

TOYS

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Bakery and Starkey Coffee (which closed in February of this year), will offer what their previous space couldn't — ample parking, a more spacious retail space and a more desirable, higher-traffic area.

Establishing a permanent home in La Grande, however, was almost not to be.

"I had kind of given up because we didn't think we could find anything," Dodson said of searching for a more suitable location. "We'd been looking for at least two months, so I (thought) it wasn't going to happen this year. But when (this building) came up, lo and behold it was perfect. I think this (location) is going to work out a lot better."

As far as the hundreds of toys chosen to populate the store, Keithley said uniqueness and quality are determining factors in what eventually lines store shelves. Keithley's guidelines typically include toys that are wooden or tin, educational and/or retro, and there are certain brands, such as Melissa and Doug, that the store consistently stocks.

"I look for and have found some small companies by doing research — new or unique companies that aren't yet in big box stores. I like finding somebody that might make something unique that we can bring in. That's part



Audrey Love / WesCom News Service

The Dodson Family originally opened a toy store in Baker City, which has grown. The family tries to stocks their shelves with unique toys.

of the fun for me," Dodson said. "I try to make it so when you (come here), there's something you can't see somewhere else."

Retro toys — tin tops, kaleidoscopes, Rock 'em Sock 'em Robots, Strawberry Shortcake dolls or Bozo bop bags — are one such category not typically found in big box stores or modern toy stores. Dodson noted nostalgia is a huge factor in moving retro toy inventory.

"One of the catchphrases we have is 'toys you remember,' and since some of our customers are (older) it's fun to see them come in and laugh about seeing (a toy) they remember and leave with one for their (child or) grandchild," he said.

Though initial business



Audrey Love / WesCom News Service

The new toy store is located at 1102 Washington Ave. in La Grande.

has been slow, Dodson said that's to be expected, and he is confident with time and word-of-mouth, Tawny's Toy Box will find success in La Grande.

"It's a toy store so it's fun and it's exciting to be able

to bring something new into La Grande," Dodson said. "I wouldn't have shown up if we were duplicating something else that's already there. I have no reason to believe it wouldn't be (a success)."

RETIREMENT

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"You can withdraw any Roth IRA contributions that you've made without penalty," says Crystal Wipperfurth, a certified financial planner with Bronfman Rothschild in Madison, Wisconsin. "This is not ideal, because it reduces your retirement savings, but it is an option."

It could hurt your kids, too

Tapping your retirement savings can boomerang to hurt your kids if they need for you in your later years.

"We see clients want to help their kids through college at the expense of their own retirement, and we always advise against it," says Matt Ahrens, a financial adviser at Integrity Advisory in Overland Park, Kansas. "Parents have to understand that sacrificing to help their kids through college may only put more stress on their children when they see their parents struggling financially in retirement."

A more immediate blow: Using your retirement funds could hurt your child's ability to qualify for student aid. Why? The cash is considered "ordinary income" and may put your total wages for the year beyond what qualifies for assistance.

Because retirement accounts aren't counted when considering if a family economically qualifies, "funding your 401(k) or 403(b) is an advantage for college financial aid," says Kimberly J. Howard, a certified financial planner with KJH Financial Services in Newton, Massachusetts.

A 529 plan is the best way to save

More Americans tuck college savings into ordinary bank accounts (45 percent) than a 529 savings plan (29 percent), according to the 2018 Sallie Mae survey. But 529 plan investments have much more earning potential than an ordinary savings account, which often grows less than 1 percent a year.

"Parents of young children should start a 529 fund right away, and add money every month. Every little bit helps, and it will have the advantage of years of compounding," Ahrens says.

"The first savings a family should make should be into their retirement account at work in order to get their company match. Then the remaining savings can be split between retirement — either at work or into a Roth IRA — and a college savings plan, like a 529 plan," says Derek Hagen, a certified financial planner with Hagen Financial in Minnetonka, Minnesota.

BRIEFLY

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farm payroll employment increased by 2.1 percent since September 2017. More than one-quarter of Oregon's payroll employment growth over the past 12 months was in the construction industry, which added 11,100 jobs, expanding by 11.2 percent.

NW Farm Credit Services reports increased earnings

SPOKANE, Wash. — Northwest Farm Credit Services, an agricultural financial services cooperative, announced 2018 third quarter earnings of \$76 million, compared to \$67.8 million for the same quarter of 2017.

Earnings for the nine months ended Sept. 30, 2018, were \$220.5 million, a 17.4 percent increase, compared to \$187.8 million for the same period last year. Total capital increased 5.9 percent during the first nine months of the year to \$2.5 billion.

"The financial performance of our lending and crop insurance operations continues to be strong, as a reflection of the success of our customer-members," said President and CEO Phil DiPofi.

Northwest FCS is a member of the nationwide Farm Credit System that supports agriculture and rural

communities with credit and financial services. For more information, go to www.northwestfcs.com.

American Grassfed certification extends to pork producers

DENVER, Colo. — The American Grassfed Association announced it is now certifying pasture pork producers in addition to grassfed ruminants and dairy. For information on the certification standards go to www.americangrassfed.org/about-us/our-standards.

AGA Grassfed standards have been developed by a team of animal scientists, veterinarians, ranchers and range management specialists. They concentrate on four main areas of production: diet, confinement, origin, and antibiotics and hormones. All animals are born and raised on American family farms. Only AGA-certified members are permitted to use the AGA logo, trademark or other identifying marks on their packaging, marketing materials or websites.

USDA awards Oregon \$1.9 million in Specialty Block Grant

WASHINGTON, D.C. — In September, the United States Department of Agriculture allocated more than \$72 million for the Specialty

Crop Block Grant Program nationwide. Oregon was awarded nearly \$1.9 million. Oregon is seventh in the nation in the production of specialty crops, which includes fruits, vegetables, tree nuts, dried fruits, horticulture and nursery crops.

The Oregon Department of Agriculture will fund 15 projects, awarding grants ranging from \$25,000 to \$175,000, at nonprofit and for-profit organizations, government entities, and colleges and universities. Projects are selected through a competitive process. ODA accepts SCBG applications annually. For more information go to www.oregon.gov/ODA or contact Specialty Crop Block Grant Coordinator Gabrielle Redhead at 503-986-6473.

Edward Jones named Best Workplaces for Women

ST. LOUIS, Mo. — Financial-services firm Edward Jones, which has financial advisers in La Grande, was ranked No. 4 on the newly released Best Workplace for Women by Great Place to Work and FORTUNE. The firm is the highest-ranking financial-services firm on the list.

Great Place to Work, a global analytics and consulting firm, evaluated job experiences including the extent to

which employees, particularly women, trust leaders; the respect with which people are treated; the fairness of workplace decisions; and how much camaraderie there is among the team.

Businesses ranked as a Best Workplaces for Women create great workplaces for all employees, regardless of gender or other personal characteristics. Edward Jones Managing Partner Jim Weddle was among the first 150 CEOs to sign the "CEO Action for Diversity & Inclusion" pledge, a nationwide initiative to advance diversity and inclusion in the workplace as a means to improve corporate performance, drive growth and enhance employee engagement.

Michael Bush, CEO of Great Place to Work, said, "Empowering women in the workplace isn't just the right thing to do — it's a business imperative."

Edward Jones, a Fortune 500 company headquartered in St. Louis, provides financial services in the U.S. and, through its affiliate, in Canada.

National study shows Oregon has safe workplaces

SALEM — Oregon's workers' compensation rates remain among the lowest in the nation, according to an analysis released by

the Oregon Department of Consumer and Business Services. The biennial study, based on premium rates in effect Jan. 1, 2018, showed Oregon had the sixth least expensive rates in 2018. Workers' compensation pays injured workers for lost wages and medical care for job-related injuries. Oregon's relatively low rate today underscores the success of the

state's workers' compensation system reforms and its improvements in workplace safety and health.

The study shows New York had the most expensive rates, followed by California. North Dakota had the least expensive rates. In the Northwest, Washington's rates were the 16th most expensive and Idaho was the 21st most expensive.



GUN SHOW

BUY - SELL - TRADE
November 24th & 25th
Saturday 9am - 6pm • Sunday 9am - 3pm
\$5.00, Children under 12 free

Baker County Event Center (The Old Army), Baker City, OR 97814

Reservations: Ray (541.519.7482) or e-mail: traderrays@eoni.com

Children under 18 shall be accompanied by an adult.
All Federal, State and Local laws shall be enforced.

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CREDIT

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may use credit histories or scores to evaluate applicants.

Your borrowing days may not be over

Life happens. You may need to borrow money to pay medical bills, replace a car, help a family member, make home repairs or remodel your home.

If you have to move, you may need a new mortgage. If money gets tight, you may want to access some of your home equity with a reverse mortgage.

Reverse mortgages allow homeowners age 62 and older to tap their home equity without having to repay the loan until they sell, move out or die. Reverse mortgage lenders typically don't have minimum credit score

requirements, but a credit check is part of the financial assessment needed to get the loan.

Keeping good scores isn't that hard

A single credit card is enough to maintain good credit scores. Any card will do, as long as it reports to all three credit bureaus (most do). The card should be used lightly but regularly and balances paid in full, since there's no credit score advantage to carrying debt.

When credit scores shouldn't be your top priority

A lifetime habit of responsible bill payment can be hard to break. But financial well-being sometimes requires putting concerns about credit on the back burner, especially as you get older. Some examples:

You're struggling to pay your bills

It makes little sense to keep sending money to credit card companies and most other lenders if you're having trouble paying for necessities: shelter, food, utilities, medications. You also need help if you're being sued over debt or hounded by collectors. Consider talking to a credit counselor affiliated with the National Foundation for Credit Counseling and to an experienced bankruptcy attorney about your options.

You need to file bankruptcy

If bankruptcy is the best option, you have plenty of company. The rate of Americans over 65 filing for bankruptcy has tripled since 1991, according to the Consumer Bankruptcy Project. But bankruptcy is not the

credit score killer it's often reputed to be. Credit scores typically plunge in the months before a bankruptcy filing, but then start to rise soon after. With responsible credit use, it's possible to get back to near-prime credit scores within a few years after bankruptcy.

You're trying to escape an onerous timeshare

There is often no easy way out of a timeshare, a kind of vacation ownership that requires paying annual fees and other costs. Sometimes owners can give the timeshare back to the resort developer, or sell or give it away.

Other times, the only way to get rid of it is to stop paying and experience the consequences, which can include foreclosure and credit score damage.

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