

Professional Services

Property Management · Independent Practices · Independent Agencies · Small Accounting Practices · Staffing Agencies · Brokerages and Agent Teams

Six trades, one publication. Every item is something that moves a number on your P&L, changes what you must do by law, or changes what parts and labor cost you.

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	SMALL ACCOUNTING PRACTICES The IRS is retiring the FIRE system this fall: the last day to transmit information returns through it is November 19, and IRIS takes over for the 2027 filing season	STAFFING AGENCIES DHS proposed on August 25 to charge \$103,265 on top of every H-1B cap-subject petition, advanced-degree filings included, with comments due September 24	BROKERAGES AND AGENT TEAMS Seven federal agencies rescinded the 2022 interagency statement on special purpose credit programs on August 25, pulling the guidance lenders leaned on for targeted down-payment help	
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RULE · EVERY TRADE IN THIS ISSUE

The SBA proposed on August 20 to cut nearly 1,000 small-business size standards down to 338, making 114,541 more firms eligible for federal contracts and SBA loans

The Small Business Administration published two proposed rules on August 20, 2026 that together rewrite how the federal government decides which companies count as small. One proposes new size standards for 338 industry groups, replacing a system of nearly 1,000 standards set at the six-digit NAICS level with standards set mostly at four and five digits. The second rewrites the methodology behind them. Comments on the size-standard proposal are due September 21, 2026, at [regulations.gov](https://www.regulations.gov) under docket SBA-2026-0199.

SBA estimates the change would raise the number of firms meeting a size standard from 6,344,967 to 6,459,508, a net gain of 114,541. About 37,002 of the newly eligible already hold federal work -- roughly 105,655 contracts worth more than \$71 billion in fiscal 2025 -- won as other-than-small or as subcontractors. Fewer than 200 businesses would lose small status. SBA says it will keep current standards for 45 industries anyway, despite its own analysis pointing toward reductions.

The methodology matters as much as the numbers. SBA proposes converting many receipts-based standards to employee-count standards, which do not drift upward with inflation, and cutting the factors used to set a standard from seven to three: average industry size, geographic market reach, and a net-import adjustment. For the first time it would also adjust receipts-based standards for productivity growth as

well as inflation, and it would remove the maximum caps that limited how high a standard could go.

For a professional services firm the stake is eligibility, not paperwork. Size status controls whether you can bid a set-aside, subcontract on one, or qualify for a 7(a) loan -- SBA approved \$37 billion of those in fiscal 2025. Consolidating to four- and five-digit NAICS also means firms now sitting in adjacent six-digit codes will share a single threshold, which changes who you are measured against and who shows up beside you on price.

What to do about it: Pull your primary NAICS code and your last three years of average annual receipts or average employee headcount before September 21, and check both against the proposed standard for the four- or five-digit group your code rolls into -- the comparison is no longer code-for-code. If the rewrite moves you from small to other-than-small in a code you bid under, file a comment at [regulations.gov](https://www.regulations.gov) under docket SBA-2026-0199 with your numbers; SBA says fewer than 200 firms lose status and it should hear from them. If it moves you into small status, ask your banker now whether a 7(a) loan opens up in 2027 and have counsel recheck set-aside eligibility. Firms that never touch federal work should still confirm the code, because lenders and prime contractors use SBA size status in their own underwriting and vendor screening.

Small Business Size Standards — Proposed Rule, Small Business Administration, Federal Register (Aug 20, 2026) · [Federal Register issue of August 20, 2026 \(rules and proposed rules index\)](#)

PROPERTY MANAGEMENT

TWO ITEMS

DEMAND

The FTC and five states secured an order on August 24 requiring Redfin to restart the rental listing business it shut down after Zillow paid it \$100 million to exit

Why it matters: In February 2025 Zillow paid Redfin \$100 million to close its internet listing service -- the platform managers buy rental leads from -- and stay out of the market for up to nine years. The August 24, 2026 stipulated order requires Redfin to relaunch within six months carrying significantly more apartment listings than before, staffed with management, sales and support and backed by millions of dollars over several years.

Zillow must waive noncompetes so employees can move to Redfin, and for nine months after the relaunch Zillow customers may renegotiate contracts without penalty. The order runs ten years. If you advertise vacancies, do not sign a multi-year Zillow renewal before Redfin reopens. That nine-month window is your leverage and it expires.

[FTC Secures Order Resolving Antitrust Concerns with Zillow-Redfin Agreement — Federal Trade Commission \(Aug 24, 2026\)](#)

MONEY

Bill-payment site doxo will pay \$2.1 million to settle FTC claims it posed as billers' official payment channel and added undisclosed delivery fees

Why it matters: The FTC announced the settlement August 17, 2026. Doxo bought search ads using billers' names and logos, sent payers to official-looking pages, charged undisclosed delivery fees on utility, car loan and other bills, and enrolled people in recurring subscriptions without clear pricing or consent -- despite no relationship with most of those billers. The order bars doxo and co-founders Steve Shivers and Roger Parks

from misrepresenting affiliation, misstating fees, and charging without express informed consent. The complaint names utility and loan billers, not landlords, but any business taking recurring consumer payments has the same exposure: the payer blames you. Search your company name plus 'pay rent' this week and see what ranks above your portal.

Bill Payment Firm Doxo to Pay \$2.1 Million to Settle FTC Allegations It Deceived Consumers and Charged Them Add-On Fees — Federal Trade Commission (Aug 17, 2026)

INDEPENDENT PRACTICES

TWO ITEMS

DEMAND

The FTC approved a final consent order on August 25 forcing Ascension to divest seven ambulatory surgery centers as a condition of its \$3.9 billion AmSurg acquisition

Why it matters: The Commission finalized the order 2-0 on August 25, 2026. Ascension Health Alliance's \$3.9 billion purchase of AmSurg would, the FTC alleged, cut competition for outpatient surgery by gastroenterologists, ophthalmologists and orthopedists in five markets: Nashville, Panama City, Tulsa, Waco and Wichita. Six centers go to SC Affiliates and one, in Panama City, to Florida Gastroenterology Center. Ascension must give prior notice before acquiring another surgery center in the metro areas around the divested facilities. If you take call at an ASC in those five markets, the ownership of your block time is changing. Ask in writing now whether privileges, block schedule and rates carry over. Elsewhere, read it as the FTC's appetite for ASC roll-ups.

FTC Approves Final Consent Order in Ascension Health-AmSurg Deal — Federal Trade Commission (Aug 25, 2026)

MONEY

The FTC told the Fourth Circuit on August 21 that buying up pending patent applications to block biosimilars can violate antitrust law, in a case over Enbrel

Why it matters: The FTC filed an amicus brief August 21, 2026 in CareFirst of Maryland v. Amgen in the Fourth Circuit. CareFirst alleges Amgen acquired pending patent applications that could cover Enbrel, then shaped them into patents used to extend its monopoly and block lower-cost competitors. The FTC argues pending applications deserve the same scrutiny as issued patents, and that Noerr-Pennington immunity does not reach a private commercial transaction. For practices that buy and bill biologics: Enbrel biosimilars have been approved for years without producing real U.S. price competition. Nothing changes this quarter. But if you are setting a 2027 drug budget or signing a buy-and-bill agreement, do not assume brand pricing on long-approved biologics holds.

FTC Files Amicus Brief to Protect Competition in Biologic Drug Markets — Federal Trade Commission (Aug 21, 2026)

INDEPENDENT AGENCIES

TWO ITEMS

INSURANCE

Commercial premiums fell 2% in the second quarter, but small accounts got almost none of it and only just crossed from increase to decrease

Why it matters: The Council of Insurance Agents & Brokers survey, reported August 20, 2026, puts the average commercial property/casualty premium change at a 2% decrease across all accounts in the second quarter, after a 1.2% decrease in the first quarter and a 0.2% increase in the fourth quarter of 2025. The relief sits at the top. Large accounts fell 3.7% after falling 2.7%; medium accounts held at 1.9%; small accounts fell just 0.5%, and only after rising 1.1% the quarter before. By line, commercial property fell 6.3% and workers' compensation 3.2%, while umbrella rose 5.3% -- a 35th straight quarterly increase -- and commercial auto rose 4.5%. Quote line by line at renewal and lead with umbrella and auto, so the client hears the increase from you first.

CIAB Survey: Overall Soft Market Conditions Continue in Q2 — Insurance Journal (Aug 20, 2026) · 'Decisive Sign of a Softened Market': Premiums Decrease Across All Accounts — Insurance Journal (May 22, 2026)

LABOR

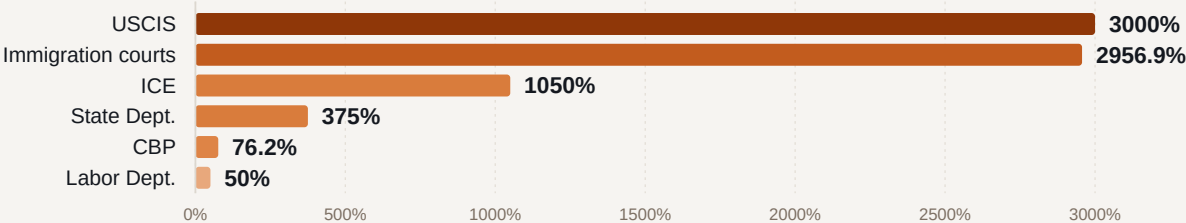
USI sued three producers in federal court in Alexandria after roughly \$330,000 of annual revenue followed them to Howden US, testing a clause that bars servicing as well as soliciting

Why it matters: USI Insurance Services sued in the Eastern District of Virginia in early August 2026 over Peter Dunst, William Seidler and Jacob Spencer, three Alexandria producers who resigned June 1, 2026. Their agreements carried a two-year non-solicitation covenant for clients and a one-year covenant for prospects, plus a provision barring them from accepting or servicing those accounts regardless of who called first. Clients that moved generated about \$330,000 a year; the three together handled roughly \$2.3 million. The servicing bar is the copyable part: it needs no proof of solicitation. Pull your own producer agreements this week and see whether they stop at 'shall not solicit.' In Virginia, also confirm it is narrow enough in time, geography and scope to survive review.

USI Sues 3 Former Producers After They Allegedly Moved Clients to Howden US — Insurance Journal (Aug 24, 2026)

INFOGRAPHIC 1 / WHERE THE H-1B MONEY WOULD GO
The \$103,265 H-1B fee DHS proposed on August 25 would fund six agencies, not just the one that decides the petition

Annual costs DHS says the proposed fee would recover, in millions of dollars, by agency; Department of Homeland Security proposed rule, Fee for Certain H-1B Petitions, Federal Register, Aug 25, 2026



DHS totals \$7.51 billion a year of costs across six agencies and would recover all of it from H-1B cap-subject petitions. Only \$3.0 billion is USCIS, the agency that actually adjudicates the petition; nearly as much is the immigration courts, which never see most H-1B workers. That mismatch is the strongest comment a staffing firm can file before September 24. Source: [Fee for Certain H-1B Petitions — Proposed Rule](#), Department of Homeland Security, Federal Register (Aug 25, 2026)

REGULATION

The IRS is retiring the FIRE system this fall: the last day to transmit information returns through it is November 19, and IRIS takes over for the 2027 filing season

Why it matters: The IRS set the schedule in IR-2026-99 on August 24, 2026. Filers using FIRE -- Filing Information Returns Electronically -- must move to IRIS, the Information Returns Intake System, before the 2027 filing season. November 1, 2026 is the last day for test filings through the FIRE Trading Partner Test System. November 9 is the last day to modify an Information Returns Application for a Transmitter Control Code. November 19 at 3 p.m. Eastern is the final deadline to submit through FIRE. In 2027 every FIRE form is available only through IRIS, which offers a free Taxpayer Portal taking up to 100 returns at a time by manual entry or CSV upload, plus an application-to-application channel for volume. Start the IRIS Application for TCC now: a TCC is not issued overnight.

IRS reminder: Information return e-file system transitioning to a new platform — IRS IR-2026-99 (Aug 24, 2026)

MONEY

Treasury and the IRS proposed rules on August 20 confining Trump Account money to U.S. equity index funds charging no more than 0.1% a year, with comments due October 20

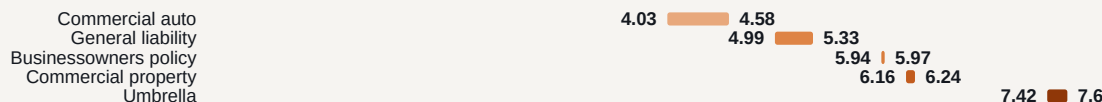
Why it matters: IR-2026-96, issued August 20, 2026, proposes that during a Trump Account's growth period -- establishment through December 31 of the year the beneficiary turns 17 -- money may go only into a mutual fund or ETF tracking a U.S. equity index such as the S&P 500, with no leverage and annual fees capped at 0.1% of the balance. If the beneficiary selects nothing, the trustee's default applies; after the growth period the restrictions lift. Comments are due October 20, 2026; the rules would generally apply to tax years beginning on or after January 1, 2026. A separate proposal on August 11 covered employer contributions. Tell clients funding accounts for children born 2025 through 2028 that fund choice is now a fee question, and confirm the trustee's default clears the 0.1% cap.

Treasury, IRS issue proposed regulations on eligible investments for Trump Accounts under the Working Families Tax Cuts — IRS IR-2026-96 (Aug 20, 2026) · Federal Register issue of August 21, 2026 (Guidance on Eligible Investments for Trump Accounts, IRS proposed rule)

INFOGRAPHIC 2 / STILL UP, JUST LESS

Every major commercial line renewed at a smaller increase in July than it did in June

Year-over-year change in average U.S. commercial premium renewal rates, percent; low bar = July 2026, high bar = June 2026. Ivans Index, drawn from more than 120 million transactions across 38,000-plus agencies and 700 carriers, reported Aug 11, 2026



Increases eased in every line between June and July, but they are still increases -- umbrella at 7.42% and commercial property at 6.16% are what a small commercial client actually pays. Workers' compensation, the only line running negative, was -1.26% in July against -1.45% in June. The overall quarterly average fell to 4.93% in the second quarter from 5.28% in the first. Source: [Renewal Changes for Most Commercial Lines Decrease in July and Q2, Says Ivans — Insurance Journal \(Aug 11, 2026\)](#)

STAFFING AGENCIES

LABOR

DHS proposed on August 25 to charge \$103,265 on top of every H-1B cap-subject petition, advanced-degree filings included, with comments due September 24

Why it matters: The proposed rule, published in the Federal Register August 25, 2026, would add \$103,265 to the fees for Form I-129 on every H-1B cap-subject petition, payable at filing and on top of all other fees, advanced-degree filings included. DHS justifies it as recovering \$7.51 billion a year of immigration-system costs across six agencies, and points to petitioners' ability to pay. Comments are due September 24, 2026 through regulations.gov. This is a different instrument from the \$100,000 fee imposed by proclamation and blocked in court; a notice-and-comment rule is harder to stop procedurally. Price the March 2027 registration season as if the fee could be final, file a comment with your actual per-placement margin, and tell clients before the lottery.

Fee for Certain H-1B Petitions — Proposed Rule, Department of Homeland Security, Federal Register (Aug 25, 2026) · Federal Register issue of August 25, 2026 (rules and proposed rules index)

REGULATION

The Labor Department is rescinding the Executive Order 11246 regulations effective October 26, ending written affirmative action programs for federal contractors with 50 or more employees

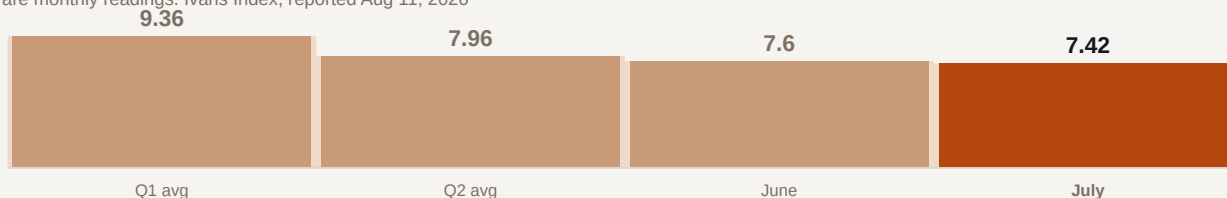
Why it matters: The final rule published August 21, 2026 removes and reserves 41 CFR parts 60-1, 60-2, 60-3, 60-4, 60-20, 60-40, 60-50 and 60-999, and strips the E.O. 11246 pieces from part 60-30, effective October 26, 2026. Nonconstruction contractors with 50 or more employees and contracts of \$50,000 or more -- the threshold that catches staffing firms on federal jobs -- no longer write affirmative action programs, run utilization analyses, set placement goals or document good-faith efforts. Construction contractors above \$10,000 lose parallel duties. Section 503 and VEVRAA duties survive, amended the same day; Title VII and E.O. 14398 still apply. Do not delete anything: keep plans and records a charge or audit could reach, and tell clients the requirement ends October 26.

Rescission of Executive Order 11246 Implementing Regulations — Final Rule, Office of Federal Contract Compliance Programs, Federal Register (Aug 21, 2026) · Federal Register issue of August 21, 2026 (rules and proposed rules index)

INFOGRAPHIC 3 / THE LINE THAT KEEPS RISING

Umbrella renewal increases have shrunk at every 2026 reading without ever stopping

Year-over-year change in average U.S. umbrella renewal premium, percent. The first two points are quarterly averages, the last two are monthly readings. Ivans Index, reported Aug 11, 2026



Umbrella came off a 9.36% quarterly average in the first quarter to 7.42% in July -- still the fastest-rising line most owners buy. The Council of Insurance Agents & Brokers counted the second quarter as umbrella's 35th consecutive quarterly increase, at 5.3% on its own survey. Headlines about a softening property market do not reach this coverage. Quote it separately. Source: [Renewal Changes for Most Commercial Lines Decrease in July and Q2, Says Ivans — Insurance Journal \(Aug 11, 2026\)](#)

REGULATION

Seven federal agencies rescinded the 2022 interagency statement on special purpose credit programs on August 25, pulling the guidance lenders leaned on for targeted down-payment help

Why it matters: The FDIC, NCUA, OCC, CFPB, HUD, DOJ and FHFA jointly rescinded the February 22, 2022 Interagency Statement on Special Purpose Credit Programs Under the Equal Credit Opportunity Act and Regulation B, effective on publication August 25, 2026. They are the legal footing for lender products aimed at particular neighborhoods or borrower groups -- the down-payment help agents route first-time buyers toward. ECOA and Regulation B still permit them, the agencies said, but not generalized remedial equity initiatives absent specific findings of unlawful discrimination; lenders can no longer rely on the withdrawn guidance. Before you promise a buyer a named program, get written confirmation from the lender that it is still open and priced as quoted.

Interagency Rescission of the Interagency Statement on Special Purpose Credit Programs Under the Equal Credit Opportunity Act and Regulation B — Federal Register (Aug 25, 2026)

MONEY

Access to the National Do Not Call Registry rises to \$85 per area code on October 1, with the all-area-codes cap climbing to \$23,425

Why it matters: The FTC's final rule, published August 26, 2026, takes effect October 1, 2026, the start of fiscal 2027. The annual fee per area code goes from \$82 to \$85. The half-year rate for codes added mid-subscription goes from \$41 to \$43. The maximum for an entity buying every area code goes from \$22,626 to \$23,425. The first five area codes stay free. The FTC adjusted because the CPI rose 3.5%, above the one percent trigger; in the 2009 base year the figures were \$54 and \$14,850. A brokerage working expired listings and for-sale-by-owner leads across more than five area codes must buy access before it dials, and the charitable and political exemption does not extend to you. Budget the renewal now and confirm who at the firm holds the subscription.

Telemarketing Sales Rule Fees — Final Rule, Federal Trade Commission, Federal Register (Aug 26, 2026) · FTC Announces 2027 Telemarketer Fees to Access the National Do Not Call Registry — Federal Trade Commission (Aug 26, 2026)

THE BACKGROUND SIGNAL

The fraud that reads your invoices before it sends one

The FBI's Internet Crime Complaint Center took 24,768 business email compromise reports in 2025, with losses of \$3.05 billion — a record, after dipping to \$2.77 billion in 2024 from \$2.95 billion in 2023. Across all internet crime it logged 1,008,597 complaints and \$20.88 billion in losses. Reported cases only, so read it as a floor.

Business email compromise, not ransomware, is the one that should concern a professional services firm. Someone gets into a mailbox, reads until they understand

how you invoice and who pays you, then sends a real-looking progress billing with different bank details. No malware, no warning — just a payment that never arrives and an argument about who eats it. A firm that emails engagement letters, invoices and client statements all day is the shape this is built for. The quieter number is adoption: under 20% of firms with fewer than 20 staff use AI at all.

What to do about it: You don't need a security program. You need multi-factor authentication on email and your accounting login, and one rule everybody follows: nobody changes bank details on the strength of an email or a call — you ring the number you already had on file and confirm. That covers most of it, and costs nothing. The part it doesn't — how the systems are set up — is the day job of our parent company, CyberSainya.

FBI Internet Crime Complaint Center, 2025 Internet Crime Report — reported cases only, rounded from \$2,946,830,270, \$2,770,151,146 and \$3,046,598,558. U.S. Census Bureau, Business Trends and Outlook Survey, May 3, 2026.

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Qualifies & captures the job
Live warm transfer to you
Books onto your calendar
Instant text-back to callers
Custom intake questions
Spam & robocall screening
Call recordings + transcripts
Booking reminders
Review requests
Pushes every lead to your other tools, in real time
Emergency escalation to cell
Bilingual (on request)
Multi-location
Outbound campaigns
Monthly ROI report

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Turns the call into a priced quote that books itself

AI drafts the estimate from YOUR price book
Itemized good / better / best options
You approve from your phone
Customer page: options, photos, plain English
Accept → book a time window
Automatic follow-up until booked
Tech photo line (techs text photos in)
Financing & maintenance-plan display
Shared job room (AI, tech, owner, customer)
Works with your stack or standalone

"From first call to booked job."
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The lead becomes revenue

SEEN IN YOUR DASHBOARD

2 SEE EVERYTHING — YOUR DASHBOARDS

Read-only, branded, one-key login. Two clean views of the money.

CERNODESK · OWNER DASHBOARD

example view - this month

ANSWERED 312
47 calls caught after hours — a 9-to-5 desk would have missed them

BOOKED 88

CAPTURED 124

MISSED 0

CERNO DEAL DESK · OWNER DASHBOARD

example view - this month

OPEN 12
6 min average from request to quote sent · 71% estimate → won

AWAITING 4

SENT 18

WON 71

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Brokerages and Agent Teams · The background signal · The Cerno Revenue Engine

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