

BUSINESS

Workplaces Accept Bike Challenge

Who can bike-to-work more?

Hundreds of businesses, non-profits, and government agencies across Oregon and southwest Washington will compete next month in the Bicycle Transportation Alliance's Bike Commute Challenge, a month-long competition between workplaces to see who can bike to work more.

Since 1995, the annual event has introduced first-time bike commuters to the fun, health, safety, and environmental benefits of commuting by bike. In 2008, 10,700 individuals from more than 1,000 businesses logged over one million miles of bike commutes.

This year, even larger numbers are expected with thousand



The Department of Environmental Quality's bike-to-work team celebrates victory in last year's Bike Commute Challenge.

of individuals trying bike commuting for the first time.

With the support of Metro regional government's Drive Less Save More campaign, alliance staff will present dozens of Bike Commuting 101 Workshops for free to attendees at workplaces throughout the area.

Individuals, organizations, or businesses interested in signing up for a workshop can schedule one by contacting Stephanie Noll at stephanie@bta4bikes.org.

Workplaces compete in the Bike Commute Challenge can qualify for prize drawings, discounts at bike shops, and admission to the after-party in Portland in October.

For more information and registration, visit the web at bikecommutechallenge.com.

Attracting Customers Workshop

A non-profit organization called SCORE (Counselors to America's Small Business) will offer a marketing on Wednesday, Sept. 9 at 601 S.W. Second Ave. Room 2030.

The topics will include learning the power of branding; how

to analyze your market, customers and your offering; advertising vs. public relations; the pros and cons of various media and developing a marketing budget and plan.

The cost is \$55 pre-registered, \$65 at the door and \$5

discount for each additional company person. With limited seating, clients are encouraged to pre-register to ensure space. For details on schedules, locations and registration of all SCORE workshops call 503 326-5211 or visit scorepdx.org.

Program Helps Small Businesses

Small businesses that would otherwise have difficulty securing private equity or venture capital may find funding easier to get as a result of changes made as part of the American Recovery and

Reinvestment Act. The details are under the Small Business Administration's Small Business Investment Company Program.

SBIC's were created to stimulate the growth of

America's small business by supplementing the long-term debt and private-equity capital available to them.

For more information, visit sba.gov/INV or call 1-800-USA-SBA.

Managing Your Money

BY RICK LEE

Is it Time to Invest Again?

With the majority of the government's leading economic indicators on the plus side for three quarters in a row, and the better than expected results of the recent stress test on key important U.S. banks; one has to ask, is it time to consider investing in the financial markets again?

Not to invest leaves you at risk to inflation, while most Money Market rates are below one percent. A nine months CD can pay as little as 1.09 percent, and a 60 months CD can pay 3 percent, and everything in between the two rates for different intervals.

A good place to look when

considering investing again is; where is the current money going? Investors put nearly \$150 billion into exchange-traded funds (ETFs) in the second half of last year.

Invented 16 years ago as basic index funds that trade on the market like stock, ETFs aren't an ideal place to sock away small amounts of money each month. But they are perfect if you're investing a lump sum, such as an inheritance or a 401(k) rollover.

Safety is always a factor, so ETFs that track the major asset classes and come from a provider with a long, stable history is important. You can build a portfolio with just four or five funds that will provide good diversification.

As you try to recapture your losses during the last year and

a half, resist the temptation to become greedy and invest in risky or speculative investments unless they are suitable for your investment profile and resources.

Consider that usually, the riskier the investment, the higher the commission is paid to the financial advisor recommending the investment. Remember there is no such thing as a risk free investment; even U.S. Government backed securities have risk.

To find out if ETFs are right for you, or if you want assistance with portfolio structuring, asset allocation, and or diversification, call me today.

Rick L. Lee is president of Professional & Wealth Management. He can be reached at 503-539-8994 or via e-mail at pro_wealthmgt@wvi.com.

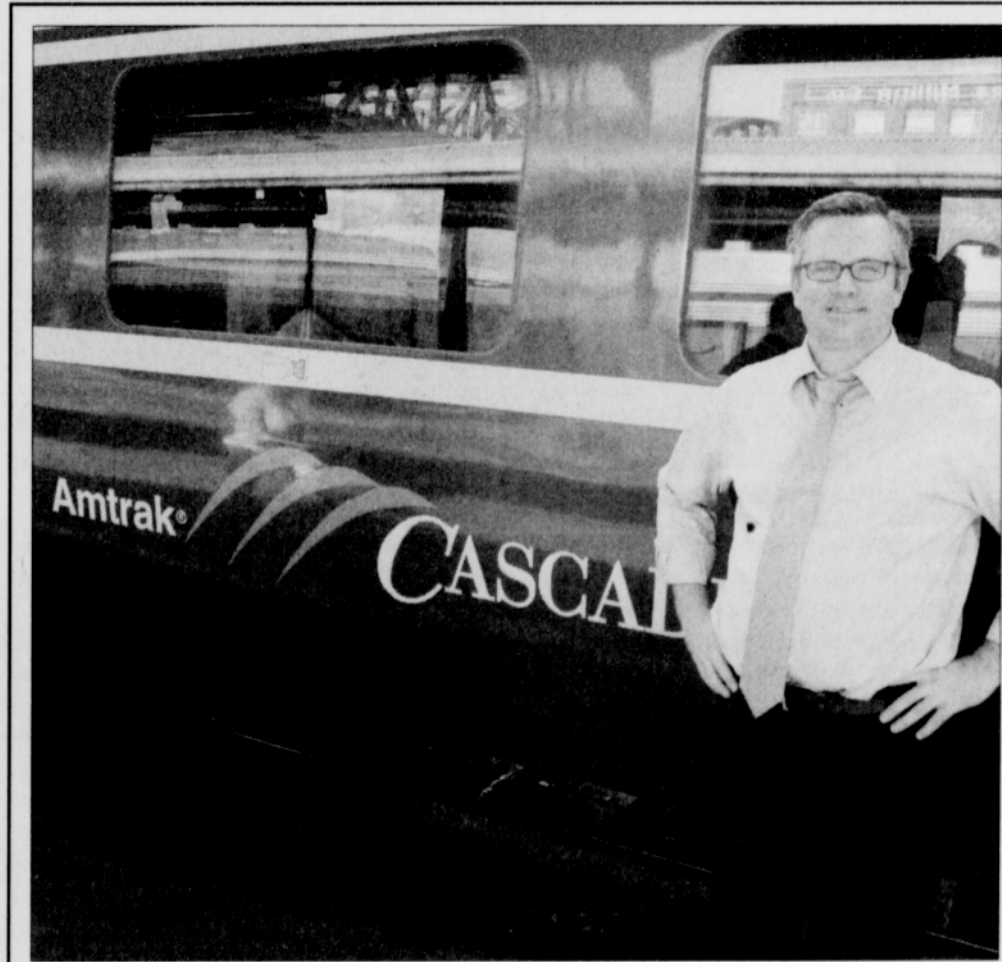


PHOTO BY MARK WASHINGTON/THE PORTLAND OBSERVER

Welcome Aboard

Mayor Sam Adams welcomes the Aug. 19 arrival of a new same day Amtrak rail service between Portland and Vancouver, British Columbia. Traveling by rail between the two cities previously required an overnight stay in Seattle to transfer to another train. Completing the trip in one day after a rail start in Portland previously required taking a bus north from Seattle.

Proposed casino in Portland suburb finds some support

A poll commissioned by two Lake Oswego businessmen pursuing the idea of bringing a casino to the Portland area found that 54 percent of Oregon voters somewhat or strongly support it.


State voters would have to approve a constitutional amendment to allow a

nontribal casino. Businessmen Matt Rossman and Bruce Studer are collecting signatures to put such an item on the 2010 ballot.

Riley Research Associates of Portland found that 40 percent of Oregon voters oppose a Portland casino and 6 percent were unsure.

The telephone poll randomly surveyed 406 Oregon voters between May 27 and June 2. The margin of error was plus or minus 5 percentage points.

Rossman and Studer want to put a casino at the former Multnomah Greyhound Park in Wood Village.



THE SPINA COLUMN™

An ongoing series of questions and answers about America's natural healing profession.

Part 35. Different Benefits by Age Group

Q: What age groups can a chiropractor help most?

A: This is like asking which age groups benefit most from good health. And yet, each age group has specific problems for which your chiropractor has specific answers.

Infant and Young Children

Other mothers are often amazed to see a mother carrying her infant out of the adjusting room. And yet, since the delivery process itself causes a high percentage of subluxations, infants to need chiropractic care. Obviously, children and infants are treated differently than adults. There are new, highly sophisticated methods of adjusting children and infants to insure the best possible results with the least possible discomfort. Though young children can't tell you they're in pain, their irritability is often a sign of the need to be checked.

Young Adults and Teenagers

More and more young adults and teenagers are getting involved in active sports. As a result, more and more of them are getting injured, requiring prompt chiropractic care.

Obviously half of the girls in our society develop scoliosis (curvature of the spine) during puberty. Left untreated, scoliosis keeps getting worse over time. However, it can al-

most always be corrected when chiropractic care is initiated in time.

Needless to say, every teenage girl should be checked regularly for scoliosis and all teenagers and young adults should see their chiropractor regularly to make sure their newly active sports lives aren't creating spinal problems they'll have to live with the rest of their lives.

Adults

The world today is experiencing a terrible level of stress. Long work weeks, seemingly impossible deadlines and economic woes create incredible pressures. In addition, most adults breathe in polluted air, drink chemically treated water and consume an average of nine pounds of food additives and chemical preservatives in a year, putting even more stress on their bodies. One sure way to keep the stress level from causing potentially dangerous subluxations is with regular chiropractic checkups.

Senior Citizens

Retirement age for many people has become just plain tiresome. Aches and pins, often the result of untreated subluxations, abound. Yet it hardly seems fair that having to suffer with pain or being

drugged into numbness are fair rewards for all the years of hard work.

Depending on the degree of subluxations degeneration, your chiropractor can often provide help.

For senior citizens who've been fortunate enough to suffered minimal trauma in their lives, virtually complete spinal recovery should be almost as easy as it would be for younger people.

For those who have suffered needlessly for years, your chiropractor can often slow or stop the degeneration, making life more comfortable. It is certainly worth the effort so that our senior citizens get the dignity of health care they deserve.

Something for Everyone

As you can see, there are practically as many reasons to have regular chiropractic checkups as there are people. Make an appointment for yourself and your loved ones soon.

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