.

Ways to Save Money on Taxes
Take the M&IE Per Diem Allowance
For meals eaten during business-related travel, the IRS says you can report the expense using actual cost or a “standard meal allowance.” That is determined using the per diem rates published on the website of the General Services Administration (GSA). Enter your destination to find the “meals and incidental expenses” (M&IE) allowance. If you think you’ll spend less than that, use the allowance as your deduction.
For example, suppose you’re in Denver for five days on business. Your hotel room includes a large breakfast and you otherwise eat at sandwich shops. As a result, you spend about $20 per day for meals, for a total tax deduction of $50 during your trip (half of your $100 expenditure). But
the per diem M&IE rate for Denver is $66, so you can use that for a $165 deduction (half of $330). If your combined federal and state tax rate is 35 percent, you would save about $40 on your taxes using the second method versus the first.

**Use the Standard Mileage Rate for Economical Cars**

If you use a car for business purposes and meet IRS criteria for using the standard mileage rate, it may save you a substantial amount on your taxes, versus reporting actual expenses. This is often true when you drive an economical vehicle and you haven’t borrowed to buy the car, in which case interest would be deductible. The standard rate for 2015 is 57.5 cents per mile.

If you’re not sure which method is better, track actual expenses and the miles used for business purposes. See which method will give you the biggest deduction. If your deduction for the year is $1,500 higher using the standard mileage rate and your combined federal and state tax rate is 35 percent, you would save $525 at tax time.

**Make it About Business**

The IRS makes it clear your trip must be primarily about business to deduct the costs of getting to your destination. You can have a personal side trip (with no deduction for those expenses). However, if the trip is primarily personal, getting to your destination is not a deductible expense, even if you conduct some business while there. So, feel free to mix business and pleasure, but to save money on taxes, be sure you document that the business part was the primary purpose.

What are your favorite ways to save money on business travel?

---

**IS YOUR BUSINESS DIGITALLY READY TO REACH NEW CUSTOMERS?**

Being digital is an equalizer that allows businesses to compete effectively. According to Boston Consulting Research, businesses who are digital ready grow 461% faster than digital laggards.
As a small business owner, travel may be a high priority part of how you do business. A study by Oxford Economics found that investing in face-to-face interactions with out-of-town clients and potential clients has a significant payoff — for every dollar invested in travel, companies made $9.50 in revenue and $2.90 in profit.

But as any seasoned business traveler knows, these excursions can be a major source of stress. From delayed flights to hard-to-navigate cities, travel is full of potential problems. A survey by CWT Solutions found that travel-related stress negatively affects both the traveling employee (or owner) and the company’s bottom line.

Fortunately, technology has come a long way in making travel simpler and easier. Travel apps are a particularly convenient and portable way to deal with a variety of travel issues.

**TripIt**

TripIt is a free app that allows you to easily keep all of your travel information in one place. You no longer have to print out and keep track of boarding passes, hotel reservations, or rental service information. Instead, simply forward the confirmation emails from these venues to plans@tripit.com.

TripIt then integrates this...
information into a seamless travel itinerary, which you can access quickly and easily from your smartphone. You don’t have to worry about WiFi access. Your itinerary is available with or without it. The app also provides notifications for upcoming events, directions to all of your destinations and tools to share your information with interested parties.

TripIt is available on the iPhone, iPad, Android, Blackberry and Windows Phone 7.

**FlightTrack**

In the aforementioned survey, CWT Solutions asked business travelers to rate the stressfulness of common travel issues. Among the most stressful: Flight delays.

While no app can ensure that your flight will arrive on time, FlightTrack will keep you informed of any delays, changes or cancellations, and will provide you with alternative flight options.

In fact, FlightTrack can tell you anything you need to know about your flight, including your departure and landing times, gates and terminals, your aircraft model, and in some cases, your baggage carousel. For five dollars, you can get FlightTrack Pro, which syncs with TripIt and integrates your detailed flight information with your travel itinerary.

FlightTrack and FlightTrack Pro are available on the iPhone, iPad and Android.

**Curb**

Hailing taxis to all of your destinations can be a stressful and time-consuming process. Curb (formerly Taxi Magic) is a free app that lets you book a nearby taxi with just the tap of a button. Using your smartphone’s GPS and local dispatch systems, the app sends a taxi to your exact location while allowing you to track its progress on your phone.

Curb also lets you pay directly from your phone, after which you’ll be sent an expense-report-friendly email receipt. The app also estimates your fare beforehand, and lets you message your driver directly in case your location or plans change.

Curb is available on iPhone and Android.

**Evernote**

Evernote is a great organizational app. The app downloads to all of your devices, including computer, phone and websites, so you access it at every stage of your trip. It includes a text editor, photo upload tool, and voice recording device, allowing you to capture and save images, make to-do lists, schedule your plans and synchronize information with your travel companions.

The Evernote Web Clipper also lets you clip online articles to browse at your convenience. You can find and clip tourist destinations, restaurant menus and much more. The app will also help you keep track of all your business documents, including word documents, excel spreadsheets and important emails.

Evernote is available on the iPhone, iPad, Android, Blackberry and, of course, Windows devices.

So on your next business trip, don’t resign yourself to needless stress and hassle — travel smart with travel apps instead.
CUT THE CORD AND GET A COMPLETE CLOUD PHONE SYSTEM

The Nextiva cloud-based phone system is an all-inclusive unified communication (UC) solution designed for small to large enterprises.

www.nextiva.com

Plans & Pricing
As low as $19.95 per seat

CALL US NOW
(800) 799-0600
24 HOURS SUPPORT
Methods to Conquer Loneliness When Traveling on Business

Wind in your hair, you watch the world go by, and pine for home. Not any more.

Business travel is one of those necessities, especially when you own your own business. You may find that you are traveling quite often and, unfortunately, have a lot of free time on your hands in the evenings or during a weekend overstay. For many business travelers, it’s simply not possible to bring families along. As such, the tolls of traveling can wear you down. It is not uncommon to get lonely when you are away for even short periods of time.

There are ways you can combat this loneliness when traveling on business. Some of them may lead you to discover new friends or learn a little bit more about the culture where you are visiting.

1. Use Video Conferencing to Keep in Touch
Most business travelers carry a laptop with them. It is their lifeblood back to the business.

One easy way to keep in touch with family and friends while on the road is to use the webcam on your laptop or tablet so you can video conference with them to catch up on life back home and share with them some of your traveling stories. There is something special about not only being able to hear the voices of the people on the other end of the phone, but also to see them as well. In a sense it gives the feeling that they are just in the next room or right there beside you.

Most devices these days have built-in cameras. But if yours doesn’t, add a webcam. Webcams can be had for under $100 and all the popular instant messaging programs and Skype support them.

Another benefit to videoconferencing is that you can hold meetings with people back in the office should the need arise. Again, there is something about putting a face to a conversation that makes it stick!

2. Experience Life — Wherever You Are
Don’t put your life on hold simply because you’re not on your home turf. If you find you are going to be in an area for a while, take the
Fill the unforgiving minute with sixty seconds worth of spadework done.

opportunity to learn more about the culture and local activities. Often business hotels are filled with people just like you — sitting around in the evenings with very little to do. Strike up a conversation with someone and ask the concierge about local attractions that might interest you or a group of people.

Many business hotels nowadays are arranging social events in the evenings, such as group outings to a local ballpark or museum. They are not only wonderful ways to get out and enjoy some of the culture of the area, but they can also be a great chance to network with others. You never know who you will run into.

Case in point: it is a well known fact that Bill Gates and Warren Buffett are both avid card players and participate frequently in both local tournaments and online games. Just imagine being able to talk to one of those guys in a relaxed atmosphere!

3. Perform Some Due Diligence

When in Rome … check out the competition! Use the time you spend somewhere to visit businesses similar to yours when the opportunity arises. It is a great way to get a feel for the competition or to see what trends are happening in your business segment that you might not be aware of. Pick up the phone book in your hotel room and “let your fingers do the walking” as you find what types of businesses similar to yours are in the local area.

4. Be of Service to Your Customers and in Touch with Your Industry

Traveling is also a great opportunity to pay courtesy calls to customers who may live in the area, or to pay a visit to a company that you do business with. Many times, depending on the type of service or product your business provides, customers can be thrilled to get a personal “house call.” Be sure to arrange these types of visits well in advance so you can plan out your time.

The same goes for visiting other businesses you work with or buy items from. You can often build up a personal relationship with them by paying a call when you are in the area. That can likewise pay great dividends down the road in the form of discounts, special offers and customer referrals.

5. Engage in Personal Development

Take some time out for your personal growth and to nurture your creativity. Use your down time when traveling to build your personal and life skills. It may be a great time to take along those DVDs you bought of a personal development seminar, or to finish reading a book you’ve put off for so long. Take that telecourse or download some audio podcasts to your mp3 player. There may even be local events you can attend that focus on a particular topic you are interested in.

Use the power of networking and the Internet to do your research beforehand. You will find that more often than not in larger cities you can fill your free time up nicely and help advance your life and your business at the same time!

Business travel doesn't have to be a lonely time. Spend your time wisely. Plan ahead and make some time for yourself. You'll be glad you did.

How have you found ways to rid yourself of isolation while away from home?

Fill the unforgiving minute with sixty seconds worth of spadework done.
The Internal Revenue Service has released the standard mileage rate for 2015.

Under the 2015 rules, the standard mileage rate for the use of a vehicle is:

- 57.5 cents per mile for business use
- 23.5 cents per mile driven as medical or moving expenses
- 14 cents per mile driven for charitable purposes

The 2015 mileage rate reflects an increase of 1.5 cents per mile for the business mileage rate, over 2014.

These mileage rates apply for miles driven starting January 1, 2015. For miles driven during the 2014 calendar year, you must use the 2014 mileage rates.

The medical, moving and charitable mileage rates are staying the same as 2014’s rates.

The business mileage rate increase came as a bit of a surprise. Gas prices actually had gone down in the weeks leading up the new standard’s announcement.

But the rate was likely determined well in advance. In the past, the IRS has said it calculates standard mileage rates based on an annual study of vehicle costs.

**Claiming the Standard Mileage Rate for Business**

Small business owners and self-employed individuals use the standard mileage rate to calculate the tax-deductible costs for using a vehicle for business purposes.

Taxpayers have the option of using the IRS standard mileage rate instead of keeping track of actual expenses of operating a vehicle. The IRS points out that to claim actual expenses, the taxpayer must maintain “adequate records or other sufficient evidence.”

Most people prefer to use the standard mileage rate because it’s easier and involves less recordkeeping.

Keep in mind, to claim the standard mileage rate, you still must keep track of the actual number of miles driven and the business purpose. Typically that is done by noting mileage information in a notebook, mobile app or software program (such as an accounting program or expense tracking app).”

- Corporate Tax planning advisor
expense tracking app).

Then you multiply the number of miles driven by the applicable IRS standard mileage rate to determine the mileage deduction.

Using the standard mileage rate is still simpler than trying to calculate all the actual expenses of operating your vehicle for business purposes, such as gasoline, maintenance, etc.

Reimbursing Employees For Use of Personal Vehicles in Business

The standard mileage rate is often also used by employers as the amount to reimburse employees who use their personal vehicles on the employer's behalf.

Employers are not required to reimburse business travel expenses to employees in most states. However, most employers consider it fair to do so. Many use the standard mileage rate for the reimbursement amount.

The business then deducts as a business expense the amount reimbursed to the employee. As we noted last year:

“Of course, any reimbursement to the employee should not be treated as taxable income to the employee. The idea is that you simply are making the employee whole by reimbursing him or her for using a personal vehicle.

If you do not reimburse your employee for business use of a personal vehicle, then the employee may be able to deduct the unreimbursed expense on his or her 1040, Schedule A. In that case, you as the employer do not get to claim the deduction.”

Employees: be sure to check your personnel handbook or company policy to see what it says.

Employers: you may wish to notify employees of the 2015 reimbursement rate. Or, update your handbook if the annual reimbursement amount is stated therein.

There are some exclusions and limitations for when the standard mileage rate can be used. Please check the tax instructions for filing your return, or your tax filing software for instructions. And be sure to consult with your accountant for any specific interpretations.

Rates usually remain in effect for the entire year, once announced. However, in 2011 the IRS increased the business mileage rate in the middle of the year because gasoline costs were so high then.
How to Get All Available Tax Deductions (Including for Travel Expenses)

Navigating the rocky terrain of tax deductions -- a quick overview.

You worked all year for your revenue. Now be sure you get all tax deductions you’re entitled to, so you can keep as much of it as you can after taxes.

When it comes to his clients, tax attorney Jeff Jacobs of EisnerAmper LLP tells Small Business Trends in a phone interview it isn’t always about how much a business can save.

“Sometimes it’s not the money. Sometimes it’s the principle of the thing,” Jacobs says.

Small business owners may be willing to pay their fair share, but that extra represents money you have already invested in your business. And it’s money you could reinvest to make it grow — if you get to keep it, that is.

What Qualifies As A Tax Deduction

So what qualifies as a tax deduction from the perspective of the Internal Revenue Service?

“It all comes down to applying IRS Code Section 162, which provides the general structure for determining whether or not an expense is deductible for tax purposes,” says Kevin Busch, president of CFOToday. CFOToday is a national accounting franchise specializing in small business finance and taxes.

To qualify, Busch says expenses must fall into one of five broad categories:

- The expense must be an ordinary part of doing business.
- The expense must be necessary.
- It must be an actual business expense.
- It must have been incurred and paid during the tax year.
- It must be connected to trade or business.

Because of the way these rules are generally interpreted by the IRS, Busch says some expenses may be only partially covered. One
example is in the case of meals and entertainment.

“These are tax deductible if these items are for entertaining clients or developing prospects into clients. However, only 50 percent of these costs are deductible, applying the principle that these are ordinary and necessary,” Busch explains. “And that they meet the ‘reasonableness’ standard — thus the 50 percent deduction limit.”

Many Deductions Go Overlooked

Still many deductions go overlooked and unclaimed by businesses that are entitled to them, says Tyler Thompson in an email interview with Small Business Trends.

Thompson is Vice President of Business Development for Deductr, a company with a solution designed to track, monitor and even receive tax deductions for independent business owners.

The company claims seven out of nine taxpayers overpay every year.

Among often overlooked tax deductions are startup costs, says Thompson.

“You can deduct up to $5,000 of the startup costs you incurred before you began operations in the first year of your business,” he explains. “For anything over $5,000, they can be amortized over a 15-year period.”

Jacobs gives an example of how such simple deductions can be overlooked.

“What about the cost of training your staff?” Jacobs explains. “Imagine you’re opening a retail business. You invite your newly hired staff to join you for a day of training. You’ve rented a hotel room. You pay to have a meal brought in and pay them for a day’s work just to go over things with them.”

Other often overlooked deductions include home office expenses, auto expense or mileage, bad debts and health insurance premiums, said Thompson. Though many of these expenses are at least partially deductible, many small businesses don’t deduct them, he said.

Keep Adequate Records

One major consideration, say Thompson and Jacobson, is the need to keep adequate records of expenses when filing for business deductions.

“The tax law requires very specific substantiation for travel and entertainment expenses, which are spelled out in IRS Publication 463,” says Barbara Weltman, President of Big Ideas for Small Business Inc. and author of “J.K. Lasser’s Small Business Taxes 2015: Your Complete Guide to a Better Bottom Line.”

“If the IRS questions a return and the taxpayer can’t produce these records, otherwise legitimate deductions can be disallowed,” Weltman explains. “For example, if you use your personal car for business driving and don’t have a record of business trips (date, distance, purpose of the trip) in a written diary, app, or other record made at the time of the driving, car-related write-offs likely will be lost.”

What to Do If a Deduction is Disallowed

If the IRS were to disallow a claimed deduction, Jacobs says this would make the business owner liable for the back taxes that had not been paid.

Business owners have the option to appeal such decisions through the IRS Office of Appeals. Failing to get a favorable decision here, small business owners can also pursue a remedy through the U.S. Tax Court. Disallowed deductions need not be for a vast sum in order to be challenged, either, Jacobs insists. He says the court has an entire division set aside to hear claims of $25,000 or less.

Bottom line: know the tax rules, get good advice from professionals, and document everything.
20 Travel Etiquette Tips to Mind Your Ps and Qs

Etiquette never goes out of fashion. Good manners and courtesy are a winning combination.

You’re off to parts unknown to meet with new clients or, at least prospective new clients.

The stress of the trip, itself, and what hinges on the result could have you in a bind. It’s during these times — unfamiliar place with unfamiliar people — you may be most likely to commit some sort of social blunder that could sink the deal or worse, offend someone or a lot of people.

It’s important to be a good guest wherever you’re going, be it another country, another state, or just another city. Below are travel etiquette tips for you to follow.

1. Learn About the Place You’re Going

Not every country has the same business culture, so it’s a good idea to brush up on the place you’ll be visiting.

For example: In countries like Turkey, a firm handshake is considered rude. In China, you should greet the oldest people first, and bow slightly.

2. Learn the Language, at Least a Little

Even though English has become the “common tongue” of the international business world, your hosts will still appreciate you making an effort to learn a little bit of their language.

Dropping in a simple “Hello” or “Thank you” or “It was nice meeting you” will go a long way if it’s in a language familiar to your hosts.

And no one’s suggesting you immerse yourself in a language course. Smartphone apps like Google Translate can be your best friend on a business trip.

3. But Be Careful With the Language


Urban legend holds that this was Kennedy mispronouncing, and that people in Berlin assumed he meant “I am a jelly doughnut.” The confusion existed because a “Berliner” is a type of doughnut made in Berlin.

The business etiquette lesson remains: If you’re traveling abroad, make sure you know what you’re saying.

4. Get There Early

If you can arrive a day or two before business begins, try to do so. This is one of the travel etiquette tips that will give you a chance to know more about the place and the people you’re
visiting.

Talk to the concierge at your hotel about hiring a guide — one who speaks your language — who can show you around.

5. Keep Things Professional
There’s a difference between traveling and being on vacation. A work trip might be more relaxed than regular work, but only to a point.

Research your host country, if traveling abroad, to find out what's appropriate professional conduct.

6. Learn How to Greet People
There is the handshake example above, of course. But it's also wise to know the right way to address someone.

In China, for example, it’s customary to address business people by their title and family name.

7. Learn the Geography
Just as your hosts might appreciate you knowing how to speak a little of their language, they’ll also like knowing that you know where things are.

If you're in Brazil, for example, it would help to know that Brasilia is the capital, and Sao Paolo is the largest city.

8. Remember the Time
Understanding time zones isn't all that's important here — although you'll need to remember that too, of course. However, it's also important to understand the way time can mean different things in different cultures.

If someone in Japan says a meeting starts at 9 a.m., it starts at 9 a.m. In other countries, punctuality isn't as prized, so don't take offense if not everyone shows up at the agreed upon time.

9. Praise, Don’t Criticize, the Food
It’s like what your mom always said: If you don’t have anything nice to say, don’t say anything at all. If their food seems strange, be polite.

It’s a good idea to brush up on the cuisine and dining customs before you go.

10. Praise, Don’t Criticize, the Country
Think of this as an addendum to rule number 7. Don't mention what you don't like or you found disappointing.

If their government has made the news for a negative reason, wait for your hosts to bring that up before weighing in on the subject.

11. Be Careful With Social Media
This is an extension of the previous two tips. You don't want to say anything bad about your hosts, and you don't want to post anything negative either.

And you might be in a country where Facebook and Twitter are banned, so show some respect and wait until you’re home to post about your trip.

12. Be Curious
If your hosts start to tell you about the place you’re visiting, pay attention. This is one of the travel etiquette tips that’s simply good manners, and good business.

The more you know about your host country, the more comfortable you'll be conversing with people later on in your visit.

Small talk can lead to bigger things.

13. Keep the Conversation Light
At the same time, remember that some things might be off limits in certain countries.

In England, for example, it might be considered inappropriate to talk about someone's life outside work. Keep things light: weather, food, current events.

14. Dress Up
While “business casual” might mean different things in different countries, it’s better to err on the side of caution and dress in a way that’s conservative yet comfortable.

It’s like your teachers used to say on class trips: You’re representing the place you come from.

15. Watch Your Hands
Handshakes aren’t the only things that vary from place to place. Hand gestures are the same way.
For example: Giving someone a “thumbs up” in Latin America is considered rude. It means “up yours,” not “good job.”

16. “Here’s My Card”
Here’s another thing to brush up on: the etiquette for giving and receiving business cards.

For example: In China and Japan, you should present your card with two hands, with the writing facing the person getting the card. Experts advise having your cards printed in the country’s language as well.

17. Let the Host Pay
If you go out for dinner, the person who invited everyone else is the person who should pay. If the boss is traveling with you, let him or her pick up the check. If no one offers to pay, then you should.

It’s okay to ask your fellow diners about dividing the check, but not okay to ask the server for separate checks.

18. Closing the Deal
Negotiations, like a lot of things on this list, will be handled in different ways in different places. Americans used to closing the deal quickly will want to slow down in places like China and the U.K., where people will be put off by a hard sell.

19. Remember the Folks Back Home
If you have kids, they might ask you “Did you bring me anything?” when you get back home.

Your co-workers won’t ask the same question, but it’s still nice to think about them. They might be a little jealous you got to visit, say, Australia in the middle of a brutal East Coast winter. So bring something back for them.

20. Remember Your Hosts
You’ve just spent a week in a foreign country with people who not only agreed to do business with you, but also helped guide you through an unfamiliar culture.

It won’t hurt to send them a thank you card or small gift for their help. A gesture like that can go a long way the next time you travel on business. Adios for now -- and enjoy your trip!

Cultures vary. A caring understanding of cultural protocol distinguishes you as diplomatic, knowledgeable and courteous. It paves the way for your business success, too.

---

Tom Coombe
Staff Writer
@_TomCoombe
I've been a frequent business traveler for longer than I care to admit. In fact, I've flown so much that I'm a lifetime Platinum flyer on American Airlines.

While business travel has gotten safer and easier for female travelers, women traveling alone still need to take some special precautions on the road to protect themselves (as well as their belongings).

**How to Pack**

1. **Travel Light and Cheap**
   Carrying heavy bags not only weighs you down, but slows you down as well. You may have to rely on the kindness of strangers to lift your bags. Travel is tough on your luggage — no matter how expensive it is, so my philosophy is to buy lightweight luggage (“spinners” only, they’re much easier to navigate) on sale. The point is to get in and out of the airport quickly.

2. **Dress Conservatively**
   It helps you avoid unwanted male attention, whether you’re eating alone in the hotel bar or in a foreign country.

3. **Leave the Backpack at Home**
   Bring a handbag that can be worn as a crossbody and zips close. Backpacks are not a good choice — especially in city environments.

4. **Carry a Personal Safety Alarm**
   If you plan to do any sightseeing on your trip or go for a run, a personal safety alarm is a good addition to carry.

5. **Pack a Doorstop Alarm**
   Stay safe in the hotel by packing a doorstop alarm.

6. **Bring Backups**
   Pack a backup credit card and some cash hidden inside your carryon. If someone steals your purse, you’ll have a backup. Always have a copy of your driver’s license or passport as well.

**What to Do Before Leaving**

Is your gut giving you the ‘creepy stalker’ alert? These tips help you avoid trouble on the road.
7. Keep Your Home Safe
And make sure you're safe when you get home by making your home look lived in while you're away. Use an app like SmartHome to turn lights on and off remotely. Or if you're not that techie, a simple home timer that plugs in does the trick.

8. Stop Mail Delivery
Keep mail from piling up by having your mail held at the post office. Stop newspaper delivery or have a neighbor pick up your papers.

9. Careful with the Luggage Tag
Use a laminated business card as a luggage tag so your home address isn't exposed.

10. Give Copies of Your Itinerary
Leave your itinerary with a friend or family member and check in daily.

11. Reserve all Transport
Reserve hotel, car or ground transport. Planning ahead prevents you being stuck at the airport. Register with services like Uber or Lyft. (Uber’s come to my rescue more than a few times.)

12. Make Use of Room Service
Both smaller and larger hotels have their pros and cons. But I prefer staying at larger hotels that offer room service. Large hotel chains will have card keys and better security as well.

13. Join Loyalty Clubs
Join the loyalty clubs of all the major chains. At certain levels, you get perks, in addition to accumulating points towards free hotel stays. Some of the bigger chains (Marriott, Hilton, Hyatt, Starwoods) have choices at all price points.

14. Get a Room With an Interior Entrance
Whatever type of hotel you pick, request a room with an interior entrance and above the ground floor. You want to be near the elevator, but not too close to the emergency exits.

On the Way

15. Use GPS
Spring for a GPS if you're renting a car. You don't want to get lost in a strange place, and struggling with your phone on an unfamiliar road is dangerous in itself.

Here are five travel tips that are all about making business travel comfortable:

» Bring slippers or slipper socks. They keep you cozy on the plane, feel amazing after a long day on your feet and keep you safe from that yucky hotel carpet.

» Ladies, if you color your hair, bring your own (travel-size) shampoo and conditioner. Even the shampoo at higher end hotels contains sulfates, which is bad for your hair color.

» If you book online, request a small refrigerator in your room. That can save a lot of money if you're a soda addict, or if you want to avoid pricey room service or restaurant charges.

» Always bring a laptop mat, especially if you plan to use your computer from the bed. Hotel desks can be uncomfortable for work.

» If you're on an extended trip and plan to stay at more than one hotel, bring extra plugs or chargers for your computer and phone. It's very easy to leave these items behind.
16. Use Valet Parking
Use valet parking rather than walk to your hotel, restaurant or conference from a distant lot or a parking garage.

At the Hotel

17. Get Two Room Keys
Always ask for two room keys — it helps hide the fact that you’re traveling solo. Keep both with you, one on your person and one in your purse. That way, if your purse is snatched, you can still get into your room. (But tell the hotel so they can change your key code.)

18. Don’t Give Out Your Room Number
Make sure no one overhears your room number. If they do, ask for another room.

19. Check all Locks
Once you get to the room, check doors, windows, closets and the shower. Make sure all locks work, and use them — including the deadbolt and security chain.

20. Don’t Open the Door for Just Anyone
If someone claiming to be from housekeeping or room service shows up unannounced, call the front desk to check before opening the door.

Many hotels will give you a five-minute advance call if someone is coming up to your room. You just have to ask.

Socializing and Sightseeing

21. Use Concierge Services
Have some time to view the local sights? Use the concierge’s services and don’t be afraid to ask about safety, whether you’re planning a quick morning run along the river or a fancy dinner, if you’re going solo.

22. Don’t Use a Map
When out and about, use a GPS on your phone instead of a map so you won’t look like a lost tourist. (That said, it’s good to have a map on hand in case your phone dies.) If you still get lost and have to look up new directions, duck into a store or coffee house instead of standing on the street.

23. Keep Your Phone Charged
Keep your smartphone charged. It’s not just a business necessity, but also a smart safety precaution. That’s why my new favorite travel “tool” is the Belkin 3-Outlet Mini Travel Swivel Charger Surge Protector. It’s got dual USB ports and five charging outlets total.

24. Don’t Befriend Strangers
Don’t make friends with strangers. Pickpockets and other criminals prey on solo business travelers. Don’t share too much information with anyone you don’t know, and don’t be shy about cutting off a conversation if it gets weird. Never invite a stranger back to your room.

25. Don’t Drink Excessively
Don’t drink too much. It clouds your judgment and weakens your defenses (not to mention making you look unprofessional).

Rieva Lesonsky
Columnist
@Rieva
For business owners who have to travel frequently, wireless connectivity issues can be troublesome.

Ilya Balashov and Mike Kornev are very familiar with those connectivity issues. As frequent business travelers, they became frustrated with the high roaming costs and inability to connect in certain locations.

So, they came up with their own solution. Read about their business, MTX Connect, and how it can help international travelers and heavy data users in this week’s Small Business Spotlight.

What the Business Does
Provides mobile broadband solutions for traveling including

for those who are heavy data users.

The company’s main product is a pre-paid SIM card that allows wireless users unlimited data for a single flat rate in every country. But the company also offers connectivity for Internet of Things devices and other custom solutions.

Balashov, head of business development and co-founder of
MTX Connect says:
“MTX Connect has built a platform, which can serve three verticals: products for travelers, connectivity technology for IOT (Internet of Things) devices with heavy data usage and the wholesale/whitelabel solution.”

**Business Niche**
Offering low cost connections.
According to Balashov, many multinational mobile operators only offer expensive international plans. So frequent travelers often have to deal with roaming fees unless they spend more money on expensive connections or third party services. He says:

“MTX Connect distinguishes itself by providing its own services so the connection cost for the consumer is virtually zero. This gives MTX Connect the opportunity to provide services for an extra two product verticals (IOT and wholesale/whitelabel solution) on a single platform which competitors cannot do.”

**How the Business Got Started**
After experiencing connectivity issues while traveling.
Both of the company’s founders, Balashov and Kornev, were frequent travelers before starting MTX Connect. They experienced frequent connectivity issues over the course of their travels, causing them to brainstorm their own solutions.

**Biggest Risk**
Investing in long-term relationships with large telecos.
Partnerships can be key in the wireless world. But partnering with large companies requires great up-front investment upwards of a few million dollars. Any time a business has to make an investment that large, it can be a huge risk. Balashov explains:

“If MTX Connect fails to deliver a good product to its clients (or doesn’t find enough clients), most of the money that’s been put into partnerships will be lost.”

**How They’d Spend an Extra $100,000**
Finding new team members.

**Favorite Team Tradition**
Enjoying foods from around the world.
Balashov says:
“We love exotic food! Two times a week we have Japanese and then its Indian food three times per week.”

**Favorite Quote**
“Impossible Is Nothing.” – Muhammad Ali

**Annie Pilon**
Staff writer  
@AnnieHP

**Mega Bundle - Flyer, Brochure, Letterhead, Business cards**

**BY: DIGITAL CANVAS**
Mega Bundle in publisher format will help you edit and have your marketing materials ready in minutes.

**BUY NOW**

**Local Search Marketing Audit**

**BY: LOCAL ANTS**
Don't be invisible! Get local foot traffic by being visible to searchers in search engines, Google+, yellow pages and online maps.

**BUY NOW**

**Creative Marketing Social Media Game Plan**

**BY: HANDMADEOLOGY**
CREATIVE BUSINESS TOOLS
The game plan that works!!

**BUY NOW**
Reach 1,200,000+ small businesses around the world each month

Small Business Trends Marketplace is a destination portal for small businesses across the world to discover and shop essential resources to run their business.

Why Join Small Business Trends Marketplace

- **Reach monthly** 1,200,000+ small business owners, managers and entrepreneurs around the world.
- **Get exclusive coverage** on the world's top small business publisher sites through our curated commerce platform.
- **Get your products featured** on sites, newsletters, magazine and social media.
- **Join highly curated vendors who are** already selling their digital, services and physical products.
- **Not a deal site**: You have the flexibility to price your product profitability.

How does it work?

- **Pick a plan**
  - List your products on our marketplace
  - Closely work with us & actively participate in our marketing campaigns

I am interested! Who should I contact?

Contact Chaitra Vedullapalli at chai@meylah.com or call her at 510-579-4945

Visit Small Business Trends Marketplace
Would you like your message to appear in Small Business TRENDS MAGAZINE?

Get in early - contact us: advertise@smallbiztrends.com