

Entrepreneurs of the Month: Lorri & David Kurns

There aren't a lot of couples out there operating two business, a home, and raising two kids who still find time to volunteer for school and church activities. Meet Lorri and David Kurns, of Seaside, Oregon. They own *Lorri's Cleaning Service* and *David's Tree Service*.

Lorri's Cleaning Service got started about ten years ago when she was offered a job cleaning a house

one day per week. From there, her clientele grew, and she now has about twelve regular customers. In the summer, she has as many as twenty.

"More people live in Seaside in the summer," said Lorri. "They rent beach houses or have their own homes."

Her clients sign an agreement authorizing her to use their supplies. She works three hours for each job. "Every client is different," she said. "I use their supplies, because that's what they usually prefer." In addition to private homes, Lorri has also worked for realtors and other organizations.

David worked in the grocery business for eighteen years before he went into business for himself. He knew two men who taught him the trade of tree topping and removal. His logging and topping business is now fully licensed, bonded, and insured. While still managing a grocery store, David began to build up his equipment and take tree service jobs. Often, state agencies will hire him to move a tree that is dangerous—f it is near a power line, or the wind knocks it down. Private land owners may hire him to remove a tree that's rotten or is causing other problems.

Said David, "My decision to quit the grocery business was a big one. I really don't mind working for other people, but after eighteen years, a person gets burned out. It was time for a change."

The Kurns have worked with Tribal Small Business Development to learn more about tax laws and the process of getting a business incorporated. Said Lorri, "Small Business



Development helped us a lot. They came to our house and explained how certain laws can work to our advantage. Things we never would have known about."

It seems that being self-employed runs in the Kurns family. Their two children, David Jr., and Aubrey, both have small businesses as well. David collects stray golfballs from a nearby golf course and sells them back to the golfers. Aubrey has a small concession stand at local school sports games.

In addition to all of this Lorri provides child care to three small children every Monday. She stated without hesitation that motherhood and her family is her first priority.

"I decided not to work before my children were in school. The job I have is perfect because I can pick and choose my own hours, which means I can be home when my kids get home from school. Most of my clients are friends, and they are very flexible when it comes to my hours."

Both Lorri and David believe in being honest with their customers.



Lorri & David Kurns

"They appreciate my honesty about money," said Lorri. "The relationship with the customer is very important."

The strongest advice David would give to someone beginning a new business is to check into it fully before jumping in. He said, "Keep good records, have a part-time job. It takes a while before a new business gets known."

Pow-wow Tees Available

If you missed the opportunity to buy one at the Pow-wow, it's not too late! 1993 Pow-wow t-shirts, tanks, and hooded sweatshirts are still for sale. Tees and tanks are \$12 each, and hooded sweatshirts are \$20. For more information, contact Linda Olson at (503) 879-5608. Shirts from prior pow-wows are available, too. Contact for sizes and colors.

Cascade West Financial Services Microloan Program

Women, low-income, minority, and rural entrepreneurs, business owners, and other such individuals may be eligible for a loan through *Cascade West Financial Services'* new microloan program.

Amounts up to \$25,000 may be borrowed for use of business machinery and equipment, furniture and fixtures, inventory, and working capital.

Cascade West serves Benton, Lane, Lincoln, Linn, Marion, Polk, and Yamhill Counties. Complete loan applications will be reviewed by *Cascade West's* staff. Some of the key points of the application are as follows:

- *Personal credit history
- *Ability to pay back loan from business cash flow
- *Level of debt compared to equity in business
- *Ability of applicant to operate a successful business
- *Collateral value to cover loan.

Only a complete application will be considered for funding. For more information, contact *Cascade West Financial Services* at (503) 757-6854 in Corvallis, or (503) 588-6094 in Salem.

Computer Training

The Business Development Department is offering several computer training classes in November. Space is limited to three people per class, so call Debby and reserve a spot now. The numbers are: 879-2251 or 1-800-422-0232. If you are interested in a specific computer training not offered, call and make an appointment with a staff member.

BASIC COMPUTERS: Come learn the basics of the computer. We cover an overview of the computer, learn to use the mouse, and do a brief overview of Word For Windows. Instructor: Shelley Hanson. Offered 11/10, 6-8:00 P.M., 11/16 10:00 A.M.-Noon, 11/29, 1-3:00 P.M.

WORD FOR WINDOWS: Word for Windows is an easy to use, quick learn word processing system. If you are wanting to write letters or memos, or create reports, Word for Windows is an ideal program for those projects. Instructor: Mitch Conley. Offered 11/12, 10:00 A.M.-Noon.

WORKS DATABASE: Database programs store large amounts of information and are designed to be easily sorted and printed. A sample database is your address book. Have you ever wanted to mail letters or cards to only a few people in your address book? Come learn how! Instructor: Elaine Moore. Offered 11/17, 2-4:30 P.M.

PRINT SHOP DELUXE: Do you ever need flyers or signs for your business or program? Print Shop Deluxe is easy to use, and creates flashy designs. Print Shop Deluxe has a variety of pictures and graphics to add pizzazz to your flyers, signs, calendars, or cards. Instructor: Debby Childers. Offered 11/4, 1-3:00 P.M. and 11/18, 1-3:00 P.M.

BEGINNING SPREADSHEETS: Spreadsheets are primarily used to manipulate numbers—you can add, subtract, multiply, divide, etc., very easily. By inputting your data into the computer you can create specialized reports linking various types of information. Sound a little confusing? Attend our class and learn more about what a spreadsheet is and how it can help you. Instructor: Elaine Moore. Offered: 11/30 2-4:30 P.M.

Seminar Schedule

Seminars are usually held on the second or third Thursday of each month at 6:30 P.M. at the Tribal Community Center in Grand Ronde. They are open to the public. Here is a schedule for upcoming months:

November 18—"Business Taxes: Strategies to Lower Your Taxes"

December 10—"Overdraw, No Way! Business Cash Flow Management"

January 13—"How To Sell and Market Your Products and Services"

February 10—"Advertising and Promotion That Makes Money"

March 10—"You've Got the Idea, Where's the \$\$\$"

You Missed An Invaluable Opportunity!

If you have ever wondered, "How do I get started in business? Do I need a taxpayer identification number? Where do I get one? Should I incorporate my business? How will owning a business affect my taxes? What happens if I want to hire an employee?" You missed an invaluable opportunity. Thursday, October 21, the Business Development department sponsored a "How To Start a Business in Oregon" seminar at the Tribal Community Center. Robin Buzzard of Business Dynamics, a former Small Business Development Center manager, came and shared her knowledge and experience on the process.

The Small Business Development department is committed to offering training to tribal members. If you would like training on a specific topic, please call and let us know—we are here to meet our members' needs!

"BUSINESS TAXES: Strategies To Lower Your Tax Bill"
Do you like to pay "extra" money to the IRS? If you don't, join us Thursday, November 18 at 6:30 P.M. at the Tribal Community Center.

Christmas Bazaar

Wanting to Make some extra holiday cash? Here is your chance! The Business Development department is sponsoring a Christmas Bazaar at the Tribal Community Center Wednesday, December 15 from noon until 8:00 P.M. There will be no charge for tables, but you must reserve a space. Grand Ronde tribal members will have preference for spaces, so hurry and call Debby Childers at 879-2476 or 1-800-422-0232. Business Development will take care of advertising the event to our tribal members and the local community. Please take this opportunity to make some extra spending money.

\$\$ Update

BIA Grant and Loan programs have limited funds for FY 1994. These funds are administered on a first come, first serve basis. If you are interested in applying, call Business Development NOW!

Your Tribal Business Development Center offers tribal member business owners: Fax Service, Computer Lab, Phone Message Service, Mail Center Service, Photocopy Service, Business Planning & Management Assistance, Computer Training, Business Management Training, and a well-stocked Resource Library with magazines, books, videos and audiocassettes. Please stop by or call—you're always welcome!