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**DECEMBER 2006**

**Annual Awards Luncheon**

**Yankee Trace set to host SCORE event: Charles Curran to speak**

**A**s a reminder, the Dayton SCORE Annual Awards Luncheon will be on Thursday, December 14, at the Yankee Trace Golf Club, 10000 Yankee Street, in Centerville. The event will begin at 11:30 a.m.

Each year, our Annual Awards Luncheon is the setting for honoring those members who have made extraordinary contributions to our mission of serving the small business community in the Miami Valley.

We have a fabulous luncheon planned for you and an excellent guest speaker. Charles J. Curran is **former** president of the Montgomery County Board of Commissioners, a Professor of Political Science at Sinclair Community College, and previously served as a Dayton City Commissioner and an Ohio State Senator. Mr. Curran will be discussing the economic condition of the county and other related key issues.

A strong turnout is important to properly recognize our honorees, so please bring your spouse and/or friends who might have an interest in SCORE. The cost is only \$15 per person.

We need to get an attendance count to Yankee Trace, so please let Brenda at the Dayton SCORE office (phone: 225-2887) know your plans as soon as possible.

## SCORE: Counseling America's Small Businessmen & Women

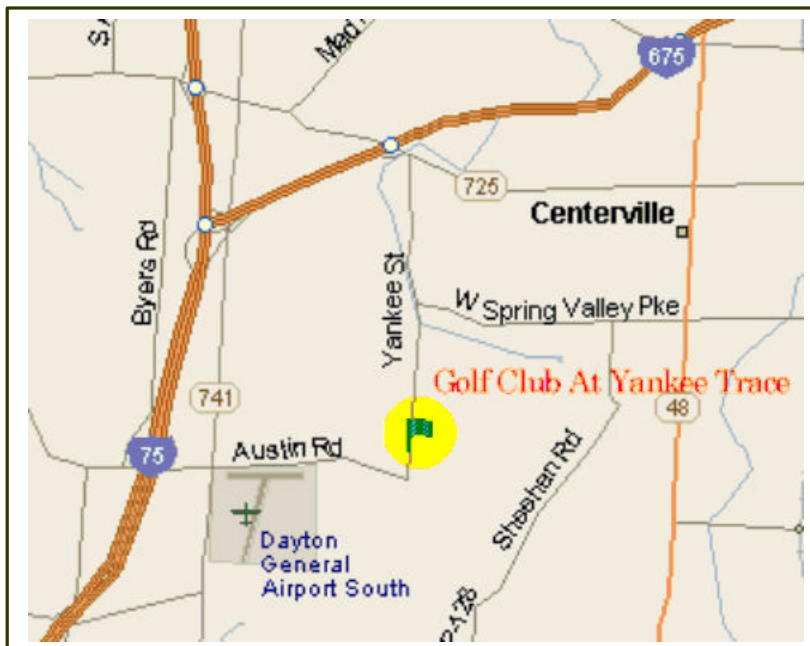
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*Directions to the Yankee Trace Golf Club from Cincinnati:*

→ I-75 North to Exit 43 (I-675 North to Columbus). North on I-675 to Exit 2 (Route 725, Miamisburg-Centerville Rd). At exit stop sign, turn right to first traffic light

Turn right on Yankee Street; follow 2 miles to The Golf Club at Yankee Trace — club will be on the left.



*From Columbus:*

→ Take I-70 West to Exit 44 (I-675 South toward Cincinnati). Head south on I-675 to Exit 2 (Route 725 - Miamisburg-Centerville Rd.) At exit stop light turn left across overpass to first traffic light Go straight through light on Yankee Street 2 miles to The Golf Club at Yankee Trace, on the left. I look forward to seeing you all at the Awards Luncheon on Thursday, December 14.

*Regards,  
Wally Nugent*

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### SCORE in Action

#### Workshop helps Beavercreek business 'sew' its oats

A Beavercreek business has passed its start-up process thanks to Tony Silvestri of the Dayton Chapter of SCORE. Cheryl Richards learned about SCORE through the internet and learned about a workshop held at Wright State University. This provided Cheryl the boost she needed to get Sew In Style in business.

The Wright State workshop, led by Roger Doty, answered many of Cheryl's questions and motivated Cheryl to put a business plan together. Armed with this business plan, Cheryl then called the Dayton SCORE office and Brenda quickly set an appointment for Cheryl to meet with Tony Silvestri.

Tony's energetic approach was just what Cheryl needed. He reviewed Cheryl's business plan and provided additional

assistance to improve the business plan. Once the business plan was polished, Tony assisted Cheryl in finding a business location and negotiating a fair contract for the lease. Tony went so far as to assist Cheryl with the paperwork for the lease. Cheryl now feels she is standing on solid ground with the information and assistance provided by the Dayton SCORE chapter.

### **SCORE: Counseling America's Small Businessmen & Women**

She is grateful for the assistance that guided her through the start-up process, "I can't imagine how I would have gotten through the start-up process without Tony and SCORE."

## **ENTREPRENEUR WEEK USA**

### **Local SCORE chapter offers support for national event**

The 21st Century will belong to those who can take their ideas and make them happen. While the United States presently maintains the edge as an entrepreneurial society and competes in the global economy, the future shows clear signs of massive economic competition from abroad. More Americans will need to generate more ideas and better innovations, if the United States is to stay ahead of the large populations of educated citizens in emerging and globally savvy economies. The Kauffman Foundation is leading a group of sponsors – including the New York Times, Starbucks and Inc. magazine – in undertaking a project

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to ignite the nation's consciousness about the importance of being entrepreneurial. The initiative will be designed to stimulate ongoing interest from individuals and organizations serving as an educational kick-start for the uninitiated and an inspiration for young people to begin a journey to fulfill their potential as self-starters and entrepreneurs. Traditionally "entrepreneurship" refers to starting a new business. Indeed this remains a critical dimension, but in today's environment entrepreneurship permeates into diverse areas of society and



entrepreneurial thinking people emerge through all sorts of routes and backgrounds.

Entrepreneurial thinking is applied to non-business problems and is as relevant to public and volunteer organizations as it is to large corporations and small businesses. EntrepreneurshipWeek USA is designed to help young people view themselves as

entrepreneurial thinkers, using creativity and innovation to start their adult lives.

More than 70% of young Americans envision starting a business or doing something entrepreneurial as adults. The problem is very few of them ever learn how to go about it. The campaign will engage young people

in the primary spaces they occupy in their lives – education, work, leisure, and media. It will inspire teens and twenty-somethings and catalyze debate among policymakers and practitioners. It will also energize educators from all academic backgrounds and encourage them to foster the entrepreneurial skills of their students, forge alliances among an expansive coalition, and recognize the work of those promoting entrepreneurship. Above all, it will celebrate the creativity,

forms – business start-ups, social entrepreneurship, and enterprising employees within existing organizations.

In order to truly bring this initiative to scale, a broad coalition of Partner organizations is being recruited, with each reaching and engaging their own networks around the country and including educational institutions, youth-serving institutions, media outlets, philanthropic foundations, entrepreneurship organizations, and hundreds of others. These partners will help in two primary functions: planning and implementing activities under EntrepreneurshipWeek USA banner while helping to promote awareness of the entire initiative. Throughout their involvement, partner organizations will interpret the core concepts of EntrepreneurshipWeek USA to suit their own contexts.

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imagination, and innovation of entrepreneurial thinking in all its

#### **Counseling**

#### **SCORE supports follow-on counseling: 5 easy steps to success**

**Y**ou can connect with your clients on a repeat basis. As a tool for counselors, SCORE offers a **5-Step Counseling Process** that helps entrepreneurs achieve success with SCORE. By focusing on repeat counseling, we provide every client a greater opportunity to succeed.

#### **SCORE wants your Success Stories**

SCORE counselors: All of us have many success stories, so let's publish them. Therefore, please pass on your success stories to Wally Nugent or Bob Halstead. The success can be anything such as obtaining a loan, completing a business plan etc.

Keep in mind: we need these stories for our newsletter and for our Web site.

*Bob Halstead*

Assigning homework to your clients can lead to repeat counseling sessions. SCORE emphasizes a common understanding about the importance of outcomes when establishing key results during the counseling process. The focus of these outcomes provides a structure for the counseling sessions to reach a successful business result.

*Bob Halstead*

## **Business Briefs**

### **Chapter 34 issues updates**

The Briefs on our website are maintained by a publication committee of Chapter 34. The following Briefs have been updated:

- **1.05:** Startup Costs of Going into Business
- **2.0:** Choosing The Legal Structure of your Business
- **2.03:** Business Organization Operations in Ohio
- **4.05:** Key Financial Ratios

- **6.0:** Advertising
- **10.03:** Taxes, Licenses and

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- Permits
- **10.07:** Income & Social Security Taxes
- **10.08:** Sole Proprietorship Tax Procedures
- **10.11:** Tax Treatment of Business Startup Costs
- **13.02:** The Consulting Business

*All of the above briefs are on our Web site under the **Volunteers only** section. They are useful resources for counseling both fact to face and online.*

## **Art of Aging**

### **Growing older is mandatory**

*From the musings of Bob Halstead*

Recently, I was diagnosed with R.A.A.A.D.D. - Age Activated Attention Deficit Disorder. This is how it develops: One day I decided to water my garden. As I turn on the hose in the driveway, I look over at my car and decide my car needs washing. As I start toward the garage, I notice that there is mail on the porch table that I had brought up from the mailbox earlier. I decide to read the mail before I wash



was full.

I decide to put the bills back on the table and take out the garbage first, but then I thought, "since I'm going to be near the mailbox when I take out the garbage anyway, I may as well pay the bills first."

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*"Since I'm going to be near the mailbox when I take out the garbage anyway, I may as well pay the bills first."*

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### Email Etiquette

You've all received those e-mails from friends, family, and associates with an arm's length list of email addresses in the To: field. This is one of the biggest boo-boos one can make when it comes to looking like you are tech savvy. Doing this makes it clear you are not!

Always use the Bcc: field (short for blind carbon copy). This helps to protect the privacy of all the folks you are e-mailing. If you have a general request or are sending something to a bunch of onliners where the only thing they have in common is you, there is no reason to broadcast their e-mail address to strangers.

Never publish other's email addresses publicly along with a list of folks that don't know each other. This is a serious privacy issue and one that those you communicate with will appreciate that you understand!

This Email Etiquette Tip is provided as a courtesy by:  
<http://www.NetManners.com>

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I grab my checkbook off the table, and see that only one check is left.

My extra checks were in my desk in



Moral:

*Growing older is mandatory, growing up is optional, and laughing at yourself is therapeutic.*

the car. I laid my car keys on the table, tossed the junk mail into the wastepaper basket beneath the table, and then noticed that the can

the study, so I go inside the house to my desk where I find the can of Coke that I had been drinking. I'm going to look for my checks, but first I need to push the Coke aside so that I don't accidentally knock it over. I notice that the Coke is getting warm and decide I should put it in the refrigerator to get cold. As I head toward the kitchen with the Coke, a vase of flowers on the counter catches my eye -- they need to be watered. As I set the Coke down on the counter, I discover my reading glasses that I've been searching for all morning. I decide I better put them back on my desk, but first I'm going to water the flowers. I set the glasses back down on the counter, fill a container with water, and suddenly spot the TV remote. Someone had left it on the kitchen table. I realize that tonight when we go to watch TV, I will be looking for the remote, but I won't remember that it's on the kitchen table, so I decide to put it back in the den where it belongs, but first I'll water the flowers. I pour some water in the flowers, but quite a bit of it spills on the floor. So, I set the remote back down on the table, get

some towels, and wipe up the spill.

Then, I head down the hall trying to remember what I was planning to do.

At the end of the day the car isn't washed, the bills aren't paid, there is a warm can of Coke sitting on the counter, the flowers don't have enough water, there is still only one check in my checkbook, I can't find the remote, I can't find my glasses, and I don't remember what I did with the car keys.

Then, when I try to figure out why nothing got done today, I'm really baffled because I know I was busy all day long, and I'm really tired. I realize this is a serious problem, and I'll try to get some help for it, but first I'll check my e-mail!

Do me a favor, will you? Forward this message to everyone you know, because I don't remember to whom it has been sent. Don't laugh -- if this isn't you yet, your day is coming!

*Moral: Growing older is mandatory, growing up is optional, and laughing at yourself is therapeutic!*

P.S. I just remembered. I LEFT THE WATER RUNNING IN THE DRIVEWAY!

*Bob Halstead*

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

## **SCORE: Counseling America's Small Businessmen & Women**

Counselor	Close Out	Close Out	Close Out	Total	Follow-On	Follow-On	Follow-On	Follow-On Total	New	New	New	New Case Total	Grand Total
	Email	Face-to-Face	Phone		Email	Face-to-Face	Phone	Email	Face-to-Face	Phone			
Beck					1			1	5			5	
Biegel										2		2	
Callihan					1	6	4	11	3	3		6	17
Collins						3		3		2		2	4
Doty					1	5	1	7		3		3	10
Footer		1		1		2		2		5		5	8
Gauntt			1	1		1	1	2			1	1	4
Halstead	3	4	1	8	7	8	1	16	4	4		8	33
Houston						2	1	3	2	2		4	7
Nugent					4	2		6	4	4		8	14
Sandnes	3			3	19	1		20	15			15	38
Schooley										3		3	7
Shank										3		3	7
Silvestri						6	4	10		5		5	15
Sipe									5			5	10
Grand Total	6	5	2	13	33	36	12	81	38	36	1	75	168

## TOTAL SERVICES PERFORMANCE

FY 2007 vs. FY 2006

THROUGH NOVEMBER (MONTH 2)

Service Type	NOVEMBER 2006	YTD FY 2007	NOVEMBER 2005	YTD FY 2006	YTD CHANGE %
Face-to-Face Sessions					
New	37	86	37	82	+4.9
Follow-On	55	78	31	55	+41.8
Total Face-to-Face	92	164	68	137	+19.7
Online					

Email: [score@daytonscore.org](mailto:score@daytonscore.org)

Web: [www.daytonscore.org](http://www.daytonscore.org)

Sessions					
New	38	71	25	65	+9.2
Follow-On	39	89	47	91	-2.2
Total Online	77	160	72	156	+2.6
Workshops					
Number	4	9	4	5	0
Attendees	48	126	65	69	+82.6
Total Services	217	450	205	362	+24.3

**SCORE: Counseling America's Small Businessmen & Women**



***Join SCORE today!***

**Membership is free**

*... plus you'll receive unlimited counseling sessions from retired small business professionals.*

***Want to learn more?***

**Ask SCORE for Business Advice**

Email: [score@daytonscore.org](mailto:score@daytonscore.org)

Web: [www.daytonscore.org](http://www.daytonscore.org)

## **Contact the Dayton chapter SCORE office**

Ph: 937.225.2887 . Fax: 937.225.7667

**SCORE** "Counselors to America's Small Business" provides professional guidance and information, accessible to all, to maximize the success of America's existing and emerging small businesses. The material in this newsletter is based on work supported by the U.S. Small Business Administration (SBA) under cooperative agreement number SBAHQ=05-0001. Any opinions, findings, conclusions or recommendations expressed in this publication are those of the authors(s) and not necessarily reflect the views of the SBA.

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