



Jae C. Hong/Associated Press, File

In this March 10, 2021, photo, a woman strolls along the beach under rain clouds in Seal Beach, California. Rainstorms grew more erratic and droughts much longer across most of the U.S. West over the past half-century as climate change warmed the planet, according to a sweeping government study released, Tuesday, April 6, 2021, that concludes the situation in the region is worsening.

## RAINS

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said UCLA meteorologist Daniel Swain, who writes a weather blog about the West and was not part of the study.

The findings were published in the journal *Geophysical Research Letters*. Researchers from the USDA and University of Arizona collected daily readings from 337 weather stations across the western U.S. and analyzed rainfall and drought data to identify the changing patterns.

Other parts of the region that saw longer and more variable droughts included the southwest Rocky

Mountains, the Colorado Plateau and the Central Plains.

The rainfall study is in line with data that shows climate change already is affecting the planet.

“Climate models project that the American Southwest is very likely to experience more frequent and more severe droughts,” said William Anderegg, a University of Utah biologist and climate scientist. “This study and other recent work demonstrates that this dry down has already begun.”

The weather station data that was used in the study represents “the gold standard” for an accurate understanding of changes

being driven by climate change, said Christopher Field, an earth systems scientist and director of the Stanford Woods Institute for the Environment.

States in the northwestern U.S. were largely spared from the accelerating cycles of drought. The researchers observed total annual rainfall amounts and shorter intervals between drought in Washington, Oregon, Idaho and portions of Montana, Wyoming and the Dakotas.

That’s consistent with predicted changes in weather patterns driven by climate change in which the jet stream that brings moisture from the Pacific Ocean shifts northward, they said.

## NOAA

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the species.

“Some people misunderstand this,” Milstein said. “They feel that the biological opinion should guarantee recovery.”

Recovery means the species is secure enough not to become threatened or endangered again, Milstein said.

Populations must be genetically diverse enough to not be subject to inbreeding and maintain their resilience, especially considering climate change, he said.

Breaching the dams would benefit the fish in the long term, the BiOp found, but would also impact the environmental, socioeconomic and cultural aspects of river operations.

The preferred alternative calls for making changes at the dams to



Associated Press, File

The Ice Harbor Dam near Burbank, Washington, is one of four dams on the lower Snake River. Many factors are considered in salmon recovery plans, a National Oceanic and Atmospheric Administration Fisheries spokesperson says.

improve passage and conditions for salmon and other fish listed under the Endangered Species Act.

Fish are responding positively in many places to improvements in habitat, Milstein said, with increases in survival and productivity.

“The challenge with all things salmon is to try to

measure the benefits of improvements in habitat when there are all sorts of other factors affecting salmon, from ocean conditions to snowpack,” he said. “Combining all these variables paints a complicated picture that makes it difficult to tease out the narrow benefits of any one factor.”

## Oregon OSHA fines coffee shop, restaurant for COVID-19 violations

The Observer

SALEM — Oregon OSHA announced it has fined a Medford coffee shop \$9,250 and a Grants Pass \$17,900 for COVID-19 violations.

The state workplace regulator sanctioned Forage Coffee Company for three violations of on-the-job safety standards to protect workers from the coronavirus disease. In one violation, which Oregon OSHA called said the business committed willfully, the business potentially exposed employees to the virus by allowing indoor dining, despite requirements that such capacity be kept to zero to curb transmission of the disease.

The company also came up short in implementing two safety measures that help reduce the risk of COVID-19 in the workplace: facial coverings and physical distancing.

Oregon OSHA initiated its inspection of Forage Coffee in response to multiple complaints about the business. During the inspection, Jacob Terando, an owner of Forage Coffee, said customers entering the establishment in November 2020 during the statewide two-week freeze knew of the restriction against indoor dining, but he left it up to them to decide. The freeze allowed only takeout.

And Gold Miner Restaurant in Grants Pass faces fines totaling \$17,900 for violating two standards for protecting employees from COVID-19.

Oregon OSHA fined the restaurant \$100 for failing to follow Oregon Health Authority requirements to ensure all workers inside the establishment wore a source control device, such as a mask.

In the other infrac-

tion, the employer willfully continued to potentially expose workers to the virus, according to the press release from Oregon OSHA, despite a public health order limiting the capacity of indoor dining to zero in an “extreme risk” county. That resulted in the \$17,800 penalty.

The citation resulted from an inspection in response to multiple complaints and a referral from the Josephine County Public Health Department. The inspection documented Gold Miner Restaurant was allowing indoor dining on or about Feb. 14 and continuing to do so afterward until March 12.

Josephine County during that time was in the extreme risk category for transmission of COVID-19. On March 12, the state lowered the county’s risk level to “high.” During the

# Reboot your budget to prep for reopening

## MILLENNIAL MONEY



COURTNEY JESPERSEN  
NERDWALLET

Picture cruising your car deep into 2021 and never glancing in the rear-view mirror. Vaccines, travel and a hope of normalcy are finally on the horizon.

With so much to look forward to in the future, it’s understandable to not want to look back.

But returning to typical day-to-day life will be a transition. And from a financial standpoint, you’ll want to assess your past budgeting behavior to prepare for more normal days ahead.

### Review past and current spending

Last year’s spending didn’t look like 2019. And 2021 won’t look like either 2020 or 2019. But you’ll need this historical insight to inform your future spending, especially as you start reintroducing expenses that used to be ordinary, like concert tickets, plane tickets and so forth.

Some people’s spending decreased dramatically last year (either from necessity or choice). But others faced comparable expenses, says Molly Laughter, certified financial planner and founder of Laughter Financial LLC in Dallas, Texas.

Remember that jungle gym for the kids to play on in the backyard? Or the Xbox for long nights of playing video games? They may have been great ways to keep you occupied and comfortable at home, but now you’ll need to find a way to balance these newer expenses with your past spending on the activities you hope to return to.

Since many of us are already taking a close look at our finances right now as we file taxes, Laughter suggests using this opportunity to review year-end financial summaries from your credit cards and bank accounts.

Size up each category. How much did you spend? Was it worth that amount? Would you want to continue spending that much?

### Play favorites

Ever since COVID-19 became part of our vocabulary, there’s been talk that life would never return to normal. Laughter anticipates your future spending will be a “new normal.” Sure, you may introduce dinners out — and possibly even a trip — to the mix, but expect to continue paying for quarantine life staples like deliveries and at-home activities.

According to Vid Ponnappalli, CFP and owner of Unique Financial Advisors based in Holmdel, New Jersey, “There is going to be a paradigm shift

with respect to how budgeting in the future will be compared to how it was pre-COVID.”

This new balance means you’ll need to play favorites with your finances. After all, you can’t keep up the amount you’ve been dropping on at-home entertainment and food deliveries while also upping the amount you spend on indoor dining and live shows. It just won’t all fit in the budget. Select the expenses you benefit from most.

To make the necessary adjustments, Laughter suggests looking at the big picture. Don’t get too caught up in specific line items. (For example, if you’re spending 25% less on grocery orders, you don’t have to redirect that exact amount to dinners out.)

Instead, once your needs and savings are accounted for, set a dollar figure you can afford each month for discretionary expenses, then spend it on whatever you want. You may never add back in some things you used to spend money on.

As Ponnappalli says, we’ve all figured out new ways to spend less money and still have fun.

Dropping thousands of dollars on concert tickets may not feel worth it anymore when you compare it with watching a (much cheaper) livestream at home.

### Plan for future goals

Life hasn’t returned to normal by any means. But for many Americans, the prospect of getting a vaccine is mere weeks or months away. Use the time between now and then to prepare for what’s to come.

Laughter says to think of it like advance notice.

“The vaccines aren’t getting out as quickly as we’d like,” she says. “So start your clock.”

Begin setting aside a certain amount monthly to accomplish a goal when it’s all said and done.

For example, if you want to travel again by a certain date, use the next few months to funnel funds into a designated savings account. If your student loan payment is on hold, make a plan for how you’ll strategically spend those extra funds in the meantime. And prepare for that added bill when it’s reintroduced.

Whatever financial decisions you make, remember, whether we’re in a pandemic or not, the fundamentals of finances don’t go away.

Spread your money between things you need, things you want and savings.

Your allocations may change, but “the name of the game is the same as it was before — budgeting, budgeting, budgeting,” Ponnappalli says.

Here’s to better days and better budgets ahead.

Courtney Jespersen is a writer at *NerdWallet*, the personal finance website that provided this column to *The Associated Press*.

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