

# The Tool Box

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

A Free Publication of:  
Morrow Development  
Corporation  
P.O. Box 200  
Boardman, OR 97818-0200  
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## What are some things you can do with a loan from MDC?

Purchase and development of land, easements, rights-of way, buildings, facilities and materials.

Purchase of equipment, supplies, leasehold improvements and machinery.

Pollution control and abatement.

Transportation services.

Startup operating costs and permanent working capital.

Debt refinance.

## Who should you call to find out about a loan?

Contact Officer of the Board, Mr. Greg Smith, at 541/ 676-8719.

Email:  
[mdc@windwave.org](mailto:mdc@windwave.org)

Fax:  
541/ 676-5989

[www.morrowdevelopmentcorporation.com](http://www.morrowdevelopmentcorporation.com)



*The Northwestern Motel & RV Park is located on Main Street in Heppner. Check out their great rates and accommodations!*

Dear Small Business Owner,

Welcome once again to *The Tool Box*.

We are proud of the work that MDC has done for Morrow County businesses. Have a success story? We'd love to place your business in our spotlight. Just give us a call, and we'll give you some FREE advertising in the next issue.

If you have any questions, or would like to meet the Loan Committee members for Morrow Development Corporation, please contact our office at 541/ 676-8719 or via email at [mdc@windwave.org](mailto:mdc@windwave.org).

## Small Business Statistics

Did you know that...

- there were approximately 22.9 million small businesses in the U.S. in 2002.
- there were an estimated 550,100 new employer businesses in 2002 – a 0.9 % increase from the previous year.
- small businesses hire a larger proportion of employees who are younger workers, older workers and part-time workers.
- business bankruptcies were 38,155 in 2002, about half of the level reached in the late 1980's.

Small businesses...

- provide approximately 75% of the net new jobs added to the economy.
- employ 50.1% of the private workforce.
- provide 40.9% of private sales in the country.

Source: SBA.gov



## Funny Pages

### Job Obsessed!

The photographer for a national magazine was assigned to get photos of a great forest fire. Smoke at the scene was too thick to get any good shots, so he frantically called his home office to hire a plane.

"It will be waiting for you at the airport!" he was assured by his editor.

As soon as he got to the small, rural airport, sure enough, a plane was warming up near the runway.

He jumped in with his equipment and yelled, "Let's go! Let's go!"

The pilot swung the plane into the wind and soon they were in the air.

"Fly over the north side of the fire," said the photographer, "and make three or four low level passes."

"Why?" asked the pilot.

"Because I'm going to take pictures! I'm a photographer, and photographers take pictures!" said the photographer with great exasperation and impatience.

After a long pause the pilot said, "You mean you're not the instructor?"

[www.abcsmallbiz.com/funny/retirement](http://www.abcsmallbiz.com/funny/retirement)

## Oregon Average Hourly Earnings in 2006

Occupations with Employment of More than 20,000

General and Operations Managers	\$44.11
Registered Nurses	\$29.57
Truck Drivers, Heavy & Tractor-Trailers	\$18.50
Bookkeeping, Accounting, and Auditing Clerks	\$15.00
Customer Service Representatives	\$14.00
Office Clerks, General	\$13.50
Retail Salespersons	\$10.00
Laborers and Freight, Stock & Material Movers, Hand	\$9.50
Janitors and Cleaners	\$9.00
Cashiers	\$8.50
Waiters and Waitresses	\$7.50
Farm workers and Laborers for Crops, Nurseries, Greenhouses	\$7.00
Combined Food Preparation & Serving Workers, Including Fast Food	\$6.50

\$0 5 10 15 20 25 30 35 40 45 50

**It's good to be the boss:** Among occupations with more than 20,000 workers in Oregon, general and operations managers have the highest average hourly earnings-\$44.11. The highest-paying, large non-managerial occupation is registered nurses with a \$29.57 average hourly wage.

Several of these large occupations provide seasonal or part-time employment which cuts into their annual earning power. Such occupations include retail salespersons, janitors and cleaners, waiters and waitresses, and combined food preparation and serving workers. Retail salesperson in the largest occupation in the state with more than 53,000 jobs.

You can view or download and print the full list of occupational wages for more than 130 occupations in Eastern Oregon from the Regions page of our Web site, [www.QualityInfo.org](http://www.QualityInfo.org). Select your region from the Oregon map and click on the Publications tab.

Source: Eastern Oregon Labor Trends  
Oregon Employment Department

## Ten Commandments for Customer Relations

1. The customer is never an interruption to your work.
2. Greet everyone with a friendly smile.
3. Call customers by name.
4. Remember – you are the company!
5. Never argue with a customer.
6. Never say, “I don’t know.”
7. Remember that the customer pays your wages.
8. State things in a positive way.
9. Brighten the customer’s day!
10. Go the extra mile

[www.wsfdc.org/customersvc.htm](http://www.wsfdc.org/customersvc.htm)

Miller Manufacturing produces top quality agricultural attachments for hay handling and other light material handling.

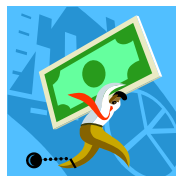
### *Products include:*

- Bale Forks or Hay handlers designed for all types of hay, straw, or grass bales.
- Light material buckets.
- Truss booms.
- Pallet forks.
- Spike forks.
- Custom built attachments upon request.

541/ 676-5472

[www.millerforks.com](http://www.millerforks.com)

Looking for information on gap financing? Check out our web site at [www.morrowdevelopmentcorporation.com](http://www.morrowdevelopmentcorporation.com) or you can log on to the USDA Rural Business-Cooperative site located at <http://www.rurdev.usda.gov/or/rbs.htm>.



Morrow Development Corporation is an Equal Opportunity Lender, Provider and Employer. Complaints of discrimination should be sent to: USDA Director, Office of Civil Rights, Washington, DC 20250