

AMS Market Research, Inc. for
The New York Central Chamber of Commerce

The Opinionated New Yorker

Special points of interest:

- The federal government votes to raise the debt ceiling
- Obamacare problems already
- NYS exploring additional sources for property tax relief with new Commission
- How to improve your business's internet presence with the right keywords

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Federal Government Raises the Debt Ceiling

The Federal government has reached an agreement to raise the debt ceiling, thereby, preventing America from defaulting on loans and causing worldwide interest rates to rise. The measure enables the Department of the Treasury to continue to borrow and allows all federal employees to get back to work. Parks and monuments have re-opened.

While there is much political “pork” included in the legislation, Obamacare has been omitted. Republicans have tried unsuccessfully to hold America’s finances hostage in exchange for concessions by President Obama on his healthcare reform package.

Standard & Poor’s estimated that the shutdown cost Americans \$24 billion. Additionally, they believed that national economic growth decreased by 0.6 percent during the three week shutdown.

Wall Street has shown no signs of worry. Over the last few days, stocks have

rallied in anticipation of the government passing a vote.

The Federal Reserve in the Beige Book said economic activity grew at a “modest to moderate pace” during the shutdown. Upon deeper inspection of the report, Deutsche Bank reported that the shutdown negatively impacted business confidence and job growth.

Governor Cuomo has stated that the federal shutdown “...has already hurt New York and the nation’s economies by fueling a lack of consumer confidence nationwide. Jeopardizing our full faith and credit is a new level of recklessness and irresponsibility that would have dire consequences and could cause irreparable damage to our economy.”

According to Paul Bedard of the Washington Examiner, ever since Obama took office, our national debt has grown by 55 percent, reaching \$16.7 trillion. Harvard University students analyzed the facts and have estimated the cost to pay off the debt

would be \$53,000 per American including children and the unemployed or \$123,000 per US worker. If converted into pennies, the stacked column would reach the moon and back 3350 times!

Much to our dismay, this legislation has merely postponed the next battle regarding the national debt until January 15, just 90 days away. On February 7, the government will have to decide to raise the borrowing limit again unless spending is placed under better control.

What will a stubborn spending President and a faltering Congress do for our financial outlook? IHS Global Director on the Federal Economy Paul Edelstein and Chief US Economist Doug Handler have been concerned. The Treasury could run out of borrowing authority, miss debt payments and cause “catastrophic” results. America’s positioning in the global marketplace would deteriorate.

Failure to act would put the (continued on page 6)

From the Desk of the Editor...

I was wondering how long it would take to hear about the expected casualties intended or not from the affordable care act we know as Obamacare. Here is one that should be a warning of things to come.

Medical equipment providers are now selected by a bidding process where the government awards a contract for a specific area to the lowest bidder. Medicare patient's needing to obtain equipment such as wheel chairs, breathing apparatuses etc. have now only one provider to obtain these items from. There are no more choices, no competition, no more options. The government in their wisdom knows that they have the cheapest price available. Here is what happened.....

Male age 68 with chronic sleep apnea for the past fifteen years needs a new c-pap machine. For those of you who do not know, sleep apnea is a condition that prevents a person from breathing while attempting to sleep. The person is constantly waking up from struggling to breathe. This can lead to heart attack and other problems. The patient needs to sleep with a machine and mask that forces air into his lungs. The machine is not expensive; It costs around \$400.00 and the mask another \$50.00. The mask is replaced every six months and the machine lasts about ten years.

This patient goes to his doctor, a pulmonary specialist, every six

months for monitoring. The patient in question gets a prescription for a new machine and mask as the old machine has stopped working after close to 15 years. The doctor calls the new exclusive Medicare provider and is told the patient can have an appointment to obtain new equipment in 30–60 days. When there were many suppliers it was the next day.

In addition, they sent the patient a letter that they want the original sleep study from the doctor who performed it so they can verify that the doctor is an approved sleep study specialist. The doctor that performed it fifteen years ago is either retired or dead. Who knows where the original study is? The company who was providing the patient with the equipment for the past five or six years has reports from the computer chip in the machine which show the effectiveness of the machine for the patient. That is not satisfactory enough for the new monopoly.

To go to a sleep center to perform a study to determine if the patient is indeed suffering from sleep apnea would take at least three visits and a full night stay at the center with a cost of over \$2000.00. Then the insurer would have to buy the machine for \$400.00 anyway. Here is the stupidity: the \$2000 being paid for the study would buy five machines. Assuming a machine lasts an average of ten years, they would last until the patient is about 120 years old, an age he is not expected to live until. It

would be much cheaper to just buy the new machine that his doctor is requesting.

He felt he should point out the ridiculousness of this to the government. After all, the government is trying to save money, not waste it on unnecessary and expensive testing. He calls the new exclusive government appointed supplier to discuss this. The phone answers and he pushes the number one for English, then the number two for patient, then the number four for c-pap equipment. The telephone response is please leave your name and phone number and someone will get back to you in 7 to 10 days. Hey, you cannot make this stuff up. It is a picture of how government works and why we should not let government get involved in anything we need to get done.

Oh by the way....I went out and bought a new c-pap machine to replace my broken one for \$400.00. I was not going to put myself at risk for a heart attack by not having the machine for 3 or 4 months. Hmmm, just maybe the government is smarter than I think; After all, they saved the \$400.00.

—Len Slutsky

NYS Tax Relief Commission

Governor Cuomo has created a bipartisan commission to identify ways to reduce New York State property and business taxes to offer relief to New York State residents and business owners. The New York State Tax Relief Commission headed by former Governor George Pataki and Comptroller Carl McCall has been given the task to further reduce the huge tax load upon New Yorkers and business owners to fuel economic growth.

The new Commission will

collaborate with the Tax Reform and Fairness Commission started last December to conduct a comprehensive review of the State's taxation policy including property, corporate, sales and personal income taxes.

The largest chunk of a resident's tax bill are property taxes totaling \$51 billion as compared to a \$40 billion personal income tax amount. Businesses pay \$17 billion in property taxes and \$7 billion in corporate taxes. In national

property tax rankings by county, Westchester, Nassau and Rockland counties rank 1,2 and 4 respectively. The Governor wants to lower these taxes.

The Commission will be issuing their findings in a report by December 6 2013.

—Jacquelyn Liput



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IMPROVING SEARCH ENGINE RANKINGS WITH PROPER KEYWORD RESEARCH

By Tom Richards

The best way to achieve search engine dominance is by focusing on keyword research. Hundreds of companies miss this very important step. Achieving top search engine ranking is largely based on the competitiveness of the keyword phrase for which you are trying to optimize. If your competitor is in the top spot with a well entrenched web site, then your chances of out ranking him may be limited.

In addition to focusing on a keyword phrase that does not have strong competition, you need to find terms that people use most frequently to searched the internet. A foundation was trying to optimize their website. They had top rankings for a keyword term that seemed to be somewhat desirable, however, keyword research proved that the term received less than 100 searches per month. As a result, top rankings for this keyword phrase were nearly meaningless.

Once you have found a keyword phrase that is not too competitive and receives an adequate number of monthly searches, the next step is to thoroughly check out your competition. Google the keyword phrases you want to optimize for to run a back link check on the top three ranked web sites. This indicates the strength of those web sites relative to their search engine ranking. The more links, the more difficult it will be to rank higher than they do without some type of sustained link building campaign.

After doing your keyword research and confirming your choice of keywords and keyword phrases, next, focus on improving your web pages around the keywords you have selected. Enhance your meta tags, titles, and web copy to include your keyword phrases. This helps to tell the search engines what your web site is about so it can rank your site appropriately. In addition to the on page factors, Google weighs off page factors to determine web site ranking.

Off page optimization requires a sustained effort that uses new content and additional links from third party websites. The most effective strategies are the most basic. Begin with a link building plan. Focus on article directories, web site directories, blogs, social bookmarking sites, and other resources where you can establish in bound links.

Your plan should include daily, weekly and monthly tasks that can attract links from authority websites consistently over time. Your goal should not be to generate thousands of inbound links quickly because Google will penalize your website. Rather, focus on steady link building.

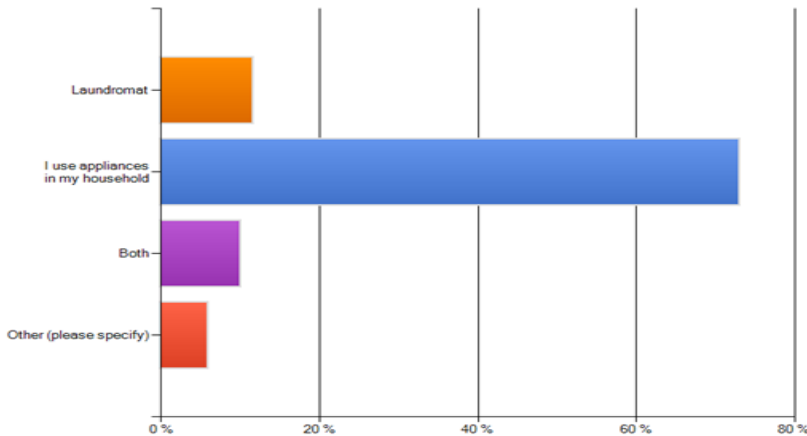
If you want to improve your organic search engine ranking, begin with keyword research. By selecting the right keywords, you will be able to optimize your website more quickly than your competitors. After choosing the right keywords, focus on integrating your chosen keywords into your web site. Then you are ready for link building and other off page optimization tactics that significantly improve rankings.

SURVEY ON LAUNDRY PREFERENCES

AMS MARKET RESEARCH, INC. recently conducted a survey on the prevalence of aggressive driving on our roads. We are pleased to share some of the results with you.

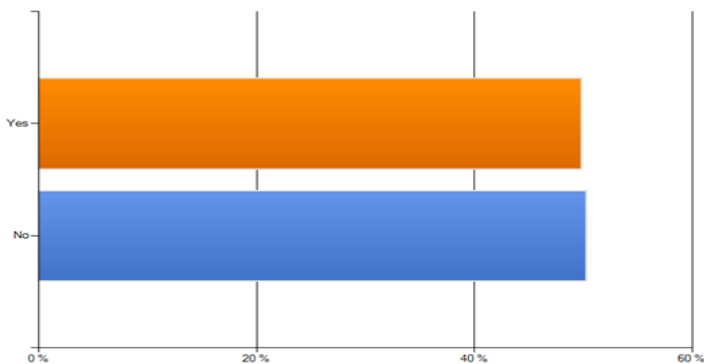


DO YOU USE THE SERVICES OF A LAUNDROMAT, YOUR OWN APPLIANCES OR BOTH?

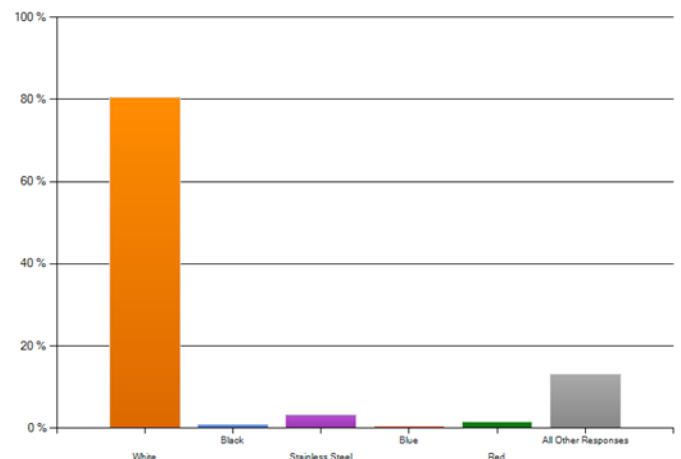


White is still the preferred color.

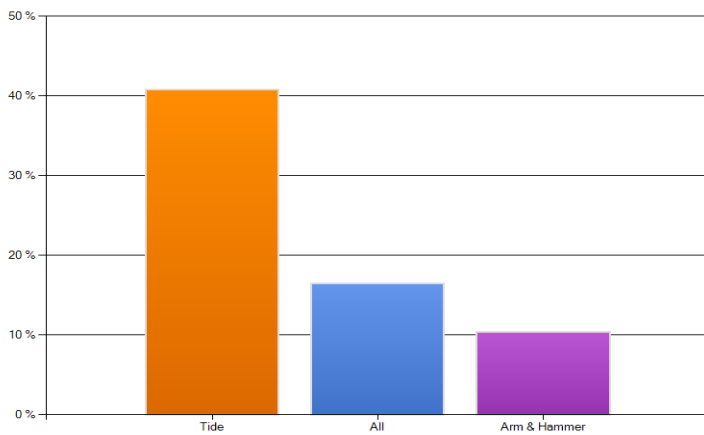
DID ENERGY EFFICIENCY PLAY A MAJOR ROLE IN YOUR LAST LAUNDRY APPLIANCE PURCHASE?



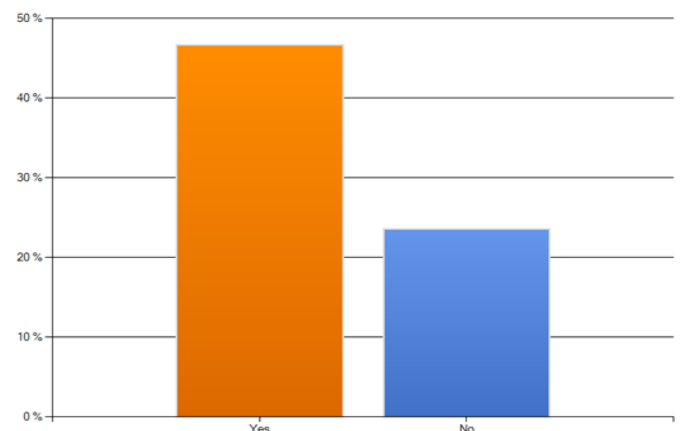
WHAT COLOR WAS THE LAST LAUNDRY APPLIANCE THAT YOU PURCHASED?



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Finance...

(continued from page 1)
national economy at risk jeopardizing New York's significant recovery. When they do take action, will the next vote include a tax hike or eliminate spending caps enacted in the 2011 Budget Control Act?

A report by the US Treasury Department from this month entitled "The Potential Macroeconomic EFFECT OF Debt Ceiling Brinkmanship" has outlined the ramifications. "In the event that a debt limit impasse were to lead to a default, it could have a catastrophic effect on not just financial markets but also on job creation, consumer

spending and economic growth—with many private-sector analysts believing that it would lead to events of the magnitude of late 2008 or worse, and the result then was a recession more severe than any seen since the Great Depression. Considering the experience of countries around the world that have defaulted on their debt, not only might the economic consequences of default be profound, those consequences, including high interest rates, reduced investment, higher debt payments and slow economic growth, could last for more than a generation."

In addition to the loss of state revenues and federal services, a default would ripple through the municipal bond market. According to Moody's Investor Services, public finance issuers would likely face higher borrowing costs and market access would be challenging.

—Jacquelyn Liput

THE NEW YORK 60

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Symbol	Name	Price	P/E	EPS	Yield %	52-Wk Range	
ACET	Aceto Corp.	\$ 16.43	20.3	\$ 0.81	1.5	\$ 8.99	\$ 17.29
AIG	American International Group, Inc.	\$ 50.04	26.9	\$ 1.86	0.8	\$ 30.64	\$ 50.99
AIZ	Assurant Inc.	\$ 57.40	11.57	\$ 4.97	1.7	\$ 33.62	\$ 58.05
AOL	AOL Inc.	\$ 33.09	25.81	\$ 1.28	0	\$ 29.16	\$ 43.93
ARW	Arrow Electronics, Inc.	\$ 48.19	11.63	\$ 4.14	0	\$ 33.01	\$ 49.93
ARX	Aeroflex Holding Corp.	\$ 7.60	-	\$ (1.23)	-	\$ 5.00	\$ 9.25
AVP	Avon Products Inc.	\$ 20.55	-	\$ (0.26)	1.2	\$ 13.70	\$ 24.71
AXP	American Express Company	\$ 75.47	18.52	\$ 4.07	1.2	\$ 53.02	\$ 78.63
BID	Sotheby's	\$ 50.34	33.77	\$ 1.49	0.8	\$ 27.98	\$ 52.00
BLK	BlackRock, Inc.	\$ 283.33	18.34	\$ 15.40	2.4	\$ 185.20	\$ 298.14
BMJ	Bristol-Myers Squibb Company	\$ 47.55	58.01	\$ 0.82	2.9	\$ 30.64	\$ 49.57
CA	CA Technologies	\$ 29.45	12.89	\$ 2.29	3.4	\$ 21.48	\$ 31.43
CIT	CIT Group Inc.	\$ 49.99	39.81	\$ 1.26	-	\$ 36.02	\$ 51.52
CL	Colgate-Palmolive Co.	\$ 61.22	25.54	\$ 2.40	2.2	\$ 51.41	\$ 62.70
CMTL	Comtech Telecommunications Corp.	\$ 27.43	28.35	\$ 0.97	4	\$ 22.33	\$ 27.89
CVC	Cablevision Systems Corporation	\$ 16.22	18.05	\$ 0.89	3.7	\$ 13.21	\$ 20.16
ED	Consolidated Edison Inc.	\$ 55.43	16.15	\$ 3.43	4.4	\$ 53.63	\$ 64.03
ETFC	E*TRADE Financial Corporation	\$ 16.98	-	\$ (0.82)	-	\$ 7.70	\$ 17.73
FL	Foot Locker, Inc.	\$ 32.82	12.09	\$ 2.71	2.4	\$ 31.07	\$ 37.85
FRX	Forest Laboratories Inc.	\$ 43.06	-	\$ (0.24)	-	\$ 31.71	\$ 44.96
GLW	Corning Inc.	\$ 14.37	11.14	\$ 1.29	2.8	\$ 10.71	\$ 16.43
GS	The Goldman Sachs Group, Inc.	\$ 158.22	9.6	\$ 16.45	1.3	\$ 113.84	\$ 170.00
HES	Hess Corporation	\$ 80.77	7.59	\$ 10.64	1.2	\$ 48.20	\$ 81.64
HOT	Starwood Hotels & Resorts	\$ 67.30	19.84	\$ 3.39	1.9	\$ 50.22	\$ 70.16

Symbol	Name	Price	P/E	EPS	Yield %	52-Wk Range	
HSIC	Henry Schein, Inc.	\$ 108.27	23.49	\$ 4.61	-	\$ 73.35	\$ 108.76
IBM	International Business Machines	\$ 184.85	13.1	\$ 14.08	2	\$ 178.71	\$ 215.90
IEP	Icahn Enterprises, L.P.	\$ 85.21	22.5	\$ 3.78	5.9	\$ 37.22	\$ 90.75
IFF	International Flavors & Fragrances Inc.	\$ 80.32	23.77	\$ 3.37	1.9	\$ 60.78	\$ 84.99
IPG	The Interpublic Group of Companies	\$ 16.87	18.67	\$ 0.90	1.8	\$ 9.38	\$ 17.55
ITT	ITT Corporation	\$ 36.32	22.28	\$ 1.63	1.1	\$ 20.16	\$ 37.19
JAH	Jarden Corp.	\$ 47.75	27.14	\$ 1.76	0	\$ 32.43	\$ 50.10
JPM	JPMorgan Chase & Co.	\$ 52.45	11.94	\$ 4.38	2.9	\$ 38.83	\$ 56.93
KIM	Kimco Realty Corporation	\$ 20.26	47.36	\$ 0.43	4.1	\$ 18.11	\$ 25.09
L	Loews Corporation	\$ 48.09	28.74	\$ 1.67	0.5	\$ 39.57	\$ 48.66
MHFI *	McGraw Hill Financial, Inc.	\$ 67.20	17.53	\$ 3.83	1.7	\$ 42.07	\$ 67.98
MMC	Marsh & McLennan Companies, Inc.	\$ 43.87	18.77	\$ 2.33	2.3	\$ 33.09	\$ 44.63
MS	Morgan Stanley	\$ 27.98	43.23	\$ 0.64	0.7	\$ 15.95	\$ 29.50
MSG	The Madison Square Garden Company	\$ 57.14	31.15	\$ 1.83	-	\$ 39.51	\$ 63.44
NATH	Nathan's Famous Inc.	\$ 53.31	27.77	\$ 1.92	-	\$ 26.70	\$ 62.35
NFG	National Fuel Gas Company	\$ 66.18	21.33	\$ 3.10	2.2	\$ 48.51	\$ 69.93
NYT	The New York Times Company	\$ 12.69	9.81	\$ 1.30	1.3	\$ 7.72	\$ 12.84
OMC	Omnicom Group Inc.	\$ 65.20	17.54	\$ 3.72	2.5	\$ 45.11	\$ 70.50
PAYX	Paychex, Inc.	\$ 40.74	25.77	\$ 1.58	3.4	\$ 30.55	\$ 41.24
PEP	Pepsico, Inc.	\$ 80.74	19	\$ 4.24	2.8	\$ 67.39	\$ 87.06
PFE	Pfizer Inc.	\$ 29.16	8.09	\$ 3.60	3.3	\$ 23.55	\$ 31.15
PLL	Pall Corporation	\$ 76.12	15.11	\$ 5.03	1.4	\$ 58.18	\$ 78.13
PM	Philip Morris International, Inc.	\$ 85.68	16.66	\$ 5.15	4.4	\$ 82.10	\$ 96.73
PVH	PVH Corp.	\$ 118.82	43.55	\$ 2.72	0.1	\$ 90.36	\$ 134.98
REV	Revlon, Inc.	\$ 28.10	29.62	\$ 0.94	-	\$ 13.91	\$ 28.42
RL	Ralph Lauren Corporation	\$ 158.55	20.11	\$ 7.91	1	\$ 144.14	\$ 192.03
SIX	Six Flags Entertainment Corporation	\$ 33.13	9.21	\$ 3.60	5.4	\$ 26.61	\$ 40.31
SKS	Saks Incorporated	\$ 16.03	53.79	\$ 0.30	0	\$ 9.24	\$ 17.51
STZ	Constellation Brands Inc.	\$ 62.23	6.68	\$ 9.33	-	\$ 28.37	\$ 63.44
TIF	Tiffany & Co.	\$ 75.34	22.37	\$ 3.37	1.8	\$ 55.83	\$ 83.33
TWC	Time Warner Cable Inc.	\$ 115.81	15.82	\$ 7.30	2.2	\$ 84.57	\$ 120.93
TWX	Time Warner Inc.	\$ 67.55	18.26	\$ 3.69	1.7	\$ 42.61	\$ 68.42
UAM	Universal American Corp	\$ 7.67	-	\$ (0.56)	0	\$ 7.26	\$ 11.13
VIA	Viacom, Inc.	\$ 83.09	18.72	\$ 4.44	1.5	\$ 48.12	\$ 85.44
VOXX	VOXX International Corporation	\$ 13.95	11.08	\$ 1.26	-	\$ 5.55	\$ 15.00
WBMD	WebMD Health Corp.	\$ 31.60	-	\$ (0.12)	-	\$ 13.13	\$ 35.28



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