



Cedar Mill News

Volume 1, Issue 6

June 2003

Featured Business

The Brian Harvey Agency

Since 1999, Brian Harvey has been offering the home, office, life, business and health insurance products of American Family Insurance from an office in the Cedar Mill Village Shopping Center (at the southwest corner of Barnes and Cornell). He shares office space with another American Family agent, Tom Fishback.

"I get the most job satisfaction when I can help someone to fill a real need. For example, helping a young father to realize how important his income is to his family. I can help them get the coverage they'd need if something happened," says Brian Harvey.

"Some agents just come in a couple of hours a day. It's possible to work that way, but that's not my style. I like to spend time with my clients so I can really determine their needs and give them the most appropriate coverage. I like to review each policy once a year, at least, because clients' lives change, and sometimes they don't think about the impact that has on their insurance coverage. Often people don't know if things have been done wrong until there's a crisis," says Brian. "I try to help

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Next Meeting
June 17, 2003

Time: 12 noon

Place: Cedar Mill Community Library

Topic: Planning for 2003 Taxes

Speaker: Alan Levine, CPA

Join us for lunch to find out about the 2003 Tax Act and how it may affect your tax planning.

FREE pizza courtesy of Papa Murphy's
(bring your own drinks)

Fresh berries and corn and tomatoes, oh my!

Cedar Mill-Sunset Farmers' Market begins its fifth year

Every Saturday morning during the summer and into early fall, shoppers can buy the wonderful fresh produce that we're blessed with here in the Northwest directly from local farmers in the Sunset Mall parking lot near Safeway, at Murray and Cornell.

The Cedar Mill Farmers' Market was started in 1998 by Leilani Esping. She was a Cedar Mill resident who wanted to foster more community spirit among the rapidly growing neighborhoods in the area. She established the Market

as a Saturday summertime community destination, operating first – with the gracious support of Bales Thriftway and the Findley families – in the parking lot between the Cedar Mill Community Library and HiSchool Pharmacy.

When construction for the library expansion and the subsequent need for more parking made it necessary for the Market to move, closing down was not considered as an option. Esping and a handful of volunteers worked to build the market and keep it go-



ing even as it looked for a new home. In 2000 they opened at the Sunset Mall parking lot near Safeway, at Murray and Cornell. Pan Pacific Properties, the Mall's operator, and Safeway's management have supported the effort.

The Market has just begun its third season at this location, and this year they're adding "Sunset" to the name to help people remember that they're across from Sunset High School, near the Sunset Highway, and in the Sunset Mall. When Esping moved to McMinnville a couple of years ago, Market management was turned over to two "faithful" volunteers, Rhonnda Edmiston and Dina Gross. "We're hoping to stay, but permission is granted year by year," says Gross.

Volunteers have always been crucial

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The 2003 Tax Act and your bottom line

Local CPA Alan Levine will be discussing the impact of the tax bill recently passed by Congress. June 17 at noon at the Cedar Mill Community Library. We asked him to summarize a few of the highlights. He'll cover these topics and more in detail at the meeting, and there will be time for questions.

Some of the biggest changes are a reduction in tax rates on capital gains and dividend income. There's also an increased depreciation allowance for business assets, from 30% in 2001 to 50% as of May 2003.

The "marriage tax penalty" which leads to married people being taxed at higher rates than singles, has been reduced, and there's a substantial increase in the child tax credit, nearly \$400 more than last year.

Brian Harvey, continued from page 1
them avoid that by checking regularly on their situation."

Born and raised in Salem, Brian got a degree in Finance from the University of Oregon, and went to work in commercial banking. He started in branch banks, doing what he enjoys – working with people – until "mergers and acquisitions" brought him into a strictly office situation. "I changed careers because banking changed. It wasn't possible any more to deal directly with people, and that's what I like. So I joined American Family. I was trained at the Lake Oswego office, and then opened up my office here."

He's built up his agency primarily with local customers. He likes being part of the community. This is reflected in his current tenure as President of the Cedar Mill Business Association. He enjoys the chance to meet other business owners in the area, and share information with the business community.

His biggest challenge is to keep the business growing and to keep himself

It isn't yet known how this will affect Oregon taxes. In the past Oregon has tied its tax rates to the "Feds" but the legislature may detach rates this year to minimize the revenue-cutting effects on our already waning state budget. "They call it 'simplification,' but it usually amounts to a full employment act for CPAs," Alan mentions. He expects to be kept busy helping clients figure out the intricacies of the new taxes. "These changes will help most of us in small ways, but the bulk of the benefits from these changes will accrue to the very wealthy," he states.

Be sure to attend the next meeting to get information on how to make decisions that will help your business and family take full advantage of the benefits that do affect you.



moving forward. "You have to keep reinventing yourself or you get stale. There's a lot of people in the insurance business who seem to operate on automatic pilot. I avoid that by being involved in the community, and by really listening and working with my clients." He's required to take continuing education, which he enjoys. Some classes are packages, online and otherwise, but he recently took a course taught by local auto body repairers, teaching agents about the realities of body work – why it costs several thousand dollars to repair a fender, for example!

Brian and his wife, who met at UO, live in Hillsboro with their daughter, who's headed for UO in the fall – what a bunch of Ducks! – and his son who is in middle school.

He's very ably assisted in the office by Emily Shaffer, who's been with him for 3 1/2 years. She's also licensed so she can

Multi-Skilled



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M-0149 Rev. 10/01

answer questions and deal with many of the issues customers need help with. Before working with Brian, Emily took general education courses at PCC Rock Creek. She also enjoys the personal contact her job requires. "It's fun to get to know people. I get to meet a lot of people here, and I like that." She claims she's only organized in the office, but she does a good job keeping track of everything and keeping the work flow smooth.

Brian is proud of his association with American Family Insurance. "It's the 9th or 10th largest home and auto insurer in the US even though it only operates in 16 states," he states.

Brian would be happy to have you come into the office to discuss your insurance needs. "We are open Monday through Friday from 9-6, and we can also arrange to meet outside these hours. We want to accommodate our customers."



PET BARN

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The Cedar Mill News

Published monthly by the
Cedar Mill Business Association, Inc.
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<http://cedarmill.org/CMBA>
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Printing courtesy of Pacific Office Automation

Farmers' Market, continued from page 1

to the Market's operation. There's an ongoing need for people who want to get involved in something worthwhile, have fun, meet their neighbors and get the jump on any exciting produce!

Volunteer activities include some behind-the-scenes work, including advertising and marketing to help get the word out and scheduling for vendors and musicians. If you're an early riser, they always need help setting up at 6 AM, and then folks are needed for the takedown from 1-2 PM. Throughout the morning volunteers help shoppers find what they're looking for, they help customers carrying purchases, and just generally, well, help! If you think you might like to get involved, sign up at the Market or call or email Dina Gross (dina@thegnar.org, 503-617-1719).

The CMSFM is one of a number of farmers' markets around Oregon who belong to the Oregon Farmers' Markets Association. "In 2002, 52 communities within the state enjoyed the benefits of a farmers' market. Recent estimates indicate that more than 1000 Oregon farmers participate in farmers' markets each year and that farmers' markets attract more than 90,000 people each week during the peak summer months," states the group on their website. Visit www.oregonfarmersmarkets.org/cust/producetable.html for information on what's available when. (NOTE: This information is general and may not apply to what's at CMSFM on any given Saturday.)

In addition to produce, vendors offer live plants including ornamentals, na-



tives, and vegetables, specialty gourmet food items (did you know that's one of Oregon's biggest exports?) and a variety of locally produced artisan items. Last year these included everything from quilts to lawn ornaments and furniture.

The Master Gardener program has experts onsite each week to answer gardening questions. There's food available to eat at the tables down the center of the market aisle, and live music most days. Activities are also scheduled for kids, including face painting and balloon animals. It's a great place to meet up with friends from around the area.

If you love bargains like I do, take a chance and arrive near the end of the day when many of the produce vendors would rather make a deal than carry home produce that's been in the sun all morning. Last year I picked up a huge box of Bing cherries for under \$10. I canned them, dried them, made

chutney, and of course we all ate fresh cherries until they came out our ears, but I only lost a few dozen and felt very satisfied with my thriftiness! This only works if you're willing to take whatever's available. Many of the vendors run out of some items before the Market closes, so if you really want something in particular, get there early.

To get a booth at the Market, prospective vendors fill out an application and submit it to the Market's board, which determines their acceptance. Gross says, "The vendors pretty much take care of themselves, we just organize a place for them to do their thing, and then juggle the schedule of who can make it when and where we'll put them." A 10' x 10' space is \$25, and non-profits may participate for free.

Visit the Market's website for updated schedule information at www.cmfmarket.org.

Join the Cedar Mill Business Association: 2003 dues

Member name: _____

Business name: _____

Address: _____

City, State, Zip: _____

Phone: _____ Fax: _____

Email Address: _____

Website URL: _____

Send my meeting notices by: Email Postal Mail Fax

- Include my business in the Cedar Mill Website Business Directory (www.cedarmill.org/biz).
- Contact me about creating a web page linked from the Cedar Mill Website Business Directory.

Class One Voting Members: a person, firm, or corporation who owns business property or operates a business within the Cedar Mill area. Number of full time equivalent owners and employees in your business:

1-3 persons:	\$60.00
4-10 persons:	\$85.00
11+ persons:	\$110.00

Class Two Non-Voting Members: a person, or organization having a demonstrated interest in the Cedar Mill Business Association area and whose membership the Board of Directors approves by majority vote.

Regular Associate members:	\$60.00
Non-Profit Organizations:	\$35.00

Please send this form with your check, payable to:
Cedar Mill Business Association, Inc.
P.O. Box 91177
Portland, OR 97291-0177

cedarmill.org – your online community resource

Did you know that Cedar Mill has its own website? Since 1998, there's been a site growing at cedarmill.org – with information about the Cedar Mill Community Library, local history, a business directory, and many other useful features.



Peter Leonard, Director of the library, started the site in 1998. However it became outdated because of staff changes. In 2000, website designer Virginia Bruce volunteered to develop it further. Working with Leonard, she developed the site into a community resource.

An extensive site has been created for the library (cedarmill.org/library) with links to the Washington County Cooperative Library System (WCCLS) including renewal and search/hold capabilities. There's also a library events calendar (cedarmill.org/calendar) and information on library policies, resources, the bi-monthly newsletter, and a volunteer signup form. Library employee Deborah Genge now does most of the updating for the library site.

The "Business Directory" (cedarmill.org/biz) should be your first stop for finding local businesses. It has listings in twelve main categories, from "Home & Garden" to "Money & Legal." We're adding businesses all the time, and our goal is to list every business in the area. To suggest a business for the free listing, go to cedarmill.org/biz/bizlisting.html.

The "About Cedar Mill" section includes basic facts about our "census-designated place" (the only official designation for the community). "Cedar Mill History" contains excerpts from the book of the same name, by Linda S. Dodds and Nancy A. Olson, and also personal historical recollections from past and current Cedar Mill residents.

Join CMBA Now!
Support your community!
see page 3

Do you have stories to tell? We'd love to publish them.

Rock Creek Watershed Partners, a coalition of stream groups, has a section at cedarmill.org/RCWP, and the site also includes sections for "Government and Public Services," and "Schools and Organizations" with links to public representatives and many other resources.

And of course The Cedar Mill Business Association has a section at cedarmill.org/CMBA with information about the group, meeting schedules, and an online form for joining the association.

Plans for the future include a section about the geology of Cedar Mill, gardening tips, an improved community event calendar, and updates from our local legislators. We're always looking for news and information to include in the site, and we'd love to have volunteers to help with the calendar. To offer suggestions or help, email Virginia Bruce at cedarmill@teamweb.com.

Cedar Mill Business Association Officers

President: Brian Harvey, American Family Insurance

Vice President: Ryan Egge, Bales Thriftway

Secretary: Linda Teufel, Teufel Nursery, Inc.

Treasurer: June Newcomer, Mr. James Hair Styling

Directors

Jordan Stockton, Cedar Mill Chiropractic

Greg Walker, Walker Garbage Service

Peter Leonard, Cedar Mill Community Library

Norman White, White Realty

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American Family Insurance

Bales Thriftway

Bank of America, Cedar Mill Branch

Cedar Mill Bible Church

Cedar Mill Chiropractic

Cedar Mill Community Library

Cedar Mill Lumber & Hardware

Cedar Mill School PTA

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Home Sellers/White Realty

Mailboxes Etc.

Mister James Hairstyling

Pet Barn

Robert Gill & Assoc. Real Estate

Safeway

Sunset High School Booster Club

Team Web

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Teufel Nursery

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