

**GUEST EDITORIAL
FROM THE BULLETIN**

Passing on debt not a solution to be considered

Of all the things parents want to pass on to their children, debt is probably not one. House Speaker Tina Kotek has suggested doing it anyway.

One of the ideas she has been thinking about as a partial solution to the state pension program's \$27 billion unfunded liability is kicking the can down the road. Delaying payments. Stretching out the liability farther into the future.

The idea in pensionspeak is to lengthen the amortization period for the Public Employees Retirement System. In plainer language, that means stretching out the number of years used to calculate the time to raise the money to pay PERS pension benefits.

Think of it like a car loan. Paying it off over six years rather than four years lowers the monthly payment. The Legislature could do a similar thing to PERS.

PERS amortization periods actually vary depending on the class of beneficiaries. Some are 16 years. Some are 20 years. Oregon could stretch those out both out to 25 or further. Kotek pointed out state statute permits 40 years.

She said Oregon has one of the shortest amortization periods in country at 15 years. That is not correct, as The Oregonian's Ted Sickinger pointed out.

The lower payments could, indeed, provide some temporary relief for Oregon's public employers — school districts, state and local governments. The rates that many of them have to pay into PERS have been ratcheting up. That's because, in part, of richer retirement benefit packages the state promised in the past.

For instance, the Hillsboro school district is paying about 28% of its payroll into PERS for the 2019-2021 biennium. That's projected to go up to over 33% for 2021-2023, meaning the district will have less money to work with. So one way to hold down those increases is to fiddle with the calculations to lower those payments.

But we all know what happens. Delaying paying off the debt means paying more in the end. Kotek knows that. She sees it, though, as one way to limit the increases in PERS rates as state employees with the richer packages move through retirement.

As Sickinger explained, though, there's no guarantee that lengthening the amortization period would help much. What if the stock market dipped and PERS investments faltered? Oregon might be even worse off. Oregon could just make things harder for the next generation. That's not a solution the Legislature should pursue. ■



Wallowa County Farmers Market is a benefit to everyone in the community

For 19 years, the Wallowa County Farmers Market has proudly served as a vibrant nexus in downtown Joseph — a place where local producers, craftspeople and artisans sell their wares, local musicians fill the air with sweet music, and locals and tourists alike flock to discover and celebrate our county and what we produce.

Now, after receiving a complaint letter from a nearby household, the Joseph City Council voted to relocate the market only two months before the market season is set to begin. Alongside many community members, we, the WCFM Board members, were surprised, confused and disappointed by the council's decision, but we will not let our community down. On May 25, the 2019 market season will open next to Stein Distillery, a few blocks north of our previous location.

The council suggested we use the public parking lot on the Innaha highway. Unfortunately that location lacks the visibility that Main Street offers and the city would have

to tow any vehicles that were left there on the mornings of the markets. Additionally, the option of the city parking lot raised concern about public safety, specifically for families, elders and patrons with disabilities. Thus, the parking lot isn't our best option and also seems inconvenient and expensive for the City of Joseph. Instead, we are very grateful for our new partnership with Stein Distillery, where we will have ample space, access to utilities and can maintain the Main Street visibility that is so important to our vendors.

As WCFM Board members, we volunteer our time for this nonprofit organization because we believe the market provides numerous benefits for our community. While the market's essential function is to promote local, farm fresh products of Wallowa County and provide a community gathering place supportive of local entrepreneurs, it also supports the Joseph business district as a whole by attracting people to and retaining them within the downtown.

**My Voice
ABOUT THE AUTHORS**

The Wallowa County Farmers Market Association is a nonprofit corporation established to serve as a marketplace to provide fresh, local food and unique arts and crafts in support of community, local agriculture and small businesses. This piece is from the Wallowa County Farmers Market Board of Directors. MyVoice columns reflect the views of the author only. MyVoice columns should be 500-700 words. Authors also should include their full name, age, occupation and relevant organizational memberships. We edit submissions for brevity, grammar, taste and legal reasons. We reject those published elsewhere. Send columns to La Grande Observer, 1406 5th St., La Grande, Ore., 97850, fax them to 541-963-7804 or email them to news@lagrandeobserver.com.

The money people spend at downtown businesses and the market then continues to circulate within the local economy.

The market also contributes to healthier lifestyles for our community members by increasing access to local produce, including opportunities to spend benefits from the SNAP, Double Up Food Bucks, WIC and Veggie Rx programs. Finally, the market provides paid, daytime gigs for local musicians and a place for local nonprofits to connect

with community members and visitors through special events.

We are grateful for the outpouring of support we've received from our community following the council's decision. Please continue to support the market by visiting early and often this season. The market runs from Memorial Day through mid-October, every Saturday from 9 a.m. to 2 p.m. We look forward to seeing you at our new location, 604 N. Main St., on May 25.

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