



September 2019

VOL. 15, No. 9

Elite Buyers NW Makes West Salem History



Bryan Fitzgerald and Rocky Pontarolo Want Your Stuff

Elite Buyers NW is a Buy/Sell/Trade shop located at 1125 Edgewater St. In West Salem.

With several years combined experience in the pawn industry Bryan Fitzgerald and Rocky Pontarolo have set out to bring a service to West Salem that has never been done, cash for your stuff!

Specializing in firearms and jewelry but definitely not limited to those things, while in their shop we saw Sports and rock & roll memorabilia, musical instruments, gold and silver coins, DVDs and Blu rays and even a selection high end hand bags among other things.

The way this business works is you simply bring in your item(s) you want to sell and they pay you cash on the spot. You can also trade your stuff for something they have.

Fitzgerald believes that customer service and customer experience go hand in hand and are a vital part of the business, simply put, if you treat people right then they will come back.

New items are put out on the sales floor daily and they have a layaway program that gives you the ability to make your payments through an app on your phone.

We highly suggest that you stop by their surprisingly clean and well organized shop and see what treasures await you!

The Mid-Willamette Valley's #1 Independent Newspaper

Third River Marketing's New Neighborhood Marketing Platform Kicks Off Local Movement



**(Back Row, Left to Right) Kris Fahndrich, Alex Demchak, John Fahndrich
(Front Row, Left to Right) Elyssa Fahndrich, Tim Fahndrich, Pam Fahndrich, and Alyssa Donnelly**

"We have completely re-imagined what our platform should do, how it works, and, most importantly, how it can help businesses and organizations grow," said Tim Fahndrich, President of Third River Marketing LLC and co-founder of WhirLocal.io. "I couldn't be prouder of our team, especially our lead developer Alex Demchak, for the creativity and innovation that this new platform provides."

WhirLocal is an automated, easy-to-use, all-in-one neighborhood marketing platform that combines powerful marketing tools, simple action plans, and recommendations from other local businesses. The main purpose is to help businesses and organizations conquer online marketing and get more of their ideal customers, clients, or donors.

"Not only is WhirLocal.io the best marketing platform

we've ever built, but it also combines simple-to-follow action plans based on our years of local marketing experience," Fahndrich said. "With those two combined, our goal is to help 10,000 local businesses become market leaders. In the process, we are starting a movement of local businesses, organizations, and neighbors who rally behind each other and who say with pride: 'We're Local & Proud Of It'™"

The WhirLocal marketing platform is currently in beta launch. Businesses and organizations can join for free and start by creating a free business profile. Three premium membership plans are also available to fit any size business, from the solopreneur to the aspiring market leader. For more information visit whirlocal.io/get-started



What’s Being Run Out the Back Door?



ANTHONY K. SMITH
OREGON STATE DIRECTOR NFIB

Oregon might have something to offer a debate taking place in Washington D.C. when it comes to passing well-intended legislation that would have unintended privacy and compliance issues for small businesses.

You cannot help but hear the theme tune to the TV show Law and Order when reading about H.R. 2513, the Corporate Transparency Act of 2019. Ominous terms abound: The Financial Crimes Enforcement Network (FinCEN), Customer Due Diligence (CDD), data breaches, cybersecurity, concealed identities, etc.

Criminals will sometimes use small businesses as cover for their illicit activities, but H.R. 2513 would go hunting for ants with a bazooka. It takes aim at the 4.9 million small businesses with 20 or fewer employees

which are organized as corporations or limited liability companies.

The debate is similar to one here in Oregon, when in 2017, Ellen Rosenblum, Oregon’s attorney general asked for legislation similar to what the federal Treasury Department is seeking from Congress, resulting in House Bill 2191.

Staff analysis of the measure noted: “The Financial Crimes Enforcement Network of the U.S. Treasury Department”... listed Oregon as one of four states that make it easy for people who want to hide illicit activity and their identify [sic] to register a corporation.”

In testimony before the Oregon House Committee on Business and Labor, NFIB pointed out, “This bill takes an approach that isn’t specifically aimed at the bad actors, but rather, it casts a wide net and requires actions be taken by all Oregon businesses, even the ones that are clearly legitimate businesses that no reasonable person would ever accuse of being a ‘shell’ corporation.

NFIB requested more time from the

committee to ensure that good guys – the honest and legitimate small businesses, were not unnecessarily impacted by the legislation. As a result, HB 2191 eventually became law but not before it was significantly amended to take away its scatter-shot approach to small businesses, almost all of which operate legally.

Like HB 2191 in its original form, Congress’s H.R. 2513 is just as bad.

If the criminal penalties associated with not complying with the Corporate Transparency Act of 2019 don’t chill small-business owners to the bone, the paperwork requirements are certain to. “This legislation would impose a ‘look-through’ reporting requirement, necessitating small business owners to look through every layer of corporate and LLC affiliates to identify if any individuals associated with such entities are qualifying beneficial owners,” wrote NFIB and 23 other associations in a joint letter to U.S. Reps. Maxine Waters and Patrick McHenry, the chairwoman and ranking member of the U.S.


House Committee on Financial Services.

“This legislation would shift the reporting requirements from large banks, those best equipped to handle reporting requirements, to millions of small businesses, those least equipped to hand the reporting requirements.”

Chilling enough for you, yet? Let me conclude with one more passage from the letter. The “... beneficial ownership database would contain the names, dates of birth, addresses, and unexpired drivers’ license numbers or passport numbers of millions of small business owners. This information would be accessible upon request ... to any local, state, tribal, or federal law enforcement agency, or to law enforcement agencies of other countries ... The Corporate Transparency Act also introduces serious data breach and cybersecurity risks ... that could be hacked for nefarious reasons.”


Anthony K. Smith is Oregon state director for NFIB


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September 5: Public Policy

September 6: Greeters Networking: Deepwood Museum & Gardens

September 6: Ribbon Cutting with Special Events: The RE_Building by NWRA

September 9: Forum Speaker Series Luncheon

September 13: Greeters Networking: Gilbert House Children's Museum

September 16: 7th Annual McLaran Classic Golf Tournament

September 17: Chamber Business Women

September 17: SYP: Third Tuesday

September 20: Greeters Networking: Elsinore Framing & Fine Art Gallery

September 20: Past Presidents Luncheon

September 20: Ribbon Cutting: CTEC (Career and Technical Education Center)

September 27: Greeters Networking Hosted By: Little Lois Cafe

Legendary “Phantom” Comes to Salem!



Franc D'Ambrosio, Affectionately Known As the “Iron Man of the Mask,”

Local fans of Andrew Lloyd Webber's *The Phantom of the Opera* are in for a treat, this fall. On Saturday, September 7, former Phantom, Franc D'Ambrosio will be performing a night of Broadway songs (yes, he'll sing THAT song) at Enlightened Theatrics' Inaugural Fundraising Gala: Broadway to Salem.

The evening, on Saturday September 7th, 2019 from 5:00pm-10:00pm at Salem's Historic Grand, promises to be a unique, one of a kind event not to be missed.

Gala tickets include a red carpet welcome at 5 PM, followed by a hosted cocktail hour, a three-course dinner by Wild Pear, and a cozy, convivial live auction as we prepare for the treat of the evening, an intimate performance by Franc D'Ambrosio. It is sure to be an evening of community, talent and, most importantly, a generous outpouring of support for the company's existing and future performing arts educational programs.

Businesses and individuals may purchase entire tables and participate further by sponsoring, underwriting, or making donations of funds or goods for the event. Please call Theresa Yvonne, Managing Director at Enlightened Theatrics for details on sponsorship levels and advertising opportunities offered.

Tickets can be purchased at www.EnlightenedTheatrics.org or by calling 503.585.3427, Wednesday - Friday from 12 noon to 6 pm. Gala tickets are \$100, show-

only tickets are \$65. Both tickets entitle guests to an after-party celebrating the evening.

Best-known for his impressive portrayal of the lead role in Andrew Lloyd Webber's Tony Award-winning musical, *The Phantom of the Opera*, Franc D'Ambrosio is affectionately known as the “Iron Man of the Mask,” for bringing over five million theatre-goers to their feet in a 6-1/2-year run.

But that distinction only scratches the surface of an illustrious career spanning decades, including his portrayal of the opera-singing Anthony Corleone, son of Al Pacino and Diane Keaton's characters in the seven-time Academy Award-nominated film *Godfather III*. Franc also sang the Academy Award-winning theme song *Speak Softly Love* for both the film and Original Motion Picture soundtrack, garnering over one million hits on YouTube.

Tiffany Carstensen, Gala 2019 and Education Committee Chair shared, “The goal of our Broadway to Salem Gala is to create our largest fundraiser of the year for Enlightened Theatrics. The proceeds from this event directly benefit local students in our educational theatre programs. Meeting our fundraising goal of \$25,000 will ensure scholarship funding for students to attend professional theatrical workshops and summer camps, regardless of their socioeconomic background.”



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H A P P E N I N G S

We have exciting events coming up and hope you will join us.

Fall Classes begin September 16

See our Schedule of Classes posted online in mid-August at www.willametteartcenter.com or call (503) 365-3911 for more info. We have daytime and evening classes for all experience levels. Classes include a 25 pound bag of clay and Open Studio so you can drop in and work whenever it's convenient for you.

- Sculpture
- Handbuilding
- Wheel Throwing
- Garden Art
- Raku
- Kid's Creative Clay Class
- Beginning Watercolor



Family Clay Sunday Returns September 15

Kids of all ages are invited to spend Sundays creating clay art together at Willamette Art Center's “Family Clay Sunday”. Our instructors design projects for all age levels and help everyone complete their work. Drop in anytime between 1pm and 4pm through the yellow gate on Silverton Road. \$10 for a family of 4 and \$3 for each extra person. Create a clay piece to treasure for years to come!

Drop In Open Painting Studio and Mixed Media Mondays

Mondays in the Oaks Gallery Classroom join our community of artists and paint, draw, collage, whatever your artistic heart desires! \$3 per person. 11am - 4pm

Masked Ball Reception September 27 / 6PM - 8PM

Halloween is fast approaching and time to get your disguises for the Ghoulish Ball! The theme is Fun with fiends and friends ... bring your masks and have a ball! Reception will be Friday September 27th from 6 to 8 pm. The show will run through the month of October.



Empty Bowls Sale November 16 & 17

Join us for our annual Empty Bowls Sale on November 16th & 17th. Buy our beautiful bowls. Proceeds aid the Marion-Polk Food Share. Help feed our local community and enjoy a piece of art, all handmade by WAC potters.

For more info on all of these events, check out our website at willametteartcenter.com.

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A Special Thanks for TOT Funding

We are located on the
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GREAT LOCATION! MOUNTAIN VIEWS!
New Construction! Single car attached and double detached garage that will have a deck on top. There is a large covered deck off the second story master with Mountain views to the east. Worth taking a look. great location between Commercial and 12th street. \$383,900 3 bedroom 2 1/2 baths. (751294) Don Meyer, RE/MAX Integrity, 503-999-2381

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Quiet neighborhood in South Salem. Once you enter you will be impressed by the high ceiling and beautiful crown molding. Formal dining room and office/4th bedroom. Great Room for entertaining. Built by Comfort Homes. Lovely water fountain off patio. Close to shopping and I5. (750718) Roger Elliott - 503-569-5003



Private cul-de-sac home with many opportunities. Currently tax exempt (\$0.00) because of agreement with Marion County and Non-profit. This property is ideal with its open floor plan. The kitchen is open and boasts island and vinyl floors. Upstairs has loft space too. Wide hallways and doors are ideal for ADA accessibility. Centrally located and near shopping and other amenities. (752561) - Roger Elliott - 503-569-5003



This Modern Farmhouse completed last August will amaze and welcome with carefully selected finishes & upgrades. Covered entry leads to office & great room's soaring ceilings, gas fp. Kitchen boasts custom cabinets, quartz, SS, coffee bar, pantry & huge island. Dining leads to outdoor entertain. space with tv & fireplace. Master has tile shower, soaking tub and WIC! 3 beds & family/media room, main bath & large utility room upstairs. Mudroom and 1/2 bath off garage. Pro. landscaped yard & UGS. Hurry home! (753772) - Trevor Elliott - 503-602-1039



Quiet cul-de-sac and large acreage make this home feel like you're in the country. Fresh exterior paint new carpet, kitchen updates, new dishwasher and microwave make this home shine. The true 4 bedroom plan is very open with formal living and dining as well as family room and breakfast nook. Master suite has WIC, dual sinks and door to covered patio. 3 bedrooms are spacious and have good light. Ideal for entertaining in the kitchen & or on the covered patio and backyard. USDA Eligible area and low taxes! (753919) - Trevor Elliott - 503-602-1039

You're invited to celebrate
with us!



Saturday, Sept. 7
10 a.m. to 4 p.m.

**We're celebrating new Saturday service
with free Saturday rides in September!**

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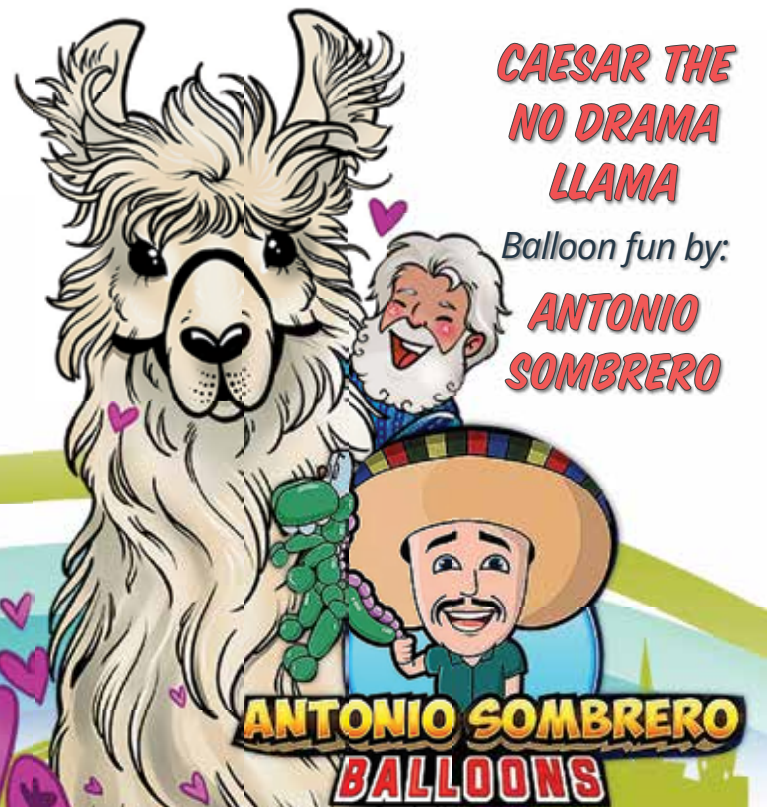
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Rini Olson Will Meet Favorite Seahawks' Players

Capitol Subaru Makes a Wish Come True



Little seven-year-old Rini Olson of Salem had one wish after her heart transplant; to play football and eat Top Ramen noodles with Seattle Seahawks quarterback Russell Wilson. Capitol Subaru made that wish happen at the end of July, through a donation to the Make- A-Wish Foundation. Rini was surprised with a wagon full of Seahawks merchandise and a future trip to Seattle with her family for a game.

Capitol Subaru held a festive event for Rini, her family, the Make-A-Wish representatives and other children with disabilities. In addition to a barbecue, candy cart and lawn games, the Capitol employees wore green and blue shirts with Rini's name and the #1 on it.

"It is truly exceptional to work with a company like Subaru that knows how important it is to be an active member of your community," said Carrie Casebeer, Capitol Auto Group marketing director. "The ability to help support Rini's and to make a truly special day for her was unbelievably rewarding for all of us at Capitol Subaru."

Rini had her life-saving transplant six years ago at Seattle Children's Hospital, where the enthusiasm for the Seahawks was encouraged.

It was there where she started learning about the players and the team.

Now broadening their purpose, Make-A-Wish offers to fulfill the wishes of children with a critical illness.

While Rini's health has stabilized, she was still considered one of the sickest young patients seen in Seattle Hospital and receiving her wish gives some joy to a child who has suffered so much.

Next fall, Rini and her family will travel to Seattle to see a game and meet some of the players. You can contribute to Make-A-Wish at www.Wish.org.



Rini Olson and Members of Capitol Subaru Staff

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Marion County to Offer Master Recycler Class

Are you ready to go beyond basic recycling? Marion County has just the course for you.

The Marion County Master Recycler Program provides expert instruction to people who live and work in Marion County. The class covers all aspects of solid waste management and ways to reduce, reuse, and recycle as much as possible.

“Many folks wonder why we have an entire class on recycling,” said Alan Pennington, Waste Reduction Coordinator for the County. “But once they get into the class, they discover that we cover a lot more information than simply what can be recycled.”

Those things include: how do commercial operations actually separate materials that are all mixed together in those blue roll carts; why all plastics are not alike; how does food waste get composted; and, where does all the garbage go if it doesn’t go to a landfill.

The course, which runs for seven weeks, will be held on seven consecutive Thursday evenings from September 12 through October 24, 2019. The class also includes two Saturday field trips on September 14 and September 28, to local recycling and composting facilities, which begin at 8:30 a.m. and finish at 3:30 p.m.



For more information about the class, people should visit the Marion County website at <http://MasterRecycler.net>, or contact staff by email at environmentalservices@co.marion.or.us or by phone at (503) 365-3188. The course is limited to 30 students and space is limited. Registration closes on Wednesday, August 28, 2019. The class costs \$25 and students must agree to complete 30 hours of relevant volunteer service upon completion.

Over 750 people have participated in the program which was first offered in Marion County in 1994. Collectively graduates from the class have contributed over 8,000 hours of volunteer service to educate the community about solid waste issues.

Hispanic Heritage Celebrated at the State Capitol

Special Saturday Event on September 14



A Young Charro on the Capitol Steps for Hispanic Heritage Day

National Hispanic Heritage Month, September 15 to October 15, 2019, will be celebrated with a kick-off event at the Oregon State Capitol on Saturday, September 14, from 10 a.m. to 2 p.m. The event is free and the public is invited to attend, rain or shine. The four-hour event, which includes family-friendly activities like musical entertainment, crafts, exhibits, speakers and more, is sponsored by the Oregon State Capitol Foundation as part of the Capitol History Gateway project.

This year performances will be given by the Woodburn High School Mariachi Band, Peña Charra del Oeste (Horsemen of the West), MB Peru Baili Asi (Peruvian folklore dances), master guitarist Maria Olaya and Inka Jam, a band that plays music from Central and South Americas. All performances will be in the Capitol Rotunda.

Master guitarist Maria Olaya will also be giving a free 30-minute guitar “lesson” to interested parties in hearing room D at 1 p.m., which immediately follows her performance.

Special Saturday events are also a great opportunity for families to take the tower tour, which enables visitors to go to the top of the Capitol and get close to the Oregon Pioneer. That tour will be given at 11 a.m., noon and 1 p.m. and are weather permitting, and capacity controlled.

This celebration is one in a series of special events which invites Oregonians into “the people’s building” on a Saturday, while offering a fun and educational family experience. Parking around the Capitol is free on the weekends. More information can be found at www.oregoncapitol.com or by calling Visitor Services at 503-986-1388.

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Repair Fair and Share Event



Marion County is partnering with the City of Salem and community "fixperts" to host a Repair Fair and Share Event on Wednesday, September 18, 2019, from 4:00 p.m. to 7:00 p.m. Experts will be on hand to fix items and to teach you how to repair your own items.

Items to bring include jewelry, stringed instruments, textiles, small appliances, tools that need sharpening, and computers. Guests are asked to bring replacement parts to aid in the repair. The event is first come, first serve. Guests may bring one item at a time to get repaired and then bring another item after the initial repair.

Embracing "repair rather than replace," our mission is to provide community connections that not only provides free

repair service, but promotes troubleshooting and waste reduction. "Our goal is to change behaviors and encourage a repair culture," explains Jessica Ramey the organizer of the event and a waste reduction coordinator for Marion County. "Repair is good for economic development, our wallet, and also the planet."

This is the fifth Repair Fair & Share event. The Repair Fair & Share is always looking for repair volunteers, fixers, and supporters, as well as participants to help with the event. To sign up or learn more about this event, visit www.repairfair.net. For more information, contact Jessica Ramey, waste reduction coordinator, at 503-365-3180 or jsramey@co.marion.or.us.

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Oregon Health Plan An Old Idea



BOB CANNON
**MUSINGS OF
THE OREGON
PIONEER**

I'm sure you have all been to early breakfast meetings, luncheon meetings or rubber chicken dinners where political and/or business leaders make presentations. For the most part, the presentations are interesting and informative, but never insightful. I attend two early morning meetings each week. One

starts at 6:45AM the other at 8AM. The 6:45 meeting is purely political. In particular, the topics are varied and the attendees are as opinionated as the speakers. Gets your mind working even at this early hour. No need for a triple espresso on Wednesday mornings. Last Wednesday I heard an articulate member of the local medical profession make an inspired presentation on the current Oregon Health Plan as it affects Marion and Polk Counties. The future is unknown and might be in flux come January 2020 which, if you have not noticed, is just around the corner.

Ballpark numbers, the Oregon Health Plan provides services to around 25% of the total population of Marion and Polk Counties. This population of 100,000 people is primarily children. For many years the Willamette Valley Physicians Association managed the contract for the Oregon Health Authority (OHA). OHA changed providers this year effective January 1, 2020. Pacific Source will now manage the contract. I'm sure I will be bringing you updates as time goes along with regard to this management change. However, while that is an interesting topic for the 6:45AM meeting, the transformative concept was presented at the end of the meeting. Almost "off the cuff," and that is what caught my attention.

Harken back to the days of Gov. Dr. Kitzhaber and Oregon obtaining a waiver from the Federal Government to establish a quantifiable means to provide uniform health care to the uninsured. There were two focus groups. The first group would develop a list of 300 or 400 specific medical maladies for which treatment regimes would likely provide an improvement to the child's health and longevity. The maladies were listed in order of importance. The second group consisted of financial analysts who determined the amount of money that Oregon could afford with supplemental Medicaid funding. In the end the two lists were placed side by side, and a line was drawn indicating which medical treatments would be funded and which were discretionary.

Now fast forward to present day. Several of the Democratic Presidential candidates, if not all, are supporting Medicare for all. Setting aside the fiscal ramifications of such proposals, many people who have "cadillac" health care policies are not happy with that concept. They like "cadillac" health care as

do the providers. So, is there a meaningful fix to this dilemma? Our early morning guest suggested using Dr. Kitzhaber's original concepts and using private insurance as an

above, be applied to those persons 65 and over? Today there is a different standard for those on Medicare than those persons not on Medicare. There is no rational basis for

In the last 24 months of life, seniors spend 75% of all dollars spent for their medical care during their lifetime.

End of life care is the real issue currently facing America. End of life care is the elephant in the room.

overlay. Okay, let's imagine what this might look like. First, let's examine the children who are covered under the Oregon Health Plan/Medicaid system. For the 100,000 (mostly children) in Marion/Polk counties who meet the criteria for the Oregon Health Plan there is no change. What about those adults who are currently disabled by reason of mental defect, illness, injury or mental health and who are not otherwise covered by other government programs? No change from their current coverage.

What about everyone else? Here is the issue and change. Consolidate Medicaid and Medicare funding. Oregon would once again return to a list of treatments provided by the first focus group, and the second focus group would determine which of the treatments would be provided via a combination of Medicare and Medicaid dollars. Here is where private insurance comes into play. Private insurance would write policies, as they do now for those conditions not otherwise covered by Medicare and Medicaid dollars, regardless of age.

Oh yes, I'm told I don't understand how the system works and that it is not that easy to determine a diagnosis. That is not a problem. The clinics/physicians would receive payment for services provided to determine a diagnosis. If the diagnosis is on the list of Medicare/Medicaid treatments, then it would be covered. If not, then it would not be covered. Private insurance would cover the gaps, much like Medicare supplements do now.

What we have not discussed is where the bulk of the money is being spent. The elderly are the issue. Since I am a senior, I'm interested in this discussion. In the last 24 months of life, seniors spend 75% of all dollars spent for their medical care during their lifetime. End of life care is the real issue currently facing America. End of life care is the elephant in the room. Let there be no misunderstanding about that. So, should the same principles being proposed

establishing different standards for health care based upon age. The real rub in this discussion is the use of comfort care versus

Herculean efforts to keep people alive at any cost.

The math is very clear. Oregon can manage health care for those from birth to 65 and do it very well. Even reducing the costs by 5%, 10% or 15% will not make a dent in the Medical Costs of the Elderly. Yes, the old Kitzhaber lists and management can be merged with "cadillac" health insurance plans, and Medicare and Medicaid can also be merged. But the issue currently discussed by the Democratic Candidates for President in 2020, utterly fails to address the real issue. Using Herculean efforts to keep the elderly alive. How long does society make them suffer? Remember, no one gets out of this world alive.

As the Golden Man stands Atop the great dome of the Oregon State Capitol and watches the "goings on below," he is reminded that Salem has always been "awash in rain and politics." Bob Cannon can be reached at bobcannon3950@gmail.com.



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What Separates Leaders from Followers



ALEX CASEBEER

INSIDE SCOOP

There are so many different directions this topic can go. And many people may disagree on what a great leader is. But I'll bet we can all agree on one thing: what the world needs – no now, but always – are great leaders. Here is my perspective.

Great leaders always seem to know what steps to take into a solid, bright future. But what enables them to know that? Is it a "gut feeling"? Maybe words from the wise? Maybe it is faith? But great leaders differ from mediocre or bad ones. John Maxwell, famed leadership author and speaker, tells us a few key traits to the truly great leaders.

Trait #1: Incline your ear to wisdom. Great leaders learn from those that have gone before them. They listen to them, admire them, have lunch with them and lead like them. Who in your life is this person? What can you learn from those that have gone before you?

Trait #2: Apply your head and heart to understanding. First you learn, then you apply. You might fail along the way or have setbacks, but a great leader never sits back and waits.

Trait #3: Seek advice. How am I doing? What do I need to change or adjust? What can I/we do better? Always educate yourself, always seek others advice. Great leaders never stop learning!

As we enter Fall, we may have a little more time to reflect on how we are leading those around us and how we can improve our businesses.

Who do you need to reach out to for a cup of coffee? Who can you ask for a little bit of sage advice? Is there a book, seminar, podcast or something out there to up your leadership game?

As John Maxwell writes, "Good leaders hunt for wisdom as though it were diamonds and rubies.

So, what are you searching for?" Until next time, let's all search for what makes great leaders great – and then take action!

Alex Casebeer is on the Executive Team at Capitol Auto Group and can be reached at acasebeer@capitolauto.com, twitter.com/alexcasebeer or 503-585-4141.

Destroying Livability



PATTI MILNE

PEOPLE, PLACES & POLITICS

While most Oregonians were enjoying the lazy days of summer, getting away to the mountains or the beach, boating on the river, spending time with family and friends, politicians were still politicking and scheming behind the scenes. I say behind the scenes because who has seen their local statewide elected officials?

I haven't seen mine anywhere!

Nonetheless, politicians never rest from scheming, strategizing and schmoozing in preparation for the next legislative session and their next election.

Over the summer months, Republican Party activists were seen on street corners, in parking lots, and anywhere they could be visibly available to rally citizens to sign a handful of petitions; particularly the recall petitions to oust Governor Kate Brown from office. Yes, there is more than one recall

session, and that the governor is out of touch with Oregonians who live outside of the Portland Metro area.

Remember, HB3427, is a gross receipts sales tax. This sales tax will be paid by you, the consumer, regardless of your political party affiliation. On average, every Oregon household will be paying \$740 a year more just for this new tax. Small businesses have very thin bottom lines and many will be forced to go out of business or move out of state.

When you think about the joy the far-left exhibited with the passage of HB 3427, think about the ecstasy they will have in the 2020 Legislative Session as they continue their attack on small businesses, hardworking middle class Oregonians, and seniors on fixed incomes. Think about how much farther left this group of Socialist Democrats will take us in 2020, and how much more they will destroy livability in Oregon.

Here we are in September and it's time for local and statewide elected officials to come out of hiding. It's time for them to tell

Think about how much farther left this group of Socialist Democrats will take us in 2020

petition. There are two, and you can sign one or both if you are interested in recalling Governor Brown.

While neither Governor Brown, nor any other Democrat, seems fazed by recall attempts, the petitions are evidence of growing disdain for the direction the governor is taking Oregon.

If reports showing signature gathering going exceptionally well are accurate, Oregonians may just have the opportunity to voice their opinion about the direction Oregon is going at a special election that could be held in November.

Although Governor Brown has been a leader in Oregon's Socialist Democrat movement, not all Democrats have embraced the move to Socialism. Nor do all Democrats agree that the 2019 Legislative Session was the success that the far-left Democrats are touting. Should the recall of Brown be on the ballot come November, the key voters will be the Democrats themselves.

Even though House Speaker Tina Kotek called the 2019 Legislative Session "incredibly successful," and Senate President Peter Courtney called it "extraordinary," many Democrats were not applauding.

Additionally, Senator Ginny Burdick proudly pronounced the passage of HB3427, "a historic, historic day." Any small business owner who is a Democrat must have cringed.

Oregon voters agree that the far-left Democrats overreached in the last legislative

their constituents what issues they plan to pursue. Get in touch with them and ask them what legislation they will support and not support in the 2020 Legislative session that begins February 3, 2020.

Patti Milne, retired Marion County Commissioner and State Representative, can be reached at 503.551.5590. Watch Patti on CCTV's Moms Matters.

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What's the Fed and Where Are We Going?



RAY SAGNER

FINANCIAL
COLUMNIST

We have heard more about the Federal Reserve Board lately since the melt down in the late 2000s, when then Chairman Ben Bernanke guided a program to secure financial institutions and very large employers from failing.

"The Fed" is a term we have been hearing on news programs, and now Twitter feeds, of which most citizens don't really have a fundamental understanding. The following is a quick summary of the Fed created in 1913, with the enactment of the Federal Reserve Act. The Federal Reserve System, often referred to as the Federal Reserve or simply "the Fed," is the central bank of the United States. It was created by the Congress to provide the nation with a safer, more flexible, and more stable monetary and financial system.

The U.S. Congress established three key objectives for monetary policy in the Federal Reserve Act: Maximum employment, stable prices, and moderate long-term interest rates. The first two objectives are sometimes referred to as the Federal Reserve's dual mandate. Its duties have expanded over the years, and today, according to official Federal Reserve documentation, include conducting the nation's monetary policy, supervising and regulating banking institutions, maintaining the stability of the financial system and providing financial services to depository institutions, the U.S. government, and foreign official institutions. The Fed also conducts research into the economy and releases numerous publications, such as the Beige Book we hear about. The Beige Book, more formally called the Summary of Commentary on Current Economic Conditions, is a report published by the United States Federal Reserve Board eight times a year.

The Federal Reserve System's structure is composed of the presidentially appointed Board of Governors (or Federal Reserve Board), the Federal Open Market Committee (FOMC), twelve regional Federal Reserve Banks located in major cities throughout the nation, numerous privately-owned U.S. member banks, and various advisory councils. The FOMC is the committee responsible for setting monetary policy and consists of all seven members of the Board of Governors and the twelve regional bank presidents, though only five bank presidents vote at any given time (the president of the New York Fed and four others who rotate through one-year terms). The Federal Reserve System has both private and public components and was designed to serve the interests of both the general public and private bankers. The result is a structure that is considered unique among central banks. It is also unusual in that an entity outside

of the central bank, namely the United States Department of the Treasury, creates the currency used. According to the Board of Governors, the Federal Reserve System "is considered an independent central bank because its monetary policy decisions do not have to be approved by the President

As you may gather, the FOMC has a much more complex mission than raising or lowering interest rates. Being the Central Bank that affects Central Banks around the world and the global economy, not all outcomes may be obvious. Add to those complexities the strength or weakness of the

Changes in America's economic policy echo around the world, but not always for our benefit.

or anyone else in the executive or legislative branches of government, it does not receive funding appropriated by the Congress, and the terms of the members of the Board of Governors span multiple presidential and congressional terms." The preceding is of tantamount importance as our economy is protected from political manipulations by self-serving politicians.

There is no question that Chairman Ben Bernanke (2006-2014) made his mark at the Federal Reserve. Over the course of two terms as Chairman of the Federal Open Market Committee (FOMC), Bernanke had to orchestrate his way through varying scenarios—including some that a right-minded person would not wish upon your worst enemy. "Helicopter Ben" was an early label, referring to his ease with printing money. At other times, song titles were used as labels. "When Doves Cry" was popular at a time when there was heightened rhetoric around the low-interest-rate policy, as the Fed made efforts to keep rates down for an extended period. While there are those that would place some of the blame on Chairman Greenspan for keeping interest rates low for so long, which encouraged companies to borrow heavily and investors to take more chances with cheap money.

It is unquestionable that Bernanke set a new precedent as chairman, acting in a unique and ground-breaking manner that had significant impact on the economy and markets. There were multiple goals that he floated across the markets from his desk. First was an effort to keep the U.S. economy (and, depending on how you look at it, the global economy) afloat. In conjunction with this, there were three iterations of quantitative easing, including Operation Twist (which was just a fancy way to say the FOMC was repositioning bond holdings along the yield curve). Following that, there were a variety of facilities crafted to maintain market liquidity and keep everything working in an orderly fashion. Increased transparency was also a key initiative. The goal was to provide investors the best possible insight into the FOMC's mindset. This was accomplished by holding regular press conferences following the Committee's meetings. The last thing anyone at the FOMC wants to accomplish is uncertainty among investors, as there is enough of that going around already.


seasoned veteran with a tough job ahead, and we should be confident in his leadership while he resist outside pressure. All the best to him.

The purpose of this article is to inform our readers about financial planning/life issues. It is not intended, nor should it be used, as a substitute for specific legal, accounting, or financial advice. As advice in these disciplines may only be given in response to inquiries regarding specific situations from a trained professional.

Ray Sagner is a Certified Financial Planner™ professional with The Legacy Group, Ltd, a fee only Registered Investment Advisory Firm, in Salem. Ray can be contacted at 503-581-6020, or by email at Ray@TheLegacyGroup.com You may view the Company's web site at TheLegacyGroup.com



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Inspiring Leaders and Non-profits

An interview with Jill Pfankuch



HARVEY GAIL-
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Each month, I feature local nonprofit leaders who make an impact in the community. This month's interview is with Jill Pfankuch, President of the nonprofit organization, Angel City Sports Oregon. After her daughter, Emmy, was born with Spina Bifida, Jill dedicated herself to helping people with disabilities participate in athletics. This was of interest to me since I have been following developments in adaptive sports, particularly for rowing and paddling.

Tell us about your non-profit:

At Angel City Sports Oregon, our mission is to promote and facilitate an active and healthy lifestyle for individuals who have a physical disability or a visual impairment.

Angel City Sports Oregon welcomes individuals from Oregon and Southern Washington, with physical disabilities or visual impairments, to participate and compete in both swimming and track and field events with hopes of adding additional sports in the future.

How did you get into the role? How did you find yourself in leadership in the organization?

We had a group of five athletes (and their parents) that had been competing in track and field and swimming for the past five years. We wanted to establish the team as a nonprofit. I approached the Los Angeles organization of Angel City Sports about starting a chapter in Oregon and the rest is history!

What experiences best prepared you for this role?

I have directed several nonprofit organizations as well as holding various positions within the nonprofit community. My (late) husband and I started the Spina Bifida Association of Oregon and ran it for 12 years.

My daughter has Spina Bifida and competes in multiple sports. I served as Director of Camp Attitude and on the Board of Directors for many years.

I teach Middle School Health and Science at a private school and I was a high school and college swimmer so being able to combine my love of teaching and sport into the role of coach is a dream "job."

Are you a volunteer leader of a nonprofit or association? -If you or someone you know would like to be featured in my column, email me at harvey@spiremanagement.com



What is difficult about your nonprofit leadership role? What is easy?

Starting a nonprofit without a startup budget is probably the most difficult. We rely on donated space for our swimming and track practices and are grateful to Salem Tennis and Swim Club, Cascade High School, and Wilsonville High School for allowing us to hold our swim and track and field practices at their facilities.

What have you uniquely contributed to your organization?

I was instrumental in getting Angel City Sports Oregon off the ground and establishing it as the first ever chapter of Angel City Sports outside of Los Angeles. We are becoming a familiar face in the para sport community, but we still have a long way to go to get the word out that we are here!

What are you looking for in future leaders in your group?

We need people to rise to the occasion and take on various roles. We need people to take on fundraising, bookkeeping, event planning and PR. We need sponsors to come alongside our group and help fund our programming. Our athletes are already mentors and leaders in the para community. We need people to help spread the word so that we can reach more individuals with physical disabilities and visual impairment.

Is there anything else you would like to add?

If you know of anyone (all ages) with a physical disability or visual impairment who may be interested in competing in track and field or swimming, please have them get in touch with us. Our practices are FREE! We have a great team and are always looking for additional athletes.

Jill Pfankuch is a great example of a leader who uses her professional skills to aid a worthy nonprofit. To learn more about the Angel City Sports visit www.angelcitysports.org.

Cap Rates & Property Appreciation



ALEX RHOTEN
**PRINCIPAL
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The capitalization rate (cap rate) is one of the most basic calculations that investors utilize when assessing a property's value and its current rate of return. This figure represents a property's net annual income divided by the purchase price, and for many investors, it represents the starting point in determining whether a particular property should be considered for purchase.

This calculation is important to understand, because this fall there are approximately 144 sale listings and 114 investment listings available in the Salem area for purchase or investment.

In hot real estate markets, cap rates tend to be driven down, as investment money is easier to come by. Lenders are making favorable financing terms available to buyers and the buyers tend to be doing better economically and are looking to invest. These factors create a greater demand for property, causing sellers to command higher prices, thereby driving down the overall cap rates.

But in hot commercial real estate markets, particularly in those markets that experience

substantial appreciation in property values, the cap rates can get driven down even further. In specific areas like California, New York, and Florida, the property appreciation rate can be 10-20% per year. This can create a frenetic demand for buyers to own more property. The idea is that with the huge amount of annual appreciation that's been going on, the cap rate is now less significant, and the big money to be made is now in the annual appreciation. So, in markets like these, the cap rates can get driven down to maybe 4-5%, then when you add this to the 20-30% annual appreciation rate that's been going on, the overall annual returns can become quite substantial.

Now contrast this with a market that's been experiencing a 3-5% annual appreciation rate on property values. In doing so, we begin to understand just how high the cap rate needs to be in order to attract buyers. A buyer may demand an 8-10% cap rate, because they'll gain less in annual appreciation.

In conclusion, for buyers and sellers, timing is critical. It is important to understand when to buy at the right time and sell at the right time. Be sure to consult a licensed commercial real estate broker who can simplify the process and advise on your investment.

Alex Rhoten is the owner and Principal Broker at Coldwell Banker Commercial Mountain West Real Estate.

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I work hard for my clients, for me real estate is not just a business it's a way of life. I'm proactive through all my client's transactions and aim to do the best work possible. I have lived in the Willamette Valley for over fifteen years, graduated with a bachelor's degree from Western Oregon and a Master's Degree from Willamette University, I have a deep perspective and love for the valley, along with deep insight in the local real estate market and property values.

For anyone curious my last name (Kjäll) is pronounced (Shell), it's Swedish, and my father moved her from Sweden when he was 26 years old and married my American mom. I don't mind if you miss pronounce my last name, I completely understand.

I come from a family of hard working Veterans and just like them I also served in the military and was in the same unit my grandfather was in during world war II. My proudest military accomplishment is I received two Air Force Achievement medals for the Hurricane Katrina Relief effort.

Music has always been one of my favorite pastime events, I grew up on a ranch and one of my favorite things to do in the evenings was to sing and play country music with my grandfather. To this day I carry on the same tradition with my daughter playing piano and guitar.

I strive for excellence in all things from being a Veteran, a Father, too being a Realtor, I guarantee anything I do, I do with purpose and the intent to be the best. My clients are my number one priority and I look forward to having you as member of our team and developing a long lasting relationship.

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Faculty and Staff from Chemeketa Community College’s Health Information Management program spent the past several years preparing for the accrediting process in this field using the Commission on Accreditation for Health Informatics and Information Management Education (CAHIIM) standards. Chemeketa Community College is pleased to announce that accreditation status was awarded on June 27th of this year, making them one of only three colleges in Oregon with this distinguished recognition. CAHIIM is a globally recognized and trusted accreditation organization for Health Informatics and Health Information Management education programs to ensure the development of a workforce that meets the challenges of an information-intensive environment and its impact on global health.

CAHIIM provides the public with effective and consistent quality monitoring of health informatics and health information management programs through maintenance of accreditation process. It is recognized by the Council for Higher Education Accreditation (CHEA). When a program is accredited by CAHIIM, it means that it has voluntarily undergone a rigorous

review process and has been determined to meet or exceed the Standards set by the Board of Directors. More information about CAHIIM may be found at this website: CAHIIM.org/about-us/who-we-are

For any questions regarding the accrediting process or status you can contact CAHIIM at 200 E. Randolph Street Suite 5100 Chicago, IL 60601 or call (312) 235-3255

To learn more about the Health Information Management Program at Chemeketa, contact Sandi Kellogg, Dean, Health Sciences, at sandi.kellogg@chemeketa.edu or 503.399.5041.

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Masonry Grill Opening at 120 Commercial

If you traveled by horse-drawn carriage or early cars in the late 1800s down historic Commercial Street, you could enjoy a night out at the Reed Opera House or wander through a variety of parks and gardens. You may have seen markets, small hotels and a stable located at what is now 120 Commercial.

Over a century and a half later, the 120 Commercial building still stands and is being restored and revived. An experienced entrepreneur, Melissa Mason, will be the first tenant to bring life back into the dynamic building with a new restaurant, Masonry Grill.

120 Commercial has been known to Salem residents as the site of Chicago Pizza, Alessandro's and Spaghetti Warehouse. The building needed both cosmetic and structural repairs. Scott Chernoff and his team at Cumberland Holdings LLC, a west coast property development firm, saw the potential in the historic building. In March 2018, they closed a deal to acquire 120 Commercial and The Reed and the rest is history.

After a year of renovation and massive improvements, the building received a complete facelift. The once underappreciated property is now evolving into a stunning combination of old and new, as historic beams, bricks and framework are married

with modern amenities and state-of-the-art construction.

Mason has 25 years of experience in business operations and leadership. She began her business career with Northrop Grumman, a Fortune 100 company, where she focused on business management and development. She has a history of starting and maintaining successful businesses like Tangled Ends Hair Academy and Salon 124.

"Starting Masonry Grill has been a dream of ours," said Mason. "We believe that our exceptional food and service we will be a strong contributor to the energy of downtown Salem."

Masonry Grill, slated to open in early fall, will feature indoor and outdoor seating, house cocktails and creative decor; joining an ever-growing downtown scene. The Head chef, Samuel Woodward, a graduate of the prestigious Western Culinary Institute, will draw on more than 26 years of restaurant and operations experience to craft a high-quality menu complete with seasonal dishes and alcohol pairings. Committed to fresh, quality food, the restaurant will make most dressings, sauces and desserts in-house.

Masonry Grill adds to the bright future of downtown Salem. The restaurant is on track to open in the fall.

Keep track of the property progress at www.120Commercial.com.





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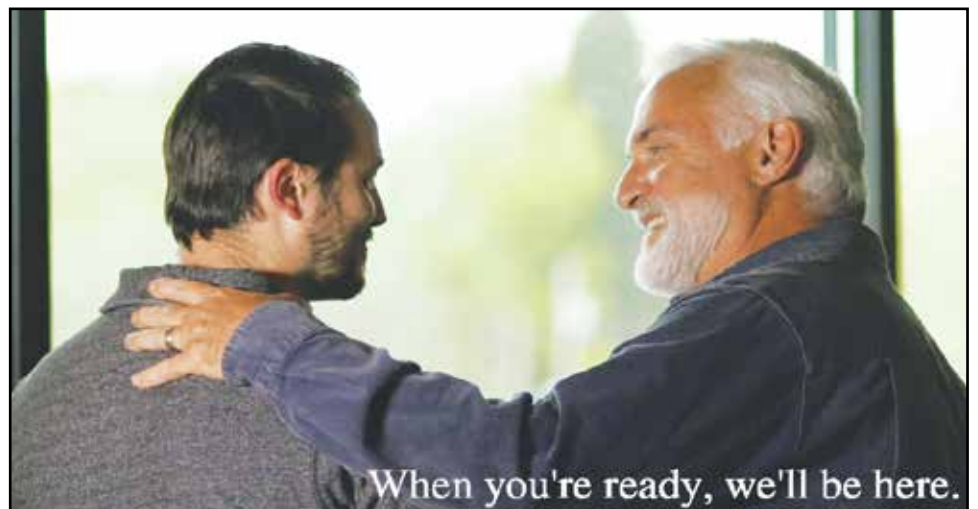
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Para-Athlete Team to Compete in Duathlon

Competing in a triathlon can be too daunting a task for even the most motivated athletes. However, a team of three inspiring young women will compete in the duathlon at the Salem Rotary Multi-Sport Riverfest on Sept. 15. The experienced para-athletes will complete the running/biking/running event.

Salem's Emmy Pfankuch will lead the run in a track racing (wheeled) chair. Hadasah Benson, a visually impaired senior from Wilsonville high school, will complete the bicycle leg of the race on a tandem bike. Kayla Bolnick, a Clackamas Community College freshman, will complete the final portion

said my lung capacity would be too diminished. I wouldn't be able to endure a triathlon."

However, Jill, like her daughter Emmy, was stubborn and refused to be told she couldn't do something.

She continued training after her surgery and eventually completed an Olympic distance triathlon. Because of the intensive training, her lung capacity returned to 100% normal, even though she was missing a significant portion of it.

Inspired by her mom's tenacity, Emmy decided she wanted to compete as well, and

Emmy is an incredible example of the powers of perseverance and self-belief.

of the race also using a track racing chair. The team was assembled by Emmy and her mother, Jill Pfankuch.

Thirteen-year-old Emmy is not like most teens. In fact, despite being born with spina bifida and using a wheelchair, she has completed over ten triathlons, though many courses did not have proper accommodations for para-athletes. This included, at times, racing uphill on grass.

Her path to competition was inspired by her parents; both triathletes. Sadly, her father passed away in 2015 and her mother, Jill, developed serious health problems. After competing in several triathlons, in 2013, Jill was diagnosed with cancer and had to have half of her left lung removed.

"I was told I would not be able to compete after I had surgery," she said. "[The doctors]

made it her goal to join the local swim team.

She saved up and paid for swimming lessons with her own birthday and Christmas money. She learned how to swim at the West Salem Courthouse, and eventually made the Battlecreek Courthouse swim team.

"I wanted to show everyone that even though I was paralyzed, that I could actually swim instead of sitting around and doing nothing," said Emmy.

Emmy, along with her friends and mother, is an incredible example of the powers of perseverance and self-belief. Come out to Salem's Riverfront Park to watch her race on September 15.

Keenan Emery works at VanNatta Public Relations, a PR, event planning, and consulting firm in Salem, Oregon. www.PRSalem.com



13-year-old Salem Triathlete overcomes challenges to compete in Salem Rotary Multi-Sport Riverfest

Family Building Blocks' Therapeutic Early Childhood Programs Expand to Woodburn And New Co-Location Model in Rural Santiam Canyon



On July 12, First Presbyterian Church in Woodburn opened its doors to Family Building Blocks becoming its first physical location in the community. Executive Director Patrice Altenhofen and Advisory Board Member Dick Withnell met with the First Presbyterian Church Pastor to develop this partnership to house Relief Nursery staff who are currently supporting 75 children and their families in north Marion county. With 35 more children on the unserved list in the area, Family Building Blocks anticipates growing to serve 100 by 2020.

To provide Relief Nursery services, including a Therapeutic Classroom for children and Home Visiting for families, a partnership providing a secure location was critical. The Church will house one Therapeutic Classroom, two Teachers, two Home Visitors, and one Community Outreach Coordinator. Thanks to community partners including Salem Family YMCA, Marion County Court Care, and Polk County Family & Community Outreach, the classroom and

offices are almost completely furnished and ready to welcome children. Family Building Blocks would also like to thank the following community partners for making this possible: Randy and Robyn Compton, First Presbyterian Church, Mountain West Investment Corporation, Salem Health, and Dick and Gayle Withnell.

Please join Family Building Blocks for an Open House celebrating the new location in Woodburn on Wednesday, September 11, 2019 from 4:00-5:30 pm (Program begins at 4:45 pm) at First Presbyterian Church, 950 N Boones Ferry Rd., Woodburn, OR 97071. Light refreshments will be provided.

In addition, Doris's Place, Family Building Blocks' location in Stayton is moving. In partnership with Mid-Willamette Valley Community Action Agency Head Start, the two organizations will be housed at the Santiam Center, along with DHS Self Sufficiency. The partners will form a co-location model to better serve families

in the Santiam Canyon. Family Building Blocks' services are also offered through a co-location model at the Dallas Academy Building in Polk County. By providing access to early childhood programs and family support services under one roof, families can save time, money, and energy when seeking support within a responsive and collaborative community.

Founded in 1997 in Salem, Family Building Blocks is a 501(c)(3) non-profit organization and certified Relief Nursery committed to "Keeping Children Safe and Families Together" in Marion and Polk counties. By partnering with parents with children ages prenatal through five through highly specialized, free, and voluntary prevention programs, 99 percent of children remain living safely with their families, avoiding foster care and the devastation of abuse and neglect. For each family we are able to serve, there are at least three more who remain unserved and would greatly benefit from our support.

Coast Haste, A Wet Hop Hazy IPA, Hits Shelves September 2019



(NEWPORT, Ore.) — Rogue Ales & Spirits is celebrating the hop harvest with the launch of Coast Haste, an imperial hazy IPA, that is made with wet hops straight from Rogue Farms.

“As farmers and brewers, we believe the best products come from the best ingredients,” says Rogue President Dharma Tamm. “We love harvest season, when ingredients are at their peak and beer is begging to be brewed.”

To take advantage of this bountiful time, Coast Haste is made with hops that are har-

vested on the Rogue Farm and quickly transported, while still wet, 71 miles to be brewed in Newport on the Oregon Coast. This effort pays off with an incredibly fresh, fruity, flavorful IPA.

Coast Haste is a unique beer, and because it is brewed with fresh hops, it can only be made once a year. “We brewed this hazy IPA to showcase the flavor of the hops,” says Rogue Brewmaster Joel Shields. “Its bold tropical, citrus notes make this the perfect beer to crack open while savoring the final few summer nights.”

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Worry At Work: What The Legacy Project Teaches Us About Life



MARY LOUISE
VANNATTA

TELLING YOUR STORY

I don't like to admit I worry about work, but I do. Did I remember to send out that news release? How am I going to solve that client's problem? Will the staff want to get paid again this month? Can I afford that building repair? Am I doing enough in the community? What will these new regulations do to our bottom line? ... and more. If you're an employee, you may be worried about job security or if your paycheck will cover your expenses.

If you are a "worry-wart," understanding and mastering worry is a significant step forward to an enjoyable worklife. For clarity, worry is often more cerebral and is different from preparation, praying or actual problem-solving. It is also different from anxiety, which is more physiological.

What is all this worry at work doing to our lives? The Legacy Project considered all this by gathering advice from the wisest Americans. The project began in 2004, when Cornell professor of human development, Karl Pillemer Ph.D., asked 1,500 adults over

the age of seventy about the most important lessons they learned through their lives. This culminated in two books, 30 Lessons for Living: Tried and True Advice from the Wisest Americans (2011) and 30 Lessons for Loving: Advice from the Wisest Americans on Love, Relationships and Marriage. (2015). What he learned applies to work and worry.

When elders were asked about their biggest regret: **They wished they hadn't spent so much of their lives worrying.**

So, what are the techniques to cure ourselves of excessive worry? The experts say:

- Start letting go of what you cannot control. Think Serenity Prayer. Accept what you cannot change, have courage to change what you can and the wisdom to know the difference. Your worry will not bring any positive outcomes.
- Think about today. Life twists and turns in many ways and worrying about things too far in the future causes unnecessary stress. Didn't your Grandmother tell you, "This too, shall pass."?

• Strategize for the future. Instead of worrying, act! Know your worry triggers. If you worry about your health, invest in healthy habits today to preserve it. Family? Talk with your family to consider ways to improve communication to minimize worry. Finances? Get a financial planner and set business and personal saving goals. The perspective of our elders re-

minds us that worry robs us of the present moment and doesn't solve a problem nor change any outcome. As Mark Twain said, "I've had a lot of worries in my life, most of which never happened."

Mary Louise VanNatta, APR, CAE is the CEO of VanNatta Public Relations, a PR, event planning and consulting firm in Salem, Oregon. prsaalem.com

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