

# 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  
**October 2006, Edition XIII**

## 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)

## Ways to Reduce Customer Fears



- ✓ Money back/  
satisfaction guarantees
- ✓ Favorable, convenient  
return policies
- ✓ Warranties
- ✓ Quality statements/  
standards
- ✓ Sampling programs/  
free trials
- ✓ Testimonials
- ✓ Customer forums
- ✓ Make contact  
information very  
visible

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

## Business Spotlight



Center Director Merry Brannon and a student look at "cubby spaces" on the 1<sup>st</sup> day of preschool.

Heppner Day Care, Inc.  
(541) 676-5429

Ask any child in Heppner who "Teacher Merry" is, and you will have an enthusiastic answer! Great teachers and a certified staff are home to the Heppner Day Care, Inc, located at 330 North Gale.

This child care facility offers preschool for 3 and 4 year olds Tuesdays, Wednesdays and Thursdays. Classes are taught from 8:00 a.m. to 11:30 a.m. In addition, child care services for children ages 3-12 years are available Tuesday thru Friday, 7:00 am. to 5:30 p.m.

An after school program has been established named the "Colt Club". Stay tuned for more information on this exciting new program for school aged children!



Funny  
Pages

## A Pricing Parable

Andy comes to his dad and says he wants a new bicycle. Dad thinking this is a good time to teach responsibility says that Andy is going to have to earn the money himself.

He suggests that Andy mow lawns as a way to earn money. The next morning, Andy is up at the crack of dawn and takes off with great enthusiasm. He doesn't return until 8 that evening, and when he comes home he is exhausted as well as very discouraged.

Dad asks "Well Andy, how did it go?"

"Not so good, dad. I went to over 60 houses and all I ended up earning was three dollars and a nickel"

Dad looks lovingly at the boy and says "well, that's all right son. These things take time". After a minute of thought he asks "By the way, who gave you the nickel?"

Andy looks a little astonished and replies "Why all of them, of course!"

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