

Considering life without owning a car

Most baby boomers couldn't envision their early adult years without a car. However, times are changing and younger commuters are leading the way.



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According to an October study (<http://usp.org/reports/usp/millennials-motion>) by U.S. Public Interest Research Group (U.S. PIRG) and the Frontier Group, millennials — those born between 1983 and 2000 — are driving significantly less than older Americans. Many post-college drivers swimming in college debt are opting for urban living (<http://time.com/72281/american-housing/>) where walking, biking and mass transit tend to be easier options. Increasingly, those with a temporary need for four-wheel transportation can do so by smartphone.

Today, there are many options to conventional car ownership, but it's important to match solutions and their specific costs to your needs. Here's a road map for exploring what's right for you.

- Start with the cost of driving. If you already drive and budget carefully, you will have an idea of what driving costs you can incur each year in financing, fuel, fees, maintenance and insurance. For averages related to a range of vehicles, look to the American Automobile Association's (AAA) latest "Your Driving Costs" statistics. Keep in mind that smart car ownership doesn't always mean "new." Online references like Edmunds.com and Kelley Blue Book can help you spot used vehicles that hold their value and keep operating costs reasonable.

- Would leasing be cheaper? The buy-versus-lease question has evolved over the years and many people have strong opinions about which option is better. The answer depends on your personal situation and how you plan to use the vehicle, so consider the pros and cons (<http://www.practicalmoneyskills.com/buyorlease>). Many people like leasing because they can often lease a more expensive car than they could afford to buy with no down payment. But failing to observe lease restrictions can cost plenty. Remember that all leases can be negotiated and it's important to review the terms and fine print very closely.

- Consider ride- or car-sharing. A decade ago,

if you asked someone about ride-sharing or car-sharing, most would assume you were talking about carpooling. Two newer commercial options are accessible by smartphone: Ride-sharing matches car owners with passengers who need a ride at a moment's notice, much like a taxi or private car service. Car-sharing is a new spin on the old daily and weekly car rental model. Car-sharers join a service that allows them to reserve and rent a vehicle in their neighborhood for a few hours or extended periods, such as over a weekend. However, keep in mind that some ride-sharing services may adjust fees at peak times and car-sharing companies charge steep penalties if you return rentals late or in less-than-desired condition.

- Look to your employer. Commuter tax benefits allow you and your employer to save. If you plan to drive to work regularly, check out parking subsidies. If you combine driving and mass transit, check both parking and public bus or rail subsidies. Talk to your human resources department about these options and refer to Internal Revenue Service Publication 15-B for more information.

- Telecommute. Many employers looking to reduce commercial rents and onsite employee costs are increasingly relying on telecommuting options for their workers. Telecommuting isn't for everyone, but evaluate your employer's program, talk to fellow workers about all the pluses and minuses and see if it's a good fit for you in terms of time use and vehicle cost. A mix of telecommuting days and mass transit or ride- or car-sharing options may make car ownership less crucial.

Bottom line: Getting rid of a car is a big decision, particularly if you're used to the convenience of having wheels at all times. But between newer forms of mass transit and new technology-driven, transport-on-demand services, now might be the easiest time to consider making it happen.

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PHOTO COURTESY OF DEBBIE PEDRO

Hermiston Chamber of Commerce Latino Business Network January meeting attendees began planning the second annual Farm Worker and Ag Employer Expo, which will take place March 11. The group has free, open meetings the second Wednesday of each month. The next meeting will take place at 9 a.m. Feb. 11 at La Ley Radio Station, 295 E. Main St., Hermiston.

Latino Business Network grows

Farm worker expo planned March 11

BY SEAN HART
HERMISTON HERALD

The Hermiston Chamber of Commerce Latino Business Network has grown into a successful venture since it began in 2012.

Chamber of Commerce CEO Debbie Pedro said between 20 and 25 people usually attend the group's free and open meetings, which take place at 9 a.m. the second Wednesday of each month.

"What we hope to do is reach Hispanic businesses from throughout our region and provide them with tools and information that they can use to grow their business," she said. "This is also an opportunity to find out what our businesses and organizations provide the community. It's a learning opportunity for all of us. It brings our community together. It's just a really great group of people."

Pedro said everyone in attendance introduces themselves and informs the group about events happening at their businesses, and a new speaker is brought in each month

to provide business tips and information to "help businesses become more successful." A representative from Hermiston's Hispanic Advisory Committee also provides information, she said.

Hispanic Advisory Committee Chairman Eddie De La Cruz said the network is beneficial to the community.

"It's actually free information," he said. "The goal is to attract the Latino businesses to join the chamber."

The meetings have been held at the Hermiston Conference Center, he said, but the group also plans to meet at different businesses in the community to encourage people who may not be comfortable attending a more formal setting at the conference center.

Pedro said the next meeting will begin at 9 a.m. Feb. 11 at La Ley Radio Station, 295 E. Main St. She said the free meetings are open to everyone, whether or not they are chamber members, and the information can be provided in English and Spanish through interpreters. She said Jesse Torres is the Latino Business Network chairman, and the group is starting to plan its second annual

Latino Business Network

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Farm Worker and Ag Employer Expo.

About 100 people attended the first event in June last year, she said, and more are expected at this year's expo from 6 p.m. to 8 p.m. March 11 at the Hermiston Conference Center.

Pedro said La Ley Radio Station will provide an emcee for the event, and Fiesta Foods will provide a meal. At 6:30 p.m., she said the program will begin, and people will speak about a variety of topics including the Free Application for Federal Student Aid, legal aid and other services and educational, training and employment opportunities in the area.

"We invite agencies and organizations that provide services for our

communities and our region, and also employers that work with farm workers and ag producers, to come and share a little bit about their business," Pedro said. "There is an opportunity if you'd like to be a sponsor or vendor at the event, and you can contact the Hermiston chamber about that."

Pedro said, as with the Latino Business Network, the information can be provided in English and Spanish.

De La Cruz said the expo provides information to help people advance.

"We're trying to bring in the resources that are available for farm workers," he said. "We're going to try to get as many local organizations to participate in this expo (as possible). ... This is all free. The chamber doesn't charge a dime."

Pedro said the expo is still being planned and more information will be available in February.

"We're still in the process of contacting all of our speakers for that event," she said. "Our Latino Business Network really wants to make a difference in our community, and this is just one way we can do it."

Umatilla County adopts e-recording with Simplifile

Umatilla County has implemented electronic recording (e-recording) of documents such as deeds and mortgages through Simplifile, the nation's largest e-recording service.

According to Umatilla County Chief Records Officer Steve Churchill, the county decided to start e-recording to save money and to provide better customer service.

"My experience with e-recording through Simplifile has gone from one of being slightly hesitant at first to, 'Why didn't we start this sooner?'" Churchill said in a press release. "I love receiving one electronic payment from Simplifile for all e-recordings submitted each day instead of having to process multiple customer checks. I also love being able to transmit a document back to a customer for correcting before it can be 'accepted' for recording. Before e-recording, it could literally take months for a previously submitted paper document to be cor-

rected and re-submitted."

According to the press release, title companies, banks, attorneys, lien filers and other document submitters will now be able to electronically prepare, scan or upload documents and submit them to Umatilla County through Simplifile's secure, online service for recording.

"There is no cost to the county as customers will pay a nominal fee to Simplifile as the submitter to record each document with us," Churchill said. "Eliminating the need to physically sort, route and open incoming mail, count pages, receipt individual checks, apply labels, pull staples, scan, verify, re-staple and mail back has reduced the turnaround time for a document from one week to a matter of minutes. Time spent by records staff fielding calls and processing email requests to provide document numbers as proof of recording is also

reduced as e-recording customers receive a recorded digital image of the document capable of being reproduced in paper form."

In 2014 Churchill's office recorded 10,408 paper documents totaling more than 42,000 pages.

"I'm hopeful that we can achieve a 50/50 ratio for e-recording versus traditional paper recording by the end of this first year and that the number only increases in the years ahead," Churchill said.

Umatilla County is the 16th county in Oregon to adopt Simplifile's e-recording service. Nationwide, more than 1,180 recording jurisdictions e-record with Simplifile.

High-speed internet access, a PC and a scanner are the minimum requirements for customers to begin e-recording with Simplifile. For more information about e-recording in Umatilla County, call 800-460-5657 or visit simplifile.com.