



Chester County Library Business News

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Wireless Access

The Chester County Library now offers **free** wireless Internet access. Bring in your laptop with a wireless card and you can surf the Web without wires for free. Access is available in all public areas of the Library.

Morningstar Company Research

Morningstar Library Edition is a great tool for investing information. It is also useful for researching public companies. In this issue of *Business News*, we will take a closer look at the **Reports** search option. **Morningstar** is available at all Chester County Library System libraries and from home. You will need a 14-digit Chester County Library System library card number for remote access. To access the database, go to business.ccls.org and **click** on **Business Databases**. Choose **Investment Databases** and **click** on **Morningstar Library Edition**.

Use the **Reports** search option to look up particular stocks or funds. You can search by company name or ticker symbol. **Click** on **Reports**. Enter the company name or ticker symbol and **click Go**. A result list will display with matches for the company. **Click** on the **ticker symbol** or the **company** you are interested in.

The **Quote** page for the company will display. On the left-hand of the screen, additional resources for the company will display. The **Snapshot** resource gives performance data, Morningstar grades,

Morningstar proprietary features (including Morningstar Rating), valuation data, growth data, company profile, industry peers, profitability and financial health. The **Analyst Research** resource links to a Morningstar analyst's report on a company as well as analyst notes, previous reports and top rated stocks in the sector.

The **Data Interpreter** resource analyzes the company in its industry. The **SEC Filings** resource links to the relevant SEC filing for that company. The **Owners & Estimates** resource lists insider trading activity, concentrated fund owners, funds buying/selling, top fund owners and Wall Street estimates.

Most of the company information may be printed out in a formatted report (PDF format). This option is available as the second to last option on the left-hand screen. Take some time and try out the **Reports** section of **Morningstar Library Edition**.

Hidden Gems

This is the third in an occasional series highlighting features of our business databases. This issue we will take a look at the investment resources available on the **Business and Company Resource Center (BCRC)**.

To access **BCRC**, go to business.ccls.org and **click** on **Business Databases**. Next, **click** on **Investment Databases** and choose **Business and Company Resource Center**. **BCRC** is available at all Chester County Library System libraries and

from home with a valid Chester County Library System library card.

BCRC contains investment reports from a variety of analysts. There are two methods of searching for the reports: by company or by contributor.

To search by **company**: enter the company name in the **Search Term** box. In the next box, choose **Company Search** and **click Search**. A search results page will be displayed. **Click** on the name of the appropriate company. Look at the tabs near the top of the page. If the **Investment Reports** tab is active (tabs that are active will turn yellow when the mouse is moved over them), there is an investment report for that company.

To search by **contributor** (investment analyst): **click** on the **Advanced Search** button. In the **Content Area** box, choose **Investment Reports**. Enter the name of a contributor in the search box and choose **Contributor** from the list displayed in the second box and **click Search**. For example: search Morgan Stanley.

You can also use **BCRC** to search public companies to see company profiles, company histories, financials, rankings and products.

Business News, a bimonthly publication, is aimed at informing the business community and library patrons about the Library's business resources and services. *Business News* is also available on **CCL Business INC** <http://business.ccls.org/busnews.htm>. Access business databases from home at **CCL Business INC's** Business database page <http://business.ccls.org/databases.htm>.

Researching a company? Writing a business plan? Conducting market research? The Chester County Library can help. Call and make an appointment to find out how the Library can help you in your business research. Call or e-mail **Jenna Persick**, Business Reference Librarian, **610-280-2624/jpersick@ccls.org**, to set up your tour of the Business Reference Collection today.

Internet Corner

Spotlight on CCL BUSINESS INC Business Web Links: Consumer Information

Business Web Links is the first component of **CCL Business INC** (business.ccls.org). This area is designed to have useful business web sites organized in one easy-to-use area. In this issue, we will take a closer look at the **Consumer Information** category. One thing all Business Web Link categories have in common is a printable version; use this to print links in a streamlined format without graphics.

The **Consumer Information** category is divided into 12 sub-categories: **General, Pennsylvania, Cars, Health, Recalls, Computers, Charities, Money, Moving, Credit Reports, Identity Theft** and **Shopping**. We will look at the last six sub-categories in this issue.

Charity resources are good resources for researching a charity. Find charity reports at the BBB Wise Giving Alliance, Charity Navigator and the American Institute of Philanthropy. Find out what charities are licensed to solicit in the state of Pennsylvania. **JustGive.org** categorizes charities by types making it easier to find charities that support a specific cause.

The **Money** section lists resources for finding loans, currency exchange rates and financial calculators. Find out how to choose a credit card in a brochure from the Federal Reserve. Learn about financial planning from **MyMoney.gov**.

The **Moving** section lists resources to calculate cost of living in various cities and to select the best place to live. There is information on how to move from **MonsterMoving**.

Find links to all three major credit agencies in the **Credit Reports** section. Also find information about the new government-mandated access to free credit reports, **Your Access to Free Credit Reports**.

Identity Theft is one of the fastest growing crimes in the U.S. This section contains resources on prevention and what to do when your identity is stolen.

The last section on the Consumer page has **Shopping** resources from the American Bar Association and **Epinions.com**.

If you would like to share your favorite Web sites, books or magazines, please drop a note to **Jenna Persick**, Business Reference Librarian, [<jpersick@ccls.org>](mailto:jpersick@ccls.org) and we'll list them in **Business News** (subject to review).

We welcome your suggestions, comments and questions. Please e-mail them to [<jpersick@ccls.org>](mailto:jpersick@ccls.org), call **610-280-2624**, or stop by the Reference Department and share your ideas personally.

New Books

Entrepreneurship

Working for Yourself: Law & Taxes for Independent Contractors, Freelancers & Consultants, 5th ed., Stephen Fishman, 2004 (343.0526 F).

Attorney Fishman provides a business guide for the self-employed. Topics

covered include: choosing a business structure, choosing a business name, business licenses, insurance, pricing services, taxes, record keeping, retirement, copyrights and writing agreements.

Start & Run a Landscaping Business, Joel LaRusic, 2005 (635.9647 L).

LaRusic, former owner of a landscaping business, provides a guide to running a landscaping business. Topics covered include: choosing a business structure, financing, choosing equipment, marketing, record keeping, hiring and training staff, workflow and services to offer (including maintenance, lawn specialties, fertilizing, off season work).

Start & Run a Handyman Business, Sarah White & Kevin Pegg, 2005 (643.7068 W).

White and Pegg, operators of Handyman Services, provide a guide to running a handyman business. Topics covered include: sizing up the market, writing a business plan, accounting basics, choosing tools, marketing the business, estimates/quotes/pricing, schedules, tips and techniques for handyman tasks, trends in handyman services and safety issues.

Starting & Building a Nonprofit: A Practical Guide, Peri H. Pakroo, 2005 (658.048 P).

*Pakroo, author of **The Small Business Start-Up Kit** (658.022 P), turns her attention to nonprofits. Topics covered include: naming, choosing a structure, strategic plans, budgets, board of directors, workforce, fundraising, insurance, contracts, marketing, and working with lawyers, accountants and other professionals.*

All I Need Is Money: How to Finance Your Invention, Jack Lander, 2005 (658.1522 L).

Inventor Lander provides a guide to finding funding for inventions. Topics covered include: whether to license or manufacture, tasks to convert an idea into a product, self-financing, lenders and investors, communications, business proposals and plans, strategic partners, angel investment and borrowing from a bank.

Starting an Online Business for Dummies, 4th ed., Greg Holden, 2005 (658.84 H).

This newly updated guide focuses on starting an online business. Topics covered include: choosing and equipping an online business, selecting a web host and web design tools, ways to build business, site design, attracting customers, security, running a business on eBay, and running and promoting an online business.

General

PayPal for Dummies,

Victoria Rosenberg, 2005 (332.178 R).

Rosenberg, author of ePublishing for Dummies (005.75 R), presents a guide to using PayPal, an online payment system familiar to most in conjunction with eBay. Part I introduces PayPal. Part II looks at purchasing with PayPal. Part III discusses selling with PayPal. Part IV explores getting paid via PayPal. Part V looks at how to integrate PayPal into web sites. Part VI examines PayPal web services.

The Cottage Rules: An Owner's Guide to the Rights & Responsibilities of Sharing Recreational Property,

Nikki Koski, 2005 (343.0433 K)

This book is designed to help joint owners of recreational properties maximize their enjoyment of the property while keeping disagreements between owners to a minimum. Included in the book are partnership agreements, meeting agendas, log book forms to track events and work completed, and various to-do lists to keep the property in top shape.

Jobs & Careers

Creating Resumes, Letters, Business Cards, and Flyers in Word,

Maria Langer, 2005 (005.52 L).

Computer book author and entrepreneur Langer shows how to use Microsoft Word to produce letterheads, resumes, letters, business cards, envelopes and flyers. The book is filled with full-color illustrations of each step used to create the documents.

Internship Bible, 2005 (331.2592 I 10th ed.).

Use this book to find internships in over 100 industries. Internships are arranged alphabetically, but there are interest, location and compensation indexes.

The Vault College Career Bible, 2004 (331.702 V).

Although aimed at college students, this book contains useful information on finding jobs in over 20 industries, including accounting, advertising, banking, biotech/pharmaceuticals, marketing, fashion, health care, law and nonprofit. Each industry includes a description of the industry, a sampling of the jobs in the industry and additional background information.

Over-40 Job Search Guide: 10 Strategies for Making Your Age an Advantage in Your Career,

Gail Geary, 2005 (650.1408 G).

Career management consultant Geary provides a career transition guide aimed at workers 40 and older. Topics covered include: exploring career options, identifying age-related advantages, finding good careers, acquiring skills, resumes, interviews, self-employment, post-retirement and career management.

Job Hunting Tips for People with Not-So-Hot Backgrounds, Ron & Caryl Krannich, 2005 (650.14 K).

Prolific career authors Ron and Caryl Krannich have compiled a book of job hunting tips. You will find tips in the following categories: job search, self-assessment, goals and objectives, research, job application, resume writing, cover letter, networking, interviewing and salary negotiation.

Interview Magic: Job Interview Secrets from America's Career and Life Coach, Susan Britton Whitcomb, 2005 (650.14 W).

Career management coach Britton Whitcomb presents a guide to employment interviewing. Part I gives the basics of interviews. Part II gives detailed information on the various types of interviews and how to act

in an interview. Part III examines how to prepare for interviews (including examples of interview questions) and how to negotiate salary.

Joy at Work: A Revolutionary Approach to Fun on the Job,

Dennis W. Bakke, 2005 (658.314 B).

Bakke, former CEO of The AES Corporation, discusses his approach to create a fun and enjoyable workplace.

Fun is Good: How to Create Joy & Passion in Your Workplace & Career,

Mike Veeck & Pete Williams, 2005 (658.314 V).

Veeck, co-owner and president of several minor league baseball teams, offers insights into his "fun is good" philosophy of business.

Marketing

Marketing Kit for Dummies, 2nd ed., Alexander Hiam, 2005 (658.8 H).

Marketing consultant Hiam provides a guide to marketing. Topics covered include: benefits of marketing, marketing audits, marketing plans, customer research, writing skills, testimonials, planning and budgeting for an advertising campaign, branding, brochures, coupons, newsletters, publicity and sales.

Money

The Federal Reserve System: A History, Donald R. Wells, 2004 (332.1109 W).

Wells, professor emeritus of economics from the University of Memphis, presents a history of the Federal Reserve banking system from 1913 to present day.

Yes, You Can Be a Successful Income Investor! Reaching for Yield in Today's Market, Ben Stein & Phil DeMuth, 2005 (332.632 S).

*Authors Stein and DeMuth (yes, that Ben Stein, **Win Ben Stein's Money**) present a guide to income-yielding securities. Topics covered include: investing for yield, bond basics, preferred stock, real estate investment trusts, annuities and income portfolios.*

Networking

Never Eat Alone and Other Secrets to Success, One Relationship at a Time, Keith Ferrazzi & Tahl Raz, 2005 (658.409 F).

Marketing consultant Ferrazzi shares his secrets of success through the power of connections. Using examples from his own life and others, he looks at the mind set necessary for making connections, the skill set needed and how to give back.

Upcoming Events

All events are held at the Chester County Library. Programs are free and open to the public. Upcoming events are also listed on **CCL Business INC**, <http://business.ccls.org/businessat.htm> → click on **Business Events**. For information and reservations call **610-280-2624** or e-mail business@ccls.org.

Tuesday, September 20

7:00-8:30 PM

What Works: Job Searching Resources
Learn tips for using the web in a job search. Topics covered include: researching a career, researching a company, and resources for preparing resumes, cover letters and interviews. Presented by Vera Orthlieb and Jenna Persick, Chester County Library.

Tuesday, September 27

7:00-8:30 PM or

Wednesday, October 12

10:30 AM-12:00 PM

Medicare Prescription Plan

Ernie Devlin, Supervisor, West Chester Social Security Office, will present an informative session on the new Medicare Prescription Plan.

Tuesday, October 18

7:00-8:30 PM

Business Databases 101: Business Source Premier ~ Learn the secrets to Business Source Premier (BSP) from the basic search to its extensive advanced options. BSP is a powerful business research tool that can aid in market and industry research, company research and trend research.

Presented by Jenna Persick, Chester County Library.

Wednesday, November 16

7:00-8:30 PM

Market Research Resources

Writing a business or marketing plan? Interested in learning more about your target market? Join Jenna Persick, Business Reference Librarian, as she demonstrates Internet and library resources for market research.

Tuesday, December 6

7:00-8:30 PM

Super-Size Your Searching Skills:

Advanced Internet Searching

This Internet demonstration will introduce several methods of advanced Internet searching. Topics will include: search strategy, the invisible Web and search engine goodies. Presented by Jenna Persick, Chester County Library.

KUSBDC Classes

These classes are held at the Chester County Library.

How to Start and Operate a Small Business

Sponsored by the Small Business Assistance Center (SBAC), Kutztown University Small Business Development Center (KUSBDC) and SCORE. Registration required, call **SBAC 610-444-1721** or **KUSBDC toll free 877-472-7232** or visit **KUSBDC's Web site www.kutztownsbdc.org**. There is a one-time \$10.00 materials fee for this class. Contact KUSBDC for payment information.

Wednesday, September 14

Thursday, October 6

Wednesday, November 9

Wednesday, December 7

6:00-8:30 PM • Struble Room

First Step Series

Four business planning workshops. **Attendees must register with KUSBDC before attending Business Plan I. The sessions must be taken in order. A certificate will be awarded at completion of all four Business Planning classes.** To register, call **KUSBDC toll free 877-472-7232**

or visit **KUSBDC's Web site www.kutztownsbdc.org**. There is a one-time \$50 materials fee for these classes. Contact KUSBDC for payment information.

Series starting September 22:

All 3:30-6:00 PM

Thursday, September 22

Business Plan I ~ Struble Room

Thursday, September 29

Business Plan II ~ Struble Room

Thursday, October 6

Business Plan III ~ Struble Room

Thursday, October 13

Business Plan IV ~ Struble Room

Series starting October 20:

All 3:30-6:00 PM

Thursday, October 20

Business Plan I ~ Struble Room

Thursday, October 27

Business Plan II ~ Struble Room

Thursday, November 10

Business Plan III ~ Struble Room

Thursday, November 17

Business Plan IV ~ Struble Room

Series starting December 1:

All 3:30-6:00 PM

Thursday, December 1

Business Plan I ~ Struble Room

Thursday, December 8

Business Plan II ~ Struble Room

Thursday, December 15

Business Plan III ~ Board Room

Thursday, December 22

Business Plan IV ~ Struble Room

Chester County Library System

Atglen Public Library (610-593-6848)

Avon Grove Library (610-869-2004)

Bayard Taylor Memorial Library (610-444-2702)

Chester County Library (610-280-2600)

Chester Springs Library (610-827-9212)

Coatesville Area Public Library (610-384-4115)

Downingtown Library (610-269-2741)

Easttown Library & Info. Center (610-644-0138)

Henrietta Hankin Branch Library (610-321-1700)

Honey Brook Community Library (610-273-3303)

Malvern Public Library (610-644-7259)

Oxford Public Library (610-932-9625)

Paoli Library (610-296-7996)

Parkesburg Free Library (610-857-5165)

Phoenixville Public Library (610-933-3013)

Spring City Free Library (610-948-4130)

Tredyffrin Public Library (610-688-7092)

West Chester Public Library (610-696-1721)