

# SundayBusiness



## RESPECT THE PLANET

Unitarian  
Universalist  
congregation  
embraces  
recycling  
and waste  
reduction

BETH CASPER | SPECIAL TO THE STATESMAN JOURNAL

The Unitarian Universalist Congregation of Salem is committed to the environment.

One of the congregation's guiding principles is respect for the interdependent web of life.

This guiding principle helped set the stage for the Unitarian congregation to earn its EarthWISE certification in 2015.

The Unitarian Universalist Congregation of Salem is one of 160 EarthWISE businesses and organizations in Marion County. To earn certification, businesses meet criteria in water conservation, recycling, waste reduction, energy usage and other categories.

The UUCS has an intensive recycling system. All of the typical mixed recycling is available for office staff and congregation but staff members also save all of the fluorescent bulbs to take to the transfer station.

While recycling has taken pressure off the congregation's already small amount of garbage each week, waste reduction has played a larger role.

**"Every material that we generate is closely examined to see how it can be recycled."**

**BETH MYERS-SHENAI**  
GREEN TEAM LEADER,  
UNITARIAN UNIVERSALIST CONGREGATION OF SALEM

**Top:** A flower and herb garden at Unitarian Universalist Congregation of Salem provides a tranquil place to visit and find edible herbs for cooking.

**Right:** Reusable cutlery and dishware reduce waste by avoiding disposables. **Left:** Yard debris and compostable organics are collected to be composted and then applied to the gardens.

PHOTOS SPECIAL TO THE STATESMAN JOURNAL

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## Feds didn't actually 'cannibalize' the trust fund



**INSIDE BUSINESS**  
SCOTT BURNS

**QUESTION:** I read with interest your recent article on Medicare and Social Security. I have heard over the years that the federal government has cannibalized the Social Security fund on several occasions. Is this true, and if so, how many times and how much has actually been diverted to other programs?

— B.D., Akron, Ohio

**ANSWER:** It's not true in the sense you mean it. When Social Security employment tax revenues have exceeded bene-

fit payments, the excess revenue was exchanged for U.S. Treasury obligations. All of that is held in the Social Security Trust fund. So in one sense, the federal government hasn't "cannibalized" the trust fund. They have accounted for every dime of surplus revenue and accumulated interest with Treasury IOUs.

So, yes, the surplus was taken and spent on other things. And there are debt obligations to account for all of it. Those debts are backed by the "full faith and credit" of our government and its ability to levy taxes.

If our government had operated with a balanced budget, rather than borrowing ever increasing sums, then total gov-

ernment debt would be modest and the Trust Fund holdings could easily be exchanged for Treasury cash. But the budget was not balanced. And other Treasury debt — including borrowings from China — has become very large. So when Social Security will be looking for more cash to pay benefits, our government may not be able to redeem the accumulated debt.

It's a cash problem and it is growing.

**Q:** I have asked several people about my situation and have gotten conflicting answers. Here are the major facts, and then I will pose the question. First, I am retired USAF with a \$1,300 monthly pension. Second, I am a widower with a

\$126,000 insurance payment in the bank drawing 4 percent interest. Third, I have a mortgage with \$95,000 left to pay over 11 years at 4 percent.

I am currently paying my mortgage from my pension check and letting the insurance accumulate interest. Other bills and living expenses are covered by my current job. I will also access my \$128,000 IRA next year.

My question: Should I pay off the mortgage? I have been given three answers from several financial people.

First answer is: YES, pay off from insurance and let the account rebuild from

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## How business owners can avoid the danger of burning out



**CHEMEKETA SBDC**  
MARCIA BAGNALL

Are you tired of running your business? Are you experiencing stress and burnout? This can too easily happen to business owners.

Burnout can be described as a condition of cumulative exhaustion and diminished interest. This is both physical and emotional, and spells trouble for you and your business.

There are a few things you can do to recharge your batteries, and these strategies can help avoid burnout in the first place.

Take steps today to keep your business and yourself on a healthy and energized track.

**Take a little time off and do some planning.** That's both short-range and long-range planning. In fact, do this regularly and you'll see amazing results. You can use a business plan outline if you like, or any other tool that helps you put some concrete details to your overall vision.

Business owners are so busy in the day-to-day details of their businesses that they forget to lift their eyes and look towards the horizon and remember where they actually want to go. Revitalize your dreams for your business. And while you're at it, create a map to help you get there.

**Pay closer attention to your numbers, part 1 — Cash flow.** Being in a cash crunch is stressful, and can happen both when a business is not doing well, and when a business is doing so well that cash isn't keeping up with growth. Use cash

flow planning tools (spreadsheets are a great one for this) and plan ahead for when you know you'll get into trouble. You'll be better able to see when you need to either secure additional capital, or postpone spending. Proactively manage your cash cycles and you'll feel better about having control (because burnout often happens when we feel out of control and beat up by circumstances).

**Pay closer attention to your numbers, part 2 — Break-even.** At what point

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Business briefs

Cheap health fairs scheduled in September for Salem, Woodburn

Health fairs are coming to Salem and Woodburn the second weekend of September.

Lancaster Family Health Center is hosting its annual Health Fair Fiesta from 9 a.m. to 1 p.m. Friday, Sept. 9, at 3896 Beverly Ave. NE, Building J, Suite 40.

Salud Medical Center is hosting its Health Fair Fiesta from 9 a.m. to 1 p.m. Saturday, Sept. 10, at 3896 Mt.1175 Hood Drive in Woodburn.

Both fairs will offer \$10 sports physicals and free health screenings. Healthy food options will be available on site from local food vendors and markets.

Contact Lancaster Family Health Center at 503-588-0076 or Salud Medical Center at 503-982-2000.

Ninkasi Brewing donating to Salem Local 314 firefighters

Ninkasi Brewing Company has teamed up with Maletis Beverage this month to donate \$5 for every Ninkasi keg sold in the Salem area to benefit the Salem Professional Firefighters IAFF Local 314.

The same program is benefitting firefighter unions in Portland, Roseburg and Vancouver, Washington.

Beer drinkers can participate by ordering Ninkasi beers on-tap during the month of September. Funds donated to Local 314 will support the organization and programs such as Tools for Schools, Coats for Kids and Toys for Tots.

“To have a local, Oregon based company, like Ninkasi, support the firefighters of Salem Local 314 is absolutely extraordinary,” said Daniel Steffen, firefighter and paramedic for Local 314. “Their generosity to go above and beyond with this endeavor is extremely appreciated.”

To find locations that serve Ninkasi beers, use the beer finder function at [www.NinkasiBrewing.com](http://www.NinkasiBrewing.com).

— Lee Clarkson

Retailers scramble as shipper bankruptcy puts goods in limbo

ANNE D’INNOCENZIO  
AND ROBERT JABLON

ASSOCIATED PRESS

NEW YORK - Some major retailers are scrambling to work out contingency plans to get their merchandise to stores as the bankruptcy of the Hanjin shipping line has thrown ports and retailers around the world into confusion.

They don’t have a lot of time. Giant container ships from the South Korean-based Hanjin shipping line are marooned with their cargo of what experts say are lots of TVs and printers, but also loads of home furnishings and clothing.

Hanjin, the world’s seventh-largest container shipper, filed for bankruptcy protection Wednesday and stopped accepting new cargo. With its assets being frozen, ships from China to Canada were refused permission to offload or take aboard containers because there were no guarantees that tugboat pilots or stevedores would be paid. It’s also been a factor in shipping rates rising and could hurt some trucking firms with contracts to pick up goods from Hanjin ships.

The South Korean giant represents nearly 8 percent of the trans-Pacific trade volume for the U.S. market. While some retailers may already have merchandise for the holiday season affected, experts say what’s most important is that the issue be resolved before the critical shipping month of October.

“Retailers always have robust contingency plans, but this degree of uncertainty is making it challenging to put those plans in place,” said Jessica Dankert, senior director of retail operations for the Retail Industry Leaders Association, a trade alliance with members including companies like Best Buy, Wal-Mart and Target.

J.C. Penney said Hanjin is one of several ocean freight carriers that it uses and when it learned there might be an issue it began to divert and reroute its con-



The bankruptcy of South Korea’s Hanjin Shipping Co., whose container ship is pictured above, has thrown ports and retailers around the world into confusion.

tainers. It said it uses “a variety of transportation methods and ports” and right now does not expect a significant effect on the flow of merchandise.

Target Corp. said it is watching the situation closely and Wal-Mart said it is waiting for details about Hanjin’s bankruptcy proceedings and the implications to its merchandise before it could assess the effect.

As of Friday, 27 ships had been refused entry to ports or terminals, said Hanjin Shipping spokesman Park Min. The Seoul-based company said one ship in Singapore had been seized by the ship’s owner.

At the ports of Los Angeles and Long Beach, the nation’s busiest port complex, three Hanjin container ships ranging from about 700 feet to 1,100 feet (213 meters to 304 meters) long were either

drifting offshore or anchored away from terminals on Thursday. A fourth vessel that was supposed to leave Long Beach on Thursday morning remained anchored inside the breakwater.

“Hanjin called us and said: ‘We’re going bankrupt and we can’t pay any bills — so don’t bother asking,’ “ said J. Kip Louttit, executive director of the Marine Exchange of Southern California, which provides traffic control for the ports of Los Angeles and Long Beach.

That’s meant cargo headed to and from Asia is in limbo, much to the distress of merchants looking to stock shelves with fall fashions or Christmas toys.

“Someone from the garment industry called earlier today asking: ‘How long is this going to go on, because I’ve got clothing out there,’” Louttit said.

Rewards programs worthwhile but also can be a hassle

COURTNEY JESPERSEN  
NERDWALLET WRITER

You grab the gallon of milk you forgot yesterday, pick up the cheapest toothpaste, and head over to the checkout line. Just when your quick trip to the grocery store is almost over, the employee at the register says, “Do you have a rewards card? It’s free to join.”

From department stores to drugstores, retailers are asking consumers to enroll in rewards programs, also called loyalty programs, for access to better deals. But signing up may not be worth the hassle.

“First of all, you’re just going to be annihilated with emails,” says Kurt Jetta,

CEO and founder of retail and consumer analytics firm TABS Analytics. “It’s not a weekly thing. It’s a daily thing for most of these retailers.”

The benefits of rewards clubs, however, include exclusive coupons, early access to sale events, and rewards points that can be redeemed for discounts or products. That lures many shoppers to sign up. The 2015 Colloquy Loyalty Census found the average U.S. household is enrolled in 29 loyalty programs, but actively participates in only 12.

Rather than signing up for several programs, it may be more beneficial to stick with one or two you’ll use frequently. Some retailers, such as Nordstrom and Best Buy, structure their programs

so that the heaviest spenders reap the greatest rewards. To reach the highest tier of the My Best Buy program, for instance, members have to spend \$3,500 in purchases per calendar year. This unlocks a longer returns and exchanges window (45 days compared with the standard 15) and more points for purchases (1.25 points for each dollar spent compared with 0.5 points).

“The perks really go with people who spend the most with a certain brand,” says Bob Phibbs, CEO of consultancy firm The Retail Doctor. Phibbs recommends looking over your credit card statement to get a sense of where your money is going. If your spending habits show you’re already loyal to a particular

store or brand, you could get the most from a membership there.

If you’ve already signed up for several programs, read the fine print on promotions to help you cut back. Cancel memberships at stores that frequently send out offers with short expiration periods.

So when should you add another store rewards program card to your already crowded key ring? Enroll only if you shop at a store frequently and you’ll actually use the benefits.

*This article was provided to The Associated Press by the personal finance website NerdWallet. Email staff writer Courtney Jespersen: [courtney@nerdwallet.com](mailto:courtney@nerdwallet.com). Twitter: @courtneynerd.*

Congregation

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Instead of mailing the newsletter 21 times per year, officials opted for an e-mail newsletter with subscribers having to opt-in for a paper copy. Of the 250 people in the congregation, only 50 opted for a paper copy, a reduction of 80 percent.

Then the congregation reduced even more paper by reducing the size of the program at each of the two Sunday services — from a legal size with an insert to one 8½ by 11 sheet of paper.

A paper news insert that had been handed out to all congregation members has now been reduced to 15 copies that is shared during the social hour. These actions reduced paper use by 35 percent and the reduction in paper newsletters cut mailing costs by 75 percent.

Waste in the kitchen was reduced by stocking durable dishware, which is used during the social hour after each service. Since the kitchen also is available for rent, anyone using the space has access to reusable mugs, plates and silverware.

In the kitchen, all of the coffee grounds and fruit and vegetable scraps are composted and used in the raised beds that used to be part of the flower border. The congregation’s children help



SPECIAL TO THE STATESMAN JOURNAL

Unitarian Universalist Congregation of Salem collect batteries for recycling.

plant, tend and harvest the food in the garden — educating the next generation about sustainability.

Energy conservation is another area

where UUCS has taken great steps to minimize its environmental footprint.

As the fluorescent bulbs throughout the building burn out, they are replaced

with LED lights. The large globe lights at the entrance to the building recently were replaced with LEDs, making a dent in the electricity bill for the congregation.

The outside lighting is on motion sensors, and automatic thermostats control heating and cooling by zones.

The congregation saves water with the low-flow toilets that were installed in 2015 and aerators keep water use to a minimum on all the faucets.

Because UUCS officials understand the connection between environmental and human health, all of the cleaning supplies used in the church are completely non-toxic products. Products such as baking soda and vinegar are the main cleaning agents in the facility.

“It is absolutely the expectation that environmentally friendly products are used and sustainable practices are employed,” said Beth Myers-Shenai, the Green Team Leader at the Unitarian Universalist Congregation of Salem. “Every material that we generate is closely examined to see how it can be recycled and congregation members take trips to the transfer station to make sure each material is dealt with properly.”

To learn more about the Unitarian Universalist Congregation of Salem, visit: [www.uusalem.org](http://www.uusalem.org). For more information about the EarthWISE program, go to [www.mcEarthWISE.net](http://www.mcEarthWISE.net) or call 503-365-3188.

Burns

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money left over and live off of pension check.

Second answer is: NO ... keep mortgage open and use the tax deduction.

Third answer is: It doesn’t matter the interest is a wash and the tax saving is not that big over the years.

What would you advise, or do, in this case?

— R.P., Wadsworth, Ohio

**A:** The first answer has the most merit — pay the mortgage off and slowly rebuild the account from the change in your monthly cash flow without the mortgage payment.

The second answer is wrong because your itemized deductions from mortgage interest and taxes probably aren’t much over the standard deduction for a single filer, \$6,300.

The third answer is doesn’t work because it’s not just a question of interest. It’s a question of interest and principal.

Here’s the math. The monthly payment for paying off a \$95,000 loan in 11 years at 4 percent is \$891, about \$10,700 a

year. That’s a lot more than 4 percent interest on \$95,000 (about \$3,800) because principal repayment is a big part of a relatively short-term loan.

In this case, you’re now paying about \$3,800 in interest and about \$6,889 in principal, with the amount of principal rising each year.

So the interest cost can be a wash with interest earnings, but you’re still short the principal payment. This is why many older people, with older mortgages down to a run time of 5, 10 or 15 years, can make the most difference in their cash flow by using savings to pay off the debt.

Paying off the debt also has a major

side benefit: You won’t need to listen to product salespeople offering you great opportunities that aren’t so great because you won’t have the cash. Instead, you’ll have had the maximum direct impact on your life.

Another benefit for some people is a possible reduction in their income tax bill because avoiding the mortgage payments may mean that less of their Social Security benefits will be taxed.

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Bagnall

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do revenues equal expenditures (or looked at from the other angle, at what point do expenditures equal revenues)? Obviously you need more money coming

in than going out, but where exactly is that point? Pinpoint the number you need to keep an eye on. Just the act of watching something on a daily basis can help you feel in control, and again, that helps avoid burnout.

**Take care of yourself.** This seems obvious, but too many business owners let their businesses run them instead of the other way around. Take enough time in

each day and each week for exercise, proper sleep, social and recreational activities that bring you pleasure, etc. Even a few minutes of quiet solitude can make a big difference in your day and your attitude. Your health and well being are vital to your business. Remember, if you go down to illness and disability from overwork, your business goes down with you. So don’t go there!

*Marcia Bagnall is Director of the Chemeketa Small Business Development Center and instructor of Small Business Management Program. The Small-Business Adviser column is produced by the center and appears each Sunday. Questions can be submitted to [SBDC@chemeketa.edu](mailto:SBDC@chemeketa.edu). Visit the SBDC at 626 High St. NE in downtown Salem or call 503-399-5088.*