

Small-business & Ag HAPPENINGS

ReStore soon to be under new management

LA GRANDE — Habitat for Humanity's ReStore in La Grande will be closed Oct. 2-4 and will open again at 10 a.m. Oct. 5 under new management. Habitat ReStores are nonprofit home improvement stores and donation centers that sell new and gently used furniture, appliances, home accessories, building materials and more at a fraction of the retail price. ReStores are independently owned and operated by local Habitat for Humanity organizations. The Grande Ronde Valley Habitat for Humanity Chapter's ReStore is located at 2304 E. R Ave., La Grande.

Wallowa County Chamber Board elections open Oct. 1

ENTERPRISE — Nominations for the 2019 Wallowa County Chamber Board of Directors will open Oct. 1 and close at 5 p.m. Oct. 31. Changes made to the Chamber Bylaws in 2016 will affect the elections. Nominees and nominators must be members of the Chamber and in good standing. Chamber Board members must be willing to participate in chamber programs and be committed to the well-being of the county and support business development.

Nomination forms will be available at the chamber office, 309 S. River St., Enterprise, after Oct. 1 and may be submitted by mail, email, or directly to the chamber office. For questions about board positions call Vicki Searles at the Wallowa County Chamber office at 541-426-4622.

Forest Service accepting applications for temporary positions through Oct. 12

JOHN DAY, PENDLETON, and BAKER CITY — The USDA Forest Service will be accepting applications until Oct. 12 for more than 1,000 temporary spring and summer jobs in Oregon and Washington. Positions are available in multiple fields, including fire, recreation, natural resources, timber, engineering, visitor services and archaeology. Applicants interested in these jobs should apply through www.usajobs.gov.

Individuals interested in finding more information about a specific position are encouraged to contact the National Forest where the position is hosted.

Wallowa-Whitman National Forest: for jobs in Baker City, Halfway, Unity, La Grande, Joseph, Oregon, Riggins, Idaho, or Clarkston, Washington, go to <https://bit.ly/2N6QTz8/> or call 541-523-1234 (Baker City), 541-962-8679 (La Grande) or 541-426-5552 (Joseph).

Umatilla National Forest: for jobs in Pendleton, Heppner, or Ukiah, Oregon, and Pomeroy or Walla-Walla, Washington, go to <https://bit.ly/2z4CKbr> or call 541-278-3716.

Malheur National Forest: for jobs in John Day, Prairie City, or Hines, Oregon, go to <http://bit.ly/2yBNJeh> or call 541-575-3000.

Union Station re-establishes Advisory Committee

UNION — The Union Station of the Eastern Oregon Agricultural Research Center (EOARC), a part of the College of Agricultural Sciences at Oregon State University, re-established its Advisory Committee with a meeting Aug. 23. A list of members and their affiliations can be found at www.oregonstate.edu/dept/eoar-cunion/advisory-committee. The members of this committee represent public and private interests engaged in agricultural and land management practices tied to cattle production and/or the natural resources of Northeast Oregon. Committee members advise EOARC with particular reference to research and extension programs, facilities, priorities and resources. In addition, they provide relevant advice on existing and future issues impacting the Oregon cattle industry and natural resource management.

Baker Technical Institute launches electrician apprenticeship program

BAKER CITY — In an effort to assist industry in Eastern Oregon to fill much needed open positions for electricians, Baker Technical Institute is launching a journeyman plant electrician apprenticeship program. The BTI program was approved Sept. 5 by the Oregon State Apprenticeship and Training Council. The program is required to have an oversight committee that consists of journeyman electricians and

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STITCHING TOGETHER WORKS OF ART



Local quilter fabricates long-time hobby into small business with specialty machines

By **Audrey Love**
The Observer

Kathie Brinton doesn't think of herself as creative, though the nature of her small business and a look at the finished products may indicate otherwise. She's recently established Cove Finish Custom Quilting and Supplies out of her home in Cove, where she and her husband have lived (and quilted) close to 30 years.

"It's addicting," Brinton said of her hobby-turned-business. "I find it relaxing. It's my place I can go and not have to worry about anything. My time to do my thing."

Brinton's "store front" is a newly constructed add-on to the front of her home, a much-needed space to accommodate two massive pieces of machinery which are new to her as well — Gammill longarm quilting machines, each labeled accordingly with a "His" and "Hers" in block letters.

"It's something I've wanted to do forever," Brinton said of purchasing the machines. "They make (quilting) a whole lot easier. It takes a little practice, but it's fun."

Brinton first had to save up for the machines, which cost a little less than \$20,000 a piece, and she purchased the first one around two months ago in conjunction with starting her business. The machines are specially

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Audrey Love photos/The Observer

Kathie Brinton recently established Cove Finish Custom Quilting and Supplies out of her home in Cove. She is working part time at it, trying to find a couple of hours before work and after she's home for the night, but hopes to expand it to full time once she's retired. The business specializes in quilting and she has specially designed machines for quilting.

Joseph Branch Railriders changes name to Railrider Cycling

Pedal-powered railcar business gives new life to old rail

Observer staff

JOSEPH — Joseph Branch Railriders, along with Oregon Coast Railriders and Vance Creek Railriders, will be updating the company name to Railrider Cycling. Each of the locations henceforth will be referred to as a branch of Railrider Cycling.

Joseph Branch Railriders opened to the public May 17, 2014.

Similar pedal-powered railcar businesses existed in Europe and Asia but not in the

USA.

Owned and operated by Kim and Anita Metlen of Imbler, the business has enjoyed a rapid evolution from the first prototype that Kim constructed from an internet idea to the current design. Kim continues to improve the two- and four-seated designs.

Since 2014 the Joseph Branch has continued to grow and serve local and visiting guests in Wallowa County. The business created a niche market that continues to enhance supporting service businesses within the region.

In addition to the Joseph location (jbrailriders.com), the company operates branches

on the Oregon Coast (Oregon Coast Branch/Wheeler Branch, ocrailriders.com) and near Shelton, Washington (Vance Creek Branch, vcrailriders.com). Railrider Cycling employs local individuals as guides on a seasonal basis. If you are interested in employment, contact the owners by the appropriate website email.

Railrider Cycling offers guided tours five days a week from the Saturday before Memorial Day in May to the first week of October.

Online reservations can be made directly from the websites or purchased at any ticket office. There is no guarantee of ticket availability, so reservations

are recommended.

According to the Metlens, the new use and unique activity on formerly unused historic rails in Wallowa and Tillamook counties in Oregon and in Mason County, Washington, have given new life to old rails. Railriding has revitalized and repurposed historic railroads, enhancing local economies, creating recreation opportunities and allowing Kim's creativity to flourish.

Oct. 1 is the final day of the 2018 season. The 2019 Railrider Cycling season begins May 18. Online offers additional information and reservations year-round. Gift vouchers are also available.

How to live with your first credit card's limit

By **Claire Tsosie**
NerdWallet

The thrill of getting approved for your first credit card might wear off — at least a little — when you see the news punctuating that congratulatory message: Your new credit limit is lower than you expected.

So the mental math begins. Can you shop for groceries for a full month without flying too close to your limit of, say, \$500? Is it even possible to pay for a plane ticket? If the answer is a resounding "no," it's time to hash out a new game plan.

Instead of trying to use your credit card for everyday purchases, focus on establishing a history of on-time payments and responsible borrowing. The posi-

tive history you build now could pay off in the years ahead.

Pay on time and in full

As a first-time credit card applicant, your credit history up until now might be a whole lot of nothing. So it's not surprising that issuers might start you out with a low limit.

Banks are "just being careful because they don't know who you are," says Naem Siddiqi, an author of books on credit scoring and the director of credit scoring and decisioning at SAS, a company that provides major banks with analytics software for making credit decisions.

The remedy: Use your credit card to build a positive credit history by making it a priority to

pay every credit card bill on time and in full.

That could improve your chances of getting an automatic limit increase later on. Banks typically reevaluate your account every nine to 12 months, looking at factors such as scores, payments, the percentage of available credit you're using and how long you've been a customer, and may increase your limit at that point, Siddiqi says.

Missing payments or paying only the minimum, meanwhile, could thwart your progress toward establishing a positive credit history — and cause you to rack up interest charges and penalty fees.

"Typically, banks would be hesitant to give you a limit increase

if all you're doing is paying the minimum and missing payments — especially if your balance is near your limit," Siddiqi says.

Keep your balances low

For some, getting a low limit is a rude surprise, like finding out you got a C on a test you thought you aced. For others, it's expected. Say, for example, you applied for a secured credit card, or a card backed by a security deposit. With such cards, your limit is typically equal to the deposit. If you put down a \$200 deposit, for example, you would get a \$200 limit.

No matter how you got a low credit limit, it's now up to you to manage it. In part, that means

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