

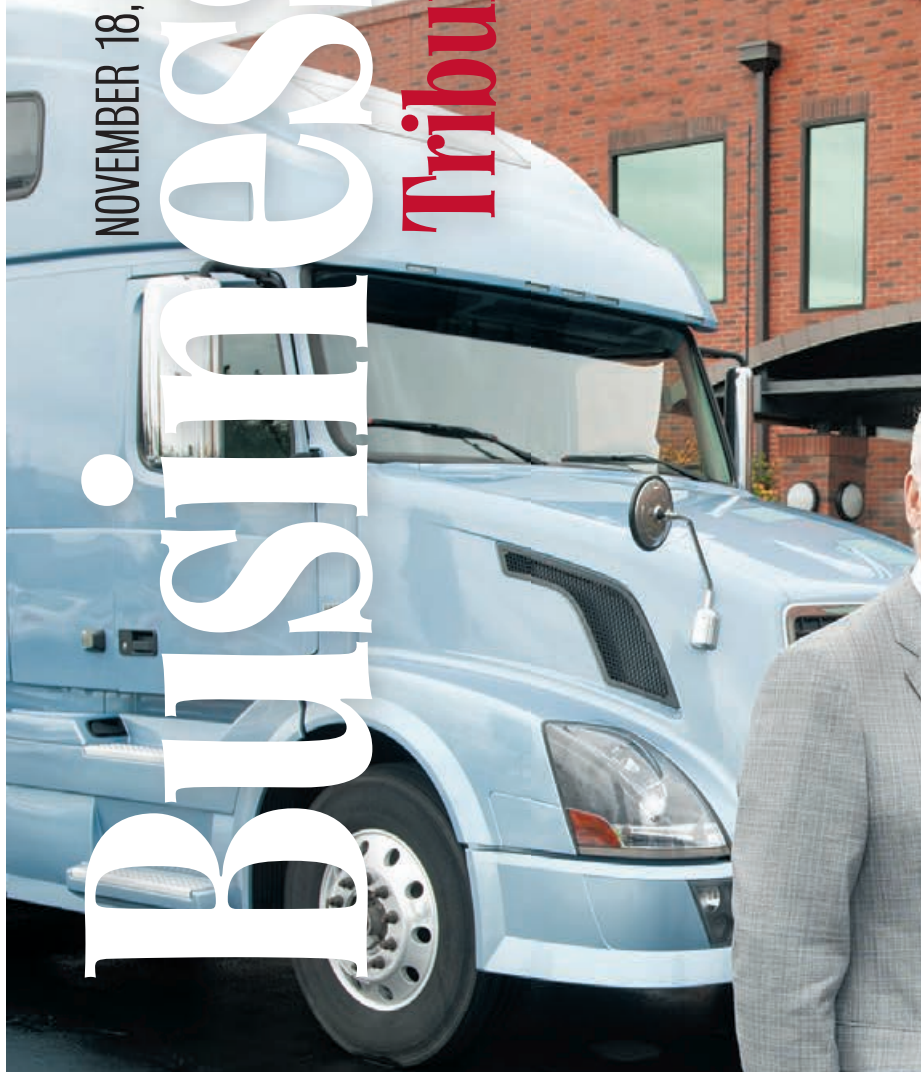


NOVEMBER 18, 2014

Business

Tribune

TEC EQUIPMENT



TEC EQUIPMENT KEEPS ON TRUCKIN'

BY JOHN M. VINCENT

INSIDE

MAY-DECEMBER
RETIREMENT
PLANNING

FROM PRINTING
TO FABRICATING

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TRIBUNE PHOTOS: JOHN M. VINCENT

Portland's TEC Equipment is a family business, started in 1976 by David Thompson (left). All three of his sons – David, Chris and William (not pictured) are involved in the business.

PORTLAND'S TEC EQUIPMENT GROWS WITH NEW TRAILER FRANCHISE

When Portland's TEC Equipment bought the west coast franchise rights to the Wabash line of truck trailers, they promised the manufacturer an annual sales gain of 20 percent.

They were a little off on their estimate. In the first quarter of sales, they more than doubled the number of units sold to over 1,400.

That number is poised to grow even further, when they complete a

new 48,000 sq. ft. trailer sales and service facility in northeast Portland.

"We know how to run retail operations," says David Thompson, TEC's President and chairman of the board. In addition to the Portland location, TEC took over Wabash-owned facilities in Sacramento and Fontana, California.

BY JOHN M. VINCENT

"Wabash owns 40 percent of the truck trailer market," Thompson says, and now a large percentage of their production is now sold through TEC Equipment. "We can't get inventory fast enough," he adds.

With the recent expansion, TEC expects to carry between 400 and 500 trailers in stock across their dealer network. What's more, the move into selling truck trailers seemed a natural move.

"We've got the relationship al-

ready with the customer," says Thompson. He likens it to the company's moves into financing, leasing and insurance where they were able to build on current customer relationships with new product offerings. In addition to the Wabash box and refrigerated vans, the new offerings include Transcraft and Benson platform trailers.

"We're leveraging our footprint and our facility count, and we can now package a trailer with a truck,"

says son David O. Thompson. "We already have the infrastructure behind it. Now we have a product and a focus."

After driving trucks to work through college, Thompson started TEC Equipment in 1976. He bought and sold used trucks and trailers with the help of a \$19,000 "character loan" from Monroe Jubitz, founder of Portland's massive Jubitz truck stop.

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■ From page 3

He quickly paid that loan back, and in 1989 TEC Equipment became a franchised dealer for Mack trucks.

"I was just a business guy that happened to be in the truck business," he says.

Now TEC equipment operates 22 stores along the I-5 corridor from Canada to Mexico and in Nevada. Along the way, they became a dealer for Volvo Trucks and are currently the largest privately held Volvo/Mack dealership in the world. In addition to selling new and used trucks, the company has successful parts, leasing and insurance businesses.

Two of their locations, including their headquarters, are in Portland, and one is in Wilsonville. TEC Equipment has its own project division that plans and builds company facilities, and they own the property for all but one of their locations. They've been named national dealer group of the year twice since 2007, and employ 1,100 people across their 1,300-mile-long territory.

Thompson's three sons have come into the enterprise and are helping to shape its future with plans for them to eventually operate the company. William, Chris, and David O. Thompson are all graduates of the Oregon State University business school, and each has worked various jobs around the company since they were each 14 years old. Now 22, 24, and 26 respectively, they are moving into positions with greater responsibilities towards the company's bottom line.

The U.S. economy drives freight tonnage, and freight tonnage drives the demand for trucks and trailers. Studies by the American Trucking Association show the 69.1 percent of all domestic freight tonnage was moved by truck in 2013, and that market share is increasing. The trucking industry moved 9.7 billion tons of freight in 2013, according to the ATA.

According to the American Truck Dealers trade association, heavy truck sales were up 19.4 percent for the year at the end of September. Sales of Volvo trucks were up 38.9 percent over the same time last year.

Trailer sales are also surging, as buyers look to replace aging equipment and anticipate a long period of sustained market growth.

The senior Thompson has seen the business and customers change over time. Dealers were once small mechanic's shops that were awarded a franchise simply because they were good at repairing trucks. Today, modern dealerships are full-service, professionally run businesses operating in a highly competitive environment, with a large number of locations over which to spread out administrative costs.

"If you're going to be in this business, you have to have more than one location," says Thompson.

Likewise, the customers have changed.

"They're being business guys," says Thompson. "They're not the old cowboy that was on the road before them. That guy's going away." The modern customer cares more about the precise fuel economy of the truck, rather than the chrome bling of the past, he says. "Volvo led that charge to safety and aerodynamics," he says and that's driving both new truck and used trucks sales.

John M. Vincent can be reached at: JMVincent2848@gmail.com or [@OregonsCarGuy](https://twitter.com/OregonsCarGuy) on Twitter.



TEC Equipment, Inc.

750 NE Columbia Blvd
Portland, OR 97211
tecequipment.com

Founded: 1976 by current President David Thompson

Locations: 22 in 4 Western states, 3 in the Portland area

Footprint: I-5 from the Canadian border to the Mexican border, plus Nevada

Employees: 1,100

Annual sales: \$600 million

Major business lines: Truck and trailer sales, parts, insurance, leasing and finance for the trucking industry

Above, David O. Thompson, David Thompson, and Chris Thompson walk among the Wabash trailers that they have in inventory at their new sales and service facility. Eventually they will stock between 400 and 500 in stock across their dealership network.



Trailer mechanic Courtney Knox talks with TEC Equipment President David Thompson at the company's current trailer service location. Knox is one of 1,100 people the company employs across their 22 locations.



Throughout the years, TEC Equipment's customers have changed. Now, fuel efficiency is paramount, and drivers are looking for modern, safe and efficient trucks like the newest Volvo products.

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Documentary shows Oregon's economic woes self-inflicted

By **BARB RANDALL**
Pamplin Media Group

Lake Oswego-based Third Century Solutions has released the documentary film "Beyond the Oregon Myth, Kevin and Georgie Investigate." The movie shows that Oregon's long economic decline did not happen by chance, but rather is the result of longstanding policies that continue to be supported by many of Oregon's elected leaders.

Created by Rob Kremer and Third Century Solutions partners Bridget Barton and Jim Pasero, the 30-minute film depicts a much different reality than the utopian image often depicted by "The New York Times" and other East Coast publications. The purpose of the movie is to educate Oregonians about the true costs of the policies that have been favored by elected leaders in both parties in Oregon over the last three decades.

"We wanted to show people that Oregon's economic wounds are self-inflicted," Kremer said. "Oregon is a fabulous state,

with unbelievable assets," Barton said. "But it has dropped in so many matrixes — education, per capita income, unemployment. People don't understand that we are performing worse than either Washington or California."

The movie follows Kevin, a common man who loves Oregon, and his dog Georgie, on a tour of the state to meet with people who share the details of their region's economic situation. Kevin learns what has caused Portland's traffic jams, determined to be some of the worst in the nation.

He visits with Coos Bay residents who share details of the area's extreme poverty, child neglect, substance abuse following the demise of the timber industry due to environmental groups' protection of the spotted owl, and their frustration at politicians' reluctance to support industry growth that could reestablish Coos Bay's middle class. The tour goes to Sherman County, where wheat farmers now receive tax credits for housing wind generators in their

fields, even though ample hydro-electric power is generated by the Columbia River just miles away.

Oregon's educational system and its land use laws impact on tourism and the wine industry are also addressed, as well as the fact that many of Oregon's young adults have become "economic refugees" and seek employment in other states.

"The film reveals the real costs of policies," Pasero said. "We hope people will become aware, get the facts and see the consequences."

"Politicians do follow the people's demands," Barton said. "Change will be determined by how aggressive the public is in putting pressure on the legislature to

change."

"When the public understands we can stop digging ourselves in a perpetual crisis," Kremer said.

The film can be viewed online at: TheOregonMyth.com.

More online

Learn more online at thirdcenturysolutions.com.

Barb Randall can be reached at 503-636-1281 ext. 100 or by email at: brandall@lakeoswegoreview.com

"The film reveals the real costs of policies. We hope people will become aware, get the facts and see the consequences."

— Jim Pasero



PAMPLIN MEDIA GROUP: VERN UYETAKE

Bridget Barton, Jim Pasero and Rob Kremer, seated, of Third Century Solutions, have released "Beyond the Oregon Myth, Kevin and Georgie Investigate," a documentary that shows Oregon's economic woes are self-inflicted.

Bugatti's



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West Linn / Ristorante
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FROM PRINTING TO FABRICATING

The UPS Store in Tigard offers new 3D printer to clients

If you ask Skip Jensen, the future is here.

Whirring away in his small UPS Store off Pacific Highway in Tigard, “the future” is a large cabinet-like machine, capable of making incredible designs.

For years, 3D printers have been making the news, their practical applications have been

touted as the next industrial revolution for their ability to make practically anything, seemingly from scratch.

But the technology has avoided the Tigard area — until now.

Last year, The UPS Store, at 13500 SW Pacific Highway, began a nationwide pilot program, testing out high-tech 3D printers at stores in Los Angeles, Chicago, New York and San Diego.

It was the first national retailer of its kind to offer 3D printing services to customers. A month ago, it expanded that program to Tigard.

“It’s mesmerizing,” said Jensen, who lives in Lake Oswego. “People will stop and just stare at it. We’ve gotten used to the sound of it, so when it’s not working, it’s too quiet.”

Since its arrival, a handful of people have put it to use.

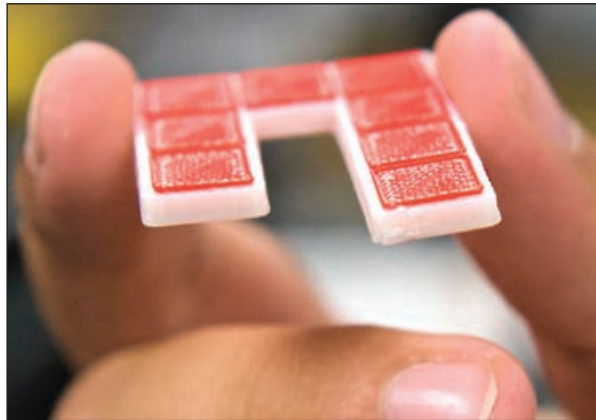
“We’re getting more and more all the time,” Jensen said.

The printer makes prototypes for small businesses and inventors, as well as fixtures, custom-built accessories and architectural models.

“It’s not new technology,” Jensen said. “But to get down to the retail level, it’s very new.”

The printer is able to make complex structures, from pieces-within-pieces to intricate moving parts. On a recent Monday, the machine whirred and buzzed, softly crafting a set of latches for a customer.

“There’s nothing to assemble when it’s finished,” Jensen said, showing off a bicycle chain made in



UPS customers in Tigard can bring 3D CAD file types and create a part with the store’s new 3D printer.

the printer. “It comes out this way.”

It’s a painstaking process. The printer builds structures laying down layers of plastic. Each layer is about a 10,000th-of-an-inch thick, Jensen said.

“It’s great,” Jensen said. “We can run a project at night, and it will be done by morning.”

Three-dimensional-printing technology has gotten much cheaper in the past few years, but it’s still an expensive process, Jensen admitted. Customers pay based on the size of the project and how much material it will take to build.

A small model, about an inch tall, costs about \$25 to build, Jensen said.

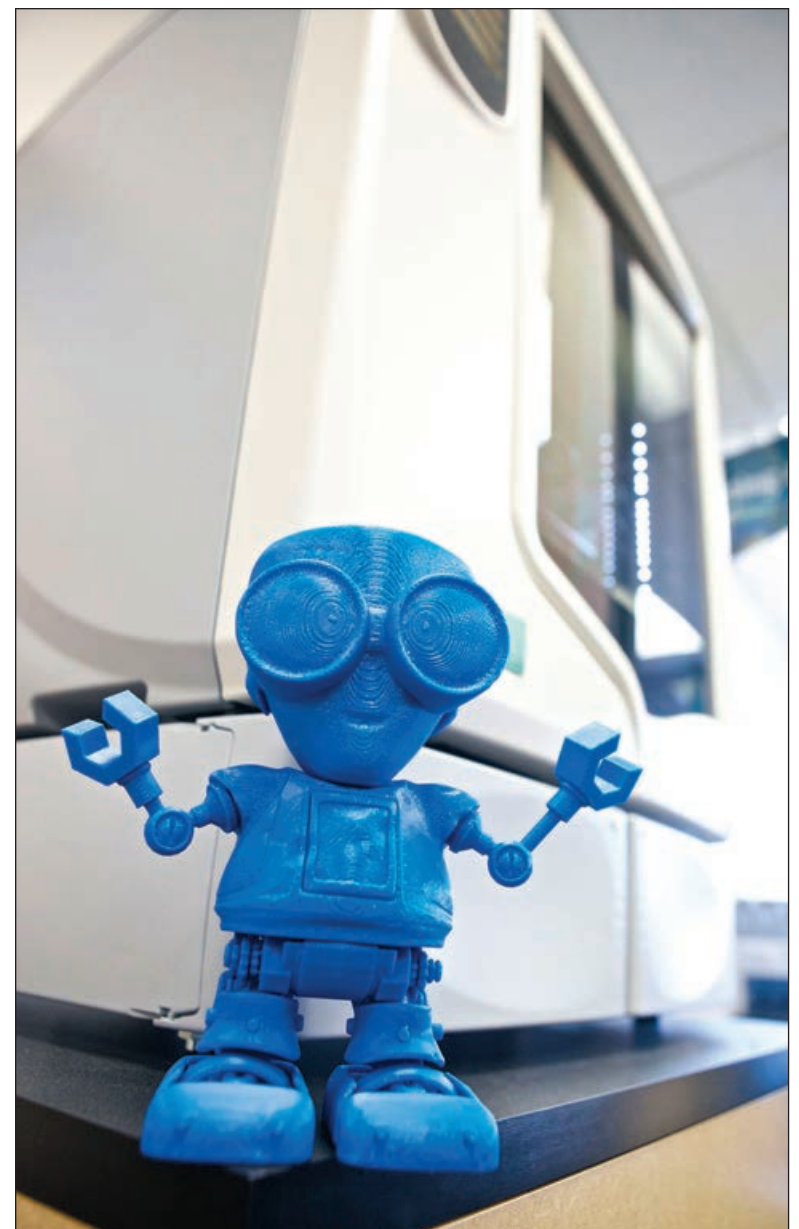
But for small businesses working

on prototype designs for new products, it’s much cheaper than the traditional modeling process, Jensen said.

“It replaces the need for injection molding for prototypes,” Jensen said. “If you wanted to build a prototype here, it might cost you \$30, but otherwise you’d have to take it to get it molded, which might cost you \$7,000. And if you get it and then say, ‘Let’s change this or that,’ you have to start all over. The idea is to have an improved product before you go out for that final molding.”

That’s exactly what happened with one of Jensen’s customers, he said.

“He had a small invention that we made here, and he realized it had



PAMPLIN MEDIA GROUP PHOTO: JAIME VALDEZ

UPS customers can create a part or a creation like this robot with the store’s new 3D printer.

some weak points and wanted to redo it. By the end of this, he might be \$200 into it all together, where if he had designed it and sent it out for molding, he’d have gotten himself \$6,500 to \$10,000 into that project.”

Fine details

Some Portland companies, such as ADX, offer 3D-print services to customers, but The UPS Store remains the only service of its kind in Tigard. The Tigard store is the only UPS Store in Oregon to offer the service.

The special printers are becoming more commercially available. Some shoppers have bought small 3D printers for their homes, although Jensen said those machines often aren’t advanced enough to do small, intricate projects.

“We have a customer who owns a small 3D printer at home, but when it gets to the fine details, the pieces

start to gel together,” Jensen said. “It can’t get the detail that this machine will.”

The store can help people find specialists who can convert their idea into a computer file, which the printer is able to help with.

“I know a man who owns a hot tub with a broken part that isn’t serviced separately. He searched everywhere for a repairman who made that part, but they don’t,” Jensen said. “He brought the part to a friend who does CAD work, they will design it, and we’ll print it for him. He might have \$200 wrapped up in that project, but that’s a lot cheaper than buying a whole new hot tub.”

Jensen said the hype about 3D printers is justified.

“Soon everybody will have one of these,” Jensen said. “We want to get in early and get into it first.”

Employers: MJ is legal. Now what?

For employers, zero tolerance is still allowed and employees might want to think twice before lighting up

BY ALEXA ALTMAN

Within days of the passing of Measure 91, employment attorney David Symes' phone and inbox flared with queries from anxious employers, concerned their break rooms and drug policies might become hazy.

"There's this question that keeps coming up of 'Oh my gosh, does this mean I have to let people smoke pot?'" said Symes. "There is this kind of misconception that just because it's legal now it's something that must be tolerated, and that could not be further from the truth. It's just like alcohol. We all know alcohol is legal, but that doesn't mean you can come to work rip-roaring drunk."

Prospective employees might reconsider before enjoying the perks of Measure 91's passing, lest certain job leads go up in smoke. Officials are cautioning those who believe the legalization of recreational marijuana use throughout the state of Oregon opened legality entirely for marijuana users, reminding them that lighting up may reduce many employment opportunities to ashes.

While marijuana will officially become legal in Oregon beginning in July of next year, it remains classified as a Schedule I substance at the federal level. According to Symes, the measure specifically states nothing written in it is intended to amend or affect anything regarding employment. Employers receiving federal funds are required to up-

hold a "zero tolerance" drug policy, and even smokers within the bounds of state law could find themselves legally terminated.

Several recent cases have upheld an employer's right to enforce drug testing, including the Oregon Supreme Court, which stood by the firing of a steel worker in 2010 for medical marijuana use. The Omnibus Transportation Act, applying to the trucking industry or any occupation requiring a commercial drivers' license, requires drug and alcohol testing.

Oregon law requires testing be conducted by a certified laboratory and that pre-employment testing be done only on those in safety-sensitive positions, including factory workers and public transit drivers.

Susan Wallin, Director of HR Services for hiring giant Boly:Welch, said they conduct drug tests at the discretion of the employer. According to Wallin, companies in the manufacturing industry are generally more likely to request their future employees be screened for drugs and alcohol, but if the entire company holds a zero-tolerance policy, administrative staff can also expect to be tested.

John Greiner, Operations Manager of Arcpoint Labs, said marijuana appears more frequently than any other substance on drug screenings. Greiner said drug testing supports great increases in workplace productivity, reduces absenteeism, and lowers employee turnover rates.

"All businesses — certainly if they don't — they should utilize drug testing," said Greiner. "The vast majority of people who are drug users have full-time jobs, and they show up a lot in places you don't really think about."

Critics of the recently passed legisla-

tion believe one of the central issues regarding marijuana and employment is the notion of impairment. According to Symes, a provision of the measure says the Oregon Liquor Control Commission must report a study by January 2017 on marijuana impairment and driving, 26 months after the act will have passed.

The law is also unclear regarding employment and medical marijuana use. Even with a legitimate prescription, Symes said, a patient can be fired for the use of what is a federally illegal drug.

Employment and labor attorney Kyle Abraham visits local employers to inform them on their rights regarding marijuana, as well as the rights of those they hire.

"We need to slow down and educate employees and say, hey, it's great you exercised your civic rights and voted for measure 91, but it doesn't change how we do things at XYZ workplace," said Abraham, who works with Barran Liebman. "Employers have obligation to make sure they provide a safe workplace. It's a matter of 'If I'm impaired, what is the potential harm?'"

Symes believes at this early stage of legalization, most employers will uphold a drug-free work environment. However, he added, as the workforce fills with a less-conser-

vative generation, employers may consider rewriting their policies.

"Tech companies feel like with their workforce, mainly millennials, that if they don't tolerate pot use, it will hurt the morale of their workforce," said Symes. "The other side of that coin is you don't want to be known as a company of a bunch of stoners, but we don't want to lose any employees for exercising what is now a legal right."

"All businesses — certainly if they don't — they should utilize drug testing,"

— John Greiner, Operations Manager, Arcpoint Labs



ABRAHAM



SYMES

Retailers wait for guidance

By JOSEPH GALLIVAN
The Tribune

Potential pot barons, be aware: Oregon's recreational marijuana industry will probably start out like regular gardening, with friends growing for friends and giving it away.

Just as people donate pounds of tomatoes and squash to their neighbors every summer before they can go bad, so the potential new rules surrounding recreational pot use are so tight that buying and selling it does not look much easier than right now.

Measure 91 says people can possess and grow their own marijuana from July 1, 2015. Retailing starts no sooner than January 2016. The Oregon Liquor Control Commission will be issuing four types of recreational marijuana licenses at \$1,000 each: Producer, Processor, Wholesaler, and Retail. Oregonians will be able to possess all four, but becoming a retailer, or a customer, will have to wait until one growing season after the first licenses are issued on January 4, 2016.

Scott, a spokesperson, said that in December, OLCC Chairman Rob Patridge will ask the Emergency Board of the Legislature for a budget to hire around 28 staff, eventually paid for by income from taxes on marijuana. Patridge will also take a three month road listening tour of the state to meet growers, consumers, cops and government officials, to eventually figure out the rules of marketing and selling recreational marijuana.

Christie Scott added that the Oregon rules will take time to develop because they are not a "cookie cutter" version of Washington or Colorado's. She says the agency is used to change.

"In the 1970s it was the wineries, in the '90s breweries, today it's distilleries and cideries. They're changing all the time, we constantly have to do outreach. One thing we do really well is educate folks."

What's happening with marijuana in Oregon?

Q: What does Measure 91 do?

A: Starting July 1, 2015, Measure 91 allows the personal use and possession of recreational marijuana under Oregon law. It also gives OLCC authority to tax, license and regulate recreational marijuana.

Q: When will Measure 91 go into effect?

A: Starting July 1, 2015, Measure 91 allows the personal use and possession of recreational marijuana under Oregon law. Measure 91 requires OLCC to begin accepting license applications by January 4, 2016.

Q: Who will implement the initiative?

A: The initiative designates the Oregon Liquor Control Commission as the state agency that will implement the terms of the initiative. Measure 91 gives the OLCC authority to tax, license and regulate recreational marijuana.

Q: Where can I get more information?

A: As updates occur and information is available, we will share that information with you on this website.

Q: Will there be a quota for how many retail outlets will be allowed?

A: The measure does not specifically address the number of retail outlets allowed. Specifics for licensing retail outlets will be determined by the Commission after the completion of a public rulemaking process.

Courtesy: OLCC

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business@portlandtribune.com

YOUR BUSINESS

Providence Health Plan opens new insurance shopping space

Providence Health Plan is opening its first retail space at Providence Park.

Providence WellSpace, located at the entrance of the Providence Sports Care Center at Providence Park, celebrated its grand opening last week. The location offers both individual consumers and Medicare enrollees face-to-face health insurance sales and service support from Providence Health Plan employees.

"Shopping for health insurance can be a challenge and customers appreciate the ability to have a face-to-face conversation," said Barbara Christensen, chief sales and marketing officer for Providence Health Plan. "Providence WellSpace is a touch-point for people to review the full spectrum of health insurance options, ask questions and feel confident about getting the right plan to meet their needs."

Providence WellSpace will feature a modern and welcoming interior design with iPad kiosks for plan comparison and enrollment, an area for one-on-one consultations and a community gathering space for informational sessions and health and wellness activities.

Providence Health Plan will staff the space with specially trained sales associates, answering customer's insurance-related questions, directing them to well-being resources and helping them purchase insurance products and services.

The store will remain open year-round. Walk-in hours will be 9 a.m. to 4 p.m., Monday through Friday.

Rice named VP of Aequitas Capital

Aequitas Capital, a diversified financial services company, has hired Brian Rice as Executive Vice President and Partner of Aequitas Capital and President of Aequitas' Wealth Management division.

He will drive the strategy and growth initiatives for the complete wealth management platform, including the recently launched Aequitas Capital Partners (ACP), and Aequitas' holding company for acquiring independent RIA firms, named Aspen Grove.

"We are committed to providing intellectual, financial and human capital to fuel growth-oriented RIAs with a focus on alternative investments. The wide-ranging expertise Brian has acquired across the retail, commercial and private banking markets make him the ideal leader for our wealth management activities," said Aequitas CEO Bob Jese-

nik. "Brian understands what entrepreneurial-minded RIAs require to both serve their clients and grow their practices, and he will draw on the power of Aequitas' network of resources to provide support to achieve their goals and navigate the ever-changing regulatory environment."

JLL to acquire Cresa Portland

JLL announced recently that it has entered into an agreement to acquire Cresa Portland, a leading real estate firm that specializes in tenant representation and corporate services.

Cresa Portland, which has grown into the city's leading tenant representation firm, also provides relocation management, project management and global portfolio management services to corporate clients in the technology and venture-backed growth sectors. Cresa Portland Founder and Managing Principal Craig Reinhart, Managing Principal Chris Eisenbach and 11 other professionals will join JLL.

"The opportunity to join JLL allows us to retain our exclusive corporate focus and engagement with our clients while providing them access to a broader suite of services," said Reinhart. "We are fortunate to join a team that not only expands our offering but also brings us together with well-respected tenant representation professionals."

Connolly named BPA vice president of Generation and Asset Management

Kieran Connolly has been named Bonneville Power Administration vice president of Generation and Asset Management in Power Services. Connolly's appointment leaves only one executive position vacant among the five in BPA Power Services.

"Managing the federal system with our partners to meet the multiple purposes it serves is fundamental to the success of BPA and the region," said BPA Administrator Elliot Mainzer. "Kieran's knowledge, background and experience are ideally suited for this position as we continue to manage power system operations in a changing and challenging Northwest energy



EISENBACH



REINHART



COURTESY: LAIKA

Laika President and CEO Travis Knight announced that the company will be partnering with Focus Features for at least three more feature films.

landscape."

Since April 2007, Connolly has served as BPA manager of Generation Scheduling, which includes hydroelectric duty scheduling of the 31 dams in the Federal Columbia River Power System, day-ahead system planning and policy issues that impact real-time power system operations. Before that, Connolly was manager of Regional Coordination in Power Services Generation and Asset Management's Power and Operations Planning group. That job required knowledge of long-term system modeling, coordination with Canada and fish operations.

Laika, Focus Features to partner on three more projects

LAIKA and Focus Features, the two companies behind the animated feature *The Boxtrolls*, will continue their partnership on LAIKA's next three projects. Focus CEO Peter Schlessel and LAIKA President and CEO Travis Knight made the announcement recently.

As with the three movies that the companies have partnered on previously, Focus will distribute the next three movies domestically, and Universal Pictures International will release them overseas.

Focus opened *The Boxtrolls* nationwide last weekend to a \$17.3 million gross, marking the biggest debut yet for a LAIKA movie. *The Boxtrolls* follows the successful and acclaimed *Focus* and *LAIKA* animated films *Coraline* (2009) and *ParaNorman* (2012), each of which grossed over \$100 million worldwide.

Wells Fargo to donate \$1,000 each to two nonprofits in honor of two employee volunteers from Washington County

Two Washington County residents who work at Wells Fargo each won \$1,000 for their favorite nonprofit group through their company's Volunteer Service Award program.

Kirk Mandlin of Beaverton won the grant for the Beaverton Aloha Little League. Steven Root of Tigard won \$1,000 for La Salle Catholic College Preparatory in Milwaukie.

Mandlin works for Wells Fargo Advisors in Portland as its Oregon Region manager. He has volunteered for Beaverton Aloha Little League for two years and is currently serving as its president. The league is composed of 471 boys and girls ages 4-14.

Root works for Wells Fargo as an operational risk consultant in Beaverton. He has volunteered for La Salle for four years, including three years with its Speech and Debate team. The nonprofit high school has students in Grades 9-12 Grade who share a desire to prepare themselves for study at a four-year college or university.

"Kirk and Steven have shown an extraordinary commitment to their



MANDLIN



ROOT

community," said Tracy Curtis, Wells Fargo's Oregon Region president. "Their giving spirit not only helps the community, it also helps us as a company better determine how we can support and enhance this region."

Joseph Hughes Construction expands staff

In response to new projects and increased work load, general contractor Joseph Hughes Construction, has added Caleb Beaudin, Senior Estimator / Project Manager, Robert Zink, Project Manager and Nancy Cooper, Controller to the JHC team.

Beaudin, senior estimator / project manager, brings to the company more than 15 years of residential and commercial construction and project management experience with a strong background in estimating and team leadership. Previous to joining JHC, Beaudin served as the General Manager for Paul Davis Restoration where he oversaw three offices and grew the Oregon operations by several fold.

Zink, project manager, has more than 30 years of experience in a diversity of large scale new and remodel construction projects. Previously, for 26 years he owned and operated Zink Commercial Contractors, Vancouver, Washington. Zink Commercial specialized in college buildings, health-care projects and fire stations.

Cooper, controller, brings to firm more than 25 years of experience in business management. She will provide financial reporting, budgeting, measurements and analysis for the day-to-day operations. Cooper is a member of the Oregon Chapter of the Construction Financial Management Association (CFMA).

Wells Fargo names new head of SBA Lending

Wells Fargo has named Oregon City resident Donna Serres its new national head of SBA Lending.

A senior vice president, with more than 35 years of experience in finan-



BEAUDIN



COOPER



ZINK

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YOUR BUSINESS

cial services, including SBA Lending and small business leadership roles at Wells Fargo and Wachovia, Serres leads a national team of 439 SBA Lending professionals and a line of business that has been America's No. 1 SBA 7(a) lender in dollars for five consecutive years.

"During her career, Donna has been a tremendous leader who has achieved success by developing strong, customer-focused teams," said Hugh Long, head of Business Banking. "We are confident she will provide the leadership and support to build on Wells Fargo's track record in SBA Lending and ensure our team continues to deliver outstanding service to our customers and to expand outreach to businesses in every community we serve."



SERRES

As head of SBA Lending, Serres is responsible for overall management of the business that offers SBA financing for small businesses across the United States. Her direct reports include the heads of finance, credit and risk, national production, sales management, strategic planning, and human resources for SBA Lending at Wells Fargo. She reports to Hugh Long, head of Business Banking.

Rentrak granted patent for measuring TV status

Rentrak, the leader in precisely measuring movies and TV everywhere, today announced that it has been granted a patent by the U.S. Patent and Trademark Office for the method and system behind measuring the status of return path TVs (also known as set-top boxes).

This is an important component of Rentrak's massive and passive ratings service, which will soon measure 60 million return path TVs for live and DVR viewing and more than 114 million TVs for Video on Demand viewing.

U.S. Patent 8,863,166 is for a system to identify when TV sets are off, but the set-top-box is on. Because it often happens that a set-top box is left on when the television is turned off, this process is crucial to the measurement of viewing based on return-path TVs. Rentrak's approach includes more than 10,000 statistical models to identify specific viewing sit-

uations.

"This is great news for Rentrak and the video industry," said Rentrak's Vice Chairman and CEO Bill Livek. "This patent recognizes the fact that only Rentrak has the intellectual property and years of experience to precisely measure TV viewing everywhere. This technology is an integral part of providing massive and passive television measurement for our clients."

Construction, mediator Roger Lenneberg joins Jordan Ramis PC

Jordan Ramis PC recently announced that construction lawyer and mediator Roger A. Lenneberg has joined the firm as a shareholder. Lenneberg will be co-chairing the firm's construction law team with shareholder John H. Baker.



LENNEBERG

"We are pleased to welcome Roger Lenneberg to Jordan Ramis," said Steve Shropshire, managing shareholder of Jordan Ramis PC. "Roger is one of the most highly respected construction lawyers in the state. His experience and expertise will add to the tradition of deep industry knowledge that we provide our construction clients."

Lenneberg received his B.S. from Reed College and earned his J.D. from Lewis and Clark Law School. He continued his education at Pepperdine University's Straus Institute for Dispute Resolution.

The Partners Group named 2014 Best Places to Work in insurance

The Partners Group, a Northwest based employee benefits, insurance, and financial consulting firm, was recently named as one of the Best Places to Work in Insurance. This sixth annual program was created by Business Insurance and Best Companies Group. This is the second time The Partners Group has achieved this award.

This survey and awards program was designed to identify, recognize and honor the best employers in Insurance.

To be considered for participation, companies had to fulfill the following eligibility requirements:

- Be a for-profit, not-for-profit business or government entity;
- Be a publicly or privately

held business;

- Have a facility in the United States;
- Have at least 25 employees;
- Be in business a minimum of 1 year;
- Be one of 8 options within the insurance industry (see program website for eligibility).

Companies from across the country entered the two-part survey process to determine the Best Places to Work in Insurance. The first part consisted of evaluating each nominated company's workplace policies, practices, philosophy, systems and demographics.

The second part consisted of an employee survey to measure the employee experience. The combined scores determined the top companies and the final rankings. Best Companies Group managed the overall registration and survey process for this program, analyzed the data and determined the final rankings.

Erickson Incorporated awarded contract extension with U.S. Navy, Military Sealift Command (MSC)

Erickson Incorporated announced recently that it was recently awarded an option period extension with the United States Navy's Military Sealift Command (MSC).

Udo Rieder, Chief Executive Officer of Erickson said, "We see this as a huge vote of confidence. We were proud last year to have been awarded the contract to provide our airlift services to Military Sealift Command to support our Navy's 5th and 7th fleets around the globe. We are even more pleased for our national defense leaders to extend our service and exercise their option to entrust us with the important responsibility to provide personnel and cargo transport."

Erickson will provide ship-based rotor wing aircraft to support ship-to-ship and shore-to-ship vertical replenishment (VERTREP) in the Mediterranean Sea and Pacific Ocean — a procedure the company helped to develop 16 years ago. SA330J Puma helicopters will be stationed on civilian cargo vessels to support Navy convoys. The aircraft will eliminate dangerous ship-to-ship cargo transfer by delivering vital sustenance, ammunitions and aircraft parts in a fraction of the time. This process will enable ships and their crews to remain at sea for extended periods of time, improving military readiness capabilities.

Bugatti's gets local organics from CCC

By **BARB RANDALL**
Pamplin Media Group

Thanks to a new agreement, Bugatti's Restaurant in Oregon City will be serving its patrons organically grown produce from the Horticulture Department at Clackamas Community College.

Bugatti's President Jim Hedlund met Renee Harber, chairwoman of the Horticulture Department and they agreed some sort of a partnership should be formed.

"Bugatti's is focused on sustainably grown food. We can provide locally, organically grown produce, and we're right down the road," Harber said. "And our students benefit through the experience of marketing their produce as well as scheduling crops to meet the needs of the customer."

"We had to see what crops they were growing that we could use in our recipes by talking and touring the fields and greenhouses, work out the logistics such as billing and delivery and make sure we were doing things the proper way in regard to health codes and legally," Bugatti's area representative Kevin Koch said. "It was a new concept to all of us, but now that all of the details are figured out, we have a local source of organically grown fresh produce for use in Bugatti's dishes, and at the same time, we are helping to support students' education in our community."

Koch said they will use much of the produce to make their from-scratch sauces, salads, soups and pastas currently on the menu.

"Anything that they grow that is not used on our existing menu we can utilize for many of our daily lunch and dinner specials, where we will whip up something special to showcase this delicious produce,"



SUBMITTED PHOTO

The Horticulture Program at Clackamas Community College is raising organically grown produce to be used at Bugatti's Restaurant in Oregon City.

he said.

To manage the proceeds from produce sales, the Horticulture Department has created a fund within the CCC Foundation, which will support student learning by providing money for seeds and other supplies for the farm to table arrangement.

"Both sides benefit from this community partnership," CCC horticulture instructor Chris Konieczka said. "Restaurant patrons will enjoy higher quality produce while our students benefit from learning the business side of food production."

Koch said at this time the Horticulture Program could raise enough produce to support just one Bugatti's location, but he was hopeful the program would grow.

Contact Barb Randall at 503-636-1281 ext 100 or by email at: brandall@lakeoswegoreview.com

MANUFACTURING GDP IN OREGON

BY JENNIFER
MEACHAM

Amidst the buzz of the Beaver State being a hub for high tech business, Oregon has remained the state with the greatest share of its economy tied to manufacturing.

As of 2011, 29 percent of Oregon's gross state product was from the manufacturing sector according to a previous Portland Tribune report. That percentage climbed to 39 percent in the U.S. Bureau of Economic Analysis' 2013 figures. At 39 percent, Oregon's manufacturing-related GDP is 11 percent ahead of its closest state competitor.

The Portland area's dependence upon manufacturing remains even higher than the state's — coming in at 51 percent for durable manufacturing. With figures coming in now, the bureau estimates Portland, Hillsboro and Vancouver will account for more than \$163 billion in economic activity in 2013 alone.

"Manufacturing is a fundamental driver of our economy," said Portland Development Commission Executive Director Patrick Quinton at a recent manufacturer's breakfast. "Compound that," he said, "with the multiplier effect of manufacturing."

The "multiplier effect" is "the expansion of a country's money supply that results from banks being able to lend," according to Investopedia.com.

Out of all Oregon manufacturing, metal manufacturing retains the stronghold. However, food, beverage, and artisan manufacturing — when combined — now represents the largest employment sector in the city of Portland, Quinton said.

At ADX, a manufacturing incubator in southeast Portland, product designers partner with craft workers or rent out tools to bring their designs to life.

"This week we're working on beer [tap] handles; next week we're working on a computerized prosthetic finger," said Design & Fabrication Director Trent Still at



PHOTO COURTESY OF OMEP

Industry leaders gathered at the Nov. 6 Oregon Manufacturing Extension Partnership roundtable.

"This week we're working on beer [tap] handles; next week we're working on a computerized prosthetic finger."

— Trent Still,
ADX Design & Fabrication Director

ADX's 14,000-square-foot facility. "We're growing exponentially by the day ... Every day we get more members, more jobs."

Reportedly gaining up to 10 members a week after getting off the ground in 2010, ADX supports

the self-employed and start-ups looking for prototypes or mass assembly. Oregon already has the "highest rate of self-employment in the U.S.," Quinton said. "ADX is ground-zero for that."

Nationwide, manufacturing provides direct employment to an estimated of 11.7 million people "and represents 47 percent of total U.S. exports," according to the most-recent "Facts of Manufacturing" report from The Manufacturing Institute. In Oregon, "the manufacturing sector ... is responsible for an important part of the State's growth," according to Oregon Office of Economic Analysis. "The manufacturing sector is re-

sponsible for employing 10.5 percent of the State's workforce (8.9 percent is the national average) and tends to pay wages above the state median."

From 2006 to 2012 Oregon grew 58 percent in Gross State Product from manufacturing. This makes Oregon second only to Utah in GSP manufacturing growth nationwide during those years, according to the U.S. Bureau of Labor Statistics.

"This is not by accident," said Quinton in a Nov. 6 presentation at ADX. "This is part of our history."

From the Kaiser Shipyards — reportedly ranked 20th among

What is GDP?

The gross domestic product (GDP) is one the primary indicators used to gauge the health of an country's economy, according to Investopedia.com. "It represents the total dollar value of all goods and services produced over a specific time period — you can think of it as the size of the economy."

The U.S. Bureau of Economic Analysis also uses the term GDP to describe the economic output of states, cities and other geographical areas. GDP is comprised not only of durable and non-durable manufacturing sectors, but also of agriculture, mining, utilities, construction, retail trade, transportation, warehousing, information, finance, real estate, professional services, education, health care, arts/entertainment and government.

But manufacturing remains a key GDP driver.

"When our manufacturing base is strong," said U.S. President Barack Obama in his proclamation for an Oct. 3 "Manufacturing Day," "our entire economy is strong."

U.S. corporations in the value of World War II contracts — to the historic Bonneville Dam, to the Alcoa metal company where the first aluminum was produced, the Portland and southwest Washington areas also hold "the engineering firms that make things stronger," Quinton said.

For Chris Scherer, president for the Portland-based Oregon Manufacturing Extension Partnership, it's the convergence of so many types of industries that leads to Oregon's manufacturing strength.

"Because of ... our early entry into steel making and building, we developed a pool of skills workers who tend to be supportive of manufacturing," Scherer said. "When sheerly driven by numbers, Oregon is No. 1 for [dollars-in versus dollars-out in manufacturing]. Because manufacturers are located here, we're able to be so productive. Because of convergent sectors, they don't necessarily need to go outside of Oregon. It's a system."

— Portland Tribune Reporters
John Vincent and Jim Redden provided information used in this report.

From 2006 to 2012 Oregon grew 58 percent in Gross State Product from manufacturing.

May-December retirement planning

By now you've been together more than 15 years. He's 69 and retired. You're 50 and still working full-time.

He's taking Social Security benefits. You've got 12 years to go until at age 62 you can even consider taking benefits.

He's talking more and more about golf courses in Arizona.

You are engrossed in a demanding management job with opportunities for advancement.

On the personal front, things are going great. The two of you are comfortable, happy.

But do you ever talk about money?

Do you ever discuss what it will be like when you're 60 and your spouse is 80? That happens to be the average life expectancy of American men.

Have you talked about what happens when the older spouse dies? About who gets what and when? Have you talked about your kids...his and yours, if something happens?

Couples in May-December relationships face bigger estate planning

**Julia
Anderson**



SMART MONEY

challenges than those closer to the same age simply because the clock is ticking. Let's face it; these relationships usually involve an older man and a younger woman, but not always.

Web sites devoted to Sugar Daddies and Cougars never mention money, financial or estate planning. It's all about the emotional and physical aspects of the match-up.

Author and retirement expert Robert Laura said in a recent Forbes article that "while the typical age gap between married couples is slightly less than four years, couples with age difference of 10 years or more have a few planning opportunities particular to their situation that they need to understand and employ."

Hazards of not planning

If you are in a May-December relationship here's what Laura and others recommend:

■ Get married but negotiate a prenuptial agreement and wills that outline assets you each are entitled to at

the other's death. A pre-nup forces both of you to disclose all assets and liabilities. If you just live together until someone dies, it's a lot more difficult to sort out benefits, pension money and assets even if you've been married a long time.

And if you are married for 10 years or more, you can claim spousal benefits from Social Security, if your spouse dies. You can do that without jeopardizing your own benefits, which you can claim later.

Buy term life insurance policies on each of you naming the other as beneficiary. Younger wives, for instance, are protected if all his assets go to his kids in his will.

■ Buy long-term care insurance on the older spouse as a way to keep care costs from eating up your combined retirement nest egg. Medicare covers little of the cost of in-home care so plan for the inevitable. About 70 percent of Americans will need some form of long-term care at some point in their lives. Will you be caring for him and trying to hold a job at the same time? That's a tough one. How will that work?

■ Women tend to not invest their savings as aggressively as men. As a

result their retirement investments lag in growth value. Right now, your household may be supported by two incomes. Women, especially those married to older men, should put more of their money into retirement savings while they can.

■ Make a list of tangible assets designating who gets what and when someone dies. Does his furniture go to his kids? What about the cars, the camping equipment? Make sure you know what happens, when something happens.

■ Update your wills and health directives, and then keep them up to date.

Retirement tax law adjustments

Federal tax law requires Americans to start withdrawing from their 401(k) retirement savings at age 70 and one-half. Will that money be gone by the time you (as the younger spouse) might need what's left 20 years later?

The good news is that if one of you is younger by 10 years or more than the other, you can use a "joint life expectancy table" in calculating a lower Required Minimum Distribution retirement withdrawal rate for the

older spouse. If you are not married, you can use a Uniform Lifetime Table to calculate the RDM from the 401(k) account of the older partner. Both tables are available to download at irs.gov or by calling the IRS at 800-829-3676.

Smaller withdrawals from a 401(k) leaves more money for the surviving spouse, only if they are designated the sole beneficiary of the account. You must provide the IRS with birth dates of each of you.

"Marriage between contemporaries is tough, but a 20-to-30-year age difference can make it a whole new ballgame," say Candace Bahr and Grinita Wall, founders of wife.org where they write about women and money. There's every reason to talk about money and long-term estate planning, if you are in such a relationship.

"One of the greatest gifts you can give to each other is settling these issues before something really bad happens," they say at wife.org.

Julia Anderson is the founder and ongoing contributor at sixtyandsingle.com where she writes for women about money, investing and retirement planning.

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THE NEW AGE OF SILVERSMITHING

Deb Steele uses a special kind of silver to craft her jewelry

When Deb Steele quit her inflexible job nearly 10 years ago, it was to spend more time with her family and make sure she was there when needed.

What she didn't know at the time was that her lack of formal employment would also lead to a hobby-turned-business in the coming years.

"Kind of the catalyst for me getting into this was just family illnesses, aging parents," the Tualatin resident

said. "And I had a full-time job that was not one that allowed me to really take time off.

BY CAITLIN FELDMAN

I could foresee family emergencies, so I quit. (Then), I got to reinvent myself."

The craft that ultimately emerged from her reinvention was jewelry-making, something

Steele had always tinkered around with but never done seriously. Today, with a full-scale, one-woman operation under her control, the local artist attends multiple art shows a year, including Portland's Wild Art Festival, happening Nov. 22 and 23.

Steele's jewelry is intricate without being overworked, and she uses the world around her as inspiration for most of her pieces. She uses a kind of silversmithing that involves precious metal clay, a product invented in the 1990s.

She's able to sculpt and manipulate however she wants, and at a much faster rate than traditional silversmithing would allow. Then, she bakes it in a kiln at high tempera-

"What I like, since I started doing this full-time, is you're just so much more aware of the world around you. You look at architecture, you look at pavement or the cobblestones and it stimulates ideas."

— Deb Steele

wanted it to be more united." Since both the glass and the precious metal clay go into the kiln, they fuse together in a much more concrete way than simply gluing the

tures, brushes it off, and what's left is the silver. Steele often incorporates glass made by her friend into the pieces as well, and it's this collaboration that led to her specific style of jewelry-making in the first place.

"(The clay I use) is just so versatile. That's why I get so passionate about it," she said. "I just discovered it from having this passion for wanting to incorporate her glass in a different way than how people were wire-tying it or gluing things on. I



Deb Steele grabs a gold leaf during the jewelry-making process.

products together. This idea of fusion is what Steele's art is all about, both literally and conceptually.

After she quit her job, Steele's mother died shortly thereafter, and a few years later was followed by her father. Through her grief, her art was stunted. She could do other things, but she had a difficult time working in the studio and creating jewelry.

Then, she met an art therapist, who told her to try to create something that would express what she felt, and that maybe it would help her to move forward.

"I just was having a hard time moving past. I did a lot of writing," Steele said. "But then once I met this woman, she said I should make an art project for it, and it was therapeutic."



Deb Steele shows off a few pieces of her nature-inspired jewelry.

PAMPLIN MEDIA GROUP PHOTOS: JONATHAN HOUSE

Get inspired

What: The Wild Arts Festival

When: Saturday, Nov. 22, from 10 a.m. to 6 p.m. and Sunday, Nov. 23, from 11 a.m. to 5 p.m.

Where: 2701 N.W. Vaughn St., Portland

Cost: \$6 adults, free for children ages 16 and younger

More: For further information, visit wildartsfestival.org



Deb Steele shows off an intricately-designed silver bracelet.

The resulting piece was titled "Seasons Mandala." The pendant begins in winter when her father died, and the viney silver is barren. It moves to spring, where carefully carved leaves and buds reside. Then, several cherry-colored glass pieces reflect summer before the leaves change to gold for autumn, and several dangle from the bottom. Underneath all of that is a subtle spiral that ripples throughout the piece.

"Even though you move through this barren time, the journey of life continues. That's another example for how you can use your art to tell life's stories or to help you through rough times," Steele said. "It's kind of cliché, the circle of life and the journey, but it just really clicked. I mean, my dad was almost 91. He lived a good life, and this was just a season for me."

In many of her pieces, Steele tries to incorporate a story. The story may derive from the garden she never has time to tend anymore, the Oregon coast or her personal life, but chances are her inspiration came from somewhere she wants to tell you about. And though she's had a hard time balancing the busy seasons with the slow seasons, Steele is still happily on the journey of furthering her craft and running her own small business.

"What I like, since I started doing this full-time, is you're just so much more aware of the world around you," she said. "You look at architecture, you look at pavement or the cobblestones, and it stimulates ideas. That's always fun — it keeps your mind really creative."

Hillsboro and Gresham also join in ride-sharing car company

Uber Technologies Inc., the tech startup car service, announced last Wednesday that it will be coming to four Portland-area suburban communities — Tigard, Beaverton, Hillsboro and Gresham.

Starting today, riders can download an app to their smartphones, which will let them call for a pick-up in any of those four cities. The app stores their credit card information and bills them remotely.

The company's ride-sharing service allows drivers to use their personal vehicles to pick up clients, and take riders anywhere they want.

According to Uber spokeswoman Jamie Moore, the mayors of Tigard, Beaverton, Hillsboro and Gresham contacted Uber about starting services in the area.

"Uber will be a welcome addition to our growing city," said Tigard Mayor John L. Cook. "I'm glad that Tigard residents will gain another transportation option to navigate the city, especially one I use when I travel. My experience has been very good — the drivers are friendly and prompt, the vehicle is clean — and I hope Tigard residents will enjoy the great service Uber provides."

Cook said he began using the service on city trips to San Francisco, New York and Washington, D.C.

"I thought, 'Wow, this is cool, why can't we get this out in Oregon?'" Cook said.

PDX-bound?

Uber's announcement is the latest in a yearlong battle to bring the service to Portland, which has regulations that Uber says prevent it from taking customers from the Rose City.

Based in San Francisco, Uber has exploded in popularity in the past year. In April, the company celebrated opening services in its 100th city. Seven months later, it is in 225 cities around the world.

But that expansion hasn't come without a fight. The company has had to fight with traditional taxi companies over rules and regulations.

Taxi companies have criticized



Tigard Mayor John L. Cook steps into an Uber taxi on Southwest Main Street. The mayor said he first started using the service on city trips, and courted the company to expand to Tigard, Beaverton, Hillsboro and Gresham.

SUBMITTED PHOTO

Uber for not playing by the rules. Taxis are regulated, licensed and inspected. But car-sharing services such as Uber or its competitor Lyft don't need a commercial license to operate. Drivers need only proof of insurance and to pass a criminal background check.

That means Uber is often cheaper than taxis and offers services that cabs cannot.

The company announced in July that it planned to bring its service to Portland — including a service of professional drivers and luxury town cars — but ran into a roadblock with Portland's taxi commission, the Private-for-Hire Transportation Board of Review, which sets strict regulations on taxis and town cars.

Portland limits the number of taxis on the road, and for-hire transportation companies like town cars are required to charge a premium price,

making them more expensive than cabs. They also demand wait times between when a call for service comes in, and when the rider can be picked up. Under city regulations, town cars must wait an hour before picking up a rider.

The company has been vocal about Portland's reluctance to change its policies, but Eda Behrend, an Uber spokeswoman, said those restrictions won't impact its services in Tigard, Gresham, Beaverton or Hillsboro.

Behrend said there aren't any immediate plans to launch a Portland service, saying it was choosing Tigard and the other three cities because of their excitement for Uber's services.

"They came to us, and we love to see that kind of innovative, forward thinking," Behrend said. "We're excited to partner with them and make this happen."

According to Uber, Portland is the largest city in the country that the company doesn't currently operate in, although the service is available in Salem, Eugene and Vancouver, Wash.

The expansion to Portland's suburbs effectively brings ride-sharing services to cities all around Portland, putting pressure on the city to re-examine its regulations.

If riders want to take a trip to Tualatin, or Portland — where Uber is not currently available — that's no problem, Behrend said. If they want a ride home, though, they'll have to find another way.

"It's based on where you are, not where you're going," Behrend said. "Obviously, as we expand, that will change."

Cook said Tigard residents have long complained about poor bus service in his city, and with no high-capacity transit option like

MAX, it's often difficult to get around without a car.

"I'm not out here to try and make Portland mad, but if (Uber) wants to service us, who often feel underserved, so much the better," Cook said. "It's another option for people to have for transportation, and I think any option for transportation is a good option."

Brooke Steger, Uber's general manager for the Pacific Northwest, said Wednesday's announcement was about giving riders what they want.

"This launch is a celebration of the bold, progressive and forward-looking leadership that these four mayors have displayed by welcoming innovation into their cities," she said. "We are thrilled to bring more choice, more competition and more economic opportunity to Hillsboro, Gresham, Beaverton and Tigard."

Blind businessman works to make entrepreneurs of other blind folks

You might not see a rebel or a reformer when you watch Pat Wallace tapping down the street with his white cane, but that's what he is.

Blind since he was 10 years old, Wallace has started and runs a string of businesses during the past 40 years. Now he's two years into a push to help other blind folks start businesses of their own.

Born two months premature near Olympia, Washington, Wallace gradually lost his sight when he was five years old. Due to imperfectly formed retinas, his world went dark when he was 10.

That, however, was just the beginning of his story. He's run a dozen businesses since then.

BY DEAN BAKER

"I have the advantage of once being able to see," he said. "So I know what the world looks like, and what the issues are for the blind."

Working on limited funds, including \$1,000 a month in Social Security disability payments and a few extra bucks from selling coffee by the pound, he has founded two fledgling organizations: Blind and Disabled Business Owners of America, and Blind Entrepreneurs of America.

His goal is to help a few of the 70 percent of the blind Americans who are unemployed to make new professions of their own.

Some 6.7 million Americans are visually disabled in the United States, according to the National Federation for the Blind — including some 83,500 in Oregon.

"I want to help other blind people and I'm so passionate about self-employment that I feel that I can really help," he said. "I don't have all the answers but I'm a great networker and I like working with people."

"Blind people do teach themselves to 'see' things others can't," he said. "It's easy to underestimate us." A lot more blind people could be self-employed, he said, but they need help getting started.

"I've experienced Pat Wallace to be a person of vision," said the



Pat Wallace (left) is on a mission to help blind people start businesses of their own. Wallace has founded the Blind and Disabled Business Owners of America, and the Blind Entrepreneurs of America.

TRIBUNE PHOTO: DEAN BAKER

Rev. Tom Disrud, associate minister of First Unitarian Church of Portland. He noted the irony of a blind person having exceptional foresight and insight. But Wallace, himself, said he doesn't mind being seen as a visionary. In fact, he loves to joke about blindness, putting sighted people at ease where he can.

"Pat Wallace has a clear imagination of what he hopes to do in the world — to create something that empowers people living with disabilities to live out their dreams," Disrud said. "He may just have the determination and imagination to make that happen."

Wallace, 56, has been employed himself since 1975. He was the first blind Eagle Scout in the nine western states in that year. He's worked as a veteran's aid provider and a janitor's assistant.

But in 1976, he started his own business, purchasing and dismantling vehicles and selling the parts.

Since then, he's run concession stands, stacked boxes, worked in a senior center. But he also created thrift stores, purchased contents of

storage units and sold them online and in garage sales from Tacoma to Spokane to Eureka, California.

Currently, he runs a nationwide telephone chat line to encourage blind people to start businesses such as piano tuning, massage therapy, Braille transcription, dog sitting, and telephone calling.

He has worked for government agencies to develop jobs for people. He has done multilevel marketing for Amway, Watkins, Shackley, Tupperware, Fuller Brush, AL Avira and Sprint. Right now he's selling coffee for Mount Hood Roasters and Gano Coffee.

He has sold car window replacements by telephone. He created a demolition business to hire men to tear down buildings for remodeling and cleaning up and landscaping them.

He has been a member of Rotary, Kiwanis and Lion's Clubs, an officer in the Federation of the Blind and the American Council for the Blind and president of a nonprofit called Sight. He's held seminars for people with disabilities seeking small business opportunities.

"Pat Wallace works hard to open up self-employment opportunities for persons who are blind," said Randy Hauth, who himself is blind and president of Portland-based Blind Employment Services of Tomorrow.

"Pat is passionate and committed in helping to make a difference for those who are blind, one job at a time. He has a vision that far and exceeds most who have sight. My hat is off to Pat for all he does within the blindness community."

"I think he'll do all right," said Sue Staley, 65, a blind Portland entrepreneur who used to run a Braille transcription service. "Small business takes years to develop. I couldn't do some of the things Pat is doing. But I think he'll succeed." Staley is vice president of Portland's Centennial Lions Club where Wallace is president.

Wallace's life partner, Teresa Christian, is a computer expert herself, and also blind. She's learning to design Web pages and to use Microsoft Office despite her disability.

"He's working very hard at this effort for blind entrepreneurs,"

Christian said. "He's just going for it, all out." An entrepreneur herself, Christian has worked as a massage therapist, a social worker and a life coach, and now is moving further into technology for the blind.

"I wanted something fresh and exciting, and I found myself in the blind community in Portland and I saw people were not getting help from the government or from anyone to do self-employment," Wallace said.

He was like Paul on the Road to Damascus, he said. It was a revelation. "There it is. That is what I want to do!"

"You don't do it alone," he said. "You've got to network. You've got to work with other people."

He stands on the threshold, networking one day at a time through his travels around town, his telephone chat lines and his Website: blindanddisabledbusinessownersofAmerica.org.

"We'll just keep on going," he said. "It'll happen. I'm in a hurry, but I'm patient too. It's just going to take time."



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John Christin,
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13ACX 024
ML180DF070

A/C FURNACE COMBO

As Low As
\$3,897**
or **\$50 Per Month****
Reg. Price \$6,506



ML195DF070

95% ENERGY- EFFICIENT FURNACE

ECONOMICAL, ENVIRONMENTALLY
RESPONSIBLE HOME HEATING

The temperature always feels just right inside with the budget-friendly ML195. Precision-engineered with quality components, this furnace allows you to enjoy exceptional comfort, without the worry of high utility bills.

As Low As
\$30 Per Month**
or **\$2,997** Reg. Price \$4,301

**ANY PLUMBING OR
HEATING REPAIR**

\$25 OFF

Contact store for details. Cannot be combined with any other offer, rebate, or coupon. Exp. 11/23/14

**AIR DUCT
CLEANING**

\$100 OFF

100% GUARANTEED. Contact store for details. Cannot be combined with any other offer, rebate, or coupon. Exp. 11/23/14

Trade Ally of
EnergyTrust
of Oregon

We are working with Energy Trust of Oregon to help you reduce energy costs and improve the comfort of your home.

495514.111814 BT

We will beat any competitor's estimate by up to \$500, guaranteed!*



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www.WolfersHeating.com

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Wolfers Peace of Mind
GUARANTEE

Heating & Air Conditioning "Second to None ... Since 1901"

110% MONEY BACK GUARANTEE
Contact Wolfers for details.

Disclaimers: *See store for details. While supplies last. We'll meet any competitors price by as much as \$500, competing bid must be comparable quality and size equipment from a licensed contractor working out of a business location not a home; prior to installation. **On approved credit. Additional costs may be incurred based on installation requirements. Offers exclude new construction. Additional restrictions may apply. Contact Wolfers for full details and product availability. Exp. 11/23/14. ***System rebate offers range from \$300-\$1,700. Rebate offer is valid September 1, 2014 through December 31, 2014 with the purchase of qualifying Lennox products. Cannot be combined with any other offer. Additional add-on rebates for iHarmony Zoning System and solar panels valid with a qualifying system purchase only.