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Helpful Links

[AllBusiness](#) – The world's largest online resource for small business.

[Business Week Resource Center](#) – A host of small business forms, contracts, spreadsheets and more.

[Chamberfind](#) – Find a chamber of commerce to join near your business.

[Bellco Business Services Directory](#) – A list of Bellco Business Services clients and their info.

[Bellco's Merchant Processing](#) – Begin accepting credit and debit cards at your business.

[Bellco Business Insurance Services](#) – Protect yourself, your employees, and your business.

Featured Business

Aspen Oil Recycling is a local Colorado company that provides innovative solutions for oil and grease recovery and recycling. Their primary service includes regularly scheduled removal of used cooking oil from outside corrals. They provide custom, secure containers for their clients to ensure safe storage and clean transfers. 100% of the waste they collect goes towards bio-diesel or other sustainable oil waste solutions.

Recently, Aspen Oil Recycling sent a crew to the east coast to help with the cleanup from Hurricane Sandy. Their crew was able to assist with retrieving excess grease from affected restaurants.

They service restaurants, mall properties,



How to Advertise Your Business for Free

No matter how great your business is, if no one knows about it, it has very little chance of succeeding. That's because advertising is the lifeblood of any business, and unfortunately, advertising doesn't come cheap. But the good news is that there are still several methods of advertising that are inexpensive or even free.



SEO Optimization — By far the most effective way of free online advertising is through [Search Engine Optimization](#) (SEO), which is a method of getting your website to show up at the top of the Google rankings. It'll take a bit of work with no immediate results, but down the road it means you will get free traffic to your site for years into the future.

Free Classified Ads — The internet has a good number of websites where you can place free classified ads. Some of the most popular among these are [Craigslist](#) and [eBay Classifieds](#). Since it only takes a few minutes to write an ad, and there is no cost to post your ad, this approach is a real bargain.

Social Networking Sites — Whether you currently use them or not, many people are taking advantage of social networking sites like Twitter and Facebook to reach huge online audiences. They have proven to be a great platform on which business products and services can be introduced to new customers, but you'll want to [learn more](#) about this type of marketing before attempting.

If you don't have the time, you can easily hire someone to carry out these forms of advertising for a very small fee on sites like [Elance](#). For more free advertising ideas, check out [Survival Insight](#).

Tips on Hiring Temporary Employees

Does this sound familiar? The employee you're counting on to open up your shop isn't going to show up today, and they gave you very short notice. You could call a temporary employment agency, of course, but for many small businesses on a tight budget, that's not an option. What's more, temps may be unfamiliar with your industry, your business, and even the job at hand.



office centers and more! Contact them today at 303-886-7091 to initiate service or go to www.aspenoilrecycling.com to learn how they can serve you. They look forward to partnering with you in creating a greener Colorado for tomorrow!

Bellco Community

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Bellco Business Services

Learn more about [business services](#) from Bellco.

303-689-7900 or 1-877-9BELLCO



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So, what do *you* do? The [Intuit Small Business Blog](#) recommends these three tips for hiring temporary employees to avoid permanent problems:

1. **Plan.** A temporary workforce should be part of your business plan. You never have *one* position to fill; you have *three*. Every time you hire an employee, recruit two temporary workers for the same job.
2. **Process.** Don't manage your temporary payroll with cash under the table. Hiring temporary employees requires special paperwork and agreements that include the [I-9](#), the [W-4](#), state [withholding forms](#) and agreements, a temporary employment agreement letter, training agreements, and a valid temporary employee contract. Always check with your business attorney to be sure any agreements you use are legal and binding in the state(s) where you employ people.
3. **Prepare.** Trial-by-fire is not the way for temporary employees to learn the job. Begin training them the minute you hire them, right alongside the regular employee. Call them in for any new training, and schedule regular refresher training. If you don't hold regular refresher training sessions for *all* employees, schedule it now.

Of course, these tips are not a comprehensive guide to using temporary employees, but they will certainly start you down the path to managing employee absences smoothly with minimal disruption to your business.

We Can Help Your Employees Succeed

The Investment Center at Bellco Credit Union, available through CUSO Financial Services, L.P. (CFS)*, is qualified to help your business and your employees with a variety of financial services. The [financial advisors](#) can assist you in planning and implementing programs that meet the specific needs of your organization, including:



- Retirement options
- 401(k) plans
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- Payroll deduction 529 college savings plan
- Group insurance
- Investment options, and more

Learn more about business solutions from our team of experienced financial professionals. Call 303-728-3443, email cfsinvsrefs@bellco.org, or stop by any Bellco branch to schedule a personalized complimentary appointment with a CFS* Financial Advisor.

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