

**Howard Leasing, Bradenton**

**Howard Leasing is a family-owned business in Bradenton. The father-son team of C.J. Howard, COO and CFO, and offspring Chuck, got into the business on the sales and broker side, with the long-range plan of operating their own PEO. After stints with other industry-related entities and building an employment agency, they opened Howard Leasing in 2005.**

**Although Howard's primary client list is concentrated in Florida, it "ventures out as our clients have wanted to venture out," C.J. Howard said. "We are now in the southeastern U.S. , plus Illinois and Wisconsin .**

**"When we first got into the business, we were more blue-collar than anything else. As construction has fallen off, we have gotten more gray- and white-collar. But our concentration remains on the small-business person."**

**Howard is a bit skeptical of the continued fall in Florida's workers' compensation rates. "What's the real true story here with rates and capacity here? Maybe there are just less employees at companies because of economy. Our insurance provider is from Texas."**

**In a departure from many PEO's, Howard does not provide group health. "We price our services in a bundled rate based on workers' compensation, taxes, and an administrative fee," Howard said. "We will help employers get their own health insurance plan, but we don't have it as part of the package. We did that purposely—if the plan is in-house with the PEO, and the client leaves the PEO, the client can't take it with him. That's just not good customer service to me.**

**"We're here to service our clients, not gouge them. And we're in this for the long term. A slow nickel is better than a fast dime."**