

**BIZ BUZZ**

# NEOEDD bolsters business

By Kathleen Ellyn  
Wallowa County Chieftain

On several occasions I've mentioned a pair of programs available through Northeast Oregon Economic Development District (NEOEDD), and this week I want to give you a real-life, Wallowa County example of how these programs help develop businesses.

The first program, which I participated in this fall, is the Business Foundations course. It's a free course that takes a prospective or existing business owner through the basics of running a successful business — overhead and inventory costs, sales projections, marketing, taxes and licensing, and other considerations — and brings it all together in a business plan.

The second program is the Individual Development Account (IDA). IDAs provide a 3-to-1 savings match over six to 36 months, meaning someone who saves \$1,000 and completes the program will receive an additional \$3,000, with a cap of \$12,000 total.

The IDA is set up for low-income individuals who want to save for housing, business, education or specialized equipment that aids them in their work. The definition of low income for this program is very generous, so don't assume you don't qualify — call and find out.

And now to the story: All participants in the programs honor the confidentiality of their fellow participants and NEOEDD will never reveal any information, either, so thanks to the Ramirez family for being willing to share their experience.

Amy and Joseph Ramirez operate Keepin' It Simple, an odd jobs, lawn care and janitorial business in Enterprise. Amy already had a part-time job and Joseph a full-time job. But the family needed a more flexible schedule that would accommodate child care. They already had begun their own business on a part-time basis, but needed equipment to expand enough to create a real family income.

After applying for the IDA account and attending the Business Foundations course, the couple was able to purchase more equipment and expand their services.

"Honestly, without the IDA program we would not have been able to buy more equipment for a couple of years," Amy said. "Joseph can get the job done more efficiently, and he's giving much better customer service because of it."

The IDA program is not a grant, it's an earned incentive coupled with goal-setting and education, said NEOEDD's executive director, Lisa Dawson.

"It's essentially a financial-responsibility program," Dawson said. "The matched funds can put a good dent into someone's higher education bill, or pay for the equipment, signage, computer or other investments needed to launch or improve a business."

Part of the "goal-setting

and education" component required by participants in the IDA program is the six-week Business Foundations course.

"That was amazing for our business because I'm able to confidently look at our business and make decisions," Amy said. "I'm going to take that class again. I've been telling people, the worst part and the best part about the IDA program is they make you take a business class. Writing a full-fledged business plan was one of the hardest things I've done, yet I find myself referring back to it when making decisions, like when to hire an employee."

That "when" is now, Amy said.

"We've been so busy we haven't made a Facebook page or advertised, but we want to take on more clients and we're ready to hire that employee."

If you're interested in working for Keepin' It Simple, call Amy at 541-263-1564.

Although Amy still works part time for another business, 90 percent of the family income now comes from being self-employed, she said. And NEOEDD continues to be there for them, answering business questions and referring them to other sources of information.

NEOEDD says they have helped more than 100 northeast Oregonians plan for their futures by saving with an IDA, and leveraged a half-million extra dollars that have circulated into our region. Another \$210,000 is pledged to Northeast Oregon savers who are currently participating in the program.

For more information, visit <http://www.neoedd.org/> or contact Lisa, Sara or Kristy at the NEOEDD office, 541-426-3598.

Please send your Biz Buzz news tips to Kathleen Ellyn at [kellyn@wallowa.com](mailto:kellyn@wallowa.com).

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## PRESENTS FOR PARENTS



Steve Tool/Chieftain

Christmas is for parents, too: David Martin (seated) of Joseph United Methodist Church wraps Christmas presents for these girls who had just purchased gifts for their parents at the churches' annual "Children's Store" event Dec. 5. Local businesses and private individuals donate gifts to the church, which they sell for 10-25 cents to children who are shopping for parents. The church had personal shoppers to assist the children.

## Community Bank receives top performance rating

Wallowa County Chieftain

Community Bank, headquartered in Joseph, recently received the highest possible rating from the FDIC for its most recent performance under the Community Reinvestment Act (CRA).

The "Outstanding" rating is based on Community Bank's performance under lending, investment and community development tests. These tests measure residential, small business and community development lending, community development investments and community development services in the communities the bank serves.

In Oregon specifically, the bank achieved an Outstanding rating for both lending

and community development. Community Bank is currently the only active Oregon chartered bank to receive an Outstanding rating in both areas.

The Community Reinvestment Act of 1977 requires federally insured depository institutions to support the borrowing needs of all the communities where they do business, including low- and moderate-income areas.

"We are honored to receive this rating, which demonstrates our commitment to the communities of Eastern Oregon and Southeast Washington where our bankers live, work and operate your Community Bank," said Tom Moran, President and CEO of Community Bank.

Since the last CRA rating, Community Bank originated 14

community development loans totaling approximately \$24.7 million that directly benefited the bank's rural communities — including municipal improvement projects, economic development loans and the construction of medical facilities.

Additionally, Community Bank team members and directors provided 4,227 service hours directly relating to community development and economic development.

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## ODR increases outreach

Wallowa County Chieftain

The Oregon Department of Revenue has announced it is stepping up communications in the coming weeks. Every taxpayer with an account balance for the majority of tax programs will receive a statement of account showing the amount they owe.

"The statement of account helps ensure taxpayers are aware of their debts and have current information about their tax accounts," said Revenue Director Jim Bucholz. "If they're already working with us to resolve their debt, they don't need to take any additional action after receiving

this letter."

In addition, the department announced that it is halfway through a Core System Replacement project, a four-year multi-million dollar IT upgrade for filing online.

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**Student of the Week**

Satori Albee is Joseph Charter School's student of the week. Satori is very active in FCCLA where she serves as the chapter Treasurer. She is a three sport athlete and maintains a 3.7 gpa. Satori also takes the following college courses offered at JCS: Writing 121, Chemistry, Human Physiology and Calculus. Satori makes our school a better place and the staff and administration want to say congratulations for all of her hard work and dedication to our school.

**Satori Albee**  
Joseph Charter School

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The Student of the Week is chosen for academic achievement and community involvement. Students are selected by the administrators of their respective schools.

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Happy to be home again in Wallowa County, Heather Frei joined the Bennett Insurance Agency team in June of 2012. Heather is married to Brandon Frei, a Navy veteran, who chose to come home after serving his tour of duty. We are proud of Brandon's service and thankful Heather was available to come to work for Bennett Insurance.

Heather is knowledgeable and licensed in all lines of business Bennett Insurance writes. Her skills include, but are not limited to, an innate intelligence and the ability to critically think. Many people in our community will know Heather from spending time with her during open enrollment for the Affordable Care Act (Obama Care). She is considered a local expert.

Heather invites you to give her a call at 541-426-4208 or stop by the office at **Bennett Insurance Agency, 616 W. North St.**