



**IN YOUR INTEREST**



Member Startup Guide & Best Practices

## **New Member's Overview**

Hello and welcome to IN YOUR INTEREST™, the customized e-marketing program for Ringler consultants that delivers helpful, timely information to attorneys, insurance professionals and other valuable referral sources.

This overview is designed to provide you and your staff with tips on how to set up your account and to manage your own edition of IN YOUR INTEREST. Our goal is not to overwhelm you with a multi-page manual, but rather to point out key features and direct you to more information as needed. We think you'll quickly see that IN YOUR INTEREST is simple to set up, requires very little time to maintain, but gives you powerful communication tools to use on behalf of your business and Ringler Associates.

If you need help at any time during the setup or maintenance of your account, don't hesitate to contact us. As a member of this elite group of consultants and staff associated with Ringler, you will receive prompt, personal attention to any of your questions, concerns or suggestions. See the last page of this guide for extensive contact information.

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# IN YOUR INTEREST

Here is the prototype of the first Ringler Associates IN YOUR INTEREST newsletter. Refer back to this page as you read through the setup instructions that follow:

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**RINGLER ASSOCIATES®**  
*The First Name in Structured Settlements™*  

# IN YOUR INTEREST

  
**MAY**  
**2011**

<b>GET A QUOTE</b> 	<b>WHY STRUCTURED SETTLEMENTS</b>	<b>WHY RINGLER</b>
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**DEAR ART:**  
Welcome to *In Your Interest*, Ringler's e-newsletter for our professional partners. Here we share tips we hope will make your job easier. Meanwhile, don't hesitate to contact me if you need anything structures.  
Regards,  
Cindy



*A Ringler Associates exclusive:*  
**Protect Medicare's Interests: 10 Pitfalls You Must Avoid, Or Else...**

Anyone involved in settling a workers' compensation or liability case with future medicals knows they must "protect Medicare's interests." What should follow is the phrase "Or else," because failing this directive can lead to lost benefits, stiff penalties and hefty fines. And everyone at the settlement table is on the hook: plaintiff, insurer, legal counsel and even the defendant. So *in your interest*, start with a Medicare Set-Aside (MSA) and heed these 10 pitfalls to keep CMS investigators from knocking at your door. **Continue reading...**

 **FROM MY DESK: CONSIDER FEE STRUCTURES**  
A significant challenge for many contingent-fee attorneys is managing the income peaks and valleys typical to this type of practice. By structuring fees from a settlement, the attorney can create a guaranteed stream of future income to cover anything from monthly office expenses to retirement benefits. And while these payments are not tax free like a client's structure, taxes are deferred until payments are received. There are also no restrictions on the amount of fee income you can structure. Click below for more information, or give me a call and let's talk about this exclusive opportunity. **Continue reading...**

**FEATURED LINKS**

- [SPECIAL NEEDS TRUSTS](#)
- [TRUCKING CASES ON THE RISE](#)
- [WHAT OTHERS ARE SAYING](#)
- [EFFECTIVE NEGOTIATIONS & STRUCTURES](#)

**DEPARTMENTS**

 <p>Now Playing on Ringler Radio <b>The Power of a Structured Settlement. <a href="#">Listen now.</a></b></p>	 <p>Structure of the Month <b>Parents Leverage Small Settlement. <a href="#">Read now.</a></b></p>	 <p>Tools You Can Use <b>Medicare Solutions for Attorneys and Adjusters. <a href="#">Read now.</a></b></p>
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## Before You Start

If you have everything you need before you first set up your account, you can have your newsletter ready in as little as 30 minutes. Here's what we recommend you do first:



### 1. [Review Your Photo](#)

Your newsletter account comes preloaded with the current photo from your online bio at RinglerAssociates.com. Your photo is an instant reminder of the relationship you have built with your referral sources. If you don't have a bio photo or would like to update your current photo, here's what you need to know. The IN YOUR INTEREST newsletter uses a square for display. So make sure the photo is shot or cropped so that width equals height and is saved as a JPEG file (.jpg or .jpeg). The actual size of the picture really does not matter as it is automatically adjusted to fit. The system will allow you to upload photos of other dimensions, but you may find they don't display as well as the recommended size.

### 2. [Create a Starter Subscriber List](#)

You don't have to have a big list of subscribers to get started. In fact, you may want to create a small list of 10 or 20 first until you are familiar and comfortable with how the program works. We will also share ideas with you on how you can build and maintain your subscriber lists. In the meantime, all you need is the first and last name and e-mail address for your subscribers. You can enter them one at a time, or upload an entire list. (For more information on building a subscriber list, see page 12.)

### 3. [Have Your Credit Card Ready](#)

You can set up your account, upload a greeting, photo, links and a news article, and even see how your newsletter will look, without putting in your credit card information. However, your newsletter will not be sent to your referral sources until you complete the billing information. Visa, MasterCard and American Express are all accepted.

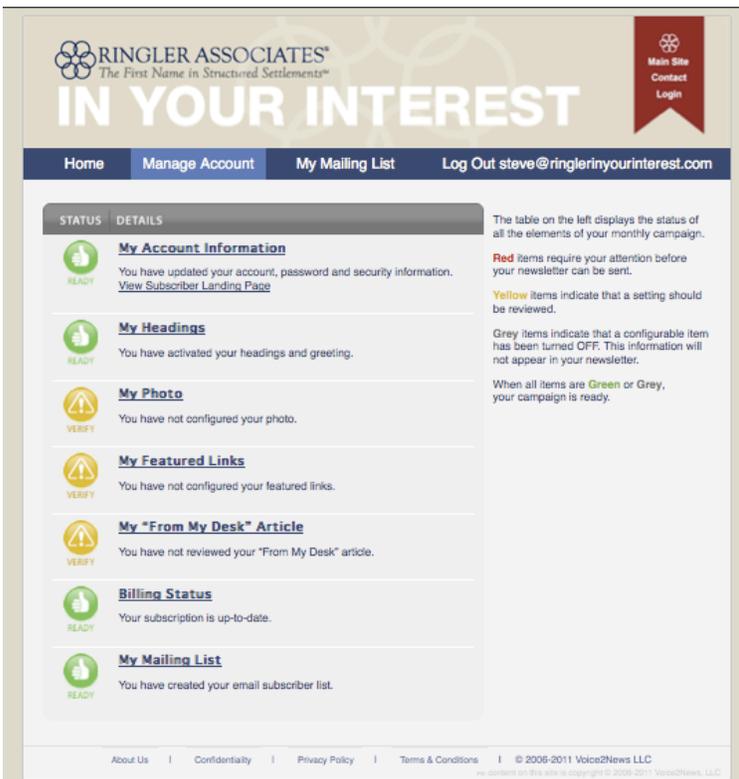
**Important Note:** When you register, your account will be billed \$100 for your first newsletter. Your account will then be re-billed \$100 on the 10<sup>th</sup> of each month for the following month's newsletter. A receipt from Voice2News will automatically be e-mailed to you each month after you are billed. You can cancel at any time by simply e-mailing us a cancellation request.

## Register & Customize Your Newsletter

Now that you have everything in hand, it's easy to register and customize your Ringler IN YOUR INTEREST newsletter (right). Everything you need to manage your newsletter can be found at [www.RinglerInYourInterest.com](http://www.RinglerInYourInterest.com). Start by clicking on **Log In** in the red ribbon at the top of the home page. In the window titled Associate Login, enter your user name and password. You will then be at the Manage Account page shown below.

### Customizing Your Newsletter

At first your Manage Account page will look like the example here with “Yellow” status icons showing that you have



The icons change from yellow or red to green on the Manage Account page when you have successfully entered and saved your info.

information you can add including your headings/greeting, featured links, news article, billing information and subscribers. Once you've added these elements, the icon will turn to a green “Thumbs Up!”

**Important note:** when you enter or change any of the information on management pages, make sure to click on the SAVE button at the bottom of the page. Otherwise your changes will not be saved.

### Account Information

Now click on the link My Account Information. This is the first page you should complete when setting up your account. If you haven't done so already, find [Click Here to Change Your Password](#) under your email address and change your password. You can also change your name and email address, but keep in mind that this is what your subscribers will see and reply to on the From line in your emails.

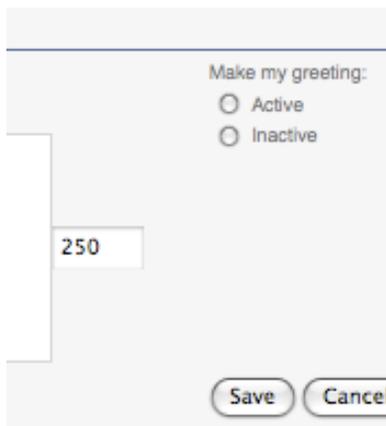
## [Before You Go Any Further...](#)

Here are some helpful tips to have in mind before you complete or change My Headings, My Photo, My Featured Links and From My Desk:

- **Generic vs. Dynamic**  
The first question you might want to ask yourself is, “Do I want to change my greeting, news article, etc., periodically to reflect the main topic of each issue?” Certainly we believe even small changes each month will help you better engage with your subscribers and highlight important milestones in your business. And because it’s so easy, many of our members do just that. However, you can “set it and forget it.” In other words, you can put in a generic greeting along with other general information about your practice and only change it when you need to rather than every month. It’s completely your call.
- **Instant Preview Feature**  
Right at the top of your account management page you’ll see a tab titled PREVIEW NEWSLETTER along with MANAGE ACCOUNT, MY MAILING LIST, and LOG OUT. Any time you want to see how your newsletter will look with the information you have entered and/or changed on the account management page, click on this tab.

Let’s try this now so you know how to view your newsletter as you fill in each section:

- Click on MY GREETING. Enter something simple like “I hope you like my new newsletter.”
- Click on the ACTIVE button next to the box (more on this feature in a second).
- Hit the SAVE button



The screenshot shows a form titled "Make my greeting:". Below the title are two radio buttons: "Active" and "Inactive". To the left of the radio buttons is a text input field containing the number "250". At the bottom of the form are two buttons: "Save" and "Cancel".

- **Active vs. Inactive**  
Note that you can choose ACTIVE or INACTIVE for the following sections: *My Headings, My Photo, My Featured Links and From My Desk*. Most often you will want to choose ACTIVE if you’ve entered

information into these sections so it will be displayed in your newsletter. However, there may be occasions where you will make a section INACTIVE if you don’t want it to appear in your newsletter.

## ... Time to Customize

Now lets take a closer look at each customizable section of your newsletter:

- **My Headings**  
You will see that we've given you maximum flexibility for contact information by providing you with eight lines. Here is where you enter your name, title, office addresses, phone numbers, etc., exactly as you want them displayed under your photo in the newsletter. Click on the Show Me link just above the first line to see an example of how this looks.

Then if you have social media accounts at LinkedIn, Facebook or Twitter, enter those urls in the boxes provided. Icons will appear under your contact information that will allow your subscribers to connect with you through any of these social media services.



<<< Here is an example of how the contact information looks when it is displayed in the newsletter:

- **My Greeting**  
At the bottom of the Headings page, you will find a field where you can enter the greeting you want your subscribers to see when they receive your newsletter. The greeting will be under your photo, and will start with "Dear [Subscriber's first name]." Enter a message up to 250 characters long including spaces. Don't worry about counting characters because there is an automatic counter at the bottom of the entry box that will tell you how many characters you have left.

We'll send you a suggested greeting each month that you can use, edit or ignore. Here is a suggested

greeting for your first newsletter:

*Welcome to IN YOUR INTEREST, the e-newsletter dedicated to making your job easier with settlement information you can use. Let us know if there is a specific topic you want us to cover in future issues. We look forward to hearing from you. [Name].*

6: \_\_\_\_\_  
7: \_\_\_\_\_  
8: \_\_\_\_\_  
9: \_\_\_\_\_

Greeting Text: (Maximum of 250 characters)  
Dear NAME,  
Welcome to IN YOUR INTEREST, Ringler's new e-newsletter for our professional partners. Here we will share tips we hope will make your job easier. Meanwhile, don't hesitate to contact us if you need anything related to structured settlements. Thanks!

Make my greeting:  
 Active  
 Inactive

1

You have 1 characters remaining for your custom greeting.

Save Cancel

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Make sure you click on SAVE and ACTIVE when you are finished entering your greeting and before you click on any other section.

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RINGLER ASSOCIATES®  
The First Name in Structured Settlements™

IN YOUR INTEREST

MAY 2011

GET A QUOTE

WHY STRUCTURED SETTLEMENTS

WHY RINGLER

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DEAR ART:  
Welcome to *In Your Interest*, Ringler's e-newsletter for our professional partners. Here we share tips we hope will make your job easier. Meanwhile, don't hesitate to contact me if you need anything structures. Regards, Cindy

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DEPARTMENTS  
RINGLER RADIO

A completed newsletter with contact information, photo, greeting, links and *From My Desk* news story.

- **My Photo**  
Your photo should be color and saved as a JPEG file (.jpg or .jpeg) Crop or shoot the photo so the height and width are equal. The system will allow you to upload photos of other dimensions, but you may find they don't display as well as the recommended size. Let us know if you have a photo you would like to use but are having trouble preparing for proper display.
- **My Featured Links**  
Here you can enter up to five links to existing Web pages that you would like to feature for your subscribers. **We suggest naming the first link "My Bio" and linking it to your bio page on RinglerAssociates.com.** Use the additional links to feature other product/service pages from the Ringler site or any other web page you like. When subscribers click on the name you give a link, their Web browser will open and take them to the Web address you've entered

with the name. Don't forget to include <http://> in front of the Web address.

- *From My Desk News Article*

Here's your chance to keep referral sources up to date on the latest from your office. Announce product/service promotions, professional or personal accomplishments, a new associate, tradeshow plans, etc. Include a headline that will capture the attention of your subscribers, and a related story with up to 600 characters including spaces. Add a link where indicated and "Continue Reading" will appear at the end of the story, allowing readers to view or download related information from your website or anywhere else on the Web.

Once you have filled out each section and are satisfied with your newsletter, you are ready to add subscribers as described in the next section.

## Adding Subscribers

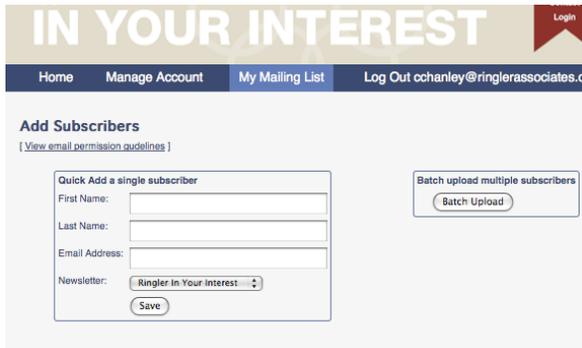
Adding subscribers to your account is simple and can be done one subscriber at a time or from a list using our Batch Upload function. Most of you already communicate with your referral sources via e-mail, so capturing these addresses is as easy as exporting them from whatever e-mail or client management program you already use. You can send your newsletter to any current or past client, any referral source you have done business with in the past, or anyone else you have an established relationship with. For more information on what e-mail addresses are okay and not okay to use, please be sure to read our *E-Mail Permission Guidelines* on the Mailing List administrative page. Sending e-mail to people you do not know is a violation of the federal CAN-SPAM Act.

The screenshot displays the 'My Mailing List' administrative page. At the top, there's a navigation bar with 'Home', 'Manage Account', 'My Mailing List', and 'Log Out cchanley@ringlerassociates.com'. Below this, a 'SUBSCRIBER OVERVIEW' section shows counts for various subscriber statuses: Active (0), Preview (0), Hold (0), Unsubscribed (0), Bounced Out (0), and Manually Deleted (0). To the right of this overview are buttons for 'Add Subscribers' and 'Export My List'. Below the overview, there are search and filter options, including 'Display' buttons and a search field. At the bottom, a table header is visible with columns: ACTION, FIRST NAME, LAST NAME, EMAIL ADDRESS, PUB, LAST UPDATED, STATUS, and SELECT. The footer contains links for 'About Us', 'Confidentiality', 'Privacy Policy', 'Terms & Conditions', and copyright information for 2006-2011 Voice2News LLC.

Upload and manage your subscriber list from this page.

## List Uploads

The easiest way to add a lot of e-mail addresses to your account at once is to use the Batch Upload function. If you have a current list, export it as a .csv file (“csv” stands for Comma Separated Values, a standard “save as” in almost all contact management programs). If you are using a list created with Microsoft Excel, you can also “save as” a .csv file. Also see page 13 for instructions on how to export a .csv file from Outlook.



**Subscribers can be entered one at a time or in a batch.**

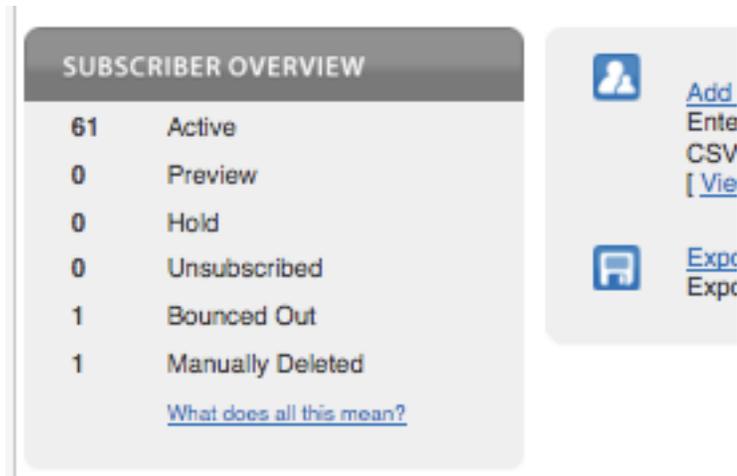
Once you have your list somewhere on your computer, go to the My Mailing List page and click on ADD SUBSCRIBERS. Hit the BATCH UPLOAD button and follow the instructions. **Note:** you must upload a first name, last name and e-mail address. If you have other columns of data in your list (like addresses, city, state, etc.), you will tell the program to “Skip this Column.”

Note this great feature: the list program automatically skips duplicate e-mail addresses. So that means you won’t have to remember which addresses are new and which are already on your subscriber list when you add more names in the future. Simply upload the original list with the new names added and the system will eliminate duplicates. The same is true if you try and enter a single subscriber that you already have on your list.

## Subscriber Overview

Once you have entered subscribers, you will see them listed alphabetically on your mailing list page. You can search for and edit an address here, or change its status. An abbreviation for the status is listed in the far right column of your list. There is also a “Subscriber Overview” panel above your list that will tell you how many subscribers you have in each status.

A new subscriber will automatically be “Active” when added to your list and will receive your newsletter the next time it is published. However, the status of a subscriber can be changed for many reasons either by the system (in the case of “Unsubscribed” or “Bounced



SUBSCRIBER OVERVIEW	
61	Active
0	Preview
0	Hold
0	Unsubscribed
1	Bounced Out
1	Manually Deleted

[What does all this mean?](#)

**The Subscriber Overview displays the status of all the subscribers on your list.**

Out”) or by you. You can review the meanings and uses of each status by clicking on the link “What does all this mean?” under the Subscriber Overview window.

Here’s a quick overview:

- **a - Active**: these subscribers will receive your newsletter each month when it is published.

- **p - Preview**: this category should be used for those people you would like to receive the preview issue of your IN YOUR INTEREST newsletter **before** it is sent to the full subscriber list. Read more about our previewing system in the following section on page 14.

- **h - Hold**: this is another new category that can be very useful in certain rare situations. If for any reason you feel there are particular individuals on your mailing list that you would NOT like to receive the upcoming issue of IN YOUR INTEREST, simply change their status to “Hold.” Once the newsletter has been sent, you can change the subscriber’s status back to active.

- **u - Unsubscribed**: these subscribers have asked to be removed from your mailing list. You can view those people who have asked to be unsubscribed by displaying this list. However, you cannot make them active again as they are permanently blocked throughout our system. After reviewing these subscribers, we suggest you permanently delete them from your list.

ACTION	FIRST NAME	LAST NAME	EMAIL ADDRESS	PUB	STATUS	SELECT
<a href="#">EDIT</a>	Andy	Anderson	sample@address.com	MN	a	<input type="checkbox"/>
<a href="#">EDIT</a>	Allan	Appleby	sample2@address.com	MN	p	<input type="checkbox"/>

Sample entries from a mailing list.

- **b - Bounced Out**: e-mails to these subscribers were returned to the system as "undelivered." They can be hard or soft bounces depending on the situation. Soft bounces are when someone's mailbox is full or they have set their account to vacation, etc. Hard bounces are permanently undeliverable e-mails because the address no longer exists or there is an error in the way the address is spelled. Once an address displays as bounced, the newsletter will not be mailed to that subscriber in the future (see below for options).

- **d - Manually Deleted**: these are subscribers that you have manually deleted from the system. They are saved in this category so you can review them for use in the future.

You have a couple of options on how to handle bounced addresses:

A) Review Addresses

Review the addresses for referral sources you think should be receiving the

newsletter. Often times the problem is a misspelling in the address, or forgetting to put in a period or "@" where they belong. If you find a mistake and correct an address that wasn't spelled correctly, be sure to change the status back to active when you are finished. They will now receive the newsletter in the future.

#### B) Update Important Addresses

If the existing address for a bounced subscriber appears correct and you still want them to receive the newsletter, you will need to contact that individual and get an updated address.

#### C) Delete Addresses

Most bounces are hard bounces. So in most cases a bounced address is probably outdated. And in most cases you will want to delete them as opposed to spending the time necessary to contact the subscriber and get a new address. You can change the status of these subscribers to "Manually Deleted," which as mentioned above means you can review these addresses later if you like.

### Building Your Lists

There are a lot of list building "best practices" available that can provide you with clever suggestions on how to grow your subscriber list. But the first and most important step is to get started as soon as possible! Start small – even with just a few friends, colleagues and key people from your e-mail address book or client management program. As mentioned earlier, you don't need permission up front from people you already know. We also make it very easy for people to unsubscribe if they don't want to receive the newsletter, a request we've found to be very rare.

One "trick" is to look through your "Sent" email folder every couple of months to see if there is someone new in your ongoing business correspondence that you should add to your lists.

Then begin thinking about how to routinely ask people for their e-mail addresses. This request can easily be incorporated into your process for capturing contact information on referral sources and potential referral sources, when you meet with a new referral source, or whenever you or your staff have meaningful contact with someone who might enjoy hearing from you. All of our current members have been pleasantly surprised at how often the answer is, "Yes, absolutely, I'd love to get your newsletter."

We will also be adding a "Sign Up For My Newsletter" link to your bios. This will take visitors to a special signup page that has already been customized with your photo, greeting, contact information, etc. They can then enter their name and email address, subscribing directly to your newsletter. Let us know if you would like a "Sign Up For My Newsletter" link anywhere else on the web.

We will also send you tips from time to time on other ways you can build your subscriber lists. Bottom line: this is a lot easier than it looks, and once you get the hang of it you will be amazed at how quickly your list grows and multiplies!

### Exporting from Outlook

Outlook is a popular Microsoft® contact management program that allows you to export ALL your contacts as a .csv file. We suggest you do an export, go through your names and addresses, eliminate those you don't want in your newsletter subscriber list, and then save. You can then upload this list to IN YOUR INTEREST.

Here's how to export from Outlook:

1. From the Outlook main menu, select **File > Import and Export**. This will take you to Outlook's "Import and Export" Wizard.
2. Select **Export to a file** and then click **Next**.
3. Select **Comma Separated Values (Windows)** and then click **Next**.
4. Choose to export from the **Contacts** folder and then click **Next**.
5. Type a file name (ex: "InYourInterestContacts") and click **Browse** to locate the directory where you want to place the exported file. Then click **OK** to close the "Browse" dialog box.
6. Click **Next**, and then **Finish**. The new CSV file should now be in the location that you indicated and ready for you to add/delete names.

## Monthly Publication Schedule & Editorial Calendar

A successful e-mail communication program must be personal, anticipated and relevant. So far we've covered how you personalize your newsletter; now we can talk for just a minute about how we make sure your newsletter is anticipated and relevant.

### Anticipated

IN YOUR INTEREST is published without fail on the Thursday of the third full week of every month. We move these publication dates back one week if they fall on a holiday. As you will read below, we also provide you with advanced notice of the exact date of publication each month so you are never taken by surprise and can prepare your greeting, news story, etc., accordingly.

### Relevant

We work closely with the Ringler IN YOUR INTEREST newsletter committee to choose topics for IN YOUR INTEREST that speak directly to the interests of all the professionals involved in the settlement process, including attorneys, insurance professionals and others involved in the claims process. This is not a treatise on the specific merits of structured settlements, but rather a very practical guide to information that will make life easier for your referral sources and their staff. While you have an opportunity to share information about your business, the majority of

the newsletter is designed to be relevant to your current and potential referral sources.

We choose the topics we cover with help from a group of consultants who are active in Ringler leadership circles. This allows us to incorporate topics and messages that are current and important to the profession. As part of this process, we publish an editorial calendar of future themes for each upcoming issue of IN YOUR INTEREST. (Contact our offices for the latest calendar.) This calendar can help you prepare a relevant greetings and/or news story if you are interested in doing so.

We are also very receptive to any ideas or comments you might have regarding future topics for IN YOUR INTEREST. Just contact our editor Steve Miller any time either through e-mail ([steve@RinglerInYourInterest.com](mailto:steve@RinglerInYourInterest.com)) or by telephone toll free at (866) 589-7670.

## Preview System

We have developed a simple monthly preview system so you and/or your staff can see how your newsletter will look before it is actually published. Our goal:

- Ensure that you know exactly what is going out to your referral sources under your name so you are never surprised;
- Provide an opportunity to change your greeting or news story to reflect the theme of the current newsletter, or update any other element of your newsletter; and,
- Invite comment on any facet of the newsletter content in regards to completeness, accuracy or tone.

## Process

One week before we publish the newsletter each month, we will send you (and designated staff) two e-mails:

### 1. Editor's Advisory

This is a specific message from our editor regarding the upcoming issue of IN YOUR INTEREST, including any items of special interest. We include the exact date and time of publication so you will know when your subscribers will receive your newsletter.

### 2. Preview Newsletter

Immediately following the Editor's Advisory, we send you a



preview of the upcoming issue of IN YOUR INTEREST. The subject line will be specially formatted so you know it is a preview as follows: **IN YOUR INTEREST PREVIEW:** [Topic]. The newsletter will appear to have come from you with your name and e-mail address in the “From” line. This is intentional as it shows you exactly what your newsletter will look like when it is sent to your referral sources.

**VERY IMPORTANT:** If you want members of your staff or anyone else to also receive a copy of your preview newsletter, make sure you enter their names and e-mail addresses into your subscriber list and change their status from “Active” to “Preview.” These subscribers will then receive both the Editor’s Advisory and the Preview Newsletter.

## Support

EVERYTHING we do at IN YOUR INTEREST is driven by your satisfaction. That means we are here to provide you with support – and encourage your feedback – on all aspects of our program:

- Account management
- Editorial planning
- Technology improvement
- Professional development

*Direct any customer service question or comment to:*

**Toll free:** (866) 589-7670  
**E-Mail:** [customerservice@RinglerInYourInterest.com](mailto:customerservice@RinglerInYourInterest.com)  
**Url:** [www.RinglerInYourInterest.com](http://www.RinglerInYourInterest.com)  
**Mail:** IN YOUR INTEREST  
4907 Woodland Avenue  
Des Moines, IA 50312

*Direct specific editorial questions, comments and suggestions to:*

**Steve Miller, Editor**  
[steve@RinglerInYourInterest.com](mailto:steve@RinglerInYourInterest.com)

*Direct billing and technology-related questions to:*

**Bill Wendlandt, Technology**  
[bill@RinglerInYourInterest.com](mailto:bill@RinglerInYourInterest.com)

We also work closely with the Ringler Associates newsletter advisory team headed by Ann Marie VonBank. If you would like to learn more, contact Ann Marie at: [avonbank@ringlerassociates.com](mailto:avonbank@ringlerassociates.com).