

## Small-business & Ag HAPPENINGS

### Parks & Rec offers media sales, partnership opportunities

LA GRANDE — The Union County Chamber of Commerce announced that Veterans' Memorial Pool, part of the La Grande Parks and Recreation Department, is offering local businesses media sales and partnership opportunities. According to a press release, advertising at the pool will expose your business to more than 45,000 potential customers per year. Packages start at \$50 per month and include services such as your logo or message displayed on a 75-inch screen, clickable links on the La Grande Parks and Recreation website, and print ads in the seasonal Parks & Rec Activity Guides. For more information, contact Teresa at 541-062-1357 or troberts@cityoflagrande.org.

### USDA to reopen FSA offices for most services during government shutdown

WASHINGTON, D.C. — Previously closed as part of the ongoing government shutdown, all Farm Service Agency service centers reopened Jan. 24 to provide the majority of FSA services needed by farmers and ranchers during this critical time of the year for agricultural operations. The U.S. Department of Agriculture has recalled more than 9,700 FSA employees to keep offices open from 8 a.m. to 4:30 p.m. weekdays for the first two full weeks under this operating plan (Jan. 28-Feb. 1 and Feb. 4-8). In subsequent weeks, offices will be open three days a week, on Tuesdays, Wednesdays and Thursdays.

Agricultural producers who have business with the agency should contact their FSA service center to make an appointment. The following full-service activities will be available using the authorities prior to enactment of the 2018 farm bill:

- Market Facilitation Program
  - Marketing Assistance Loans
  - Release of collateral warehouse receipts
  - Direct and Guaranteed Farm Operating Loans, and Emergency Loans
  - Service existing Conservation Reserve Program contracts
  - Sugar Price Support Loans
  - Dairy Margin Protection Program
  - Agricultural Risk Coverage and Price Loss Coverage
  - Livestock Forage Disaster
  - Emergency Assistance Livestock, Honey Bees, and Farm-raised Fish Program
  - Livestock Indemnity Program
  - Noninsured Crop Disaster Assistance Program
  - Tree Assistance Program
- Transactions involving the following programs will not be available:

- New Conservation Reserve Program contracts
- New Direct and Guaranteed Farm Ownership Loans
- Farm Storage Facility Loan Program
- Wildfires and Hurricanes Indemnity Program (WHIP)
- Emergency Conservation Program
- Emergency Forest Rehabilitation Program
- Biomass Crop Assistance Program
- Grassroots Source Water Protection Program

### Modifications in farm program deadlines are as follows.

- Market Facilitation Program: deadline to apply extended to Feb. 14.
- Marketing Assistance Loans: If loan matured in December 2018, settlement date extended to Feb. 14. For Peanut loans or Loan Deficiency Payments the loan availability date now Feb. 28.
- Emergency Conservation Program: performance reporting due Feb. 14.
- Livestock Forage Disaster: 2018 application for payment due Feb. 28.
- Emergency Assistance Livestock, Honey Bees, and Farm-raised Fish Program: Notice of loss due Feb. 14
- Livestock Indemnity Program: Notice of loss due Feb. 14
- Noninsured Crop Disaster Assistance Program: Submitting 2019 application for coverage, notice of loss for 72-hour harvest and grazing (as applicable), notice of loss for prevented planting and failed acres, and applications for payment for 2018 covered losses — deadline for each is Feb. 14.
- Tree Assistance Program: notice of loss due Feb. 14

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## Live long and 'Prosper'

■ After nearly 40 years in business, Taxman changes hands

By Francisca Benitez  
For The Observer

The Taxman has been open in La Grande since 1980. The owner of the business, Stuart R. Martin, has been preparing taxes for 52 tax seasons, since 1967.

Now, after 39 years of business, the Taxman is getting a new owner, new management and a new name. Ryan D. Hildebrandt has purchased the business, and he and his wife, Kelli Hildebrandt, took over management at the start of the new year.

The new name on the building is Prosper. Prosper Tax Services provides tax preparation, and Prosper Business Services

handles payroll, accounting and other business services.

Martin plans to continue preparing tax returns for at least two tax seasons. Some of his clients have worked with Martin for decades, and he said making sure they are comfortable with the transition is important to him.

Martin, who moved to La Grande in 1972 from Wyoming, explained although he had been tentatively looking for a new owner for a few years, it was more about finding the right person to take over than wanting to get out of the business.

"I wanted to turn over management, (and) I want to



Francisca Benitez / The Observer  
Stuart R. Martin stepped down after 39 years of business as The Taxman in La Grande.

continue preparing tax returns because that's what I love to do and I'm good at it," he said.

He said Hildebrandt is the right person for the job, and he is sure his clients will be happy.

"It isn't all the time you find someone who fits your ideal of

a person to turn (your business) over to," he said.

Hildebrandt said he is looking forward to applying his business and banking experience to this new venture. He previously owned a plumbing

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## New report examines employer-provided benefits in Oregon

Observer staff

A new report — Employer-Provided Benefits: Offerings, Enrollment, and Rising Costs — compiles information on employer-provided benefits by industry, region and firm size in Oregon. Based on a survey of more than 12,000 private employers conducted between June and August 2018, three-fourths of private employers in Oregon offered one or more health, retirement, leave, pay or other benefits to employees. Benefit offerings differed across industries, regions, and employer size classes in Oregon.

### Health Benefits

More than half (59 percent) of all private employers offered health benefits to employees. In the wholesale trade and information sectors, three-fourths of employers offered health benefits to full-time employees. Smaller shares of employers offered health benefits to part-time employees. Industries most likely to offer health benefits for part-time employees included private education services (21 percent), health care and social assistance (18 percent), and professional and technical services (17 percent).

Employers providing health benefits reported an average monthly premium of \$828

for individual plans, and an average of \$1,291 for family medical insurance. Companies' contributions averaged 88 percent of individual premiums, and 62 percent of family plan premiums. Almost three-fourths (73 percent) of employers with health benefits reported an increase in the total cost of their health plan over the past year. When asked how providing health benefits affected their business or workforce, two-thirds of employers with these offerings cited their high cost.

### Retirement offerings

Half of all private employers offered retirement benefits to full-time employees, while nearly one-fourth (23 percent) provided retirement benefits to part-time workers. Sectors with the largest share of employers extending health benefits included health care and social assistance, and professional and technical services. The most common retirement benefit offered by private employers was a defined contribution (401, 403 or 457) plan. Two out of three employers (68 percent) with these plans offered some type of contribution matching.

Many employers with retirement benefits (29 percent) reported little or no effect of their offerings on their business or

workforce. Another 22 percent noted the positive recruitment and retention effects of their retirement benefits. One-fifth (21 percent) of employers with retirement benefits also cited the high cost.

### Leave, pay, fringe and other benefits

A variety of leave and pay options were among the most commonly offered benefits by employers for full-time workers. These included paid holidays (54 percent), annual pay raises (51 percent), and unpaid leave (50 percent). Unpaid leave and annual pay raises were also among the most broadly offered leave and pay benefits for part-time employees (36 percent for each). With the unemployment rate at or near a record low in Oregon for the past two years, many employers may be giving annual raises as another labor recruitment and retention strategy.

### Employer size and location

Across the board, a larger share of the biggest employers (More than 50 employees in Oregon) provided health, retirement, and the most common pay and leave benefits. Nine out of 10 large employers offered health benefits, compared with

one-third (33 percent) of the smallest firms (with two to nine employees). More than three-fourths (77 percent) of large employers offered retirement benefits, while one-fourth (25 percent) of small employers did. Meanwhile, the share of mid-sized employers (10 to 49 employees) generally reflected the benefit offerings for all size categories combined.

At least half of all companies in Portland and the Willamette Valley offered health, retirement and each of the most common leave and pay benefits in June 2018. Following them, the areas with employers most likely to offer benefits included Central Oregon and Southern Oregon. The Bend metropolitan area falls within Central Oregon, and Southern Oregon consists of the Medford and Grants Pass metros. Wholly non-metropolitan areas — the Columbia Gorge and Basin, the Oregon Coast, and Eastern Oregon — had the fewest employers offering the most common benefits.

### Additional information

More information about employer-provided benefits in Oregon — including interactive graphs, the full report, and a related podcast — can be found at [www.qualityinfo.org/benefits#1](http://www.qualityinfo.org/benefits#1).

## PG&E files for bankruptcy amid wildfire lawsuits

By Sudhin Thanawala and Cathy Bussewitz  
The Associated Press

SAN FRANCISCO — Faced with potentially ruinous lawsuits over California's recent wildfires, Pacific Gas & Electric Corp. filed for bankruptcy protection Tuesday in a move that could drive up rates for customers of the nation's biggest utility and reduce the size of any payouts fire victims receive.

The Chapter 11 filing allows PG&E to continue operating while it puts its finances in order. But it was seen as a possible glimpse of the

financial toll could lie ahead because of climate change, which scientists say is leading to fiercer, more destructive blazes and longer fire seasons.

The bankruptcy could also jeopardize California's ambitious program to switch entirely to renewable energy sources.

PG&E cited hundreds of lawsuits from victims of fires in 2017 and 2018 and tens of billions of dollars in potential liabilities when it announced earlier this month that it planned to file for bankruptcy.

The blazes include the nation's deadliest wildfire in a

century — the one in November that killed at least 86 people and destroyed 15,000 homes in Paradise and surrounding communities. The cause is under investigation, but suspicion fell on PG&E after it reported power line problems nearby around the time the fire broke out.

Last week, however, state investigators determined that the company's equipment was not to blame for a 2017 fire that killed 22 people in Northern California wine country.

The bankruptcy filing immediately puts the wildfire

lawsuits on hold and consolidates them in bankruptcy court, where legal experts say victims will probably receive less money.

In a bankruptcy proceeding, the victims have little chance of getting punitive damages or taking their claims to a jury. They will also have to stand in line behind PG&E's secured creditors, such as banks, when a judge decides who gets paid and how much.

"My administration will continue working to ensure that Californians have access to safe, reliable and afford-

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## Dept. of Revenue reports 2019 tax season now open

Oregon Dept. of Revenue

SALEM, Ore.—The Oregon Department of Revenue will begin processing state tax returns on January 28, the same day the IRS will begin processing federal returns. Taxpayers can submit their returns earlier, but processing won't start until the tax season

officially begins.

Once processing begins, returns will be processed in the order received. However, the Oregon Department of Revenue won't be issuing personal income tax refunds until after February 15. This refund hold is part of the state's tax fraud prevention activities

and will allow confirmation that the amounts claimed on returns matches what employers report on forms W-2 and 1099. The IRS is also holding federal tax refunds until after February 15, but only for those taxpayers claiming the Earned Income Tax Credit or the Additional Child Tax Credit.

Federal changes from the 2017 Tax Cuts and Jobs Act directly impact Oregon's personal income tax, including changes to calculating withholding allowances for tax year 2018. This may mean that more taxpayers have a tax to pay or may have more

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