



LIZ WESTON
ASKLIZ

Avoid becoming 'credit invisible'

Dear Liz: I have a credit card issue that I've not been able to resolve and hope that you can provide some helpful suggestions. I am a debt-free senior. I owe nothing on my house or vehicles and I pay off my one credit card each month. I've no missing payments on utilities.

My credit card reduced my credit limit last year saying that my credit scores were too low. In fact they've fallen from 800s to 600s over the last year. The bank that issues my business credit card says they use an algorithm that allows no human interaction for adjustments for people like me who are debt-free. Any suggestions?

Answer: Many people who once had good credit become "credit invisible" if they've paid off all their loans and stopped using credit cards.

But regularly using a credit card or two should be enough to stay visible to the credit score algorithms and to keep good scores. The problem may be the type of card you're using. Business credit cards often don't show up on personal credit reports, so your use of the card wouldn't be included in credit score calculations. If that's the case, consider applying for a personal card to start rebuilding your scores.

The other possibility is that you've become the victim of identity theft. Please check your credit reports at the three major credit bureaus. You can do so for free by typing AnnualCreditReport.com into your browser window or by calling (877) 322-8228.

Dear Liz: I have about \$16,000 in a Roth IRA that I plan to leave to my daughter. When she collects this on my death, does she pay tax on the withdrawals?

Answer: No. She would have to pay taxes on withdrawals if the money were in a regular inherited IRA, but not if the money is in a Roth. She will be required to withdraw the money within 10 years, though. Congress eliminated the so-called "stretch IRA" for most inheritors, so non-spouse beneficiaries can no longer stretch withdrawals over their own lifetimes.

Dear Liz: My ex-husband is 13 years younger than I. We were married for 10 years and he earns more than I do. If I start drawing my own Social Security benefit at age 70, can I switch to his benefit when I'm 75 and he is 62?

Answer: Normally when someone applies for Social Security, they're "deemed" or assumed to be applying for all the benefits for which they're eligible. If you're eligible for your own retirement benefit as well as a divorced spousal benefit, for example, you would get the larger of the two amounts. You wouldn't be able to switch from one to the other later.

There are a few exceptions to this rule, however, and your situation is one of them. You won't be eligible for a divorced spousal benefit until your ex-husband reaches minimum retirement age (62). At that point, you would be eligible for 50% of his primary insurance amount, or the check he would get at his full retirement age, which is currently between 66 and 67. If that amount is larger than what you're receiving, you could switch.

If you're going to switch, though, you may not want to wait until 70 to apply for your own benefit. Delaying makes sense for most people, because they'll live past the break-even age in their late 70s when the larger value of the delayed benefit more than makes up for the smaller checks they pass up in the meantime. If you switch at 75, though, you won't have received your own benefits for long enough to make up for bypassing the smaller checks, says Dr. William Reichenstein, head of research at Social Security Solutions.

Deciding when to start Social Security can be tricky even in simpler situations than yours, so consider using a site such as Social Security Solutions or Maximize My Social Security for advice on when to claim.

Liz Weston, Certified Financial Planner, is a personal finance columnist for NerdWallet. Questions may be sent to her at 3940 Laurel Canyon, No. 238, Studio City, CA 91604, or by using the "Contact" form at asklizweston.com.



New Adams Avenue Barber Shop off to busy start entering second week of operation

Looking sharp

Photos by Dick Mason/The Observer

Jim Wilson cuts the hair of Dustin Follett, of La Grande, at Adams Avenue Barber Shop on Tuesday, Aug. 16, 2022.

By **DICK MASON**
The Observer

LA GRANDE — The future appears bright for a new La Grande barber shop which celebrates the past.

Business has been brisk at Adams Avenue Barber Shop as it enters its second week of operations after opening in early August.

"We have had 50 to 60 customers a day. It is more than we expected," said Aaron Hutchison, one of the shop's three barbers with Betty Trotter and Jim Wilson. All three are co-owners of the business.

Hutchison said that on Monday, Aug. 15, business was so brisk that he did not get a break after the shop opened at 8 a.m., until 12:30 p.m.

The new shop with almost one dozen mirrors, two widescreen televisions for watching sporting events and colorful decor will never be mistaken for a museum, but links to the past are as easy to spot as its cordless razors. Its blast from the past features include an ornate 1927 barber's chair, a barber's pole made in



Aaron Hutchison, right, Betty Trotter and Jim Wilson, shown here on Monday, Aug. 15, 2022, are the owners and barbers at the new Adams Avenue Barbershop.

1955 and photos of popular haircuts from the 1950s, including professional contour and forward-combed boogie cuts.

The staff at Adams Avenue delights in providing cuts from any era.

See, **Barbershop**/Page B3

Wallowa farmer suffers losses due to hailstorm

Storm leaves 150 Cornish Cross chickens dead

By **ANDREW CUTLER**
The Observer

WALLOWA — Mary Hawkins was outside washing crates when she noticed a storm building up on the horizon.

"When the hail started I was like, almost giggly, like 'Ha ha, it's hailing. I'm gonna hop inside,'" said Hawkins, who owns Hawkins Sisters Ranch with her sister, Nora.

Within moments her decision proved to be correct as one of the worst hailstorms in modern Wallowa County history suddenly descended on her chicken processing facility on Bear Creek Road.

Hawkins said the outside work at the processing facility was over by the time the storm hit and much of her stock of chickens was under cover. Still, she had several hundred chickens still outside, under the deluge of hail. About 300 of her Cornish Cross chickens were out in a pasture.

The chickens, said Haw-



Wallowa County Chieftain, File

Mary Hawkins, along with sister Nora, manages Hawkins Sisters Ranch in Wallowa. The sisters raise Turkeys and Cornish Cross chickens to butcher and also offer custom butchering for many local hobby farm breeders in the county.

kins, tend to sit and wait out inclement weather.

"If anything, they pile up a little bit," she said.

When the storm passed, Hawkins and her employees immediately went into damage control mode. Hawkins check her horses and vehicles and equipment and the trotted out to the pasture. What she saw was carnage.

Hundreds of dead chickens littered the field. Many of the chickens were grouped together

where they died as the hail hammered them.

"In addition to getting crushed by the ice, they probably got smacked, smothered by one another," Hawkins said.

As she stared at the field littered with dead chickens she "my first reaction was to just turn around and walk away."

Over the next hour, said Hawkins, many other chickens died from the injuries sustained by the hail.

Some, though, she thought

might be dead were up and about.

"Half of them is up and fluffy again," she said.

Still, by the end of the day Hawkins said she composted 150 dead chickens.

As Hawkins and her employees began to clean up — clearing broken glass and other debris — she slowly began to take stock. She realized the hailstorm meant a significant financial loss to her business.

The dead chickens were no longer viable products for sale, she said.

"Can't process them. There is just no way to dress them out and get them cold. The body condition would be grotesque, and they were laying out in the field for two hours. They're not really edible," Hawkins said.

Most of the chickens, she said, were "nearly finished." "I have several thousand dollars in those chicks and their feed. I like to raise them until they dress out at a 4-pound average," Hawkins said.

The image of a field covered in dead chickens still lingers for Hawkins.

"It's just the emotion of like, wow. They just got pummeled to death," she said.