



CENTER FOR ECONOMIC
DEVELOPMENT

NewsWire

December 16, 2009

HELPING ENTREPRENEURS AND BUSINESSES GROW AND SUCCEED

A joint program of the Labovitz School of Business and Economics, Natural Resources Research Institute, and Swenson College of Science and Engineering.



Lunch with the **BETTER BUSINESS BUREAU**

11:30 am – 1:30 pm \$25.00 each
To register: 218-726-7298 or
www.umdced.com/workshops

JANUARY 11, 2010

Top 10 for 2010! New Year Resolutions for Your Business

Join Lisa Jemtrud, Director of Outreach and Industry Services at the Minnesota Better Business Bureau, to hear about their newest must-do list for businesses (including some great steps that don't cost a thing)! Lisa will talk about checklists and resources on topics such as protecting customer data, avoiding scams, putting ethics in your business plan, and partnership with the Better Business Bureau. *Lunch is included.*

FEBRUARY 22, 2010

Good News for Business

There are reasons to be optimistic about the future, your business plans, your competitors, your employees, and your vendors. Lisa Jemtrud, Director of outreach and Industry Services at the Minnesota Better Business Bureau, will talk about some key factors that are sometimes

TAX IMPACT OF JOB LOSS

[Publication 4128, Tax Impact of Job Loss.](#)

This IRS publication is for people who were wage earners and have lost their job. The publication answers some questions that recently unemployed people might have, about unemployment compensation and severance pay, what to do about 401(k) plans, and expenses of looking for a new job.

Some people who have lost their job might decide to start their own business. This publication explains the basics of starting your own business, and provides links to more detailed information on the IRS website.

This information will be helpful for someone who has been a wage-earner until now and has questions relating to job loss, or for people who need a basic "primer" on being self employed.

MAKING WORK PAY CREDIT AND FORM W-4

[Publication 4766, Making Work Pay Credit and Form W-4.](#)

The Making Work Pay Credit reduced the amount of withholding that employees had in their pay checks, therefore their take-home pay was larger. The goal was to put more money in people's pockets during the year, rather than waiting for a refund at tax time in 2010. For people who had "small refunds" (\$400 to \$800) last year, the result might be that they owe money on their 2009 returns, rather than having a refund like they were expecting. Since the reduced withholding rates continue into 2010, the publication tells employees how to change their Form W-4 to have more withheld in 2010, and therefore not have a balance due on their 2010 returns.

If you own a business with employees, you may want to consider including Publication 4766 in the same envelope with the Form W-2 that you mail to your employees by January 31, 2010.

Better Business Bureau (cont.)

overlooked and share real world examples. She will also share best practices and success stories. Attendees will leave with new ideas on how to adjust their business plan to encourage and reward progress. This workshop is presented by the UMD Center for Economic Development in partnership with the Better Business Bureau. *Lunch is included.*

MARCH 22, 2010

What Happened to Customer Loyalty, Anyway?

Does customer loyalty exist in today's business world? Lisa Jemtrud, Director of Outreach and Industry Services at the Minnesota Better Business Bureau, covers changes in loyalty trends, factors that affect loyalty, a discussion on how social media affects loyalty, new strategies that improve loyalty and why you should CARE about loyalty. This workshop is presented by the UMD Center for Economic Development in partnership with the Better Business Bureau. *Lunch is included.*

APRIL 19, 2010

Managing Expectations – The Proactive Approach to Handling a Difficult Customer

Need some new strategies for dealing on the spot and behind the scenes to better manage the 'difficult customer'? Lisa Jemtrud, Director of Outreach and Industry Services at the Minnesota Better Business Bureau, has specialized training in conflict resolution and can offer interesting complaint trends/statistics, and give real-world examples specifically on how to manage customer expectations to avoid problems.

REMINDER

The UMD Center for Economic Development is still accepting applications for the Spring semester
STUDENT TO BUSINESS INITIATIVE (SBI) PROGRAM.
For more information about the SBI Program or to apply for your business to participate: www.umdced.com/programs/studentbusiness.html.

The deadline for applications is Wednesday, December 30, 2009.

THE WEEK AHEAD

COMPUTER Workshops

<u>Dreamweaver - Web Page Design I</u>	12/17/2009 (9:00am- 12:00pm)	\$60.00
---	------------------------------------	---------

Create your own web page using Macromedia Dreamweaver MX. This workshop covers Web development application, including the Dreamweaver environment, managing HTML code, working with links, creating a basic web page and defining a site. Bring your information and ideas for your web page to the workshop.

<u>Dreamweaver - Web Page Design II</u>	12/17/2009 (1:00pm- 4:00pm)	\$60.00
--	-----------------------------------	---------

(Prerequisite: Web Page Design I) Explore the next steps in Macromedia Dreamweaver MX to work with images, tables and text, with an emphasis on page layout and design techniques using tables.

QUICKBOOKS

<u>QuickBooks</u>	01/05/2010 (9:00am- 4:00pm)	\$99.00
--------------------------	-----------------------------------	---------

Covers the basic functions of this number one selling small business accounting program. In addition to this day- long workshop, receive the QuickBooks learning guide.

Better Business Bureau (cont.)

Attendees will learn the #1 mistake to avoid when dealing with a difficult customer. Plus they'll hear a few horror (funny) stories that everyone will relate to! This workshop is presented by the UMD Center for Economic Development in partnership with the Better Business Bureau. *Lunch is included.*

The University of Minnesota Duluth Center for Economic Development offers numerous workshops to help entrepreneurs and employees operate more efficiently. **All workshops are held at the Duluth Technology Village, 11 E. Superior Street, Suite 210, unless otherwise noted.** To register call: 218-726-7298, 888-387-4594 or register online: www.umdced.com/workshops.

The mission of the University of Minnesota Duluth Center for Economic Development is to assist entrepreneurs and businesses to grow and succeed.

Funded in part through a cooperative agreement with the U.S. Small Business Administration, Minnesota Department of Employment and Economic Development and sponsoring centers. Reasonable accommodations for persons with disabilities will be made if requested at least two weeks in advance. For arrangements, contact: UMD Center for Economic Development, 11 E. Superior Street, Suite 210, 218-726-7298

1986 – 2009 Celebrating 23 years of excellence and also recognizing UMD's 25 year partnership with the Minnesota Small Business Development Centers

The University of Minnesota shall provide equal access to and opportunity in its programs, facilities, and employment without regard to race, color, creed, religion, national origin, gender, age, marital status, disability, public assistance status, veteran status, sexual orientation, gender identity, or gender expression.

To subscribe or unsubscribe to this electronic newsletter please email ced@umdced.com