

Small-business & Ag HAPPENINGS

Third Thursday celebrates Baker City's downtown merchants

BAKER CITY — Third Thursday Downtown Baker City is set for Nov. 15. From 5 p.m. to 8 p.m., this monthly celebration in historic downtown Baker City features merchants throughout downtown offering extended hours, entertainment and special offers. For more information including participating businesses visit www.facebook.com/ThirdThursday-BakerCity.

Union County Chamber accepting board nominations until Friday

LA GRANDE — The Union County Chamber of Commerce currently has positions open on its Board of Directors and is accepting nominations. Chamber Board members commit to attend monthly board meetings, participate in Chamber-hosted activities and exhibit passion for Union County and all of its communities. If you know someone who would make a great board member, email bobk@visitunioncounty.org or call the Chamber at 541-963-8588 with your nominee's name, phone number and email address. Nominations will be accepted until Nov. 16.

Loans for farm storage available

The Oregon Farm Service Agency's Farm Storage Facility Loan (FSFL) program provides low-interest financing to producers to build or upgrade storage facilities and to purchase portable (new or used) structures, equipment and storage and handling trucks. The low-interest funds may be used to build or upgrade permanent facilities to store commodities. Eligible commodities include corn, grain sorghum, rice, soybeans, oats, peanuts, wheat, barley, minor oilseeds harvested as whole grain, pulse crops (lentils, chickpeas and dry peas), hay, honey, renewable biomass, fruits, nuts and vegetables for cold storage facilities, floriculture, hops, maple sap, rye, milk, cheese, butter, yogurt, meat and poultry (unprocessed), eggs and aquaculture (excluding systems that maintain live animals through uptake and discharge of water). Qualified facilities include grain bins, hay barns and cold storage facilities for eligible commodities. Loans up to \$50,000 can be secured by a promissory note/security agreement, loans between \$50,000 and \$100,000 may require additional security, and those exceeding \$100,000 require additional security. For more information go to www.fsa.usda.gov/or or call 503-692-3688.

Baker County businesses may sign up for 'Baker Bucks' program

BAKER CITY — In an effort to support local shopping, the Baker County Chamber of Commerce sells Baker Bucks, which are used the same as cash at participating county businesses. They are available for individuals or businesses to use for themselves or to be included in raffle baskets and as employee gifts and prizes. They come in denominations of \$10, \$20, \$25 and \$50. Businesses that wish to sign up to accept Baker Bucks should call the Chamber at 541-523-5855 or stop by the office at 490 Campbell St., Baker City.

Current Baker Bucks participating businesses are: A Therapeutic Massage, Ace Hardware, Baker Botanicals, Baker County Chamber Store, Baker County YMCA, Baker Food Co-op, BELLA Main Street Market, Betty's Books, Big Chiefs BBQ, Cashway Lumber, Cody's General Store, Copper Belt Tasting Room, Crossroads Carnegie Art Center, D & B Supply, D&J Tacos, Davis Computers, Elkhorn Embroidery, Haines Gold Rush Gifts, Haines Steakhouse, Hearts and Petals Flower Shoppe, Heaven's Best Carpet Cleaning, Lube Depot, McElroy Printing, Oregon Trail Restaurant, Peterson's Gallery & Chocolate, Succulent Hub, Sears, The Little Bagel Shop and The Sycamore Tree.

Producers: keep updated inventory records

The USDA Farm Service Agency reminds producers to keep updated livestock inventory records. These records are necessary in the event of a natural disaster. The USDA Farm Service Agency
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Black Friday: Shop it or skip it?

■ Should you wake up early next Friday to get a jumpstart on holiday shopping?

By Courtney Jespersen
Associated Press

A solid 70 percent of Americans plan to shop on Black Friday this year, according to a recent NerdWallet study conducted by The Harris Poll.

But the nature of a day centered around shopping can almost inevitably lead to overspending.

Here are three ways to tell whether participating in Black Friday is really right — or actually wrong — for you.

Consider what you're buying

Black Friday, the day after Thanksgiving, is known for long lines, big crowds and low prices.

And while the shopping holiday often does deliver unbeatable deals on things like electronics, certain items are cheaper at other times of the year.

Clothing is generally a bargain on Black Friday, but some clothing reaches its lowest price off-season, according to



Bill O'Leary / The Washington Post

Shoppers work their way through sale signs on a relatively subdued Black Friday at a Toys R Us in Virginia a few years ago.

Charlie Graham, founder and CEO of Shop It to Me, a sale alert app.

"If you're really penny-pinching, you can find better deals when items go on clearance outside of Black Friday and Cyber Monday," Graham

said of some apparel. Think buying swimsuits at the end of winter or sweaters in the middle of summer.

TIP: Consider the items you want this Black Friday and write them down. Then, check

Black Friday ads to see if those products will be on sale. Retailers usually release their ads ahead of time — online, by email or in the mail. If you don't see what you want at the price you

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How military service impacts student loan repayment options

By Anna Helhoski
Associated Press

If you're a veteran with student debt, you have repayment rights unique to military service members that can keep you on track and out of default.

Federal student loan default occurs after nine months without a payment. Late notices turn into collection calls, and your creditor — the government — can take you to court and even garnish your paycheck. Once you default, you'll no longer qualify for repayment plans that could make payments manageable.

Understanding your options can help reduce

the risk of default.

How veterans end up with student debt

"Some student are unsure how to fully access their benefits or what programs they're eligible for — that could lead them to borrow and leave benefits on the table," said Colleen Campbell, associate director for postsecondary education at the Center for American Progress, a public policy think tank.

Veterans often take out student loans after exhausting their Post-9/11 GI Bill benefits, which cover tuition and fees and include a monthly housing al-



Ross Franklin / Associated Press

While military service members often get assistance paying for college, not all soldiers qualify for 100 percent tuition coverage and end up taking out loans

lowance and money for books. Not everyone uses their GI Bill benefits, and some don't qualify for 100 percent tuition coverage.

Additionally, veterans borrow more frequently when attending for-profit schools than public colleges, according to an analysis by Veterans

Education Success, a nonprofit that provides free legal assistance to student veterans.

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Taxpayers may not be withholding enough from wages to cover Oregon income tax

Observer Staff

The Oregon Department of Revenue is urging Oregon employees to check their wage withholding to ensure enough is held back from each paycheck to cover their 2018 Oregon income tax liability. This is particularly important for anyone who filled out the 2018 federal Form W-4 and provided it to their employer.

Recent federal changes from the 2017 Tax Cuts and Jobs Act directly impact Oregon's personal income tax, including changes to calculating withholding allowances for tax year 2018. These changes have caused a larger difference between how federal and Oregon income tax withholding is calculated. Combined with Oregon's dependence upon the federal form to determine state withholding, these changes have created a situation in which taxpayers may not be withholding enough income taxes from their wages to cover

their Oregon income tax liability. This may mean that more taxpayers have a tax to pay at the end of the year, or have more tax to pay than usual, leaving them with unexpected and difficult financial burdens.

A withholding calculation worksheet is available that has been updated to accommodate recent federal changes is available. It provides taxpayers with a way to check their withholding so they can make any necessary changes — including adjusting allowance numbers and opting to withhold additional funds from upcoming paychecks — before the end of the year to hopefully reduce the amount owed when they file their 2018 returns early next year. The worksheet (OR-WW, Oregon Withholding Worksheet) is available at www.oregon.gov/dor.

Oregon wage earners who use separate Form W-4s for federal and Oregon income tax withholding will have a

new option for withholding documentation in 2019 with the release of the Oregon-specific Form W-4. This form will also give Oregon more flexibility in adapting to future federal tax law changes without unnecessarily burdening employees or employers.

In addition, the 2017 Tax Cuts and Jobs Act expanded and made significant changes to the Child Tax Credit and also suspended the deduction for personal exemptions. The Internal Revenue Service is encouraging taxpayers with children and other dependents to use the Withholding Calculator at www.irs.gov/individuals/irs-withholding-calculator to do a "paycheck checkup" in order to assess the impact of changes made by the 2017 Tax Cuts and Jobs Act on their 2018 returns.

The Withholding Calculator is an accurate, simple way for most taxpayers to determine their correct withholding

amount. The tool allows taxpayers to enter their expected 2018 income, deductions, adjustments and credits — including the Child Tax Credit. To use the Withholding Calculator, taxpayers should have their 2017 tax returns and most recent paystubs available to determine their proper withholding for 2018.

The Withholding Calculator doesn't request personally identifiable information, such as name, Social Security number, address or bank account number. The IRS doesn't save or record information entered in the calculator.

The Withholding Calculator will recommend how to complete new Forms W-4 with all employers. If a taxpayer is at risk of being underwithheld, the calculator will recommend an additional amount of tax withholding for each job. The taxpayer can enter these amounts on their respective Forms W-4.

The IRS recommends

that taxpayers recheck their withholding at the start of 2019 to help protect against having too little withheld in the new year. For more information on these topics visit www.irs.gov/withholding.

A new tax credit — Credit for Other Dependents — is available for dependents for whom taxpayers cannot claim the Child Tax Credit. These dependents may include dependent children who are age 17 or older at the end of 2018 or parents or other qualifying relatives supported by the taxpayer.

During the upcoming tax-filing season, the IRS urges taxpayers to use the agency's Interactive Tax Assistant to see if they qualify. To find out more, go to www.irs.gov/help/ita/is-my-child-a-qualifying-child-for-the-child-tax-credit. Information on how taxpayers can get a jump on next year's taxes, including how the new tax law may affect them, may be found at IRS.gov/getready.