

BizTips...ENews

Small Business Development Center Blue Mountain Community College

Member of the Oregon
BizCenter Network

www.bizcenter.org SEE PAGE 3 TO VIEW OUR NEW WEB PAGE!



Need Help With Your Business?

Call the SBDC

Toll Free:

1-888-441-7232

*Serving Baker, Morrow
and Umatilla Counties*

Email:

sbdc@bluecc.edu

Websites:

www.bizcenter.org and
[www.bluecc.edu/
businessindustry](http://www.bluecc.edu/businessindustry)

**Our office hours vary, we
recommend you call
prior to visiting any of
our office locations.**

**Office Addresses and
Phone Numbers:**

BMCC PENDLETON
Morrow Hall Rm M-11
2411 NW Carden Ave.
(541) 276-6233

BMCC HERMISTON
980 SE Columbia Dr.
(541) 567-1800 x3341

BMCC BAKER CITY
3275 Baker Street
1-888-441-7232
By Appointment Only

**BMCC MILTON-
FREEWATER**
311 N. Columbia
1-888-441-7232

By Appointment Only

Meet The Leadership Challenge!

Answer these four questions
to assess how well you lead
in certain circumstances.

**1. If you're angry or disap-
pointed with an employee's
actions, you're likely to:**

A. Express your disappointment
or displeasure.

B. Let the person discover the
consequences of his or her ac-
tions.

C. Think about the message you
want to convey, then act accord-
ingly.

D. Eat a carton of Twinkies to
bury your disappointment.

**2. The most important trait
for you to display when
leading a team is:**

A. The wisdom of Solomon.

B. The inspirational power of Dr.
Martin Luther King.

C. The patience of Job.

D. The restraint of Adam
Sandler in "Anger Manage-
ment."

**3. When you lead a depart-
ment meeting, you:**

A. Sump up the meeting's pur-
pose and warm up the crowd
with a quick, 15 minute mono-
logue.

B. Ask open-ended questions
and lead discussions. charge and
observe the group dynamics.

C. Place a staff member in
charge and observe the group
dynamics.

D. Fall asleep during "Old
Business."

**4. When one of your peo-
ple admits a mistake, the
first thing you do is:**

A. Show support. (It's
great that you can admit your
mistake.)

B. Downplay the mistake's
impact. ("Don't worry about
it.")

C. Gently chastise the person,
("Let's make sure it doesn't
happen again.")

D. Ask follow-up questions.
("What else have you screwed
up?")

Resource:

Answers:
1-C. Leaders think before they
speak, especially when negative
emotions are involved...but Dis-
tempting.
2-B. All are valuable, but
leaders who can't inspire peo-
ple aren't leaders.
3-B. Leaders ask piercing ques-
tions and encourage free-
flowing discussions...at least
while they're awake.
4-A. Leaders support people
who acknowledge their errors.

Executive Leadership

Grant Scam TIPS!

How do you keep from fal-
ling victim to home business
grant scams? Here are a cou-
ple of tips if you are consid-
ering obtaining grant infor-
mation:

1. Beware of companies
that guarantee you will re-
ceive a home business grant,
especially if you must pay
up-front for services.

2. If you are considering
paying for a home business
grant service, check the
company out with the Better
Business Bureau for com-
plaints. www.bbb.org

Resource:

[www.home-business-
savvy.com/home-business-
grants.html](http://www.home-business-savvy.com/home-business-grants.html)



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Beware of Credit Report Scams

If there were a national credit security alert system, it would be raised to “Level Orange.” According to a recently published study, over 200 Web sites have emerged with names similar to the authentic website for checking your credit status. Some encourage visitors to pay for reports, others even ask visitors for personal information.

The study is available at the World Privacy Forum’s website www.worldprivacyforum.org. It documents 112 active “imposter” sites in June, including eight that asked for personal information such as social security number and date of birth. Although the Federal Trade Commission is investigating the sites, it’s your individual responsibility to know how to protect your credit information and guard against identity theft.

What steps can you take to insure that your credit records are accurate?

First, use the authentic website for free credit reports www.annualcreditreport.com or call toll-free 1-877-322-8228. If you have any doubt that the site you reach is authentic, use a link from the Federal Trade Commission Site www.ftc.gov. At the bottom of the FTC home page, click on Consumers, then Credit. You’ll see the link on the right side of the “Credit” screen.

Second, NEVER respond to an e-mail or website that requests personal information (social security number, address, bank account) unless you verify that the request is legitimate and you are using a secure process for entering the information. Websites for lenders and other businesses with a legitimate need for this information will always display a security message.

Third, use the Federally mandated free credit reporting service to check the accuracy of your credit history. It’s as important as balancing your checking account, and it helps protect you against identity theft or just plain errors.

We are a nation of entrepreneurs. Unfortunately, some creative types use their talent for fraud. When it comes to your personal and business credit, you are the only one responsible for knowing the difference.



Fall Classes offered by your SBDC

To register for any of the following classes call the SBDC toll free, 1-888-441-7232

Construction Contractor’s Course

New Construction Contractors Board licensees must complete a 16-hour course on laws and business practices and pass a state test on the course before they can apply for an Oregon CCB license. The course is instructed via a CD Rom program that is available for \$225. An individual may begin the course at any time that is convenient for them and work through it at your own pace. For more information please call 276-6233 or toll free 1-888-441-7232.

Open Enrollment: You may begin this course any time that is convenient for you.

Business Start Up: Before You Open Your Doors!

If you are thinking about starting a business, either with a store-front or from your own home, this class will save you valuable research time, money and help you succeed.

Locations:	Date:	Time:	Fee:
Pendleton, BMCC Room M-8	Oct. 11	6 - 9 p.m.	\$45
Boardman, BMCC Center	Oct. 3	6 - 9 p.m.	\$45
Milton-Freewater BMCC Rm 107	Oct. 19	6 - 9 p.m.	\$45

Create Your Marketing & Financial Plan:

Learn how to effectively “sell” your business product or service. This workshop will also help you gain a handle on business expenditures by understanding financial statements.

Location:	Date:	Time:	Fee:
Hermiston, BMCC Center	Oct. 24	6-9 p.m.	\$45

Create Your Business Plan:

Can you afford not to make time for planning? This workshop can help you establish a vision for your company’s future and create a plan to get there. It is often stated “if you don’t have a plan, you are planning to fail”. Upon completion of this course you will have completed your business plan.

Location:	Dates:	Time:	Fee:
Hermiston, BMCC Center	Nov. 2 , 7 & 9	6-8 p.m.	\$65

EDUCATION TO GO ... For the person on the go!

See a list of all 100 classes at our web site: www.ed2go.com/bmcc

From the comfort and convenience of your own home or office, you can acquire valuable new skills. Our Ed2Go classes have received excellent evaluations from our students. All courses require Internet access, e-mail, and an on-line orientation, which will be explained in detail after paid registration is received. **Courses start once a month and run for six weeks. Classes are never canceled for low enrollment or lack of space.** Tuition fees vary from \$79 to \$199 per course.

**Fall Term Course Start Dates:
 Oct. 18 Nov. 15 Dec. 20**



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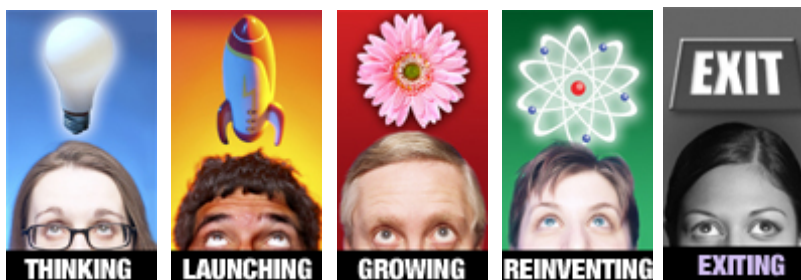
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We've got help for businesses!

Would you like your SBDC counselor available anytime, anywhere you need help with your business? Would you like to resolve your business problem *NOW* and not wait until your next available appointment time! How about if your counselor was available to you 24/7 and was backed up by more than 100 experts from across Oregon?

That's the new, improved [BizCenter.org](http://www.bizcenter.org). The only thing that's the same is the web address...everything else is NEW!

Take a look. You'll be greeted by five types of business owners. One is certain to match what you are thinking.

1. **Thinking** about starting a business: "I'm not sure, but I think I want to turn my idea into a business... Can I?"
2. **Launching** a business: "I'm through thinking about it; I want to get going! What do I need to do?"
3. **Growing** my business: "I've been in business for awhile. I want to take my business to another level. What do I do?"
4. **Reinventing** my business: "I'm doing OK ... or maybe not. I want to change something about my business. What are my options? How do I do it?"
5. **Exiting** my business: "It's time for someone else to take over. How much is my business worth? What are the issues I'm going to deal with?"

Click on the scenario that matches yours. You'll be asked to register. You can do so anonymously by simply entering your ZIP code, or you can complete an application to be a registered client. With the ZIP code login, you'll be able to view and use the resources from the site. By applying, you'll be assigned and provided contact information for a personal counselor. You'll have your own personal login to the site for access 24/7 to the "best of the best" resources from across Oregon and beyond for helping small business owners.

After you click on your situation—Thinking, Launching, Growing, Reinventing or Exiting – you'll be presented with some typical situations. Take a look – you'll likely see some topics you've been thinking about. Then click to view the resources – you'll now have your choice of several articles, books, other website links, and even some spreadsheets that can guide you.

[BizCenter.org](http://www.bizcenter.org) offers you many resources available 24/7. Access and use them anywhere and anytime. Register and apply to become a Biz Center client. We're here to provide one-on-one personal, face-to-face counseling as well. We can help you. [BizCenter.org](http://www.bizcenter.org) can help you help yourself!

Women-owned Firms Increase Nearly 20 Percent!



Office of Advocacy News Release

Advocacy: the voice of small business in government

WASHINGTON, D.C. – Women-owned firms increased nearly 20 percent over the latest period studied, according to a report released today by the Office of Advocacy of the U.S. Small Business Administration. During the five years between 1997 and 2002, women-owned firms grew by 19.8 percent while all U.S. firms grew by seven percent.

A wealth of data on women in the work force and women-owned business is presented in *Women in Business: A Demographic Review of Women's Business Ownership*, written by Office of Advocacy senior economist Dr. Ying Lowrey.

The report uses newly released U.S. Census and other data to describe women's contributions to the economy. Statistics documented in the report include:

In 2002, women owned 6.5 million or 28.2 percent of non-farm U.S. firms. More than 14 percent of these women-owned firms were employers, with 7.1 million workers and \$173.7 billion in annual payroll.

Women-owned firms accounted for 6.5 percent of total employment in U.S. firms in 2002 and 4.2 percent of total receipts.

Of all women business owners in 2002, 85.95 percent were White, 8.43 percent African American, 8.33 percent of Hispanic heritage, 5.25 percent Asian, 1.23 percent American Indian and Alaska Native, and 0.18 percent Native Hawaiian and other Pacific Islander (total does not add to 100 due to some double counting across ethnic groups).

According to 2002 data, significant proportions of women-owned businesses were in professional, scientific, and technical services, and in health care and social assistance.

The Office of Advocacy, the "small business watchdog" of the government, examines the role and status of small business in the economy and independently represents the views of small business to federal agencies, Congress, and the President. It is the source for small business statistics presented in user-friendly formats and it funds research into small business issues.

For more information and a complete copy of the report, visit the Office of Advocacy website at www.sba.gov/advo.

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"The SBDC is partially funded by the U.S. Small Business Administration (SBA). SBA's funding is not an endorsement of any products, opinions, or services. All SBA funded programs are extended to the public on a nondiscriminatory basis. Special arrangements for handicapped individuals will be made if requested in advance. Contact the SBDC toll free, 1-888-441-7232.

