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Exclusively
BRIDAL

Has New Management
A Family Legacy



By Bonnie Pyles

After 29 years in business, Bonnie Pyles (Morgan) is turning over the management of her store, Exclusively Bridal, to her granddaughter Morgan Heuer. Bonnie started the store on April 16, 1995. With the purchase of the Evans Shop from Jigs Evan's, she started remodeling the once western wear store into a bridal store. Bonnie has been selling gowns to brides in the surrounding counties of Douglas, Lane and Coos ever since. But it went beyond there to all of Oregon, and into Washington and California. Even girls in Alaska, Montana, Florida and Japan have purchased gowns from Exclusively Bridal, to name a few.

"From the very beginning, it's been a wonderful venture! I thank God for making it succeed," says Bonnie. "I've met so many wonderful people and have had the privilege to help them with one of the most important days of their lives." There came a time when I realized I was helping the daughters of my brides find their dream dress! What a beautiful feeling to have the second generation trust me with their own special moments." Bonnie will still be working at the store. She is just cutting back her hours.

"Morgan has practically grown up at the store. She has been an entrepreneur from a very young age. Selling blackberry shortcakes at the age of 6, dreaming up the idea of selling brides photos of themselves, shopping for their gowns at age 9, along with bringing back the Cake Castle Cookies and making a business of it to pay her own way to Washington DC at the age of 12. For her Senior Project she designed eight wedding gowns and had them manufactured. They were presented at a fashion show in Eugene and were sold at the store. Morgan has modeled 108 times on the runway since she was two years old. Several years ago,

she started running the fashion shows for Bonnie. "I've always known Morgan would be a good addition to my business. Her talents, abilities and marketing skills are management material. I am excited for the future," says Pyles when asked about her granddaughter.

"As a little girl I would always ask my grandmother when she would give me the store. I didn't think of the possibility, that I would get the opportunity to manage it as I got older. Growing up in this shop has led to so many wonderful opportunities for me, and I am beyond grateful for my grandmother's faith in me to manage the store that she has invested blood, sweat and tears into. I just pray that God guides us through this adventure and that most of all I make my grandma proud," says Morgan.

Dorothy has been alongside Bonnie every step of the way. "Being her mother, it has been an honor to work with her and I have taken a lot of pride in the business as I have seen it grow over the years", said Dorothy. She used to work the floor, run the tuxedo area, do the linen washings and ironings, and the bookwork. Her current age is limiting some of the things she can do, but she is still very much a part of the business as she does most of the office work and helps with sales at the counter.

The seamstress for Exclusively Bridal has been with the business for 27 years. Sherri Tinnes has been dedicated to being the best in the industry. A lifetime friend of the family she has been much more than just an employee, donating her time outside of her job description. Sherri and her expertise will continue with Exclusively Bridal.

The Bridal store will be 29 years old April 16. Exclusively Bridal is looking forward to celebrating their 30th anniversary next year, bigger and better than ever.

Oregon AG Acts To Stop Kroger-Albertsons Merger

Story by Milo Banks

In February, Attorney General Ellen Rosenblum joined the Federal Trade Commission and a bipartisan coalition of attorneys general from across the nation in acting to block the proposed Kroger-Albertsons merger.

Oregon, the FTC, and the other AGs filed to enjoin the merger in U.S. District Court in Portland. This followed a vote by FTC commissioners Monday morning; it is the result of thorough investigations by the FTC and the states into the proposed merger's anticipated effects.

"We are doing this to protect Oregon consumers and workers," said AG Rosenblum. "We believe this proposed merger would hurt both, and we're doing our part to prevent it from going forward."

Kroger and Albertsons are the nation's two largest grocery chains. In Oregon, the two corporations operate 176 stores, serving nearly every community in the state. Kroger operates 51 Fred Meyer and 4 QFC stores, while Albertsons operates 96 Safeway and 25 Albertsons stores.

The lawsuit seeks to block the proposed Albertsons-Kroger merger. The FTC, Oregon, and the other states participating in this legal action allege the proposed merger would violate the federal Clayton Act. That act prohibits acquisitions which may substantially lessen competition.

"If big grocery stores are allowed to reduce competition this way," said Rosenblum, "they can charge higher

prices for food for no good reason and reduce services, including in their pharmacies. They can also slow the growth of employees' wages, or even reduce some of those wages. Working conditions and employee benefits can suffer, as well. In short, there's no good for consumers or workers in this proposed merger — and lots of bad."

Oregon Department of Justice and Federal Trade Commission investigators found compelling evidence that direct, head-to-head competition between Kroger and Albertsons has forced the two chains to compete vigorously against one another — both on price and on the quality of goods and services offered at their stores. This competition has also benefitted workers, by producing higher wages, better benefits, and improved working conditions.

"This supermarket mega-merger comes as American consumers have seen the cost of groceries rise steadily over the past few years. Kroger's acquisition of Albertsons would lead to additional grocery price hikes for everyday goods, further exacerbating the financial strain consumers across the country face today," said Henry Liu, Director of the FTC's Bureau of Competition.

Joining Oregon and the FTC in the lawsuit are Arizona, California, the District of Columbia, Illinois, Maryland, Nevada, New Mexico, and Wyoming. Colorado and Washington have already filed lawsuits to stop the merger in their respective state courts.

ODFR Encourages Consumers to check with their Insurance Carriers about Lowering Premiums if Credit Improves

Story by Scooter Brown

The Oregon Division of Financial Regulation (DFR) has issued a \$200,000 fine against State Farm after the company failed to send notices over the past six years informing its insureds of their ability to request an annual credit check, which could affect their premiums. Half of the total fine will be suspended and waived after three years if State Farm complies with all terms of the final order.

This case serves as an important reminder that Oregon law allows consumers to request an annual rereate from their insurer, which could lead to lower premiums, but will not increase them.

State Farm self-reported the violations to DFR in July 2023, informing the division that notices were not sent out due to a system error. Because of that error, the notification required by ORS 746.650(5) and OAR 836-080-0438 were not sent to customers purchasing new automobile insurance policies between Dec. 5, 2017, and Feb. 23, 2023. Specifically, State Farm did not notify the affected consumers at the inception of their coverage that they may have received a lower rate if their credit history or the credit factors used in their credit-based insurance score were more favorable, and that they had the right to request a rereate of the policy no more than once annually. State Farm notified the division that the issue was corrected on Feb. 23, 2023, for any customers purchasing new policies after that date.

As part of DFR's final order, State Farm agreed to send a notification to all affected consumers who remain customers of State Farm, approximately 134,690 consumers. State Farm began sending notices on Jan. 2, 2024, through a mailing that is separate and apart from the annual policy renewal documents or any other communication. The

mailing also includes a statement that Oregon law requires State Farm to provide a notification to customers at the inception of the policy. All mailings must be completed no later than June 30, 2024.

The division, part of the Oregon Department of Consumer and Business Services (DCBS), encourages all consumers to check with their insurance agent or company to see if a credit check would lower their insurance premiums. Consumers are allowed to do a rereate once a year and if their credit improves, their insurance rates may as well. Rereating due to credit may result in either improving or no change to a consumer's insurance costs, but will not negatively affect it.

"We commend State Farm for self-reporting this violation and taking steps to rectify the situation," said Andrew R. Stolfi, Oregon's insurance commissioner and DCBS director. "It is important that Oregon consumers know their rights. State law permits insurance companies to use an individual's credit history to determine how much they pay for insurance, so it is critically important that consumers know they have the ability to lower their insurance premiums with positive credit."

Consumers with questions or complaints can contact DFR's consumer advocates at 888-877-4894 (toll-free) or email dfri.insuranchelp@dcbs.oregon.gov. Consumers can look at their credit reports each calendar year for free by accessing it online, by phone at 877-322-8228 (toll-free), or by completing and mailing the Annual Credit Report Request Form. If any errors are identified, consumers have the right to correct incomplete or inaccurate information with the credit reporting agent that provided the information.