



**WALLOWA COUNTY
CHAMBER OF COMMERCE**
309 South River Street, Ste B
PO Box 427
Enterprise, OR 97828
Phone: (541) 426-4622
Email: info@wallowacounty.org

BOARD OF DIRECTORS

Doris Woempner, President
Adrian Harguess, Vice President
Susan Gilstrap, Treasurer
Pat Wortman, Past President
Kathy Casper, Director
Ruby Lathrop, Director
Jim Soares, Director
Shannon Novakovich, Director
Cynthia Warnock, Director
Marc Stauffer, Director
John Williams, Director
David Harman, Director
Nancy Rudger, Director
Mike Hayward, Ex Officio

CHAMBER STAFF

Vicki Searles, Executive Director
Diane Knox, Admin. Assist.

NOVEMBER 2011

INSIDE THIS ISSUE

Banquet	1
Oregon BBB, Top Scams	2
WC Biggest Buy Local Shopper	3
Holiday Buckskin Bucks	4
Red Carpet & Air Link	5
Chamber Ballot	6
Community Health Alliance	7

Wallowa County Chamber of Commerce

Annual Citizen Awards Banquet “A Round of Applause Please”

JANUARY 29, 2012

This is the year to nominate that special someone to receive an award at the Citizen Awards Banquet on January 29th. The theme is simple! It's all about honoring those individuals that step out, apart from the ordinary, and make a difference in Wallowa County. Let's get excited! Awards to a well deserving friends and those we admire, what could be better?

Award categories include:

- **Business Leader**
- **Leader in the Arts**
- **Natural Resources, Timber and Agricultural Leader**
- **Employee of the Year**
- **Leader of Education**
- **Leader in Nonprofits/Events**
- **Unsung Hero**

Do you have an employee you have valued for a long time? Is there a business owner that you have said, “He or she does a great job in their business and they are always stepping up to make the business community more vibrant, as they bring passion and ideas that will make life better from many businesses? or the Grand Finale — the Unsung Hero! For that special individual you truly admire, that gives selflessly to make life better for all of us.

NOMINATIONS MUST BE SUBMITTED TO THE CHAMBER BY DECEMBER 1, 2011

If you would like to sponsor a banquet table or just have questions about the benefits of sponsoring a citizen awards banquet table, contact Cammie Hale, (541) 432-9050 (ext. 233) or 426-3707. Darlene Johnson, of the Enterprise Flower Shop, is coordinating the trade-show tables, contact Darlene at (541) 426-3025. The cost is what it takes to decorate or display your business or organization. Great for networking!

The Chamber needs your help in the nominating those special individuals who go about their work quietly and without visible reward. Forms are inside this newsletter.

Part Two

Oregon Better Business Presentation From the September 21st Workshop
As presented by: Kyle Kavas, Oregon Public Relations Manager

Top Scam List: Common Financial Schemes

Debt Relief. Consumers seeking debt-relief sign up for programs and pay hundreds in advance fees, but receive little to no assistance and end up even deeper in debt.

- ◆ **Don't rely on the middle-man.** Beware of referral service companies that promise to connect you to a credit repair specialist for an upfront fee. Instead, personally contact lenders or financial institutions to discuss options before enlisting outside help.
- ◆ **Get all details in writing.** Remember, debt doesn't disappear overnight, so be cautious of companies making inflated or unsubstantiated claims and guarantees. Understand the fees, interest rates, and exactly what services will be provided.
- ◆ **Utilize BBB's Managing Credit—Made Simpler.** This free online program walks consumers through steps to better manage their credit, regardless of their financial situations. Visit bbb.org/credit-management.

Foreclosure Rescue. Scam companies aggressively target the financially distressed, who are in debt and risk losing their homes. They claim they can "save" or "rescue" homes—for substantial fees.

- ◆ **Never sign a contract under pressure.** Refuse to sign blank or partially completed documents. In hopes of claiming the deeds to homes, some schemers will offer to complete paperwork or ask you to sign a stack of documents—promising to secure a new mortgage or release you from mortgage responsibilities. Be wary if companies offer to "negotiate" with your lender on your behalf; the service may not be performed. Consult with a trusted family member, attorney or a financial professional before signing any documents.
- ◆ **Ask for help.** If a foreclosure "rescuer" instructs you to not contact your mortgage company or lender, steer clear. Carefully review the terms of your mortgage. Ask your lender about how to restructure your loan payment or refinance.
- ◆ **Find a counseling service.** If a foreclosure specialist asks for substantial upfront fees before providing services, look elsewhere. Get a list of foreclosure specialists approved by the U.S. Department of Housing and Urban Development at www.hud.gov. Check out free resources at www.makinghomeaffordable.gov and www.995hope.org.

Timeshare Resellers. Desperate to get rid of vacation properties, some timeshare owners are being contacted by deceptive timeshare resellers.

- ◆ **Be wary of upfront fees.** Consider opting for a company that sells the timeshare, but only collects the fee after the timeshare has been sold.
- ◆ **Get information in writing and read the fine print.** Understand the terms, conditions, and refund policies. Find out if the reseller is purchasing the timeshare from you or if you will still own the property and be responsible for the costs until they sell it. Who is responsible for closing the sale and do they provide escrow services? Determine what the fees are and when they are due. Do they charge for commission, up-front listings or advertising fees?
- ◆ **Research businesses.** Visit www.bbb.org for free BBB Business Reviews. Check for business licensing and see if any real estate licenses are required in the state where the timeshare is located. If the business refuses to provide basic information like the full business name and an address, steer clear. *(continue on page 3)*

CONTACTS:		WC Chamber Visitor Report for October 2011				
		Info. Requests	October 2011	September 2011	YTD	October 2010
Other/Friend	6					
Sunset	1					
Triple A Via Magazine	9	Walk-In's Visitors/Business	242	484	3,919	784
Oregon Travel Guide	4	Visitor Packets Sent	10	20	1,690	41
Oregonian	0	Incoming phone/email contacts	470	479	5,479	253
NW Travel	0	Relocation packets	1	0	15	3
Brochures	8	Total Contacts	723	983	11,103	1081
EOVA	2	Website Visits (not hits)	40,761	29,367	208,908	6787
Travel Articles	1	Member Referrals Made	1,261	2254	16,773	802
Telephone Directory	58	JOSEPH BOOTH	185	1,981	9552	N/A
Internet & Letters	25					
Conference/Reunion/wed	1					
Other Chambers	2					



Heidi Wilson The Blonde Strawberry

Are You Wallowa County's
BIGGEST
BUY LOCAL
Shopper?



Sponsored by the Wallowa County Chamber and Wallowa County Chieftain.

Winner Heidi Wilson Stresses support for local economy —

Heidi Wilson holds a strong personal conviction about the importance of patronizing local businesses, and recently she showed her ideals are more than mere talk. Heidi, who turned in local purchase receipts totaling \$470.05, is the winner of the latest Shop Local contest co-sponsored by the Chieftain and the Wallowa County Chamber of Commerce. *Printed by the Chieftain*

Congratulations!
Heidi won \$200 in Buckskin Bucks!

Continued from page 2

Phony Debt Collectors. While legitimate debt collectors may contact consumers who owe money or are behind on bills, sometimes phony debt collectors are actually identity thieves trying to get personal or financial information such as Social Security, bank, and credit card numbers.

- ◆ **Request written proof.** Get documentation to help determine if the callers are actually identity thieves or if a debt is actually owed. By law, a debt collection agency must provide a validation notice within five days of contracting you about the debt. Within 30 days of receiving their validation notice, send the debt collector a written request to further verify the debt details.
- ◆ **Don't ignore the collector.** It is best to respond immediately, even if you don't believe the debt is yours. Otherwise, the collector may continue contacting you or file a judgment. Do not claim a debt that isn't yours or make a payment just to make the collector "go away". If debt isn't confirmed, contact involved parties to clear up credit report inaccuracies, such as: the debt collector; the creditor or company claiming unresolved accounts; and the major credit bureaus.
- ◆ **Know your responsibilities.** It is not against the law for a debt collector or creditor to contact you regarding unpaid debts. Try working with them to resolve issues. Discuss doing a payment plan and request obligations in writing. Don't provide payment information until the debt and the debt collector have been verified legitimate.

Advance Fee Loans. Scammers prey on consumers and business owners with ads and websites promising easy loans, credit cards, and other financing offers — regardless of credit history. Victims are told they qualify for loans, but must pay upfront fees or wire funds—usually hundreds or thousands of dollars.

- ◆ **Be wary of loan approval or financing guarantees.** Be suspicious of any lender that pre-approves loans or financing without checking your credit status or contacting references—especially if you have bad credit or no credit record. If a loan offer is made and you must pay to get access to the funds, it is a scam. It is illegal for telemarketing loan providers to offer a loan and require an upfront payment before it is issued. Never wire money or send money orders to obtain a loan.
- ◆ **Don't pay for a referral.** Beware of referral service companies that promise to connect you with "guaranteed" lenders, creditors or loan officers for an upfront fee. Schemers often can't verify their "connections" to established financial institutions. Ask which lenders the "loan broker" deals with, and ask for the lender's physical address. Contact purported partner companies to confirm affiliations or directly discuss options.
- ◆ **Apply with caution.** Before applying for loans or credit, expect a written contract or agreement. Verify the company's credibility online and at www.bbb.org prior to applying or giving out personal details. Lenders and loan brokers should be registered in all states where they do business. To verify, call your state's regulatory and licensing offices.



**Buy Buckskin Bucks for All of your Holiday Needs
As you support the local businesses of Wallowa County
As-Local-As-Possible “ALAP”**

Last Year’s Total Buckskin Buck Sold: \$15,085

All of these “Bucks” were spent in Wallowa County Businesses!
A Special thank you to the Wallowa County Healthcare District as a Golden Contributor!

Dear Wallowa County Chamber Members,

Here we are again, entering into another holiday season. The Chamber is asking local employers to consider using Buckskin Bucks this holiday season when giving employee appreciation gifts, employee exceptional performance rewards, and the end of the year bonuses. Using Buckskin Bucks will keep the money you give in our local economy while still giving a variety of local businesses for your employees to shop.

The Chamber sold \$15,085 in Buckskin Bucks last year and we are ready to start a new holiday season. Let’s keep driving these dollar amounts up and show our community that we can make a difference in our economy. Shop local is a simple concept and it works. There are so many benefits in keeping our dollars local and one of the top benefits is to keep all of these vibrant businesses we enjoy in Wallowa County.

Partners, such as the Wallowa County Health Care District have helped to set a precedent as to what is possible if we pull together. The Chamber is grateful for their incredible support of the business community. It is huge what we can accomplish if we do it together and find those creative ways to give and spend Buckskin Bucks this holiday season. It will make a difference to our family and neighbors that operate small businesses.

You ask, how can you participate in the Buckskin Bucks shop local campaign? Easy, simply purchase Buckskin Bucks from the Wallowa County Chamber of Commerce office. Buckskin Bucks come in the denominations of \$10s and \$25s. The list of businesses accepting Buckskin Bucks is printed on the back of each Buck.

The purpose of this program is to educate and reintroduce the shopping opportunities of Wallowa County to its residents. We want to create a “buzz” in the community around our buy local or As-Local-As-Possible **ALAP** campaign this holiday. The Chamber would like to thank everyone who has believed and supported the concept of “Buy Local” by purchasing Buckskin Bucks in the past years. Please consider Buckskin Bucks this holiday season.

If you have further questions please give us a call at the Chamber office, 426-4622 or email info@wallowacounty.org.

Thank you for your time and consideration,

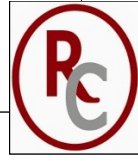
Doris Woempner,

Adrian Harguess,

Keeping the Dollars



CONGRATULATIONS! 2011 RED CARPET PROGRAM RECIPIENTS



**Do you appreciate great customer service?
Indeed! So does the Chamber.**

The Chamber will soon complete the fifth year of the Red Carpet Program. There have been 45 businesses recognized for excellence in customer service. What we have found true concerning our findings; many business are doing a great job in serving their customers. We apologize if we were unable to get to your business. This program will soon be reach completion at 5 years.

If you would like to comment on the program or would like to see this program continue, please **contact Doris Woempner, 432-3631**



OCTOBER
2011



Left

Joseph Hardware

Owner: James Johnson
15 South Main
Joseph, OR 97846
(541) 432-2271
www.joseph.doitbest.com

Mystery Shopper Statement:

"Joseph Hardware has provided great customer service for many years. It seems they have everything a hardware store should have and if they don't have it they give helpful ideas"

Thanks for exceptional service!

Above

Wallowa Valley Music Alliance

Director: Janis Carper
PO Box 148
Enterprise, OR 97828
(541) 426-3390
www.wvmusicalliance.org

Mystery Shopper Statement:

"Janis was very helpful. She is the right person to speak with about WC music events, she also was knowledgeable about all WC events and contacts."

Thanks for exceptional service!

WHAT IS THE BEST BUY IN WALLOWA COUNTY?



AirLink averages more than four lifesaving missions each day, carrying seriously ill or injured patients to the nearest appropriate medical facility. Since its inception in 1985, AirLink has flown more than 20,000 missions.

AirLink offers affordable membership plans that protect members and their families from emergency air transport expenses, which can cost as much as **\$30,000**. In addition, AirLink offers ground and ground/air combination memberships in select communities.

If you have not registered with AirLink yet, please read about this lifesaving program in the brochure included with this newsletter. The Chamber is behind AirLink all-the-way! Membership for a family for one year, critical care transport, both ground and air, is only \$108. Great Investment!



PO Box 427, Enterprise, OR 97828 (541) 426-4622

ELECTION BALLOT
2012 Slate of Directors
Wallowa County Chamber of Commerce

<i>Positions</i>	<i>Proposed 2011 Board of Directors</i>
President	Adrian Harguess
Vice President	Marc Stauffer
Treasurer	Susan Gilstrap
City of Enterprise	Kathy Casper
Joseph/Wallowa Lake	Ruby Lathrop
City of Wallowa	Jim Soares
Director at Large, Public Relations	Shannon Novakovich
Director at Large, Small Business Development	Jolene Cox
Healthcare	David Harman
Education	John Williams
Outlying Rural Areas	Cynthia Warnock
Farm & Ranches	Kurt & Heather Melville
Timber & Forestry	Open (no nominations received)
Tourism	Nancy Ruderger
Past President	Doris Woempner



Please check the box below to approve the proposed slate of directors



I APPROVE THE ABOVE 2012 BOARD OF DIRECTORS.

SIGNATURE OF MEMBERSHIP REPRESENTATIVE:

DATE



Do you own a small business but can't afford to offer health care benefits to your employees?

Community Health Alliance is a local, affordable health coverage option now available to uninsured small business owners and their employees in Wallowa County!

According to a recent community health assessment, 38% of Wallowa, Union and Baker County residents are either un- or under-insured. Without access to affordable health coverage, many members of our community are struggling to pay medical bills, or putting off necessary medical care because they cannot afford it. We know from experience that individuals who do not have health coverage often end up in a worse state of health than those who do have it, even if they are suffering from the same conditions, because they were not able to seek preventative care measures early on.

As an employer, offering health coverage can help recruit and retain quality employees, and can cut down on the number of sick days that employees take by allowing them to address problems before they worsen and become debilitating.

In an effort to increase health coverage options for the working uninsured, Northeast Oregon Network (NEON), a community health non-profit operating in Union, Baker & Wallowa counties, has collaborated with community, state and federal partners to create the Community Health Alliance (CHA) program. CHA is a locally based, community investment health coverage plan now available to small business owners (including sole proprietors) and their employees in Union, Baker & Wallowa counties.

CHA is not major medical insurance; it is a locally designed and operated community health coverage plan providing services in the geographic area of Wallowa, Union and Baker counties. This program is known as a “multi-share” and is able to keep costs low by limiting the geographic range of services, as well as sharing the risk and the cost of services between enrolled employers, employees and community sources.

Under the CHA plan, members:

- Pay \$70 or \$90 a month each
- Receive an array of benefits, including: physician visits, laboratory testing, emergency care, hospital services, prescription coverage and more
- Do not pay any deductibles
- Are not subject to exclusions for pre-existing conditions

To qualify, employers must:

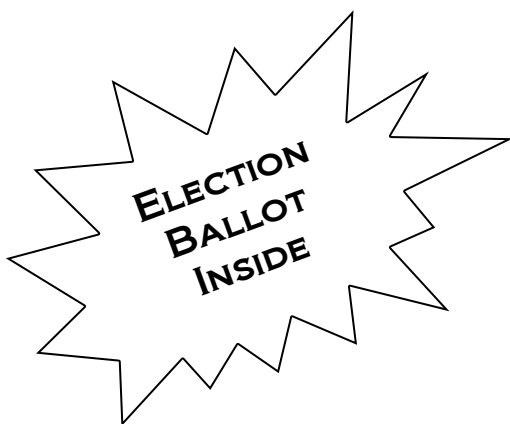
- Employer fewer than 50 employees
- Not have offered employer-sponsored health insurance to employees in the last 12 months
- Meet income & wage guidelines
- Agree to offer CHA to all qualified employees and pay employer portion of \$70 or \$90 per employee, per month

Call Kate at Northeast Oregon Network for more information and to see if you qualify: 541-624-5101 ext 9



PO Box 427
Enterprise, OR 97828

www.wallowacountychamber.com



Wallowa County Business Facilitation

**Free and Confidential
Business Coaching!**

Every new business idea — no matter how good — faces serious challenges.

The mission of Business Facilitation is to support Wallowa County citizens in bringing their business dreams to reality.

- ◆ If you have a good idea for a new business, but don't know where to begin or
- ◆ If you have an existing business that you would like to expand or fine tune, but don't know how to find the right resources or
- ◆ If your existing business struggling?

Wallowa County Business Facilitation may be your answer. The service is free. Business facilitator Catherine Matthias helps businesses thrive through sound principles, creativity, and innovation.

Contact WCBF for free and confidential business assistance:
Catherine Matthias, Business Facilitator, PO Box 995, Joseph, OR 97846

www.wallowacountybusiness.org

Phone: 541 426-5858 or

Email: facilitator@wallowacountybusiness.org

Area Directors

Enterprise

Kathy Casper,
Wheatland Insurance

Joseph/Wallowa Lake

Ruby Lathrop,
Sterling Savings Bank

Wallowa/Lostine

Jim Soares,
Wallowa Mountain Prop.

Education

John Williams,
WC Extension Office

Rural/Outlying

Cynthia Warnock,
WC Soil & Water CD

Health Care

(At-Large)
David Harman,
WC Health Care Dist

Public Relations

(At-Large)
Shannon Novakovich,
Esprit Inc.

Small Business

(At-Large)
Marc Stauffer,
Stauffer's Refinishing

Tourism

Nancy Ruder,
Wallowa Mountain
Visitor Center