# Foundations workshops free to public





t's time once again for the Northeast Oregon Economic Development District (NEOEDD) free, seven-week business workshop. I took this course and can attest to its value — as can many of the county's business owners.

The course helps reveal any holes in your existing business plan, and you'll be surprised at how easily you learn to plug those holes.

Even if your plan is more complete than mine was, this is an excellent workshop to review your direction, costs, new labor laws to consider and everything else. The value of working in a group cannot be overstated.

Your confidential cohorts in this class will be indispensable.

Even if you just have an idea for a business, this is the workshop where your idea can become a plan.

The workshop is designed to help entrepreneurs and small-business owners build the basis for a successful enterprise. Register by Sept. 16 to reserve your seat for the Enterprise group. Don't put it off because this class fills quickly. To register, contact NEOEDD at 541-426-3598 or 800-645-9454 or kristyathens@ neoedd.org by Friday, Sept. 16. Preference is made to people with low-to-moderate incomes; income verification will be required.

Lisa Dawson has taught the Business Foundations program for 10 years, and her students — existing and aspiring entrepreneurs in Baker, Union and Wallowa counties — continue to give her rave reviews. This hands-on course covers the basics of running a successful business: overhead and inventory costs, goal-setting and sales projections, marketing, taxes and licensing, and other considerations, and brings it all together in a business plan. Dawson is adding a class to guide entrepreneurs in hiring employees.

Best of all, thanks to a Community Development Block Grant through Wallowa County, the classes are offered free of charge.

The course is conducted from 6-9 p.m. at the Fishtrap house, 400 E Grant St. in Enterprise, on the following dates:

- Monday, Sept. 19
- Monday, Sept. 26
- Monday, Oct. 3
- Monday, Oct. 10 • Monday, Oct. 24
- Tuesday, Nov. 1
- Monday, Nov. 7
- The workshop covers the following topics:
- Gaining Perspective: View business

concept from a high altitude in order to define vision and get a good look at the main topics to be addressed.

- Laying the Foundation: Define line of business and analyze financial essentials, from overhead costs to break-even points.
- Getting into the Flow: Cover the financial bases of cash flow, sales forecasting and financial documents.
- Mission & Markets: Revisit mission, discuss market research and identify competitors in order to align with target markets.
- Get the Word Out: Discuss creative marketing strategies and give peer feedback on marketing materials.
- Payroll Basics (optional): Legal considerations of hiring employees — what's required and recommended, and best practices.
- Goodbye & Good Luck: Present business plans, share final pitches and plan for next

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## State health care transparency rating goes from 'F' to 'B'

Wallowa County Chieftain

Due in large part to the legislation the Oregon Association of Hospitals and Health Systems sponsored in 2015, Oregon has received a health care transparency rating of "B" in the 2016 Report Card on State Price Transparency

In every previous edition of the scorecard, Oregon had received an "F," along with most other states in the nation.

Now Oregon is one of seven states to receive a grade above failing, and is one of only one of four which to get an "A" or a "B."

The report says that Oregon merits the "B" grade because it "collects data in an [All Payer All Claims] database, including paid amounts, and publishes the data on good website for consumers. Oregon can earn an even higher score if the state collects practitioner prices in addition to facility prices and does so for a greater number

MAIN STREET

of services and procedures.

The Report Card on State Price Transparency Laws rates states on whether the public is being provided with high-quality, accessible health care pricing information. The new report cites OregonHospitalGuide.org, where Oregon's data is displayed in an easy-to-use, accessible and comparable manner as a key reason Oregon moved up the ranks this year.

"I'm gratified that the hard work we did in the 2015 Legislative Session on health care price transparency has paid off," said Senator Laurie Monnes-Anderson, who was a lead sponsor of the bill. "In the end, more health care information leads to better choices.'

"We tackled the tricky issue of health care pricing transparency head on in 2015 and I'm proud to know that our hard work did not go unnoticed," said Representative John Lively, who also shepherded the bill through the

## **Nonprofits land Oregon Arts Commission grants**

Wallowa County Chieftain

Whether designing giant sea sculptures from ocean trash or raising the bar for contemporary dance choreography, creative minds at 127 Oregon arts organizations will be empowered by \$1,214,638 in fiscal year 2017 Operating Support Grants from the Oregon Arts Commission.

Two local arts organizations benefited from the grants: Fishtrap of Enterprise was awarded \$10, 451 and the Josephy Center for Arts & Culture of Joseph received \$3,500.

Ranging from \$3,500 to \$44,096, the grants are available to nonprofit organizations with arts at the core of

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> Libby Unthank Tower Arts Commission Chair

their mission and budgets over \$150,000.

"We often hear that these are the most important grants we award," said Arts Commission Chair Libby Unthank Tower. "They alleviate some of the economic pressure and allow Oregon arts organizations to focus on their mis-

For the first time, applications were reviewed by discipline rather than budget size. The new approach enabled panelists to focus on grants in a category where they have expertise, said Tower.

In an effort to streamline the application process, organizations also are now required to undergo full application review every other year, she said. Organizations with full review for fiscal year 2017 were in the disciplines of Media Arts, Dance, Music and Interdisciplinary. Arts Services, Literary, Theatre and Visual Arts organizations underwent interim review and will have a full review in fiscal year 2018.

#### JOHN DAY — Two longtime Eastern Oregon credit unions have announced their intent to pursue a merger.

Wallowa County Chieftain

Under the proposed merger, Union Wallowa Baker Federal Credit Union would merge into Old West Federal Credit Union, with a membership of over 12,000 and seven branches throughout Eastern Oregon.

Ken Olson, President and CEO of Old West, called the merger a win-win for both credit unions' members and future members in Eastern Oregon.

"Both credit unions share a common heritage and great reputations," Olson said, "and I was impressed by Union Wallowa Baker board's commitment to their members and employees. I'm humbled that they would choose Old West as a potential merger partner."

Carol Kroll, Board Chair of Union Wallowa Baker said seeking a credit union that would allow for continued local ownership, local accountability and one that would honor their credit union's commitment to personal member service was paramount in its decision.

"Being able to offer the products and services that members want while maintaining a local, personalized presence is an expensive proposition for any credit union," Kroll said. "And combining our assets with Old West will help ensure that a local, accountable cooperative is here to serve our members. I know that Mike Howton, Trudy Hendon and the rest of our staff are looking forward to continuing our personal service combined with even greater possibilities this merger will bring."

Pending regulatory and member approval, the merger could be finalized as early as the end of the year.

The combined credit union would have assets of over \$160,000,000.00 and serve over 12,000 members in eight Oregon counties.

### BEO elects Koffler as board chair

Blue Mountain Eagle

BEO Bancorp and its subsidiary, Bank of Eastern Oregon, upon completion of the annual shareholders meeting in Heppner, elected E. George Koffler as chairman of the board and Joel Peterson as vice chairman.

Koffler joined the Board in 1993. He retired from employment with Bank of Eastern Oregon in 2012 after a distinguished career that spanned 32 years. He and his wife, Debbie, live in Hermis-

Peterson joined the board in 1993. He is president of Daily Bread Farms, a family-owned farm near Ione. He and his wife, Lea, a high school teacher, have three

children.

"We are excited to have George and Joel lead the board of directors for the next year," said President and CEO Jeff Bailey. "Both of these gentlemen are active and engaged board members. George continues his service on the funds management and loan committees. Joel chairs the funds management committee and sits on the compensation and loan committees. The vast experience and leadership qualities of these two men will serve our shareholders well."

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