

## How to start a business



Seven people attended a business start up workshop held recently at the Murray Center on the campus of Northwest Kansas Technical College. The workshop was given by Megan Horinek for the Kansas Small Business Development Center at Fort Hays State University at Hays. Sherman County Economic Development Director Mike Soloman (left photo) gave part of the program on customer service at the workshop. The workshop covered how to put together a business plan, questions on how to start a business and how to keep a business sustainable and workable in the future.

Photo by Pat Schiefen/The Goodland Star-News

## Three more counties join Rural Opportunity Zone

Chautauqua, Gove and Pawnee counties have joined the Rural Opportunity Zones student loan reimbursement partnership in the past month, bringing to 43 the number of counties participating.

"I'm pleased to have Chautauqua, Gove and Pawnee counties included as part of the program," said Kansas Commerce Secretary Pat George. "We continue to see strong interest in the program as we get ready to welcome the first participants starting in January."

The Department has received 158 applications from across the coun-

try, he said. The Rural Opportunity Zone program offers student loan reimbursement of up to \$3,000 per year for five years for individuals who graduate from an accredited post-secondary college or technical school. In addition, people moving from out-of-state could be eligible for 100 percent state income tax reimbursement, if they have lived outside of Kansas for at least the past five years and have had Kansas source income of less than \$10,000 per year over the past five years.

Counties participating in student loan program, so far, include Sher-

man, Thomas, Wallace, Cheyenne, Greeley, Logan, Gove, Barber, Chautauqua, Clark, Cloud, Decatur, Edwards, Graham, Greenwood, Hamilton, Harper, Hodgeman, Jewell, Kearny, Kingman, Kiowa, Lane, Lincoln, Marion, Mitchell, Morton, Ness, Norton, Pawnee, Phillips, Pratt, Rawlins, Rooks, Rush, Russell, Scott, Smith, Stafford, Stanton, Trego, Wichita and Woodson.

"Recognizing our biggest struggle is the 'outmigration' of people, Gove County is thrilled to be able to be a part of the Rural Opportunity Zones program," said Ericka

Gillespie, chairwoman of the Citizens for the Economic Development of Gove County and city administrator for Quinter. "Our commitment to the program is a clear message that not only reflects how the Kansas Legislature feels about rural Kansas, but how counties like Gove can take the opportunity to invest in themselves by adding student loan repayment into their incentive packages to bring people into their regions. Our wish is people looking at rural Kansas will hear a message we want them here, and we are willing to do our part to help them move

into an area of the state we feel is extraordinary in many ways."

Application forms for the student loan repayment program are available online on the Commerce Department's website at KansasCommerce.com/RuralOpportunityZones. A printed version of the form can be requested by contacting Dan Lara, public information officer for the Department, at (785) 296-3760 or dlara@kansascommerce.com.

The state tax exemption is entirely state financed, so all Rural Opportunity Zones-designated

counties are automatic participants in that part of the program, and there is not a formal application procedure. Questions about the tax exemption should be directed to the Department of Revenue at (785) 368-8222.

The program designates 50 counties as Rural Opportunity Zone counties. In addition to the 43 in the student loan portion others include Comanche, Elk, Osborne, Republic, Sheridan, Washington and Wilson.

## Scam Better Business Bureau complaint messages continue

An e-mail scam using the Better Business Bureau's name and logo continues to proliferate across North America, and even to some overseas addresses said company officials.

Most of the e-mails carry the famous company torch logo and come with the subject line "Complaint from your customers." The emails have a link or an attachment containing malicious phishing malware that steals information, often with devastating results.

Larry Andrus is a member of the board of directors of Better Business Bureau of Western Michigan and the Chief Executive Officer of Trivalent Group, Inc., a Accredited Business that helps its clients manage access, protect and store their data.

One of his firm's clients opened the affected attachment, which launched malware that quickly found the accounting office's computers, accessed bank numbers and passwords, and nearly completed a fund transfer from the company's account.

"We had to completely wipe the computers in order to contain the damage to our client," said Dawn Simpson, Trivalent's vice president of marketing and business development.

Because of experiences such as this one, Better Business Bureau has updated its advice and recommends the following to anyone who receives the e-mail:

Forward e-mail to phishing@csprotectsbrands.com.

Do not to open any attachments.

Do not click on any links.

Delete the e-mail from your inbox, and then delete it again from your trash or recycling folder.

Run a full system scan using reputable virus software.

Previously, the company had recommended running a full system scan only if the recipient had clicked on the link or opened the attachment. But due to the virulent nature of the virus, the new recommendation is for everyone who receives it to do the scan. In offices or homes that are networked, all computers should be scanned.

Chris Garver, Chief Information Officer at the Council of Better Business Bureaus, recommends all domain owners set up a sender policy framework (SPF) and set their spam filter to use it. "Using the SPF standard helps fight spam and phishing attacks by allowing your e-mail servers to verify whether an email is legitimate...or not," he says.

Microsoft offers a simple, four-step process for setting up an SPF: [www.microsoft.com/mscorp/safety/content/technologies/senderid/wizard/](http://www.microsoft.com/mscorp/safety/content/technologies/senderid/wizard/)

If you receive an e-mail saying your business has a complaint filed against it with BBB, there are several things you can do to authenticate it:

Look for typos, grammatical errors, etc. in the text that could indicate it originated overseas.

Check to see who it says it is from. Complaints go out from the local Better Business Bureaus, not from

the headquarters office.

Hover your mouse over the link to see if its destination is really a bbb.org address.

Copy and paste the link into Notepad (not Word). Notepad does not support html, so if the link is a fake bbb.org address, the real link will show up.

If you still are not sure, go to [www.bbb.org](http://www.bbb.org) to find your local office, and send them a new e-mail to ask if you have a complaint (do not Reply to the e-mail you received, or forward it to them). They have been swamped with requests, so you may not hear back immediately.

Council of Better Business Bureaus is working with federal law enforcement agencies to identify the perpetrator of this fraud, and is looking into other measures it can take to help prevent future phishing scams from spreading.

The first Better Business Bureau was founded in 1912 - today, the system is comprised of 125 local Better Business Bureaus across the U.S. and Canada, and serves millions of consumers, nearly 400,000 small and medium business members and several hundred national and multi-national corporations based in North America.

The Better Business Bureau of Kansas began service as a not-for-profit corporation in 1928. The headquarters office is in Wichita, but services are available throughout Kansas except for six counties in the Kansas City Area.

## Goodland School District to have community input

By Pat Schiefen

[pjschiefen@nwkansas.com](mailto:pjschiefen@nwkansas.com)  
The Goodland School Board is scheduling community input meeting to help the district decide the direction of the district in making decisions about its facilities.

Superintendent Bill Biermann said the district needs to move on after the failed bond last spring. The district still faces decisions about possibly closing schools.

They want input the community to express its opinion about closing Grant Junior High and moving the seventh and eighth grade to Goodland High School.

If the district is beginning to

stabilize its population numbers then how will the school be refigured. Currently there are more students than will fit in any of the two grade schools. Does that mean the district needs to reopen North Elementary but will one of the schools need to be added onto. If Central is closed down should the administration move there and possibly the technology department?

The meetings will be limited to 30 people and held at the administration building, 1312 Main. The choices are 7 a.m. on Wednesday, Jan. 11; 11 a.m. on Thursday, Jan. 12; 1 p.m. on Monday, Jan. 23;

5 p.m. on Wednesday, Jan. 25; 4 p.m. on Tuesday, Jan. 31; 8 a.m. on Monday, Feb. 6; and 7 p.m. on Thursday, Feb. 9.

To be involved reserve your place by calling (785) 890-2397. The meeting will all follow the same format, so a person only needs to attend one meeting. Meetings will be lead by Superintendent Biermann with a possibility of Board of Education members attending.

Superintendent Biermann has offered to come to your organization, club or workplace to meet with a similar sized group.

### corrections

The Goodland Star-News will correct any mistake or misunderstanding in a news story.

Please call our office at (785) 899-2338 to report errors.

We believe that news should be fair and factual.

We want to keep an accurate record and appreciate you calling to our attention any failure to live up to this standard.

**ENJOY A NIGHT AT THE MOVIES!**  
  
 Showing through January 5!  
**Alvin and the Chipmunks: Chip-Wrecked (G)**

**Classifieds work!**  
**899-2338**

**Vap Construction, Inc.**  
 Atwood, Kansas  
 The Leading Contractor for  
 Post Frame Buildings in Your Area  
**Fall Harvest Special: Storage Building**  
 (see classified ad for specifications)  
 Fully Licensed & Insured  
[www.vapconstruction.com](http://www.vapconstruction.com) or 1-866-492-1978

**REDUCE YOUR STATE TAXES WITH COMMUNITY TAX CREDITS!**  
 The NW Kansas Area Medical Foundation is offering Kansas Tax Credits for both 2011 & 2012 to local & area individuals and businesses. These tax credits will help reduce & often eliminate Kansas State tax liability.  
**For more information on Kansas Tax Credits please contact Joyce Moore at (785)-899-6145 or Dale Shields at (785)-890-6005.**  
 Tax Credit revenue will help the Foundation in establishing a renal dialysis service for local & area residents.  
**BEST WISHES FOR A JOYFUL HOLIDAY SEASON FROM THE NWK AREA MEDICAL FOUNDATION**

## matters of record

### Accidents

The following accidents were investigated by the Goodland Police Department.

**Oct. 26** - 5:50 p.m., 2100 Commerce Rd., a 2001 Pontiac driven by Adam L. Ford hit a 1992 Oldsmobile driven by Lilly Miramontes at the stop sign in the Walmart parking lot. For told Miramontes to pull out of traffic, then fled the scene. Miramontes was located in the 1100

block of Kansas Ave., Rear passenger in the Oldsmobile said her back was hurting a bit, but refused an ambulance.

**Oct. 31** - 4:10 p.m., a 2008 Ford driven by Paige Nicole Wallace was leaving the parking lot located in front of the Goodland Regional Medical Center, and did not see a 1999 Oldsmobile driven by Jeannie Best driving west on Second Street and pulled out and the Ford hit the

Oldsmobile.

**Nov. 15** - 2:28 p.m., a 1995 Ford driven by Michelle Lee Wear was driving west on Second when she hit the breaks and slid to a stop. The Ford turned north into the driveway of 117 Center Ave. and ran over a 1987 Honda owned by Frank Piccone a legally parked motorcycle. The Ford back out and went north again in the driveway through a fence.