

The Tool Box

*"Tools to Assist in Building Your Financial Success."
Serving Morrow County Since 1994*

A Free Publication of:
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*Board Member, Karen Pettigrew, at a recent
community meeting. Our Loan Committee
members are every-day citizens, business
owners, employees, neighbors and friends. If
you have any comments to give these dedicated
folks, please do not hesitate to contact our
office, and we'll answer any questions that you
may have, or send your thoughts to our
Committee membership.*

Welcome to this issue of **The Tool Box**. MDC is a non-profit Corporation, serving the needs of businesses throughout Morrow County. Are you looking for some gap financing for a project? Let us help; simply call our Officer of the Board, Greg Smith, at 541/ 676-8719, and he'll get the process started, or visit us on-line at:

<http://www.morrowdevelopmentcorporation.com>

Q: How much can Morrow Development Corporation loan my business?

A: Generally, MDC can loan \$250,000, or up to 75% of an eligible project.

Q: Are there any preferences given on who receives a loan?

A: Yes, MDC will give preference to those projects that create and/or retain jobs in Morrow County. MDC is always looking for entrepreneurs willing to develop a new idea or service.

Q: When can I apply for a loan?

A: Right now! Simply log on to:
<http://www.morrowdevelopmentcorporation.com>
or call the Officer of the Board at 541/ 676-8719, or
send an email to: mdc@windwave.org .

Yin and Yang

**The secrets behind achieving
a balance between work and
home**

By Elizabeth Inskip-Paulk

If you have just started a business and feel your life is unbalanced, then it probably is. It is important to recognize which pieces of your life are bigger and smaller than they need to be.

Imagine your life as a pie chart, cut into eight equal pieces, each representing the following aspects of your life:

1. Job or business
2. Family
3. Friends
4. Leisure
5. Health (physical)
6. Personal growth
7. Education
8. Spirituality

Taking the time to reflect on what's important to you—and the reasons you started your business—will help you refocus your priorities. You're more than your business. Our lives are made up of so much more than we realize sometimes, and it's not until something is out of balance that it's actually brought to our attention. Ignoring this can lead to dissatisfaction with life, along with possible physical and mental health problems.

Sometimes we just need to step back and remember to take a look at the whole pie. That's all.

Getting a Grip on Your Goals

What happened to those New Year's resolutions you were so excited about on January 1?

By Patty Vogan
www.entrepreneur.com

A lot of businesspeople start out with good intentions: They write down their goals for the year...then stick them in a drawer while they deal with the daily issues that consume their time. Can you tell me what your top three goals are without looking at that piece of paper? Do you even have a piece of paper that outlines your goals this year?

Don't panic--all is not lost. You still have three more quarters left to make a difference in your business. So let's refocus on (or create) your business goals, and find the energy to pursue them.

First figure out what your top three forms of motivation are. Then pick your second or third thing and do it! (Don't pick the first thing that comes to mind. It's too easy to think of and too easy to forget.) If you can't think of any, here are some ideas to get your juices flowing:

- Do something fun. Laugh.
- Spend some time with someone you really like.
- Listen to a motivational speaker.
- Play or go see your favorite sport.
- Do something risky or adventurous.

No matter what kind of business you're leading, some of the issues you deal with on a daily basis are the same as every other business owner's. All of you will have to deal with money, sales, customers and employees (or vendors, if you're a solo entrepreneur).

Here are three simple but powerfully effective goals that can work for any company:

1. Become a better leader
2. Increase revenues
3. Create happy customers

There's still one step when it comes to goal setting. You've got to stay focused.

Now's the time to set your goals. Become a great leader, and have a smashing second quarter. Don't forget to enjoy yourself along the way.



Funny Pages

The Top 20 Business Terms What They Say vs. What They Mean

www.abcsmallbiz.com

1. A number of different approaches are being tried. (We are still guessing at this point.)
2. Close project coordination. (We discuss it over coffee each morning.)
3. An extensive report is being prepared on a fresh approach. (We've hired a couple of kid's right out of business school to tackle it.)
4. Major technological break through! (It works so-so, but it looks really high tech.)
5. Customer satisfaction is assured. (We're so far behind schedule the customer is willing to take anything at this point.)
6. The customers' initial product experience was inconclusive. (The thing blew up when they threw the switch.)
7. Test results were extremely gratifying! (It actually worked!)
8. The entire concept will have to be abandoned. (The only guy who understood the thing quit.)
9. It is in process at this time. (It's bogged down in red tape and completely hopeless.)
10. We will look into it. (Don't hold your breath.)
11. Please note and initial. (We expect this thing to blow up in our faces and want to spread the blame around.)
12. Give us the benefit of your thinking. (We'll listen to what you have to say as long as it doesn't interfere with what we plan to do.)
13. Give us your interpretation. (We are desperate and will try anything.)
14. See me and let's discuss. (I've screwed up again and need help.)
15. All new. (Parts are not interchangeable with previous design.)
16. Years of development. (We finally got one to work!)
17. Energy saving. (Consumption is reduced when the power is off.)
18. Maintenance free. (Impossible to fix.)
19. Low maintenance. (Nearly impossible to fix.)
20. We are following the standard. (This is the way we have always done it.)
21. I didn't get your e-mail. (I haven't checked my e-mail in days.)
22. Test results were gratifying! (It actually worked!)