

The Bottom Line

...a newsletter of Jefferson Economic Development Institute
celebrating small business development...



Volume 6, Issue 2
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JEDI ~ Inspiration.Imagination.Innovation

Technology Puts JEDI Businesses on the Cutting Edge



Tara Gorman
Crystal Vision Essences

How does technology make a difference in the lives of local Siskiyou County Business owners? At JEDI, we are witnessing the benefits every day as people are using the Business Technology Training Center to further their business goals. Every day, people come in to create business cards, posters for tradeshow, labels for products, and more. You can do it at the JEDI Tech Center start to finish---design, print and get feedback!

Tara Gorman is one of these business owners. She owns Crystal Vision Essences www.crystalvisionessences.com which is a full line of crystal and gemstone-infused body and soul-care products. She produces all natural soaps, body creams, and lotions. "JEDI has been a big help. The people are supportive and they have helped me launch my vision" states Tara Gorman. "They help you set a good foundation."

Tara has been steadily growing her business over the last two years, and has just recently received her UPC codes that will allow her to market to larger stores like Whole Foods and Wild Oats. Currently she markets her product in several bookstores, yoga studios, massage therapy offices, and stores from Portland to Los Angeles to Montana to Ireland. "Timing is everything" says Tara. "You have to keep calling back and be consistent with

your accounts." She works two part time jobs at the moment and runs into the JEDI Business Technology Training Center in between jobs to print labels or check her e-mail for orders. Tara uses Microsoft Publisher and Adobe Photoshop to design her labels and then prints them on the HP color printers. She has also used the center to design her product catalogues, and for product photo shoots. Tara also uses Dreamweaver to update her website. "My website is essential because I have customers all over the world now. They can get my

latest product selections and order right off the website. My most recent new customer is a shop in Ireland. I love that my products are going around the world!"

As a major part of its Technology Initiative to help businesses be more competitive in the marketplace, JEDI received a \$150,000 equipment grant from the Hewlett Packard Microenterprise Development Program to create a Business Technology Training Center and to improve internal efficiencies. In addition, we received Community Development Block Grant Funds through the City of Mount Shasta, Siskiyou County, and the Shasta Regional Community Foundation to support technology training for entrepreneurs.

"Our goal is to increase business effectiveness by providing state of the art tools for entrepreneurs to use throughout Siskiyou County, and to provide the training to help them integrate these tools into their business practices" states David Donica, Business Technology Training Center Manager. "It is very exciting to watch people learn new tricks and produce their own marketing collateral. There is no reason to fear computers. They really can make a big difference!" Check out the services available on the Entrepreneurial Track calendar insert of this newsletter.

Top 10 Tech Tools

As a small business owner, you are always looking for ways to streamline your process and keep up with the ever changing marketplace. The use and development of technology applied to small business is advancing quite rapidly. With these advancements some tools become outdated while new ones are created at an ever increasing rate. Listed below are technology tools that can help you keep your small business flowing smoothly.

- Internet Access
- Anti-virus software
- Adware and Spyware
- Email
- Web site
- Digital camera
- Scanner
- Office Suite Software
- Accounting Software
- Data Backup

If you would like to find out how to use any or all of technologies with your small business, contact JEDI. We will set up an appointment with you and inform you of upcoming workshops covering these and other topics. Through the use of its Business Technology Training Center, JEDI will help you have a more prosperous small business.

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*"Imagination is more important
than knowledge"*

~ Albert Einstein

Yreka Participants Take Strides with Money

The most recent **Making Your Money Work for You** class in Yreka finished with a triumphant flourish! Participant, Brooke Nuckles, is developing her work as an artistic consultant. She is working to further her lifetime dream of creating an artist community. She commented, "Breaking down a vague ambition to real, step by step plans has been an incredible skill I learned in the class."

Another student, Lynn Lloyd, is registered now for Acupuncture training, a long-held vision for her future. Applying principles taught in the class, she was brave enough to ask for and receive financial support from many who know and love her. She will join those funds with equity she had built as a homeowner and will start her training this fall.

Participant Teresa Thompson had purchased a plot of land some years prior to the class, but hadn't ever had the



Teresa Thompson
Making Your Money Work for You Graduate

resources to build her home. During the class she discovered the value of her land had increased enough to pay a builder to construct her own residence. She also used some affirmation techniques about receiving unexpected support and, for the first time in her life, won a prize – a truckload of logs that she will use to build her home!

Another participant resolved a longtime disconnect with the IRS due to tax protest activity that had resulted in an increasing debt load that had become a truly overwhelming threat to his financial well-being. Thank you Yreka participants for keeping your instructor so inspired! **Making Your Money Work for You** starts September 22nd on the Weed COS campus and preregistration is required. Call JEDI for information.

Director's Note



Nancy Swift

Micro is going macro! The State of California has proclaimed October as Microenterprise Development Month. This is in honor of the enormous contribution microenterprises

(business with 5 or fewer employees) make to the overall economy of California.

We will be celebrating the success of microbusinesses throughout the month of October including the presentation of JEDI's first annual Innovation Awards. These awards will honor businesses throughout the community that exemplify strong leadership in regional development, innovative business models and great ideas.

We honor each one of you choosing self-employment as a viable option to support yourself and family and we strive to offer you the most innovative and creative support to launch your dreams.

Respectfully,

Board of Directors

Erika Carpenter, Owner - Terra Mai, Inc.

Kate Mahar, Director of Economic and Workforce Development - Shasta College

Colette George, Owner - Plexus Pacific Industries

April Gray, M.M.P., Economic Development Consultant

Laurie Bagley, Owner - Fit Maternity.com

Nancy Swift, Executive Director

Building Assets Savers Move Rapidly Towards Goals

The second Group of Building Assets savers have graduated! A number of participants have seen outstanding growth in the past two years. Five participants have become homeowners, including Sequoia and Ray Pettengell. They also got married and gave birth to their first child – baby Nadia.

For Sequoia and Ray it began two years ago when Ray, discovered he could purchase real estate right away due to his outstanding credit history, without money

down. He acted quickly and purchased an inexpensive home that needed some fixing. He did all the work himself and lined up a renter. Since he and Sequoia could not afford to purchase where they wanted to live, they used their rental property to leapfrog into buying the home of their dreams. This is a great strategy for any new homeowner. This past summer, they were able to refinance their rental and realize a significant chunk of equity to put down on the home where they now reside.

Another saver, Barry Garnett, started the

program wanting to build up his painting contractor's business: Legacy Painting. Initially he did not have enough business and had to hire out to clients in the Bay Area, leaving his young daughter and wife here at home. Since that time, Barry did some



Barry Garnett and Crew
Legacy Painting

financial training and some marketing planning with JEDI, and now is keeping 8 men busy full time with two crews in two different areas of the county!

Barry is a Christian man of faith and also is

applying many Biblical principles of wisdom and prosperity he gains from his walk of faith. Barry has spent Building Assets funds on critical painting equipment needed to keep his crews going. He puts his crews first, offers them good pay and full-time hours in exchange for furthering the high quality reputation of Legacy Painting.

Barry and the Legacy crew recently donated a paint make-over for the JEDI office. Thank you Barry! Barry reminds us that JEDI is a community-based organization and treasures everyone's support.

"I am becoming more confident about spending, saving and setting financial goals. Breaking down a vague ambition into real and progressive, step-by-step action plans is an incredible skill I learned in Making Your Money Work for You!"

Brooke Nuckles, Artistic Consultant and Making Your Money Work for You Graduate

"The Incredible Disappearing Income Trick"

Tax Planning Workshop



Lynn Teuscher
Aiello, Goodrich, and Teuscher

Most people and most tax preparers don't take some of the obvious tax deductions that are allowed by law. If you'd like to learn more about this and the latest "hot business tax topics" then you won't want to miss the tax planning workshop to be given by CPA, Lynn Teuscher of Aiello, Goodrich, and Teuscher on November

16th, 2005, at the Weed Campus of the College of the Siskiyous.

"There are a lot of tax breaks that most taxpayers often miss," says Lynn, "and many ways to make your income legally invisible." Lynn is an expert on this and encourages attendees to submit their most burning questions ahead of time so that he can address your specific tax planning needs. Post your questions by November 14th by contacting Paj at the JEDI Office or by logging into the website at www.jedi.org/blog and posting your questions there. Lynn will be prepared to speak to them at the workshop.

Don't miss this great opportunity to learn all the legal ways to lower your taxes and keep your money in your pocket.

"The Fast Track to Your Bottom Line"

Learn to Use the Banking Module in QuickBooks®

There are many ways to use QuickBooks® and oftentimes, small business owners become overwhelmed by all the different features. "I wanted to keep my bookkeeping simple," says business owner Michael McMahan, "so that's how we set it up. The less time I spend on the computer the better."

If you're not used to computers or accounting you can simplify your bookkeeping with QuickBooks® by utilizing just the Banking and Credit Card Modules. This method will track your income and expenses and summarize the transactions onto the Balance Sheet and Profit and Loss statement.

This workshop, taught by Paj Kane, will be held on Wednesday, October 19th. It is available to all registered JEDI clients and pre-registration is required.

Participants will learn how to write checks and enter credit card charges, make deposits and record income. set up accounts, enter vendors, and reconcile the bank and credit card statements. Students will have the opportunity to use the QuickBooks®2004 Pro Edition on the computers in the new Business Technology Training Center. Space is limited to 12, so sign up early by calling the JEDI office at 926-6670.



Programs & Services

JEDI's mission is to empower people and communities to create prosperity.

We believe in:

- Cultivating local business
- Building a community capable of creating solutions for the future
- Developing individual economic independence through self-employment

Services in a Nutshell

- Business Training
- Financial Literacy Training
- Business Counseling
- Capital Access
- Asset Development
- Technology Training
- Sector-based Projects
- Stewardship Fund

It's Your Business Grads Persevere with Business Development

The process of refining a business idea until it becomes financially workable, you never know when someone may have the key to your next step."

while also staying true to your vision can be a major challenge. Participants say the inspiration, enthusiasm and positive reinforcement of the **It's Your Business** class helps them hang in there and move forward. The next class begins September 20th on the Yreka Campus of COS. One student, Patt Causey, developed her business mission based on the things she loves doing most – "creating designs for an artful life." Within that mission she includes her jewelry design, her art, and her herb and flower



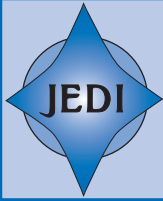
Patt Causey
Artwork

farm. She comments, "The class helped me realize how important it is to keep sharing about your business development because

call Krista at 859-1309. Call JEDI for more information or to register for the **It's Your Business** class. Pre-registration is

Another participant, Krista Miller, has been working hard to further her original choreography and professional dance/theater company. She is preparing for a big performance in December at COS: The California Water Project. This original choreography celebrates the practical, mythological and kinesthetic gifts that water brings to our lives. Dance students of Krista's from COS and Dunsmuir High School will also have the opportunity to perform in this professional event.

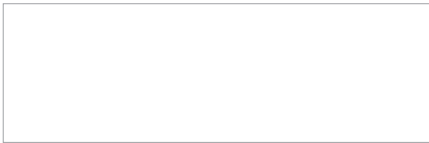
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October is Microenterprise Month!
 Watch for special events throughout the month.
 JEDI Innovation Awards, October 21st.



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Local printing: Redding Printing on recycled paper  Mailing: Siskiyou Opportunity Center

**Congratulations!
 2005 Stewardship Fund Grant Recipients**

Once again, we received some very impressive proposals for projects that demonstrate stewardship and positive impacts on our local region. There were 12 applications this year and 8 were funded for a total of \$4,338. Thank you to all the businesses and visitors that contributed to the Fund. This little fund is making big impacts!

- *Annual Great River Clean Up*
The Upper Sacramento River Exchange, Dunsmuir
- *Weed Historic Building Plaques & Interpretive Signs*
Weed Historic Lumber Town Museum, Weed
- *History of Big Springs Fact Sheet*
Meadow Industries, Mount Shasta
- *2006 Mount Shasta Recycles*
Shasta Energy Group, Mount Shasta
- *Native Plant Awareness Program*
The Shasta Wildflowers Project, Mount Shasta
- *Yreka Creek Brochure*
Ecosystems Northwest & Yreka Creek Greenway Committee, Yreka
- *A Coloring Tour of Siskiyou County*
Living Gold Press, Klamath River
- *Hotlum/Tunnel Trail Clean Up*
Shasta Mountain Guides, Mount Shasta

**“First Things First”
 Setting Up Your Company
 on QuickBooks®**

A QuickBooks® “company” contains all the financial records for a single business. Before you can use QuickBooks®, you need to tell QuickBooks® about your business so that it can set up your company file.



In this new 3 hour workshop, instructor Paj Kane will take you step by step through the process of setting up your entire business on QuickBooks®. Participants will learn how to select the right preferences for their business, to customize the Chart of Accounts, to set up the income and expense accounts, to enter opening balances, track sales tax and much more.

This useful workshop--“First Things First”--is scheduled for September 28th and pre-registration is required. See enclosed Entrepreneurial Track insert for more detailed information or call JEDI at 926-6670.