

JOY

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find ways to make them fit more neatly. If you're sorting through a mess of credit card bills, for example, see about reworking the terms. By consolidating debt onto a credit card with an introductory 0% interest rate or via a personal loan, you can pay less in interest, though you'll need good credit to qualify. And you'll have less paperwork and fewer monthly payments to manage.

Wants: Chances are

this category brings you the most joy — but it's also likely where you can trim the most. Expenses like meals out, new clothes or vacations fit here.

Examine your spending on wants and ask if each one brings commensurate enjoyment. If not, trim or cut that expense. Keeping that money in your accounts could make you happier by reducing financial stress or helping you see progress on retirement savings.

Subscription services

are an easy target, says Brian Walsh, a certified financial planner and manager of financial planning at SoFi, an online lender.

"When people start tracking their spending, they may see unused services come up," Walsh says. "Gym memberships, game memberships, Netflix and Hulu at the same time. These can be easy cuts to make."

Savings: This category can be a little too easy to keep minimal. In fact, 4 in 10 Ameri-

cans said they couldn't come up with \$400 in an emergency or would have to borrow or sell something, according to a May 2018 report by the Federal Reserve.

Building up your savings helps keep your finances tidy when life gets messy, such as when a sudden car repair pops up. Tucking away even \$50 a month can make a difference.

SET YOURSELF UP FOR SUCCESS
Once you've tidied up your spending categories, it's time to set

yourself up to achieve financial goals. Streamline your money management and reduce paperwork you may have lying around.

Automating payments for things like utility bills, student loan payments and credit card payments is an easy option. It also protects you from accidentally missing a payment and tanking your credit score.

Shred old financial paperwork, such as bank statements or paid utility bills. Signing up for

digital versions online means there's no need to keep them. Don't go overboard, though; you do want to hang on to tax documents.

To keep up the good habits in the long run, Kristen Holt, CEO of the nonprofit credit counseling agency GreenPath Financial Wellness, recommends focusing on your goals.

"Take steps to set and forget your finances, like automating payments," Holt says. "And continue to tie your work back to your dream."

Small Business Development Center offers free classes

WesCom News Service staff

LA GRANDE — The Small Business Development Center based at Eastern Oregon University in La Grande is offering upcoming classes on government contracting and business succession, plus notary training sessions. All classes are free of charge and will take place in the Integrated Services Building, Room 147, 1607 Gekeler Lane, La Grande. For more information and to register for the following classes, contact Gina Perkins, SBDC assistant director, at 541-962-1532 or eousdbdc@gmail.com.

• Government Contract Assistant Program:

Government Contracting, May 14, 8:30 a.m. to 11:30 a.m.: This workshop explores the federal proposal submission process and is intended to be an introductory to intermediate level course on how to approach federal solicitations, and then prepare and submit a proposal. If attendees have solicitations they are currently interested in, bring to the session for discussion. The instructor will address the following topics: Post Award, Evaluation and Award, Proposal Development, Reviewing the Solicitation and Pre-Proposal Process.

• Government Contract Assistant Program — Fed-

eral and State Certifications, May 14, 12:30 p.m. to 4 p.m.: Information on federal certifications is appropriate for businesses interested in exploring and understanding certifications such as 8(a), HUB-Zone, Women Owned and Service Disabled Veteran Owned Business. Larry Demirelli of SBA will discuss the certification process and benefits. The target audience for information on state certifications is businesses interested in exploring and understanding COBID Certifications such as Disadvantaged Business Enterprise (DBE), Minority/Women Business Enterprise (M/WBE),

Service-Disabled Veteran Business Enterprise (SD-VBE) and the Emerging Small Business (ESB). A representative from the Certification Office for Business Inclusion and Diversity (COBID) will discuss the certification process and benefits.

• Next Generation Ownership for the Cooperative Business — The Legacy Project, May 30, 2 p.m. to 5 p.m.: One succession strategy is for small business owners to sell their business to their employees by converting to a worker-cooperative ownership model. This model gives owners a viable exit strat-

egy, offers opportunities for rural workers to retain jobs, and allows for retention of local ownership. The workshop will cover entity choices, tax considerations, financial planning, governance, co-op financing, conversion mechanics, operations, forecasting, and business readiness planning.

• Notary Basics Seminar, June 26, 9 a.m. to noon: The information presented will cover the rules, regulations and best practices for Oregon Notaries Public. Attendees will learn how to properly identify the signer, what to record in their journal and the requirements of an

Oregon Notarial Certificate. There will be hands-on practice sessions to increase confidence when notarizing. This training meets the requirements for those applying for a commission. Current notaries are encouraged to attend to refresh their memory and strengthen their skills.

• Notary Advanced Seminar, Aug. 14, 9 a.m. to noon: Appropriate for experienced, commissioned notaries, this class will address employee notary issues, notario and elder abuse fraud, journaling witnesses, challenging notarial certificates, and electronic notarization, among other topics.

DOOR

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division, and Andrew Johnson, business technician.

The Door Guy sells and installs a wide selection of residential and commercial doors. In addition to entry doors, the business offers overhead sectional garage doors and steel rolling garage doors, as well as driveway gates. The Door Guy's services include in-store sales, special orders, service, repairs and installation.

"Bob had always done some gates into driveways. We're continuing that and wanting to expand on that more," Johnson said. "Since we have a lot of interest in entry doors, my son Daniel is expanding the business with entry doors, both interior and exterior, commercial and residential."

The Door Guy handles locks and hardware as well. The business also of-

fers automatic openers for garage doors and the steel rolling doors. All their garage doors and operators come with a warranty.

"We're servicing from Baker City to Joseph and on the west side from Pendleton, Ukiah and John Day," Johnson said. "We also find ourselves over in Halfway and North Powder. It's quite a large area to service all the needs here."

The Door Guy representatives will provide on-site measuring and quotes free of charge. When the situation warrants it, The Door Guy will even respond to emergency calls on weekends.

"We work with a lot of contractors who call us up and say they need (a certain size and) kind of door," Johnson said, "but we can always fit in a measure-up and quote when it's needed."

Deliveries on doors may take two or three weeks if the door is special

ordered. The Door Guy has a ready inventory of door operators so there is little or no waiting for that product. Stock doors can be delivered in a couple of days, and delivery of entry doors can generally be made within a week.

"The business is going very well," Johnson said. "Kaitlin has been managing the office for some years now, and Daniel has always wanted to be in some sort of construction business. He's really taken the entry door business and expanded it for us. I'm proud of how all my kids are operating the business."

The store is open 8 a.m. to 4 p.m. Monday through Friday and after hours by appointment. Visit The Door Guy on Facebook and at www.thedoorguy-lagrande.com or write to thedoorguylagrande@gmail.com.

"Come by and see us," Johnson said. "We'd love to help you with your next door project."

Washington state budget includes money for interstate bridge

The Associated Press

PORTLAND — The transportation budget recently passed by Washington state lawmakers includes \$35 million for renewed efforts to replace the Interstate 5 bridge connecting Washington and Oregon, and Oregon Gov. Kate Brown said she is ready to work with Washington to replace the aging span.

Lawmakers in Oregon, however, remain wary of engaging with their Washington counterparts because of mistrust that built up when Washington killed a \$3 billion bridge project in 2013 that had secured federal funding.

Another plan spearheaded by Oregon alone fizzled in 2014.

Sen. Lee Beyer, D-Eugene, who chairs the Senate Transportation Committee, chuckled when he heard the \$35 million figure.

"We'll let them study it," he told Oregon Public Broadcasting, according to a story published Tuesday. "If they want to talk, we'll talk. But we

won't put the time and money into it. It's their turn."

The money will be used to open and operate an Interstate 5 bridge project office and help fund design work.

Oregon's Department of Transportation will have a staff member join the new office and work with Washington to start the process of reviewing what work might still be relevant from the defunct Columbia River Crossing project.

The money, however, is a fraction of what it would take to plan and build a bridge.

The 100-year-old span needs seismic upgrades and isn't made for current traffic demands, leading to horrible traffic jams for interstate commuters who work in Portland and live in southwest Washington's bedroom communities.

The too-small span also crimps freight commerce between the two states, Brown said.

She has called the bridge a "seismic risk, a freight bottleneck, a

barrier to effective public transportation and a source of some of the worst gridlock in the nation," OPB reported.

The new effort could, however, stave off the federal government from recalling a chunk of money they gave to the Columbia River Crossing project six years ago. Both states must show the federal government they are making progress on the project or Oregon would owe about \$93 million and Washington would owe \$54 million.

Initially, it appeared as though Washington might pass a spending bill that included \$450 million for the Interstate 5 Bridge project but the measure didn't pass the Legislature.

One of the sticking points in the last project was over light rail. Members of the Southwest Washington community have been vocally opposed to light rail, while political leaders in both states have maintained it should be part of any new bridge.

SUMMIT

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never see her dad again.

Other sessions will focus on construction safety, mindfulness applications in the workplace, leading a risk competent workforce, the unique role of a union safety representative, making safety leadership a practical reality in the workplace, and ergonomics for office work and driving.

Fees for full-day workshops (held on May 14) range from \$100 to \$200. Registration for the

conference (Wednesday and Thursday) is \$275 for VPP members and \$325 for nonmembers. The fee for one day (Wednesday or Thursday) is \$165.

For more information about the event, or to register, visit <https://osha.oregon.gov/conferences/vppppa/Pages/index.aspx>.

Oregon OSHA (www.osha.oregon.gov), a division of the Department of Consumer and Business Services, enforces the state's workplace safety and health rules and works to improve workplace safety and

health for all Oregon workers. The Department of Consumer and Business Services (www.dchs.oregon.gov) is Oregon's largest business regulatory and consumer protection agency.

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