

BUSINESS COLUMN

Reporting COVID-19 relief fraud



GREG SMITH
SBDC DIRECTOR

Unfortunately, scammers are taking advantage of the COVID-19 pandemic in a variety of ways including submitting applications and receiving funding using another person's identity.

Victims may very well be unaware until they receive a letter from the Small Business Administration informing them of payments due.

It is critical that those suspecting their identity has been stolen act quickly to limit financial loss and damage.

SBA officials recommend that identity theft victims do ALL the following:

1. Contact the Processing and Disbursement Center to report suspected fraud by calling 800-366-6303. Their team will make a note to the file and place a hold on funds if they have not already been disbursed.

2. Notify the SBA Office of the Inspector General to report any suspected fraud on the OIG's Hotline at 800-767-0385 or email OIGHotline@sba.gov.

3. Place a fraud alert on credit reports. Contact one of the three major credit reporting agencies. Whichever company is contacted is required to tell the other two.

- www.Experian.com/fraudalert, or 1-888-397-3742
- www.TransUnion.com/fraud, or 1-800-680-7289
- www.Equifax.com/CreditReportAssistance, or 1-888-836-6351

Also consider adding an extended fraud alert (valid for seven years) or a credit freeze to credit bureau reports.

4. Reach out to the Federal Trade Commission at www.IdentityTheft.gov to file a report about the situation. Once a person has entered their information, the site will create an Identity Theft Report. Print it or save it to a computer; it will need to be referred to later.

5. Contact the Oregon Attorney General's Office at 877-877-9392 or by emailing help@oregonconsumer.gov. It is possible to file an online complaint on the website by clicking the Consumer Protection tab.

6. Victims should contact the Social Security Administration as soon as possible, even if they are not sure their number has been compromised, at 1-800-269-0271 or submit a report online at <https://oig.ssa.gov>.

Another round of PPP is coming

While it is a good thing Congress has passed another round of Paycheck Protection Program funding (much of which is a forgivable loan), it does give scammers a new opportunity to steal someone's identity.

It is critical that all people (not just business owners) take every precaution they can to protect their personal information.

Our offices have received reports from non-business owners who received a letter from SBA stating an EIDL loan of several thousand dollars was taken out in their name and that a payment was due soon.

With that said, the PPP is an excellent program, and it is very much worth applying for. Business owners, especially those who have not previously applied, should get their financial information in order now and, equally important, research the allowable expenses so the loan may be forgiven.

Greg Smith is the director of the Eastern Oregon University Small Business Development Center, La Grande. If you are seeking free, confidential business advising, call 541-962-1532 or email eousbdc@gmail.com.

'There's never a dull day'

Union County taxi company keeps customers in motion

Dick Mason
The Observer

LA GRANDE — Hard work, innovation and a 30-minute promise.

All three are helping Blue Mountain Taxi to keep rolling despite the hurdles created by the COVID-19 pandemic.

The La Grande-based Union County taxi service, which began operating about a year ago, has successfully switched gears several times to keep afloat amid the pandemic-generated recession.

"It has been a challenge but we are doing well," said Patricia Morris, who owns Blue Mountain Taxi with her husband, David.

The firm is continuing to offer 24-hour passenger rides while adding to its repertoire. For example, it now makes deliveries of everything from grocery and medical items to auto parts throughout Union County. All deliveries of food and medicine in the La Grande-Island City area are guaranteed to be made in 30 minutes, Patricia Morris said.

The taxi company's food deliveries often are made by picking up items people have ordered online from stores that have been assembled in boxes. More people, Morris said, are ordering their groceries online since the pandemic started because they are afraid of exposure to COVID-19.

The auto parts being delivered are sometimes brought to truck drivers who have had a mechanical breakdown on Interstate 84 and are repairing their vehicle with a part they purchased from a local auto parts store over the phone. Blue Mountain Taxi also provides rides to stranded truck drivers from their disabled vehicles into town, Morris said.

Blue Mountain Taxi gets many calls late at night for service, so many that the company is now looking for a fourth driver who can field some of these calls, Morris said. Some of the late-night calls come from people who feel guilty about getting drivers out of bed



Dick Mason/The Observer
David Morris, right, and Bob Esquivel, talk with Patricia Morris at Blue Mountain Taxi on Monday, Dec. 28, 2020. David Morris and his wife Patricia are the owners of the taxi company and drivers. Esquivel is a driver.



Dick Mason/The Observer
Bob Esquivel, left, a driver for Blue Mountain Taxi, talks with the co-owner Patricia Morris, who is also a driver, on Monday, Dec. 28, 2020.

to help them.

"I tell them not to worry about it. This is my job," said Bob Esquivel, one of Blue Mountain Taxi's three drivers along with the owners.

All of Blue Mountain Taxi's drivers wear masks and each rider also is required to due to the pandemic. Masks are provided to riders who do not have them.

"We are always thinking about COVID-19," said Morris, noting that all of her company's

vehicles are sanitized after each ride.

Blue Mountain Taxi has been operating only a year but it has already responded to many unusual requests.

"Somebody told me that I should write a book," Morris said, about her experiences running the company.

The co-owner recalled that once she drove a man on an icy night to the top of a hill where a truck driver was stranded because of a mechanical failure.

The man was a friend of the driver and wanted to be with him throughout the night to make sure he was okay before mechanical help arrived. Morris left knowing that the men were safe because they had food and a truck cab to spend the night in.

Driving away from the site proved to be dicey though.

"It was so icy I almost could not get out," Morris said.

In a more commonplace vein, Blue Mountain Taxi frequently gives rides home to people who have been drinking alcohol. Morris said her company gets many such calls even though fewer people are visiting bars and taverns now because of COVID-19. Morris said she is struck by how conscientious people in Union County are about avoiding driving while impaired.

"I'm impressed that many people will call a taxi rather than drink and drive," she said.

Helping run a taxi company can be exhausting at times but Morris said she likes the work.

"I do enjoy it," she said. "There is never a dull day."

Youth forges business link by link

By Bill Bradshaw
Wallowa County Chieftain

LOSTINE — He's a young entrepreneur operating a young business in an age-old profession. Andy Boyd is hammering out a niche for himself with Boyd Blacksmithing in Lostine.

Recently, Boyd showed the knives he makes at the Holiday Bazaar at the Joseph Community Center.

"I started out with knives. They're my bread and butter," he said. "But I do a lot of actual blacksmithing work, making blacksmithing tools and decorative hooks, bottle openers, horseshoes, gates and all sorts of metalwork."

The 19-year-old has been operating his business for about two years out of a shop at the home of his parents, Rick and Robin Boyd, in Lostine. He started learning about blacksmithing about three years ago from Alec Steele on YouTube, a young man about Boyd's age in the United Kingdom.

"He's got the biggest shop you've ever seen with some impressive tooling," Boyd said. "He makes all sorts of old-school weaponry."

Some of Steele's work has influenced Boyd.

"I've made a sword and a couple war axes and stuff like that," he said.

He also has learned his craft from Mike Rowley, long-time teacher and former football coach at Enterprise High School, who was featured on the History Channel show "Forged in Fire" and won a competition there.

"I learned a lot of knife-



Bill Bradshaw/Wallowa County Chieftain

The red from a hot piece of raw steel fresh from the forge reflects off Andy Boyd's hammer as he shapes the steel on the anvil at his shop at Boyd Blacksmithing in Lostine. Boyd is becoming known for the quality knives he makes.

making from him," Boyd said.

He also learned from a friend in Walla Walla, Washington, Nathan Thompson, a more traditional blacksmith.

Boyd attended school in Enterprise through the seventh grade. Then he went to the Seventh-day Adventist School for a couple years and homeschooled during high school. So far, he's put off thoughts of college, particularly while the COVID-19 pandemic rages.

"I'm taking a gap year now

with how things are going," he said.

Boyd said the belts used on his grinder are the most expensive resources he uses, with the cost of propane for his forge and steel for raw materials some of the least expensive.

"Recently I've been using recycled steel," he said. "But some of that has had cracks in it, mostly because it's already had a tough life. So I'm starting to get into the market of buying new steel."

Buying steel can be difficult, he said. He often buys from a steel supply yard in La Grande, where it comes in 20-foot rods that he cuts in two and puts in the back of his pickup for transport.

There's also competition that makes business difficult.

"It seems like everybody's getting into this right now," he said, noting there are several smiths in the county and in the region.

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