Meet the New CCBI

Chemeketa Center
For Business And Industry Opens

Innovation, Creativity, Excellence - All of this, plus more will take place as the organizations located in the new Chemeketa Center for Business & Industry (CCBI) building work to accomplish their common missions. This new building just north of downtown Salem, is poised to offer great resources for the business community. Not only is it in a great, convenient location, it has provided the opportunity for many resource partners to continue to build an effective workforce and economic development system to create skilled workers, high wage jobs and economic opportunity for our communities.

The new 50,000 sq. ft., four-story CCBI building is equipped with a cutting edge auditorium and training classrooms, computer lab, a bistro and a catering service that functions as a teaching and demonstration kitchen, and the resources to help promote jobs and economic growth. This framework provides the opportunity for an even more effective partnerships between the public and private sectors, local workers and colleges.

The CCBI building allows for expanded learning venues. For example, Chemeketa has partnered with PGE to hold a variety of workshops that enhance business practices and provide expert advice on energy efficiency here in Salem. Now in addition to their Portland and Wilsonville locations, a full schedule of PGE programs are being offered at CCBI. Other seminars are also being scheduled such as the 2010 Export Strategies, Tools and Technique Seminar scheduled for January 27th; and a complimentary seminar focused on Financial, Employment, and Accounting Compliance for 2010 provided by Northwest Innovation, Creativity, Excellence - All of this, plus more will take place as the organizations located in the new Chemeketa Center for Business & Industry (CCBI) building work to accomplish their common missions. This new building just north of downtown Salem, is poised to offer great resources for the business community. Not only is it in a great, convenient location, it has provided the opportunity for many resource partners to continue to build an effective workforce and economic development system to create skilled workers, high wage jobs and economic opportunity for our communities.

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Continued on page 5

Professor Jerry Gray Selected for Endowed Chair of Economics

Willamette University Professor Jerry Gray was awarded the Peter C. and Bonnie S. Kremer Chair of Economics, a privately endowed professorship awarded to a scholar who is an experienced and dedicated teacher.

"With this position, I feel a sense of excitement - and responsibility - to ensure that Willamette’s students are able to think critically about economics,” said Gray. "Understanding economics is an essential part of a

Continued on page 5

Join Mayor Taylor for Her Final State of the City Address

Amid the rubble of the disaster in Haiti is a lesson for all of us. What is important in life is our family and friends. It is so easy to forget when we are caught up in our daily lives.

For years I have read how our area is vulnerable to the “big one”, and know that preparation is crucial for long-term survival, and yet we put it off, never quite believing it will happen to us. Even our current recession seems unreal at times when we already survived one just a few

Continued on page 7

Salem Mayor Janet Taylor

Professor Jerry Gray

Continued on page 7

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Discover the Wonder Fundraising Dinner for A.C. Gilbert’s Discovery Village

Tickets are now on sale for the second annual Discover the Wonder, an evening in support of A.C. Gilbert’s Discovery Village, a private nonprofit children’s museum in Salem’s Riverfront Park. This gala dinner and auction will be held on Friday, February 19, 5:30 p.m. at the Grand Ballroom in downtown Salem. Guests will join Village founder, Martin Morris, while enjoying fabulous cuisine by Willaby’s Catering and Event Design, live music by Amanda White, and a silent auction that benefits the children’s museum. Premier Sponsors of Discover the Wonder are Forsters and Drs. Sornson, Stevens, Berzins, Tibolt and East with Contributing Sponsors Bliss Sequoia Insurance and Risk Advisors, Kraft Custom Construction, Inc., Saafield Griggs PC, Salem Electric and Waddell & Reed. Tickets are $50 per person. To purchase tickets, reserve a table, become a sponsor, or donate an auction item, please call 503-371-3631.

In addition to the featured speaker, fantastic food, and musical entertainment, Discover the Wonder will include an array of valuable and unique silent auction items including a two-night stay at Otter Rock beach house, dinner for six at a private home featuring cuisine by the chefs of A Taste of Oregon, golf for four at Illahe Hills Golf Course, a crabbing trip, a lunch cruise on the Portland Spirit, a steelhead fishing trip, a variety of health and beauty packages, beautiful items for the home, and much more. (Auction items subject to change and some restrictions may apply).

A.C. Gilbert’s Discovery Village – Where Discovery Begins

Nowhere else can you crawl through an animal cell, explore the understory of a Brazilian rainforest, invent toys using recycled materials, climb to the top of the world’s largest Erector Set tower, then take a spin back to earth through a twisted two-story slide. Salem’s famous toy inventor, A.C. Gilbert, grew up visiting his beloved uncle at the historic Gilbert House which now serves as the heart of A.C. Gilbert’s Discovery Village. Founded in 1989, A.C. Gilbert’s Discovery Village (formerly known as Gilbert House Children’s Museum) provides innovative educational experiences to spark children’s natural curiosity. In its 21 years of service, the museum has reached more than 1.3 million children through hands-on exhibits in the sciences, arts and humanities. The museum has also touched more than a half-million children through its outreach programs built on the guiding principle that “playing is essential to learning.”

This unique complex of historic buildings and the monumental Outdoor Discovery Center (built by 6,300 volunteers in 1998) represent the community’s esteem for the past, its vibrant present, and its hopes for the future. With community support the Village continues its mission to provoke curiosity, inspire awe, awaken interest, foster enjoyment, encourage learning and enable understanding in all youth.

A.C. Gilbert’s Discovery Village is a private nonprofit children’s museum located in downtown Salem’s Riverfront Park. Open 361 days a year: Monday – Saturday, 10 a.m. – 5 p.m., Sunday, noon – 5 p.m. Admission: $5.75 (Ages 3-59); $4.25 (Ages 60+); $2.75 (Public assistance, ages 1-2); FREE for members. Website: www.acgilbert.org. Call: 503-371-3631 / 1-800-208-9514.
It All Comes Down to Having a Healthy Economy

Every year I appreciate the opportunities that we, the Marion County Board of Commissioners, have to present our state of the county address to the many chambers of commerce throughout the county and to SEDCOR. These presentations allow us to provide a year-end recap and a sneak preview into the new year.

Our first presentation was January 14, hosted by SEDCOR at Mission Mill, in Salem. Although CCTV taped our presentation and the Statesman Journal has it streaming on their website, I know we still will not get our message to many people. So, I’d like to share with you a brief summary of my state of the county comments here.

Despite economic hardships touching virtually everyone throughout 2009, people in Marion County continue to reach out to those less fortunate with generosity, compassion and community pride. That’s not easy when unemployment rates in the Salem area continue to be higher than the state’s; when Marion County median household income is less that the state’s, the county’s and neighboring counties; when many businesses continue to lay off large portions of their work force; and, when many businesses have shut their doors permanently.

It has been a gut-wrenching year for all of us. The county, like many businesses, had to lay off several employees. We, too, had to make deeper budget cuts to balance our budget.

Staying focused on core functions, providing a manageable level of services with financial uncertainties looming into the future, all make for difficult decisions and delicate balancing. But, I am proud of the can-do attitude our county employees have and the commitment they have made to find innovative ways to do things more cost effectively; all of which has become a hallmark of Marion County government.

Through our Risk Management Program alone, we recovered over $250,000 in costs. We have lowered our workers’ compensation claims and costs. Through our wellness program, employees are healthier having made lifestyle changes resulting in reduced health care costs and absenteeism.

It is impossible to separate the issues of public safety from healthy families and a strong economy. When one link breaks, the whole chain fails, and causes a myriad of problems for our local communities.

These challenges don’t exist in a vacuum. Community input is critical to good decision making. Working together with community groups whether they be private, non profit or governmental, is the only way we can understand the unique challenges individual communities face. It is the only way we solve those individual problems. And, it is the only way we find opportunities for a better future.

What we learned through the year-long series of town hall meetings conducted by the Marion County Public Safety Coordinating Council has helped to shape our updated strategic plan. A key element of our new plan is the collection of data that we can use to monitor, track and assess community trends. With this information, we can plan, prioritize and realign policies and expenditures to better respond to changing trends and community needs.

An historic meeting of the Marion County Public Safety Coordinating Council and the Marion County Children and Families Commission last summer resulted in mutual goals and a set of key actions to also respond to community needs. These key actions include: supporting parenting, jobs for youth, and the availability and access to healthy choices and activities for youth.

But, it all comes back to having a healthy economy, which is everyone’s biggest challenge in this new year. I can tell you that we in Marion County will continue to work arm-in-arm with local businesses, SEDCOR, chambers of commerce and other government officials and agencies, so that Marion County is a place that encourages businesses to locate here, grow their business, retain jobs and create new jobs.

Marion County Commissioner Patti Milne can be reached at 503.581.5990.

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Marion County Commissioner Patti Milne can be reached at 503.581.5990.

Salem Clinic Welcomes New Family Medicine Physician

The Salem Clinic is pleased to welcome a new physician to the clinic.

Ryan K. Cooley, MD is Board Certified by the American Board of Family Practice. He graduated from Eastern Virginia Medical School in Norfolk, Virginia. He completed his residency and internship at the University of South Florida in Clearwater, Florida. Dr. Cooley is interested in the full spectrum of family medicine, from newborns through geriatrics.

Dr. Cooley is currently accepting new patients.

Salem Clinic was founded in 1925 by a group of three physicians. In addition to medical providers, the main Clinic houses full service laboratory and radiology departments. There are also three additional facilities in the community. Salem Clinic has over fifty providers representing family practice, internal medicine, obstetrics and gynecology, general, vascular and bariatric surgery, gastroenterology, allergy and immunology, pediatrics and urgent care medicine.

You can find out more about Salem Clinic by calling 503-399-2244 or visiting www.salemclinic.org.

Photo of Jerry Gray by Frank Miller, courtesy of Willamette University

Gray...Continued from page 1

robust liberal arts education.”

Named Oregon’s 2005 Professor of the Year by the Carnegie Foundation for the Advancement of Teaching and the Council for Advancement and Support of Education, students and faculty alike praise Gray for his enthusiasm, dedication and humor. He is well known on the Willamette campus for the countless hours he spends outside the classroom helping students learn about economics.

“There is no substitution for time or patience,” said Gray. “I try to illustrate concepts with experiences from my own life or by using everyday examples.”

“Jerry is simply remarkable in his ability to translate the most complex and abstract concepts into terms anyone can understand,” said David Douglass, Interim Dean of the College of Liberal Arts. “The Kremer Chair is fitting recognition of his talents as a teacher.”

“We are honored by the Kremers’ generosity and deeply grateful for their recognition of the importance of excellent teaching,” said Interim President Larry D. Large. “The many benefits of this endowed chair will be realized now and for many generations of students to come.”

About the Peter C. and Bonnie S. Kremer Chair of Economics

The $1.5 million endowment was established by a Willamette alumni couple, Peter and Bonnie Kremer. Peter Kremer majored in economics at Willamette and earned his master’s degree in business administration from Stanford. Bonnie Kremer graduated from Willamette with an English degree. She reflected, “Our experience at Willamette has given us both a good foundation, and that’s something we want to support.”

Marion County Commissioner: Patti Milne

Marion County Commissioner: Patti Milne
$12 Trillion Dollars in Debt

The Oregon Pioneer

I Stand Proud and watch from “Atop” the Great Dome of the Oregon State Capitol. It is my job to watch and remember. I was reminded today, as I listened to a business newscast, that state governments are once again looking for different sources of revenue. Arizona this last week prepared to issue bonds in excess of $500 million to cover ongoing operations. In a creative move Arizona is putting up the state Capitol as collateral for the bonds. California’s Governor Schwarzenegger (aka the Terminator) has proposed selling state park lands and dramatically reducing state health services as a start to balancing California’s fiscal crisis. Oregon, on the other hand, has a balanced budget requirement so increasing taxes and fees is the order of the day. Raising taxes and fees during a recession is certainly counter intuitive, but that is Oregon’s way.

Just how much money is One Trillion Dollars? Start with the following question. If you were to pay one dollar a second, of every minute, of every hour, of every day toward the National Debt, how long would it take to pay a Trillion Dollars? Not counting interest on the National Debt, it would be over 30,000 years. Yes, 30,000 years for just One Trillion Dollars. Now for 12 Trillion Dollars, it would take $60,000 years. Wow, a very big number! Based upon the current estimate of the number of taxpayers in this country, our National Debt is over $100,000 per taxpayer. Yes, each taxpayer owes an additional $100,000.

I applaud the creativity of Arizona in putting up their state Capitol as collateral for the $500 million in bonds. I wonder how much my Capitol and grounds are worth? Oregon has wonderful parks, and I’m sure the parks on the coast as well as those in the mountains would fetch a great deal of money. This, however, is not a humorous subject. There are several morals to this unfolding and continuing saga.

Taxpayers have to insist that the National Debt not get any larger, and that Congress cannot spend more that it receives in tax revenues. Government at all levels must stop borrowing to pay for day to day services. Government cannot continue to tax at ever increasing rates. Fees for governmental services cannot continue to rise. There is a point at which government has to live within the resources the people provide. Salaries and benefits of government employees have to level off. Four decades ago, salaries and benefits for government employees were clearly less than the private sector. Today, that cannot be said.

Do elected officials stand up at public meetings and tell the audiences that every taxpayer owes $100,000? Do elected officials go to colleges and universities and spread the word that each college student needs to pay for the social security and health program of the “Baby Boomers”? Are elected officials being honest and open? The answers are really hard to get out of the mouths of elected officials. One of two things will happen. Every government at every level must tax the taxpayer for all current services or reduce services to equal revenue to avoid going into debt, or governments will start going into bankruptcy. Governments cannot borrow their way out of debt. There is no middle ground. Right the ship now, or tomorrow will be far more difficult. I Stand Proud and watch from “Atop” the Great Dome of the Oregon State Capitol. It is my job to watch and remember.
Preparing for the Next Challenge

Continued from page 1

The Mayor's View

Janet Taylor

short years ago.
How do we prepare ourselves for recessions, earthquakes, floods, and all the other disasters? Food, water, blankets, saving accounts—all are necessary, but we also need something less tangible. What we need is to understand that the actions of today will have an affect on tomorrow's survival.
The angry tone, the failure to listen to each other, the growing sense of entitlement, plus political partisanship divide our country and make us less able to handle what challenges tomorrow brings. I believe in good debate, and I encourage people to speak up about their concerns. But, it needs to be done in a manner that allows civil discourse for future issues. When we create barriers from today’s actions, we lose the ability to have the cohesiveness tomorrow to deal with challenges.

The challenge for the City this year and for the foreseeable future will, once again, involve our budget as a result of the estimated 18% increase in our employer contribution to the PERS retirement program. Due to the decline in the stock market the return on investment is not sufficient to meet the liabilities. We need to find a solution that provides stability for city programs or make decisions to reduce the size of local government.

We can also grow the business side of our community. The more elected officials who understand that business creates the jobs that pay the income taxes for State and local government, the better we will be able to survive downturns. Be assured, no community can thrive on just residential property taxes, we need commercial and industrial taxes for an adequate local tax base. Our role as voters is to be certain we elect people to serve who understand this basic of economics. The alternative is much higher taxes or drastically reduced services.
The City of Salem has been very pro-business—witness our investment in the Mill Creek Corporate Center where Home Depot is building a 465,000 square foot distribution center, and the SANYO Solar plant at the Salem Renewable Energy Center. Diversity of employment builds good communities that can in turn help those who need a hand up in life, support our schools, police and fire, parks and libraries. We remain committed to retaining the jobs we have, and recruiting new companies. It can require tough decisions and compromises, but the long-term benefits provide survival and success.
Join us on February 10th at noon at the Conference Center when I give my last State of the City speech. We need to have a good conversation about our community and its future, and what we can do to prepare for whatever disaster comes our way.

The Business of Upcycling Heirloom Glassware

COWHORN, a small Applegate Valley winery whose early releases are earning big national praise, just sent its first shipment of 1000 used wine bottles to The Green Glass Company where they will be upcycled into heirloom goblets, pitchers, tumblers, vases, and vottives. From the Mayor of New York to the King of Spain, Green Glass Company goblets can be found on the dining tables of wine lovers the world over who want to enjoy new wine in old glass.

In a complementary program, the Ashland Food Co-op, Southern Oregon’s first and only Certified Organic retailer, has partnered with COWHORN, the up-and-coming wine region’s first and only Certified Biodynamic® estate winery, to convert used corks into reusable, compostable wine packs guaranteed to contain a minimum of 99% recycled content. Corks collected at the Co-op's Ashland store and the estate’s Applegate Valley tasting room are sent to Corvallis-based Western Pulp, a company known for making high-quality biodegradable packaging and planters from recycled pulp.

At COWHORN, even the soft metal bottle cap covering the cork gets a new life through Rogue Recycling. The winery invites Rogue Valley residents to recycle torn tins and natural corks from any winery and used COWHORN bottles at its Applegate Valley tasting room.

"Everything in nature flows in cycles, and there really is no such thing as waste," says Barbara Steele, co-owner of COWHORN Vineyard & Garden. "It’s not enough for us to endeavor to grow great grapes and produce world-class wine. Being Biodynamic is also about closing all of the loops and that means taking responsibility for our packaging. We provide our local community a way to upcycle glass and recycle corks, and hope to inspire other wineries and wine lovers to do the same in their region. One of the greatest aspects of the emerging Biodynamic wine world is that there is genuine spirit of friendly competition in an all out race to the top to do the right thing."

About COWHORN

Hidden away in a remote river valley of a region historically known more for gold than grapes is COWHORN VINEYARD & GARDEN, a boutique Demeter-certified Biodynamic® estate winery whose first releases are the toast of The James Beard Foundation, Fortune magazine’s Most Powerful Women Summit, and Oregon’s emerging eco-culinary scene.

Sharing qualities comparable to the world-renowned Châteauneuf-du-Pape region of France’s southern Rhône Valley, COWHORN sits alongside Southern Oregon’s pristine Applegate River. The farm is fringed by frontier forests on the edge of America’s great western wilderness and supported by soils that are perfectly suited for Grenache, Marsanne, Roussanne, Syrah, and Viognier. COWHORN’s classic Rhône varietals result in well-balanced wines with low alcohol and high aroma that express signature subtleties of the farm’s unique soils.

Among the new estate’s early accolades is a 90-point rating from Wine Spectator for its 2007 Viognier, now sold out. In their annual round up of most memorable wines, the San Francisco Chronicle featured COWHORN’s 2007 Marsanne Roussanne, also sold out, as one of the year’s top 20 “unexpected pleasures.” Portland Monthly told readers to “expect to sample some really excellent vino here.” And Northwest Palate called COWHORN’s early releases “impressive” and let readers know that “it is well worth a trip to their tasting room, if only to get your hands on some of these tiny production.

COWHORN’s 2006 Syrah and 2008 Spiral 36, a hand-crafted blend of Marsanne, Roussanne and Viognier, were recently poured at The James Beard House in New York City and Fortune magazine’s annual women’s summit in Los Angeles.

Currently the only certified organic and Biodynamic® winery in Southern Oregon, COWHORN is among the first certified Biodynamic® estate wineries and commercial farms in the United States. Guided by holistic-estate advisor Alan York, consultant winemaker Ken Bernards, and environmental designer Buddy Williams, COWHORN planted its first eleven acres of vineyard in 2005. Using state-of-the-art technology, winemakers Bill and Barbara Steele gently nudge native yeast through the fermentation process on a mission to make fine wine with few inputs, going from grapes to glass as purely as possible.
Farm Credit Services, Salem Griggs PC, and Moss Adams, LLP for January 21st. These events and others are posted on the SEDCOR website at www.sedcor.com.

Today’s workforce development along with economic growth for a community requires employer engagement, community connections and industry-driven education and training through a network of resources. Successful workforce development requires collaboration. By bringing together industry specific groups with common missions, issues can be identified and innovative solutions can be developed.

The organizations located in this new learning facility will have the opportunity to expand their partnerships and work more closely together to fulfill our common mission and goals. Workforce and economic development are cornerstones of the efforts being put forward. The organizations in the new CCBI building are taking important steps to connect the right resources to the individuals and businesses needing them, in order to strengthen the economy.

The quality of our community’s workforce is a factor in gauging our economic competitiveness. Positions available in the current job market require skills beyond high school level and changes in industry require ongoing training for workers. Being able to provide access to education and training opportunities is an important measure of our area’s economic development potential.

**Serving Businesses a Wide-Range of Learning Opportunities**

With some of the major players in local economic and workforce development housed within its four walls, there will be unprecedented opportunities for synergy at the new building. It will be fully occupied by the end of January.

Diane McLaran, Director of the CCBI says "Continuing education, job advancement and strengthening business are top priorities for the organization. The new facility will allow for expanded programs and stronger partnerships."

In addition to college programs serving local businesses, CCBI will house the offices of SEDCOR (Strategic Economic Development Corporation), a public-private partnership that helps recruit companies and retain existing jobs. Another tenant is the Enterprise for Employment and Education which addresses workforce needs for our region. Portland State University will occupy the entire fourth floor and provide continuing education to state employees.

Chemekeata’s programs like Customized Training services and its MERIT program which assists microenterprises will be in the thick of the action. Chemekeata’s Small Business Development Center (SBDC) will operate their programs from the facility, including its new EDGE Business Incubator Program sponsored by Bank of the Cascades. The bank’s contribution will help offset costs, so students can focus on their ideas and business plans. The SBDC is accepting applications to fill spaces in the program. The ten selected businesses will benefit from entrepreneurship courses, business coaching, and access to office resources.

"In this economic environment, it is more important than ever for Bank of the Cascades to continue to support and understand the needs of their customers. We offer a wide range of services, which include the EDGE Business Incubator to help entrepreneurs develop their business ideas, learn the basics of running a business, and write a business plan. EDGE supports the "underserved" and anyone else who has difficulty getting small business training or credit through traditional means."

Chemekeata took care of the research, strategy and logistics. EDGE's SBDC program has four curriculum components for the operators, which were first recommended by SANYO and then written into the training curriculum. Chemeketa faculty worked closely with SANYO managers, technicians, and engineers to ensure the curriculum represented their needs.

Programs like Opportunity Knocks offers business owners a connection for help on critical issues with scheduled monthly meetings with other business owners to discuss issues, obstacles and other matters faced by business owners every day. Concerns and lessons are shared in a confidential and supportive setting. Opportunity Knocks is a peer advisory program for business owners who are supported by trained facilitators.

The nine-month Small Business Management program is ideal for established small business owners. It includes interactive classroom learning; one-on-one business advising; business tools; access to experts; the chance to exchange ideas and experiences with other small business owners; and accountability.

The new EDGE Business Incubator program, sponsored by Bank of the Cascades is directed at new business owners. (See next page for more information.) For more information on the SBDC, call 503-399-5088 or visit sbdc.chemeketa.edu for a complete list of programs and classes.

**Small Business Development Center**

Chemekeata’s Small Business Development Center (SBDC) has provided business training and advising to thousands of business owners in Marion, Polk and Yamhill counties for the last 26 years. The center is one of nineteen SBDCs throughout Oregon that provide assistance to new and established small businesses. Their services are available to anyone who owns or operates — or is considering starting — a small business.

Marcia Bagnall, was named Director of SBDC in November. Having worked at the SBDC and the CCBI for the last decade, Bagnall’s experience with the Center’s Entrepreneurship, Small Business Management and MERIT microenterprise program made her the ideal person to lead the SBDC into a new decade.

Starting a small business is a challenge, but the SBDC provides tools to proceed with a business idea. Launching a new business requires careful planning and involves making many important decisions. The SBDC offers free or low cost services to potential and existing businesses.

Through training, advising and business coaching the SBDC offers resources for starting, growing, financing, expanding or relocating a business. They offer a business resource library, computer lab, office space for meeting clients, and many different training programs.

The MERIT MicroEnterprise program uses a nationally recognized training curriculum to help entrepreneurs develop their business ideas, learn the basics of running a business, and write a business plan. MERIT supports the "underserved" and anyone else who has difficulty getting small business training or credit through traditional means.

Opportunity Knocks offers business owners a connection for help on critical issues with scheduled monthly meetings with other business owners to discuss
Oregon Symphony Association in Salem Names Essay Contest Winners

The Board of Directors of the Oregon Symphony Association in Salem is pleased to announce the winners of the 2009-2010 “Why I Like Music” Essay Contest.

Cummings Elementary School
Alayna Grier
Englewood Elementary School
Rebecca Jones
Forest Ridge Elementary School
Jane Burris
Gubser Elementary School
Emma Snyder
Judson Middle School
Kaitlyn Clawson
Keizer Elementary School
Blake Anderson
Lamb Elementary School
Madelyn Bumgarner
Lee Elementary School
Sophia Stephenson
Mary Eyre Elementary School
Lluvia Espinoza Bravo
Richmond Elementary School
Jesus Sandoval
Schirle Elementary School
Emma Seidenberg
Stephens Middle School
Efrain Zuniga
Walker Middle School
Christy Karnes
Yoshikai Elementary School
Rachel Lisle

This contest, which has been part of the OSAS education program for over a decade, is an opportunity for elementary and middle school students to express why music is important to them. Student winners are selected from each of the participating schools and receive a certificate along with two tickets to an Oregon Symphony concert in Salem. For more information about the programs of the Oregon Symphony Association in Salem visit www.orsymphonysalem.org.

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- New York Strip
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- Fish & Chips
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- Cilantro Chicken Salad
- Tenderloin and Portobello Sandwich
- Best Undiscovered Restaurant
- Best Steakhouse • Best Burger
- Best General Bar • Best Happy Hour
success of business enterprises in Marion, Polk and Yamhill Counties.

The program provides 10 participants with:
- An office on the third floor of the CCBI building
- Enrollment in business and entrepreneurship courses and other training opportunities
- Ongoing advising and their personal board of advisors
- Access to high-speed internet, fax, copier and printers
- The support and encouragement of the SBDC staff and fellow incubator tenants

The program is currently accepting applications. Entrepreneurs will be offered an educational experience for up to three years with office space along with other small business owners. If you are interested or know someone who might be please contact the Small Business development Center.

Applications are available online at sbdc@chemeketa.edu or by calling the SBDC at 503-399-5088.

Chemeketa Event Services
Event Planning, Facility Rental and Catering

The new CCBI building offers a multitude of options for training, seminars and company meetings. Room capacities range from 15 in smaller classroom, 80 in the auditorium/lecture hall to over 150 in the large training area. Pricing is available for half day or full day with a different rate for profit and non-profit organizations.

The facility rental and catering will be handled by Chemeketa Event Services Catering – a department of North West Innovations (NWI). Chemeketa Event Services serves as the hospitality arm of Chemeketa Community College. The event department offers information on facility rental locations, catering and restaurant options, with internship opportunities for college students to enhance the classroom learning by gaining real world experience in the hospitality industry.

The culinary team is comprised of creative and talented individuals, which have successfully executed events of all sizes for hundreds of different groups and organizations. A wealth of experience and the creative thinking of talented event staff provides conference, meeting and event planning services to support the needs of the business community from all over the Mid-Willamette Valley.

At CCBI, a Bistro will be open to the public and will feature a full espresso drink menu along with morning pastries. Grab and go gourmet deli options will be available for lunch. The completion of a teaching and demonstration kitchen on the first floor of the building will offer endless possibilities for education, community involvement and special events.

This new building is an ideal location for the business community from all over the region to hold meetings, corporate events, training seminars, private dinners and social events. The CCBI building’s advanced technology and architectural enhancements is a welcome addition to the existing wide variety of facilities and offers the perfect settings to hold events.

For more information, call 503-584-7272 or email eolaevents@chemeketa.edu.

**Enterprise for Employment and Education**

The Enterprise for Employment and Education (Enterprise) is a public-private partnership dedicated to strategic workforce solutions. They work with businesses, education and training organizations, county and state governments, foundations and non-profits to identify and address the current and future workforce needs of Marion, Polk and Yamhill counties.

The Enterprise serves as the Local Workforce Investment Board for the three counties, whose vision is to have the skilled workforce necessary for businesses to locate, stay and thrive in the Mid-Willamette Valley. Its mission is to identify current and future workforce needs and solutions that promote business recruitment, retention and growth. It conducts work toward this mission with the support of Mid-Willamette Jobs Council.

The Enterprise is guided by a results-driven, highly motivated Board of Directors which brings expertise in the areas of training, human resources, employment, management and public policy. The directors are actively engaged in identifying workforce needs, creating new partnerships, finding additional resources, and advocating for workforce development.

Most of its resources come from the federal Workforce Investment Act (WIA) funding via the Department of Labor. The Enterprise provides WIA core and intensive services for adults, dislocated workers and youth in the WorkSource Oregon system.

The Enterprise strives to build community awareness and support that will encourage potential employees to pursue careers. As a trustee for workforce development, we act as:
- A scanner to identify workforce challenges and opportunities,
- A convener of effective partnerships to create solutions,
- A manager of resources to fund solutions, and an evaluator to ensure short term return on investment and identify long term trends and opportunities.

The Enterprise has invested over $50,000,000 into workforce development
activities over the last decade, including:

- Funding WorkSource Oregon Centers and a Youth Opportunity System;
- Providing matching grants for businesses to “skill up” their current workforce and implement high performance workplace strategies;
- Facilitating industry consortia to more effectively leverage training investments for larger numbers of companies and employees.

The Enterprise makes an annual investment to the Youth Opportunity System, an integrated network of services available to help youth complete secondary education, obtain occupation skills or post-secondary education, enter employment, and advance along career pathways that lead to success.

This system is overseen by the Enterprise Youth Council, with input from key stakeholders including businesses, youth, families of eligible youth, educators, and service providers which include Arbor Education & Training, Polk HALO (City Of Independence), Salem Keizer Public Schools and Willamette ESD.

The Enterprise provides staffing and coordination to a number of business consortia each including businesses, youth, families of eligible youth, educators, and service providers which include Arbor Education & Training, Polk HALO (City Of Independence), Salem Keizer Public Schools and Willamette ESD.

The partnership has become a leader in establishing and promoting excellence in child welfare practice through a combination of research, training, and graduate education. By contract with the Oregon Department of Human Services’ child welfare program, the partnership’s Training Unit delivers an extensive training curriculum for professionals in the field of child welfare. The partnership’s Training Unit has had a presence in Salem since the founding of the Partnership in 1994, and provides basic and advanced training for Child Welfare Caseworkers, Supervisor, and Caseworker Assistants in addition to Foster, Adopt and Relative Caregivers certified to care for children in state custody.

During its first 15 years, the Partnership has brought together the expertise of Oregon’s major urban university with the strengths of the public child welfare system to forge program and practice improvements to help better serve children and families. The partnership has been crucial to industry development.

Education is a key component to economic development and in response to this, the partnership has developed the Industrial Maintenance Operator/ Mechanic (IMOM) program. It is tailored to local industry needs and is designed to identify experts to facilitate the transfer of that knowledge to other members of the workforce.

Seasoned workers have been identified and are being certified as Master Trainers. They in turn will teach modules which have been developed for specific skills in areas including painting, welding and fabrication. Safety and other foundation skills training will be provided to companies in all industries.

The IMOM Program was awarded the Oregon Economic Development Association’s 2009 Outstanding Collaborative Partnership Award with the Chemeketa Center for Business and Industry. The IMOM program was also featured in the Statesman Journal recently as one of the Top 10 Good News Stories in 2009.

**SEDOR’s Program of Action**

**Business Retention and Expansion Program** - Business resources and information; Employee recruitment, screening and retention; and management and process expertise

Manufacturing Advocacy - ensuring an adequate supply of industrial land, marketing of industrial land and buildings, infrastructure and other land use planning activities

International Trade and Export Promotion - help to locate new export markets and export financing

Economic Incentives - through Enterprise Zones, tax and energy credits and employee training

Industrial Recruitment - foreign and domestic companies.

**SEDOR Events** - for networking and support, and to facilitate the exchange of ideas and information.

Publications and Information Resources - to keep our members up-to-date on the region’s economic development progress and activities in the business community.

Call 503-588-6225 or visit www.sedcor.com.

**Oregon Business Development Department**

Tom Fox, Oregon’s Business Development Department’s Business Development Officer for Marion, Polk and Yamhill Counties has shared office space with SEDCOR for many years. Business Oregon works to create, retain, expand and attract businesses that provide sustainable, living-wage jobs for Oregonians. Tom has contributed to the growth of our local economy through workforce development, strategic insight and thoughtful advocacy. He refers business loans to the State for traded sector business (manufacturing) and assists with managing the Regional industry consortiums.

Tom makes appropriate referrals of business to the SBDC and Chemeketa Community College. He works on supply chain issues; serves as a Board member of the Enterprise for Employment and Education; and makes workforce referrals.

Tom’s list of duties also includes assisting with recruitment of new businesses and retention of workforce for existing businesses. He manages the Strategic Reserve Fund at the regional level and also acts as a partner to local jurisdictions in economic development.

Tom was recently the first recipient of the Outstanding Partner Award from the McMinnville Economic Development Partnership.

Call 503-584-7308 or visit www.oregonbiz.com.
Two long-time Salem businesses have invested in large solar projects and are taking advantage of Oregon’s Business Energy Tax Credit program (BETC). Nathan Levin Co. and Power Equipment Systems, both local Salem businesses, prove that Oregon’s tax incentives are not just good for the large manufacturers like SANYO and SolarWorld, but good for small business as well.

Power Equipment Systems, located at 1645 Salem Industrial Drive has been an important Salem area business since 1918, originally E.H. Burrell Co.

In mid-2009, Kelly and Pete Yunker, Co-Presidents and Co-Owners of PES, decided that it was time to learn what all the hype was regarding Oregon’s Solar Industry. “One of our key initiatives in 2009 was to find more ways to use renewable resources ... we wanted to become a more environmentally friendly company. We had heard about the benefits of solar, but what we didn’t realize were all of the business and tax incentives to do so.” Said Kelly Yunker.

Timing is everything, and it turned out the Kelly and Pete’s interest in solar coincided with Oregon’s Business Energy Tax Credit (BETC), a credit worth 50% of the system’s installed cost.

“We have a 35,000 square foot roof, with framing and roofing that we wanted the ability to add solar modules. It suited for a significant solar project. Plus we were able to work with all local companies – Advanced Energy Systems out of Eugene installed the system and our panels were made in Hillsboro at Solar World.” Said Kelly Yunker.

What they achieved was a 100 kw system on their roof which generates nearly 95% of their required energy load, enough energy to power roughly 10 annual households. “It’s satisfying to know that we’ve invested in a system that generates almost all of our energy need, and that the financial and tax planning strategies make this not only feasible, but excellent business planning. Plus, to be involved with this technology and be a part of Oregon’s growing “green” industry, to source nearly 100% Oregon made product, was important to us.” Said Kelly Yunker.

Not far from Salem Industrial Drive, a similar story was underway at 1337 Madison Avenue NE where Nate Levin was underway with a 50,000 square foot building remodel. The project began with an old steel fabrication plant used in the early 1920’s, and after Levin was through, he ended up with a highly efficient and completely upgraded industrial facility that it required the effort of several local businesses; with their help we were able to achieve something notable. The last piece of the puzzle was the solar development, and after reviewing the financial impact and considering the State and Federal tax incentives, it was a real opportunity that we didn’t want to pass up.” Said Levin.

“Advanced Energy Systems approached us about implementing solar technology as the end of the year was quickly approaching. Installing a solar roof system was something we wanted to do because we knew it worked. Still, it had to make sense financially, and we reviewed several bids to find out if we could make it pencil.” Said Nate Levin.

What they found was a very compelling story in terms of Oregon’s tax credits, the federal tax credits, and the Energy Trust grant. “This was a very satisfying project for me because it required the effort of several local businesses; with their help we were able to achieve something notable. The last piece of the puzzle was the solar development, and after reviewing the financial impact and considering the State and Federal tax incentives, it was a real opportunity that we didn’t want to pass up.” Said Levin.

“It was a fun way to cap off the redevelopment, with solar... What we have now is a building that functions well, looks nice, and is technologically advanced... This is what we’re trying to do with our business, develop a great product and do so with high efficiency...” Said Levin.

Levin’s system is the largest solar system developed in Salem; the 150 kw system generates enough energy to power roughly 15 annual households. Notably, the two projects were nearly 100% Oregon made: both developments used locally produced solar modules from SolarWorld in Hillsboro Oregon, inverters made in Bend, Oregon, and the system development and installation was accomplished by Advanced Energy Systems out of Eugene Oregon.

“We’re proud that we’ve had the chance to work with Power Equipment Systems and Nathan Levin Co. It’s a lot of fun to work with folks who understand the clear benefits of using renewable energy. Obviously we’re in the solar industry because we believe in the technology and future of renewables, but we understand that the decision for our customers to invest is almost entirely a financial decision; it has to make sense. We’re very fortunate that Oregon’s incentives are the best in the nation, this makes our job much easier.” Said Matthew Lind, Advanced Energy Systems.

For more information about Oregon’s solar industry, and to learn more about implementing solar technology onto your building or residence, contact Matthew Lind of Advanced Energy Systems at matthew@aesrenew.com and visit www.aesrenew.com.
Local Realtor® Achieves Green Designation

Sarah V. Roelof (Salem’s EcoChick Realtor) with John L. Scott, Salem Branch has been awarded the National Association of REALTORS®’ NAR’s Green Designation, the only GREEN real estate professional designation recognized by NAR. Sarah is the first Realtor in Salem with this designation and one of only 54 in all of Oregon.

Sarah Roelof achieved this prestigious designation after completing 18 hours of course work designed specifically for REALTORS®. The courses were created in collaboration with a multidisciplinary team of industry experts from across the country; ensuring designees gain comprehensive knowledge of green homes and buildings and issues of sustainability in relation to real estate.

More specifically, Sarah was trained in understanding what makes a property green, helping clients evaluate the cost/benefits of green building features and practices, distinguishing between industry rating and classification systems, listing and marketing green homes and buildings, discussing the financial grants and incentives available to homeowners, and helping consumers see a property’s green potential.

“As energy costs rise along with concern for the environment, homeowners are looking for innovative ways to save money and live responsibly,” said Dick Gaylord, NAR’s immediate past president. NAR’s Green Designation was developed in response to growing consumer awareness of the benefits of resource-efficient homes and buildings. The designation helps consumers who care about energy efficiency and sustainable building practices identify REALTORS® who can help them realize their green real estate and lifestyle goals.

As an NAR Green Designee, Sarah has gained the knowledge and the tools necessary to become a trusted green resource for Salem. For more information about Sarah, please contact her at SARAHRO@JOHNISSCOTT.COM. Or call 503-510-1602.

For more information about NAR’s newest designation, visit www.greenresourcecouncil.org.

Local Realtor® Achieves National Recognition

Judy Quillin with RE/MAX Equity Group has been awarded the Accredited Buyer’s Representation (ABR®) designation by the Real Estate Buyer’s Agent Council (REBAC), of the National Association of REALTORS®.

Judy Quillin joins more than 30,000 real estate professionals in North America who have earned the ABR® designation. All were required to successfully complete a comprehensive course in buyer representation and an elective course focusing on a buyer representation specialty, both in addition to submitting documentation verifying professional experience.

REBAC, founded in 1988, is the world’s largest association of real estate professionals focusing specifically on representing the real estate buyer. There are more than 40,000 active members of the organization world-wide.

Re/Max equity group inc. Welcomes New Broker

RE/MAX equity group inc. is pleased to announce new broker, David Wood, to our Salem office.

David is a commercial specialist and a CCIM Candidate.

He has 20 years experience in real estate work and recently moved to the Salem area from Wisconsin.

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Cascade Employers Association Earns EarthWISE Certification

Cascade Employers Association has earned Marion County’s EarthWISE Certification for its commitment to sustainable business practices. “We are proud of our continued strides to reduce office waste, increase recycling efforts and conserve energy,” says Nancy Van Dyke, director of administrative services. “In an office environment like ours, the largest contributor to waste is office paper. Our staff is committed to using recycled paper and reducing the volume of printed material whenever possible.” The Association estimates that during the past year it saved over 2000 pounds of paper by distributing nearly all publications electronically - including training catalogs and pay survey reports that get delivered to more than 5000 employer contacts.

Cascade Employers Association has a long history of providing employers with progressive, ethical, and down-to-earth knowledge and insight in human resource management. “When I asked staff for recommendations on reducing waste, almost every person came forward with suggestions that we were able to implement,” says Patrice Altenhofen, Cascade’s president. She adds that “just asking employees for input can produce a profound impact on your bottom line in so many ways, and, in this case, the environment.”
Salem Police Revives Ten Most Wanted List

The page lists ten of Salem's most sought after criminals and provides an opportunity for citizens to assist the department in taking them off Salem streets. Sgt. Doug Carpenter of the Crime Prevention Unit affirmed the importance of the program, "The Most Wanted" page lets the community become an active partner in helping bring accountability to these offenders." Carpenter adds, "We hope that citizens will visit the site and download the poster for reference."

Businesses and apartment complex managers, for example, are also encouraged to use the site. "Representatives at these locations interact with a large number of people on a daily basis, frequently obtaining personal information that they can cross-reference with the site," offered Ofc. Kris Knox. Knox joined the Crime Prevention Unit in the fall and reviving the "Most Wanted" page was one of her first projects.

The people that appear on this list are sought on Salem Police investigations and have active warrants for their arrest. As always, anybody with information on any of these subjects should contact law enforcement immediately and not attempt to apprehend them on their own.

Visit the Salem Police Department's Web page at www.cityofsalem.net/police to check out its new and improved "Most Wanted" program.

A Question of Balance

Human Resources: Alice Berntson, SPHR

The unemployment rate and state of the economy have continued to be major issues for most individuals and employers as we began the new year. Coupled with the recent shift in the U.S. Senate, the future of health care reform will likely change.

While the health care reform debates continue, employers continue to struggle with the cost of providing health care to workers. It's a business issue, a factor in an organization's competitiveness. There are economic advantages for employers that are committed strongly to health and productivity programs. Companies that have highly effective health and productivity programs are actually more likely to have lower employee health care costs, greater levels of productivity, and lower levels of turnover compared to organizations of similar size and type of business.

Workers who haven't lost their jobs may be feeling a lot of stress, and that can negatively impact their health and personal lives in many ways. Employers often overlook addressing factors that could be producing the stress, such as fear of job loss or excessive workloads or long hours, as well as work/life balance issues. The result of this is that many organizations are seeing increasing use of employee assistance programs (EAPs) and employer health care. Stress is a key contributor to productivity loss, whether the employee is at work or absent.

The soured economy has caused some employers to cut back on their wellness services, consistent with other budget cuts. Looking at health or wellness alone to contain medical expenditures or prevent health-related productivity loss is short-sighted, however. It's necessary to consider all the factors that impact these outcomes. So, despite a tight economy, it would behoove companies to continue their commitment to employee health and productivity programs. Promoting healthy lifestyles would benefit employees as well as the bottom line for the organization.

The concept of wellness includes the total employee, not just the employee's health. Each component of the "total employee" doesn't exist in isolation and each might impact job performance. Having a more inclusive concept, such as overall well-being, is key toward creating a healthier and more productive workforce. Ensuring that consideration, respect and value of the whole person are at the core of this concept. Although many top level managers in organizations believe that they have these values, these concepts haven't filtered down and might not be valued at the individual worker level.

Such wellness programs are relevant both to organizations and to individuals. They can improve performance and competitiveness of the organization. Individuals can find worth in being able to improve their quality of life—not only for themselves, but also for their families. Fortunately, employers are increasingly recognizing the value of a healthy workforce to all stakeholders. Viewing wellness programs as an investment can help achieve business objectives of employee retention and productivity while simultaneously controlling costs.

Alice Berntson is the owner of Spectrum Human Resources consulting firm, providing clients with a full spectrum of human resources services and solutions. She has more than 20 years of results-oriented experience in all areas of human resources and is a certified Senior Professional in Human Resources. Contact Alice at 503-428-8633 or by email at alice@spectrum-hr.com. Visit the firm's website at www.spectrum-hr.com, for additional information.

Introducing Text Banking by CU Wireless

Credit Union Wireless, a Credit Union Service Organization (CUSO) based in Salem, Oregon, has announced the launch of a new product that will provide Credit Unions with efficient, far-reaching entry into the mobile banking space. Text Banking by CU Wireless is a framework which allows Credit Unions to safely provide their members with instant access to account balances and transaction histories via text messages, and is now available to Credit Unions nationwide.

The service can be custom branded for individual Credit Union clients, and will work with any cell phone carrier nationwide. "There is a tremendous amount of buzz surrounding mobile banking right now," said CU Wireless GM Chris Gilles, "most of the buzz is about iPhone apps, Java applications, and mobile browser interfaces—the 'cool' stuff. But the reality is much different."

"When the customer is offered all three services side by side, the texting option is around 5-10 times as popular as the other two. Texting is the so-called "sleeping giant" in the mobile banking marketplace; it doesn't get as much attention as other methods. Consumer surveys indicate the three top mobile banking features that customers want to see from their Credit Union are account balance, transaction history, and alerts. All three of these features can be best accessed by text."

CU Wireless currently has alerts and two-way chat in development, and plans to release them to existing clients during the second quarter of 2010.

About CU Wireless

CU Wireless is an Oregon based CUSO that offers low cost wireless phones and plans to members of affiliate Credit Unions through its own call center and website, and recently began offering Text Banking to member Credit Unions as well. The phone program is designed to benefit both credit unions and their members by providing credit unions a way to earn non-interest income through a revenue-sharing program, and providing members with a cost-saving cell phone option. CU Wireless is operated by MaPS Credit Union, which is based in Salem, Oregon.
Move in ready, 4/2, FP in LR, kitchen w/pantry. Private, fenced backyard, 10x14 covered patio & yard shed. $185,900 (611127) Don Madsen/Don Meyer 503-371-5181

Rural living, wonderful remodelled classic farm home on 1 acre with beautiful grounds! New master suite & new vinyl windows, shop w/apt. $229,000 (610837) Tara Manning 503-409-3460

INCREDIBLE 7400 SF! Country estate w/6.8 acres in prestigious gated community! 5 BD, 3 BA, massive game room (24x34) plus guest quarters! $1,390,000 (603402) Dale Ropp 503-851-3253

Vintage Classic on 0.76 acre! Over 3000 SF, 4 BD, 3 BA, possible dual living/wise entrance to lower level. 38x62 shop perfect for home business or hobbies. $270,000 (613070) Vanessa Riley 503-871-2503

Great Starter or Investment Property; 2 BD, 1 BA, updated kitchen & new water heater. Conveniently located near bus lines, shopping, school & park. $88,000 (614550) Paul Underwood 503-677-0386

Not A Drive By!! 2 Bd, 1 Ba, adorable home w/many updates: new paint, vinyl windows, heater, laminate floor, garage door, kitchen. Lg, fenced yard, $129,999 (614729) Debra Sue/Susette 503-884-1985

Wonderful home on a beautiful tree-lined street. 1722 SF, 3 bd, 2 ba, fully insulated attic, new brick/paver driveway & room for RV $164,700 (612564) Melissa Miotke 503-371-6173

Motivated! Private Location: Custom built, open floor plan, 3/2, 1466 SF, landscaped with country living at its best. Bring an offer. $235,000 (615002) Amy Allen 503-930-9615

Charm & Character Galore! Coved ceilings, crown, arches, wood floors & built-ins in 2244 SF home in rural setting w/ large oak trees. Easy I-5 access. 2156 SF with possible dual living, and finished daylight basement w/lrg FR area, FP & bath. $299,900 (610673) Dale Ropp 503-851-3253

Northgate Home is well maintained and ready for you! 3 BD, 2 Bath, covered patio as well as finished room in garage for office or shop. $189,900 (616203) Roger Elliott 503-569-5003

Enjoy the privacy & seclusion of this 1.74 acres! 3 bd/1.5 ba, 2224 SF on the main level, plus unfinished daylight basement w/24x34 shop, FP & bath. $259,900 (616493) Phil Jayne 503-851-5359

Incredible 7450 SF! Country estate on 1.8 acres, 7 BD, 6.5 BA, massive game room (25x35) plus guest quarters! $1,399,000 (604302) Matt Killen 503-409-5023

Tons of Updates in this condo, 1524 SF home w/two fireplaces on lg lot (River) w/roof, vinyl windows & kitchen, refinished hardwoods & more! $199,900 (614185) Nikki Weiner 503-931-0032

5 BEDROOMS: Spacious 3006 SF home is immaculate! Eucalyptus floor plan & beautiful Hickory floors & cabinets. Over $25,000 spent on landscaping! $344,900 (619164) Marnia VanMeter 503-620-1363

Beautiful, single level, open floor plan, vaulted ceilings. Light, bright kitchen, large bedrooms, jetted tub, Walk in closet in Master bdrm. $299,900 (616134) Matt Killen 503-406-5023

Amazing Home! Solid 1950 home with many updates on 42 ac lot. 2511 SF, 4/3, detached 3 car garage w/extra space. Home has many amenities. $304,000 (618986) Judy Quillin 503-559-8943

Warm & Charming house in S. Salem! 2 stories- both w/great rms & kitchens – possible dual living! 3446 SF with 5/3, Lot is 3900 SF. 2 car garage & beautiful rose garden. $285,900 (619044) Sitka Chiu 971-533-2538


Glenwood Home! 3 bd/2 ba, 2005 construction Bordeaux Lennar home. $295,000 (619846) Tara Manning 503-371-6173
Perfect First Home! Well cared for 3 Bd, 2 Ba home w/ central A/C, dual closets in master bdrm, large backyard with storage shed. Don’t let this one pass you by. $162,500 (619617) Brian Bemis 503-559-9410

3 Bdrm, 2.5 Ba, 1962 SF home on 2.39 acres! Updated windows, cabinets, floors & doors. 30x32 shop! $325,000 (619949) Rick & Ande Hofmann; Call HOTLINE 503-390-8000 Code #4835

3 Bdrm, 2 Ba, 1459 SF home with private Mstr Bdrm, Mstr Ba w/ walk-in closet. Wood floors! $199,900 (620139) Rick & Ande Hofmann; Call HOTLINE 503-390-8000 Code #4855

Victorian in Sublimity! Built in 1998, 3000 SF, 4 bdrm, 2.5 b. 12,000 SF lot on cul-de-sac. Easy access to Hwy 22 for traveling to mountains or beach. $359,900 (619963) John Hatch 503-508-0139

RESTORED 1900’s Craftsman Cottage! 1011 SF, custom cabinetry, SS appliances & hardwood floors. New roof, paint, wiring & plumbing. $179,900 (620141) Chris Aldrich 503-371-5104

Best Deal in Foxhaven Estates! Open fl oor plan w/ 4 bdrms, 2.5 ba, 2300 SF, bamboo fl oors, formal living & dining, master w/ private deck. Bknd has garden area, sheds, rm for RV. $269,000 (620224) Sylvia Perry 503-580-0556

Lots of room for the money! 4 Bd, 2 Ba home w/ mature landscaping, fruit trees, pond and fenced bkyd. $110,000 (620344) Carmen Villa 503-507-9279

Built in 2005, lovely, one level w/ vaulted ceiling, cherry hardwood fl rs, granite kitch counter, SS appliances, gas FP & built-in bookcases in den. $290,000 (621012) Karen Fox 503-949-1125

Enjoy privacy & serenity with Mountain Views – build your dream house, raise animals. Go to legrandeteam.com – click on my showcase listings. $448,000 (621599) Peggy LeGrande 503-431-0973

MAGNIFICENT VIEW of 4 snow-capped mountains & outstanding landscaping on oversized lot! Custom built, 2394 SF, many upgrades, view decks & shop area. $359,900 (620813) Don Madsen & Don Meyer 503-371-5181

Move-in ready, one owner home on large lot. Fresh int paint, 3 bdrms w/ oak hardwood fl oors & hardwood under carpet in rest of house. Lots of storage. $172,000 (620892) Craig Shinkle 503-428-4032

Still spectacular ‘95 tour home! 1800 SF open fl oor plan w/ breakfast bar. 3 bd, 2 ba, super kitchen, FP in FR, covered deck, A/C & UGS. $219,900 (617416) Kimberly Hyatt 503-910-9910

FRESHLY REMODELED! Fresh interior paint, new carpet, vinyl, appliances & light fixtures; large fenced corner lot. $179,900 (620989) Matthew Toline 503-991-8424

Built in 2005, lovely, one level w/ vaulted ceiling, cherry hardwood fl rs, granite kitch counter, SS appliances, gas FP & built-in bookcases in den. $290,000 (621012) Karen Fox 503-949-1125

Charm w/Tons of Updates in South Salem! 2568 SF, master on main, fully finished attic space above garage, beautiful front porch & lush landscaping. $219,900 (621505) Jake Buckendorf 503-371-5192

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To Convert or Not to Convert?

It is almost impossible to browse the financial press and not find an article dealing with the ROTH CONVERSION. Prior to this year only individuals with modified adjusted gross incomes (MAGI) of $100,000 or less could convert their Traditional IRA to a Roth. In 2010 however, the MAGI limit has been eliminated, meaning that most investors will be eligible to convert. While this window of change congress has created during 2010 may be an opportunity for many, for others it may not be worth the effort. Few planners or accountants would describe our tax code as user friendly, and in most cases when congress opens a temporary window it is to please a small constituency or raise revenue. In this case most would argue the latter. In this article we begin by reviewing the fundamentals of both the Traditional and the Roth IRAs and then explore what may or may not make sense for an investor to do a Roth conversion.

A Brief Overview:
Traditional IRA: Your contribution into a traditional IRA is tax-deductible no matter how much money you make, unless you’re covered by a qualified employer-sponsored retirement plan like a 401(k), in which case contributions are not tax-deductible, and earnings are withdrawn income-tax-free if you’re at least 59 ½ and have had the Roth at least five years. And you don’t need to take required minimum distributions (RMDs) starting at age 70½, as you do with a traditional IRA. While the maximum contribution for both types of IRAs is the same, $5,000 or $6,000 if you are over 50 years of age, the Roth does have limitations and a phase out for the conversion rather than have the IRA to pay the tax bill.

Roth IRA: With a Roth, contributions are not tax-deductible, and earnings are withdrawn income-tax-free if you’re at least 59 ½ and have had the Roth at least five years. And you don’t need to take required minimum distributions (RMDs) starting at age 70½, as you do with a traditional IRA. While the maximum contribution for both types of IRAs is the same, $5,000 or $6,000 if you are over 50 years of age, the Roth does have limitations and a phase out for contributions above certain MAGI. And as with a traditional IRA the distributions requirements for heirs are the same with a Roth, the heir must take the account balance over his/her lifetime or they can take a lump sum.

So, if you qualify for a deductible traditional IRA and a Roth IRA, which one makes the most sense? This question you need to explore with your Advisor. Generally, unless the tax deduction is important the Roth may make better sense for the future.

The Conversion:
As mentioned above, prior to 2010 an investor could not convert a Traditional IRA to a Roth if their modified adjusted gross income was over $100,000. Congress has lifted the income cap as well as made it possible to pay the tax over two years, 2011 and 2012. This may be a great opportunity for some investors.

When it makes sense to consider all or a part of your IRA:
- If you have sufficient years to “make up for the tax paid” before beginning to draw the money out.
- You may not need or want to take the required distribution from the traditional IRA at 70 1/2.
- You have the money outside of the IRA to pay the tax bill.
- You wish to pay the income tax, for the conversion rather than have the IRA included in your estate and pay estate taxes.

Other things to consider that may make the conversion easier are if you have a net operating loss or charitable carry forward, or even a high cost basis in the IRA. And you can always re-convert if you determine you made a mistake.

I know there are more things to consider than what is written above, the intent of this article was to get you thinking about the process. If you think a conversion might be right for you make an appointment with you tax advisor and your financial planner to work out your specific details or contact me at the number below. And happy converting, or not.

Ray Sagner is a Certified Financial Planner™ with The Legacy Group, Ltd, a fee only Registered Investment Advisory Firm, in Salem. Ray can be contacted at 503-587-6620, or by email at Ray@TheLegacyGroup.com You may view the Company’s web site at WWW.TheLegacyGroup.com
In January the Theatre began its Winter Wednesday Evening Film Series presentations with a series entitled “Intrigue and Romance”. All of our film series are themed and the current one is a great one. I thought you might like to hear a little bit about the series.

Last September marked the 70th anniversary of the beginning of World War II in Europe, in the fall of 1939. Before Pearl Harbor, America tended to be isolationist and was officially neutral regarding Hitler’s threat to Europe. But by 1940, Hollywood appeared to be neither. The Hollywood moguls were Eastern European Jewish immigrants and their studios were populated with newly arrived European film artists and technicians who had fled the escalating danger. It was the beginning of a fascinating period of cinema—when so much was at stake in the world—producing imaginative and impassioned movies that addressed the German aggression and rising turmoil. Story ideas were pulled from the headlines, and émigré masters of movie entertainment such as Hitchcock, Fritz Lang, Ernst Lubitsch, and Michael Curtiz deftly orchestrated political intrigue, images of a very real menace, a dash of propaganda, and memorable romance (and often a good deal of sharp wit) with such skill that their movies from this period have become cinema landmarks.

The films in this series reflect the passions and moral dilemmas of the times: isolationism vs. involvement, cynicism vs. commitment, and integrity vs. collaboration. The settings are studio-crafted foreign capitals and ports of call around the globe. By the way, program notes created by series coordinator Robert Bibler offering commentary are always provided for the Classic programs.

Parallel to the Classic program is our Silent program which began January 27th. This program celebrates the mastery of pioneering silent screen directors and stars. The silent films feature live accompaniment by Rick Parks at the “Mighty Wurlitzer Organ.” Tickets for each classic film is only $5. The Classic Series is coordinated by Robert Bibler and the Silent Series is coordinated by Rick Parks.

The remaining films in the Winter series include:

February 3: Foreign Correspondent (Alfred Hitchcock, 1940, USA). Hitchcock made Foreign Correspondent a brisk, lighthearted touch similar to his espionage chase thrillers The 39 Steps and North by Northwest. An eager American journalist (Joel McCrea) is sent to London to report first-hand on the mounting threat of war. But, his “objective” story soon becomes terrifyingly personal when he finds himself pursued out onto a high window ledge by foreign agents. The chase leads him across the Channel to the Netherlands, where there are more dangerous heights to come. The plot was inspired by Hitchcock’s observation of rising political tensions in Europe, leading eventually to the Nazi bombardment of his hometown of London.

February 10: To Be or Not to Be (Ernst Lubitsch, USA, 1942). Inspired by stories of resistance fighters in Europe, Ernst Lubitsch (The Shop Around the Corner, Ninotchka) began filming this backstage comedy-drama before America entered World War II. Jack Benny and the incomparable “queen of screwball,” Carole Lombard, star as ham actors in a little theater company in Warsaw, closed up by the Nazi occupation of Poland. Choosing a larger “stage” upon which to perform, the scene-stealing players decide to join the underground Resistance.

February 17: Our Hospitality (Buster Keaton, USA, 1923). Set in the Old South of 1831, Our Hospitality beautifully evokes an early American period rarely depicted on screen.

February 24: Man Hunt (Fritz Lang, USA, 1941). British adventurer Alan Thorndike (Walter Pidgeon), hides in the Bavarian woods and captures Hitler in the crosshairs of his riflescope, just for “sport.” The SS capture and torture Thorndike, in earnest. But the deadly “game” Thorndike started is not over. Made months before America declared war.

March 3: Now or Never (Hal Roach & Fred Newmeyer, USA, 1921), The Adventurer (Charles Chaplin, USA, 1917), The Playhouse (Keaton & Eddie Cline, USA, 1921), Liberty (Leo McCarey, USA, 1929). In Now or Never, Harold Lloyd plays a man unaccustomed to their society party. In The Playhouse, Buster Keaton brilliantly blends his own childhood experiences on the vaudeville stage with his adult mastery of the magic of movies. Laurel and Hardy star in Liberty, playing escaped convicts who somehow end up wearing each other’s pants on the girders of a skyscraper under construction.

March 10: To Have and Have Not (Howard Hawks, 1944, USA). Humphrey Bogart plays an American charter boat captain on the WWII Caribbean island of Martinique. Nazi-collaborationist Vichy thugs threaten his livelihood, while pleading Free French resistance fighters try to weaken his fierce isolationism. But it is the arrival of gorgeous bad-girl Marie (19-year-old Lauren Bacall) that gets his attention. Great scenes and snappy, funny dialogue were written especially for the sexually charged pairing of Bogart and Bacall, who fell in love during the production—and it shows.

March 17: The Passion of Joan of Arc (Carl Dreyer, France, 1928). Conveying the final twenty-four hours of Saint Joan’s life—the conclusion of her trial, her conviction, and her death at the stake—The Passion of Joan of Arc is a monumental cinema landmark.

March 24: The Third Man (Carol Reed, Great Britain, 1949). American novelist, Holly Martin (Joseph Cotton), arrives in post-War Vienna to take a job offered by an old friend. But could it be that his friend Harry is a criminal, a war profiteer and, perhaps...dead? Now Martin’s own life is in danger. Martin’s American innocence is contrasted with a jaded British intelligence officer (Trevor Howard), and a worldly, beautiful woman (Alida Valli).
Jerry Miller is Putting Me Out of Business!

Jerry Miller is putting me out of business!
Jerry Miller is putting me out of business!
Jerry Miller is putting me out of business!

That’s a communications trick I learned many years ago. If you want someone to really sit up and pay attention to something you’re saying, say it three times in a row.

Jerry Miller really is putting me out of business though … as the agency owner of Allstate Insurance and Financial Services at 735 Browning Ave SE, Suite 120, in Salem. Oh, I'll still be working there. But I won’t have the owner headaches that so many of you reading this understand.

After three years of those owner headaches, I’ve decided to accept the offer that couldn’t be refused from Jerry, let him take over principal ownership and work about 4 hours a day for him. Don’t say it … “so what else is new”?

From February 1, 2007, I owned the place and Jerry had his office in my agency. He had his physical office there but actually represented about 7 other Allstate Agency owners besides me from Salem to Albany and even Corvallis. When it came to retirement plans, mutual fund investments, educational funding (529 plans) health insurance, long term care and individual stocks and bonds, Jerry was our man. Everything that wasn’t in the realm of property or casualty, Jerry handled. We agency owners were licensed to do those things but we’d rather refer our clients to him, split the commissions with him and let him do the work.

Well all of that changed February 1, 2010. His title was Exclusive Financial Specialist. Now it’s Exclusive Agent. Jerry Miller became an agency owner and now, besides retirement plans, mutual fund investments, educational funding (529 plans) health insurance, long term care and individual stocks and bonds, he can also provide expertise and coverage on property and casualty insurance (home and auto).

Since November of last year, Jerry’s been preparing himself for this new life. And, as one of the most brilliant people I know in this industry, he’ll knock it out of the park.

American Cancer Society
Relay For Life
June 18-19, 2010
Salem, OR

Sponsor Info: 503.930.1922
Team Info: 503.551.0008
Survivor Info: 503.371.8847
SalemOregonRelay.org
800.227.2345

Continued on page 23
Hello everybody;
I am in Salem recuperating from the Holiday season shopping spree. Not mine, but my customers'. It was better then I expected, and I want to thank all my customers for their support.

Now I can think about food again. Most people, as you know, go on a diet in January, that is the month when they sell more diet food and diet books than almost any other time. (NO Thanks!)

And speaking of food I just had another question about “Tiramisu.”

If you are not familiar with “Tiramisu” you are living under a big rock!

Ok, so I’ll let you come out of the rock so you can learn about this wonderful dessert.

The question was “where can I find “mascarpone”- which is an important ingredient in Tiramisu. Answer: sometimes some grocery stores will have it, and it is expensive, but, if they don’t and you plan ahead of time – not like me - you can make it yourself.

First let me tell you a little about this great dessert.

Tiramisu, as you already know (I am not talking to the rock people), means TIRA from the verb tirare = pick; MI = me; SU = up. I guess because of the strong coffee flavor and the sugar content. Read on.

When I was growing up in Italy, I don’t remember this particular dessert and my memory didn’t help me recall the first time I heard about IT at all. Believe me, I would have remembered it!

No wonder! I came to the States in 1967 and the first time “Tiramisu” was introduced was in 1971 with the owners of the restaurant “Le Beecherie” in Treviso. There are many version of this wonderful dessert, but what makes a real Tiramisu are the components and not the technique of layering.

For making mascarpone you will need:
1 pint of heavy cream
¼ tsp of confectioner’s sugar
½ tsp of tartaric acid – NOT cream of tartar (try grocery stores, or wine making suppliers)

Fill the bottom of a double boiler with water so the water touches the top pan but it will not let the top pan float. Bring to a simmer. Pour cream in the top pan and place it over the simmering water. Add the sugar and whisk continuously until warm. At this point add the tartaric acid.

Whisk until the temperature reaches 180 degrees.

Remove from the heat and let it cool, whisking occasionally.

Pour the mixture in a bowl through a fine metal strainer or thick cheesecloth.

Let it take a break for a day before using it, but you can’t keep it for more then a few days.

So plan ahead!

Now for the TIRAMISU: (one of many versions)

400 gr Mascarpone
3 tbl confectioner’s sugar
6 egg yolks
1 cup espresso coffee
1/2 cup Marsala
12 ladyfingers
1/2 cup chocolate shaving or cocoa powder

In a large bowl whisk with electric mixer, eggs and sugar until pale. Add mascarpone and 1 tbl of espresso and beat until smooth.

Place the rest of the espresso coffee with Marsala in a bowl so you can dip the ladyfingers just for a few seconds into it. You can use a trifle bowl, a 13x9 baking dish, or dessert bowls to lay the ladyfingers on the bottom.

Spread the cheese mixture on top.

Do a couple of layers finishing with the mascarpone.

Cover with plastic wrap and refrigerate for at least 2 hours, but no more then 6.

Chocolate shavings go on right before serving. Now, you rock people, you can go back under your rock.

Until next time, Lullu

Sophomore Designs Awesome Artwork

A South Salem High School sophomore has crafted the winning artwork for the 2010 “Awesome 3000.”

This year’s top design, out of over 100 entries from district students, was created by Hilda Montiel-Gomez, a tenth grade student at South. Hilda’s mother is Ana Maria Gomez.

Montiel-Gomez was recognized by the Salem-Keizer Education Foundation during a classroom presentation at South Salem on Tuesday.

“It’s always inspiring to see the wealth of artistic talent in our community,” said Lisa Harnisch, Awesome 3000 Co-Chair. “We were fortunate to have so many great designs from which to choose.”

In addition to seeing her artwork on 5,000 t-shirts, 40,000 registration forms, 500 posters, and more, Hilda receives a first place check for $100. She also earns a $250 contribution for the South art department.

The South art teacher is Ronda Couch-Eberz.

The runner-up design also came from a South student. Senior Jesse Butler’s artwork earned second place and $50. Third place went to West Salem High School junior Emma Chase, who receives $25 for her design. All of the colorful designs center on Foundation mascot “Geo” and feature the words “Awesome 3000” and “2010” prominently.

The Foundation invites artists and their families to visit Where the Sidewalk Begins during April when all of the design submissions will be on display.

This year’s Awesome 3000 is May 1. Registration forms will be available in schools one week before spring break and online at www.skeducationfoundation.org.
A Time for Reflection Followed by Action

Look over your shoulder and you’ll see the first month of 2010 behind you. Look out front and you’ll see March getting closer and closer on the horizon. That means, when the March winds blow, we’ll all be in the last month of the 1st quarter of 2010. I mention these facts not to create panic, but to create a sense of time and how quickly it can move past us if we aren’t careful. Think now about how you’re doing with your New Year plan. Is it thriving or barely kicking? If you find you’ve already begun to slip off track, it might be good to take a quick inventory and do a little triage. Ask yourself a few questions. 1.) What’s dead? 2.) What’s doing okay? 3.) What needs your immediate attention in order to survive? This may also be a good time to evaluate your true intentions; making sure the plan you’ve made is sustainable and really what you want to spend your time on this year. If you need a rewrite / redesign, this is the time to make the changes so you can begin the second quarter feeling renewed and inspired. Think of this process as pruning the second quarter feeling renewed and time to make the changes so you can begin.

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So, after you complete your tune-up or rewrite/redesign process and you find your outlook isn’t feeling as creative and doable you’ve made is sustainable and really what you want to spend your time on this year. If you need a rewrite / redesign, this is the time to make the changes so you can begin the second quarter feeling renewed and inspired. Think of this process as pruning the second quarter feeling renewed and time to make the changes so you can begin.

2.) What’s doing okay? 3.)  What needs your attention? This may also be a good time to evaluate your true intentions; making sure the plan you’ve made is sustainable and really what you want to spend your time on this year. If you need a rewrite / redesign, this is the time to make the changes so you can begin the second quarter feeling renewed and inspired. Think of this process as pruning the second quarter feeling renewed and time to make the changes so you can begin.

Think now about how you’re doing with the ordinary daily, weekly and monthly tasks that, if left to run amuck, tend to crowd and shine up our outlook for the future. Adopt a more positive can-do style. Let’s make plans to simplify our lives so we have more time for those people and tasks that we hold so dear. We’ll build in adequate amounts of pause, respite and thinking time to our daily routine and we’ll regularly take time out to devise ways to automate many of the ordinary daily, weekly and monthly tasks that, if left to run amuck, tend to control our time and talents. How to do this? Once you begin thinking about it, all sorts of possibilities will emerge. Simple measures work fine. Take advantage of the ever improving automated technology. Use broadcast emails when possible; set up your system to automatically send them out. Consider setting up a blog to keep conversations going between employees, friends, associates. Blogs give out a creative spark and there are countless numbers of free websites that make setting one up and using one very easy. A favorite of mine is www.wordpress.com. You might also consider setting up a web-based bill paying service. And, set up time lines to have items you use all the time automatically ordered and delivered to your home or office. Arrange for pick up and delivery of dry cleaning or laundry each week. Pre-schedule dates for car washes and oil changes. There are companies that will come to your office or home to provide these services. Coordinate service time with co-workers and have a whole parking lot of clean cars to look at! You can even find professionals that will come to your home or business to groom your pet. Schedule routine dental and medical appointments for the whole year for you and your family members. Go on! Think of additional things you can design into the plan in order to save you hours of running around. You will be rewarded with huge segments of time, allowing you to have more freedom in the things that ignite your passion for life.

Once your focus moves from checking off a list of “must do’s in 2010” and becomes more of a renewal planning - don’t forget to place a lot of light on the very most important commitment of all - taking care of you!! Without your health you can be of no value to you or to anyone else. Our society is crowded with what I can the “vertical ill”, or in other words, people up and walking around tired, depleted, overwhelmed, sad and frustrated. Take care of your mind, body and soul. Gently remind yourself when you are taking time for you that it is not selfish – it is the best thing you can do for all the people near and dear to you. They need a fully present, balanced person they can depend on and rely on for guidance.

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Balance your time and energy in such a way that you are able to sleep at night and feel rested in the morning. Don’t become the type of person that is known for always being the first one in and the last one to leave; the one who avoids holidays and vacations like they are poison. If this “busy, busy, busy world hero” is your style, please understand there are people in your life who are hanging on, waiting for their turn; waiting for you to attend to them; waiting for you to be fully present in their lives. Don’t miss out.

I began this New Year as I do each year in wishing happiness to all my great friends, clients and associates. This year, I would also like to thank each of you who have taken the time to personally call or send a note letting me know you enjoyed a particular SBJ article. It has been very motivating to hear comments and words of encouragement and I sincerely appreciate the kind words! I am so looking forward to this wonderful year of 2010 and I am honored to be able to be a contributing writer to the Journal and to share my thoughts with you, my peer group, each month. Be well, take your full measure of renewal time and enjoy all the fabulous connections coming your way.

Bo Rushing-Barnes in collaboration with Linda Harris

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Bill Isabell is chief meteorologist for KRCY Radio, 1490am and a property and casualty specialist for Vandelay Allstate Insurance Agency at 735 Brown Ave SE, Suite 120, in Salem, Oregon.

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Our wifi means you’ll NEVER MISS AN IMPORTANT EMAIL WHILE SWIGGING MARTINIS AGAIN.

(Or feasting on our delectable power-lunch menu. Or entertaining clients in our swank new lounge. After all, we wouldn’t be here either if we didn’t believe in mixing work and play.)
Marquis Spas® Moves Salem Retail Store

Marquis Spas® is adjusting its Salem retail operation by changing the location and the store name. Marquis Casual Living has moved from its old site on Commercial Street SE to 3966 Silverton Road NE and is now called Marquis Spas.

“We received an opportunity to move to a terrific new location on Silverton Road,” said John Schrenk, President of Marquis Spas. “The store’s versatile structure will allow us to showcase spas both indoors and outdoors.”

The new store has changed names from Marquis Casual Living to Marquis Spas. As a part of that change, Marquis will focus on what it does best – portable hot tubs. The stores will sell hot tubs, hot tub chemicals and accessories, and portable saunas. Hot tubs and saunas complement each other as they are both considered wellness products.

The Salem store will mirror Marquis’ very successful retail operation in Camarillo, Calif. That store opened in 2008 and was an instant success.

“Our Camarillo store has been a big winner for us, despite the dismal economic conditions that currently exist in California,” said Schrenk. “It has showed us that focusing on hot tubs is a winning formula for us. After all, no one knows hot tubs better than a hot tub manufacturer.”

The Salem store at 3966 Silverton Road NE is now open. There are plenty of items on sale to celebrate the new location, including screaming deals on 2009 products. The Marquis Spas store is managed by Noel Prichard. He has been with Marquis’ retail division for several years and was honored as the Salesperson of the Year in 2009. Prichard is joined by Don Woods, a long time Marquis employee and top notch spa salesman.

In addition to the stores mentioned above, Marquis Spas also has a retail store in Tigard on SW Dartmouth.

Marquis Spas, an Oregon-based employee-owned company, is celebrating 30 years of manufacturing premium portable hot tubs. The company distributes its products in the U.S., Canada and Europe via their extensive dealer network. For more information please call (800) 275-0888 or log onto www.marquisspas.com. The local store’s phone number is 503-584-7077 and the website is www.discovermarquisspas.com.
Willamette University Named One of Nation’s Best Values

Willamette University was named one of the nation’s 50 “Best Value” private colleges and universities according to The Princeton Review. “We are grateful for The Princeton Review’s recognition of the high quality and the value of a Willamette education,” said Interim President Larry D. Large. “And Willamette has a long tradition of providing financial support for high achieving students.” According to Vice President for Admission and Financial Aid, Madeleine E. Rhynear, “Parents want to get a good return on their educational investment and to ensure their student is prepared to succeed in the global economy. This ranking acknowledges Willamette’s powerful educational experience and investment in our students.”

Robert Franek of The Princeton Review reports, “Among the nearly 16,000 respondents to our 2009 College Hopes and Worries Survey,’ of college applicants and parents, 85% said financial aid would be ‘very necessary’ for them this year. However there are many first-rate institutions offering outstanding academics at a relatively low cost of attendance and/or generous financial aid, including some that may surprise applicants.” The Princeton Review selected the institutions as its “Best Value” choices for 2010 based on its surveys of administrators and students at more than 650 public and private colleges and universities. The selection criteria covered more than 30 factors using the most recently reported data from each institution for its 2008-09 academic year. Primary considerations include academic quality, costs of attendance and financial aid.

U.S. Bancorp Reports Net Income

Achieves Record Total Net Revenue of $4.4 Billion

U.S. Bancorp (NYSE: USB) today reported net income of $602 million for the fourth quarter of 2009, or $.30 per diluted common share. Earnings for the fourth quarter were driven by record total net revenue of $4.4 billion, the result of strong year-over-year growth in both net interest income and fee revenue. The Company’s results were impacted by two significant items: $278 million of provision for credit losses in excess of net charge-offs and $158 million of net securities losses. These significant items, in total, reduced diluted earnings per common share by approximately $.18 in the fourth quarter of 2009. For the full text of the news release, go to the following url: http://phx.corporate-ir.net/phoenix.zhtml?c=117565&p=irol-newsArticle&ID=1376598&highlight=

Wells Fargo Reports Record Net Income

Wells Fargo & Company (NYSE: WFC) reported record net income of $12.3 billion, or $1.75 per common share, for 2009. Fourth quarter 2009 diluted earnings per share were $0.08, compared with $0.56 for third quarter 2009 and a loss of $0.84 per share in fourth quarter 2008. Fourth quarter and full year 2009 diluted earnings per share were reduced by $0.47 and $0.76, respectively, for combined cash dividends and the deemed dividend upon redemption and full repayment of TARP preferred stock. Results prior to January 1, 2009, do not include Wachovia. The complete earnings news release is posted online at wellsfargo.com.
STUNNING CUSTOM HOME
Grand views of Creekside Golf Course & 3 mountains!
Dramatic curved staircase, marble foyer, soaring ceilings, gourmet kitchen for entertaining & exquisite master suite on the main are just a few of the wonderful features you will find here. Truly a dream come true! $599,000 (613936)
Peggy Bean 503-371-5111 RE/MAX Equity Group, Inc.

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Upscale, prestigious golf community, sweeping view, provides luxury, one-of-a-kind home, tastefully decorated, private back, 3 home rooms – home office, theater. $450,000 (612760)
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Built in '03, 5 brm, 2.5 ba, 3358 sq', antique & reprod. appliances, fixtures, Oak hardwood, luxury mstr on main, 1.5 acre prt setting, room for shop, gorgeous grounds! (618626)
$499,900 Phyllis Murray 503-910-0652 RE/MAX Equity Group, Inc.

ONE OF SALEM’S FINEST VIEWS!
2.02 acres with everything you could wish for & more. 7145 SF, 6+ bdrm inclds 2 master suites, gourmet kitchen w/huge pantry, workout room & offices. Beautiful grounds, full tennis & basketball courts, pool, covered outdoor entertainment area., $1,395,000 (590746) Jake Buckendorf 503-371-5192 RE/MAX Equity Group, Inc.

GORGEOUS, PRIVATE, CREEK FRONT PROPERTY!
Custom built in 1970 & maintained w/love, exclusive 2499 SF home is situated on park-like 30 acre. Features inc 4 bd, 3 ba, warm hrdwd flooring, & two sets of sliding doors for access to creek side patio. $325,000 (621487) Donna Miller 503-769-1166 RE/MAX Equity Group, Inc.

EXTRAORDINARY CRAFTSMANSHIP
5.71 acres of outstanding grounds. Gated circular driveway leads you by multiple water features to beautiful main entry. Extensive use of marble & granite in formal entry, formal living & DRs, FR, spacious Kit & 2 master suites; one w/ luxurious master bath & 3 dressing rooms. Greenhouse, arbor, shop area & outbldgs $2,500,000 (579884) Jake Buckendorf 503-587-1600. RE/MAX Equity Group, Inc.

LUXURY AND SOPHISTICATED ELEGANCE!
Prestigious Creekside community 4 bed, 2.5 bath home, large gorgeous master suite, granite kitchen with cherry colored cabinets/foors, soaring ceilings, built -in, expansive view. $439,000 (615465) Karen Morrison, RE/MAX Equity Group, Inc.

COUNTRY COMFORT
3502 SF & .51 Ac! Grand, great room open to custom kitchen w/lg eating area, eating bar & pantry; 4 bdrm, 3 ba, inclds dwnstrs mstr suite, lg den w/built-in desks & 4 phone lines. $370,000 (618613) Amy McLeod 503-371-5209 RE/MAX Equity Group, Inc.

HILL TOP HEAVEN
Welcoming thistle adorned gates, 360 degree view of pinot noir vineyard on 13+ acres with 4608 sq ft amazing home. Vineyard manager pronounces – best grapes he has seen! $1,600,000 (614771) Marilyn Shotts 503.510.2473 RE/MAX Equity Group, Inc.

ENJOY SUNRISES & SUNSETS
Exceptional Frank Lloyd Wright inspired home on .77 acre features spacious living for entertainment indoors & out. Extensive use of hardwoods and stone, master on the main level and wrap around deck overlooking the golf course. $699,900 (618622) Terri Hays 503-371-5187 RE/MAX Equity Group, Inc.

SEREME PRIVATE COUNTRY MANOR
6+ acres with 4661 sq ft, custom built with every amenity imaginable! Expansive living & storage rooms. Commanding view of Willamette River and Valley. $1,395,000 (616879) Marilyn Shotts 503.510.2473 RE/MAX Equity Group, Inc.

VACATION EVERY DAY
Battle Creek winds through your 4+ acres past your home & deck. 3160 sq”, 4 brms, 3 baths, spacious, light open, soaring vaults, walls of windows, lots of updates, dual living, 2 car attch. +sep 4 car office, hot tub, just a dream! $555,000 (621083) Phyllis Murray 503-910-0652 RE/MAX Equity Group.

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