

Amazon launches 'storefronts' shop for small, medium businesses

By Joseph Pisani
AP Retail Writer

NEW YORK — Amazon wants you to shop small.

The online retailer launched a new section of its site Monday called Amazon Storefronts, which only lists products sold by small- and

medium-sized businesses in the U.S.

The company says smaller companies can get lost among its millions of goods and it wants a way for shoppers to find them more easily. Amazon says more than 1 million products from about

20,000 businesses were selected to be featured on the site, based on ratings from customers. Similar stores will be launched on Amazon's sites in Germany and the United Kingdom.

The new site is also a way for Amazon to try to boost its

image at a time when it's facing scrutiny for its growing power, as well as continued criticism that it is taking business from small shops. Earlier this year, it released a report that said half of the items purchased on Amazon come from small- and medi-

um-sized businesses. Amazon Storefronts will be promoted on the online retailer's front page, and a TV ad will air this week showing some of its small business sellers.

Still, the new site could help get small brands in front of millions of Amazon

customers. The Little Flower Soap Co., which will be on Storefronts and featured in the TV ad, says it expects orders to rise since its flavored lip balms and handmade soaps will be a couple of clicks away from Amazon shoppers, instead of several.

Women who retire with their husbands often lose money

Women who retire when their husbands do may be giving up more wealth than they realize.

Married women overall are still in their peak earning years in their 50s and early 60s, while married men's earnings are on the decline, said economist Nicole Maestas, an associate professor of health care policy at Harvard Medical School and the author of a recent study about couples' income and retirement patterns.

As a result, married women typically sacrifice more Social Security wealth than married men when they retire early, said Maestas, who analyzed the University of Michigan's Health and Retirement Survey of more than 20,000 people 50 and older.

Social Security benefits are based on a person's 35 highest-earning years, so each additional year an older married woman works could replace an earlier year when her income was lower or she took time out of the workforce — for instance, to raise children. Because older married men are typically past their peak earning years, the same is not true for them, Maestas found.

But women do typically retire at the same time as



NERD WALLET
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their husbands, Maestas said. Since women in heterosexual couples typically marry men two or three years older, that means married women leave the workforce at younger ages.

Women face extra risks

Earlier retirements also mean less time to save for retirements that can stretch decades. That should give women pause, said Jean Setzfang, senior vice president of programs for AARP.

"We live longer. We spend more years in retirement. There are more years we have to consider financing," Setzfang said.

Women are 80 percent more likely than men to live in poverty after age 65, according to the National Institute on Retirement Security.

Social Security checks, if they're big enough, can be a powerful antidote to late-in-life poverty.

Delay social security, if not retirement

Thirty-nine percent of women and 35 percent of men in 2017 filed at the earliest age, which is 62,

according to the Center for Retirement Research at Boston College. That locks them into checks that are significantly smaller than if they'd waited a few years.

Benefits rise by about 7 percent each year between age 62 and full retirement age, which is currently 66. After that, checks increase by 8 percent each year until benefits max out at age 70. A \$1,000 monthly benefit at 62 could be over \$1,300 at 66 or over \$1,700 at 70, even if someone stops working.

No other investment can offer that kind of guaranteed return, which is why planners often encourage their clients to tap other retirement funds if that allows them to delay claiming Social Security.

It's not just about money

Financial considerations are just one part of the decision, financial planners say. Couples also have to consider the emotional and psychological issues of retiring together or apart.

"The beginning of retirement is an exciting time, and many couples enjoy starting that journey together," said Stephanie Mushna, a certified financial planner in Grand Rapids, Michigan.

People approaching re-

tirement age are often keenly aware that their time on earth, and their good health, won't last forever. That can make it harder to stick it out, especially if it's at a job they don't like. But working even a year or two longer can have a dramatic impact on the viability of a couple's financial plan and the amount they can spend in retirement, planners say.

Other options are stepping down to a lower-stress job or one with more flexibility.

That assumes, of course, that women can find such jobs. Many of the women who will be most dependent on Social Security may be locked into jobs with little flexibility, she notes. Health concerns and caregiving for family members also can push women out of the workforce earlier than they expect.

Maestas understands that not every married woman wants or will be able to keep working, but she hopes her research will at least prompt couples to discuss their options.

"It often does make sense to at least delay claiming Social Security," Maestas said. "But there's not really one right answer for everyone."

INTROVERT

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an automatic free night or ways to earn them.

Helgoe saves by signing up for free loyalty programs. "Every hotel seems to have one, so I sign up for all of them," she says.

Or you can simply schedule time to step away. For introverts like Dan Kleinow, who vlogs for YouTube channel Envision Adventure, working at a hostel can get crowded.

"I need to always make sure I get time by myself every day," he says. "Here in Puerto Rico, I'll go to the beach or something and just hang out, maybe go to a coffee shop and do some work on my laptop."

Avoid peak travel seasons

The offseason varies depending on location, but booking travel during this time can mean discounts and access to less populated places.

"I did a trip to Europe last year, and I intentionally went during May," Kleinow says. Aside from smaller crowds, he says, "it also saves money. Prices are lower. Flights, hostels, everything is cheaper that time of year."

Explore on your own

Group tours are great

for learning about a new destination, but they can leave introverts running on empty. The Hartles prefer visiting local destinations and exploring popular attractions on their own terms.

"We like to see the Eiffel Tower, but we didn't feel compelled to go up in it," Amy Hartle says.

If you do have the energy or inclination for mingling, do so with locals, who can help you discover authentic and potentially more affordable experiences than you find near busy tourist areas.

Engage when you can

Experiences might be waiting inside and outside of your comfort zone. For introverts, it's all about finding the right balance. For Helgoe, quiet time on an Amazon expedition birthed the idea for her book. For Nathan Hartle, straying from his comfort zone led him to work at a hostel in Morocco in 2011.

"That immersion experience, if it's not something that's going to freak you out too bad, can be helpful," he says.

He didn't know it at the time, but flexing his social muscles would later help him approach Amy when he met her for the first time in Scotland a few weeks later.

DAIRY

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construction on a new 80 foot by 525-foot, steel-framed ClearSpan barn and a separate milking parlor with a cement alleyway connecting the two buildings.

With a barn longer than a football field, it has room for 900 goats. Rovey wants to increase her herd to that size in the foreseeable future.

"We need to fill this barn to make it the most efficient and economical," she said.

Right now, Rovey has about 100 bred yearlings that are bred for November.

"They are pretty prolific and will have 2 to 4 babies each year, and will be on the milking line a year after they're born, compared to cows where you're waiting two years to get back that investment."

The contract she has going right now is a "protein-based contract" with buyer and cheesemaker Laura Chenel's Chevre out of Sonoma, California.

"A protein-based contract means that the more fats and proteins we have in our milk, the better our paycheck, and it all goes to make cheese," Rovey said. "It's processed in California and comes straight back up here. You can't get more local than that."

However, Rovey doesn't see the Laura Chenel's Chevre goat cheese products at the retail grocery stores in Union County. She would like to see these grocers do more to promote and stock local products like goat's cheese and beet sugar because she believes consumers would enjoy eating foods they know genuinely come from their own valley.

"I think our larger grocers could step up quite a bit in promoting local products instead of promoting only what their corporate tells them to promote," she said.

Regardless, Grande Ronde



Trish Verges / Wes Com News Service

Stephanie Rovey, owner of Grande Ronde Dairy on Hutchinson Lane near Union, watches to see when the goat is finished milking, and then she dips the teats in an iodine post dip to keep bacteria from colonizing inside the teat muscle, which remains open to the air for 20 minutes after milking is done. The dairy boasts a very low bacteria count, and this is one reason for that excellent record.

Dairy is increasing its breeding operation and milk production. Their huge barn houses five different breeds of standard milking goats: Saanen, Alpine, LaManchas, Nubians and Sables.

"Eventually, these girls will have cut-outs so they have outside access," Rovey said. "Humane standards

are 25 square feet of space per goat, and we built this barn to have 32 square feet, so there's plenty of space and lounging room for all the goats."

Her barn also holds spring kids that are dry and 200 more babies in a building by her shop that will be integrated into the new barn soon.

Also penned in the barn are 300 milking goats between ages 1 and 3 years, and they rush across the cement alleyway from the barn to the parlor twice daily to be milked. It's a rush hour like no other because while in the milking stall, they get grained.

"They are on a heavily forage-based diet, and we grow our own hay," she said. "We have a mix in their diet of alfalfa, forage pea hay, triticale hay, and we're starting oat hay right now. They get a mix of grain concentrate in the parlor during milking time."

The 60-stall GEA rotary is automated, and usually by the time it makes one full rotation, the goat is milked. The stall's milk meter measures how many pounds of milk has been collected from each goat. While in the stall the goat's I.D. tag is read electronically and all the milking data on that goat is logged into the computer system for later analysis. Rovey is very pleased with her GEA rotary and even more pleased her dairy is part of agricultural history.

"This is the first GEA goat rotary (installation) in the United States," she said. "We

had the president of GEA manufacturing and sales out here on Aug. 29 to review the final product. It's pretty cool."

To help with the milking, Rovey hired two milking operators at the dairy, Sierra Chastain, 15, from Union, who started working in the old red barn. She is a part-time worker and attends high school. The other employee is Elizabeth Howard, originally from the

Walla Walla area, and she works as the night milker. She has been with the dairy three years and works 25 hours a week.

Twice a week, a 6,000-gallon semi-truck comes from the creamery in California to Grande Ronde Dairy to pick up goat milk, Rovey said. The truck makes milk stops at 18 different producers throughout Nevada, Idaho and Oregon.

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