



Cedar Mill News

Volume 9, Issue 1

January 2011

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Featured Business

Cedar Financial Advisors

by Virginia Bruce

Tim Kober had been working at Intel for 18 years, moving up the corporate ladder to ever-higher levels of responsibility. This included flying all over, and even a family move to Olympia for a couple of years on a special project. But he gradually realized that he was missing the most important time of his



daughter's life and many other facets of living. He began to explore ideas for an alternate way to support his family that would be satisfying and give him more flexibility.

As an Intel employee, he had to figure out how to invest his 401K and his stock options, and he found that interesting, so he investigated the field of financial planning.

He discovered the National Association of Personal Financial Advisors (NAPFA),

an association of fee-only advisors across the country that binds members to a Fiduciary Oath, a Code of Ethics, and high educational standards. Their Western Region Conference happened to be held in Portland in 2006. Attending that conference

confirmed his idea that this was a good fit, and he resigned from Intel the following week and began the studies necessary to take up his new profession.

After completing an executive certificate program in Financial Planning at the University of Portland, he took the Certified

CMBA—Join or Renew Now—see page 11

Financial Planner (CFP) Board exam in November 2007 and passed the first time. "Only about 50% of people pass the exam at any time," says Tim.

He began by working with Gail Parker, an established local financial planner who served as a mentor and consultant. He provided her with computer and technology support while learning to use the specialized software and getting practical experience in other aspects of the business.

He had a plan to grow his new business carefully. He didn't want to end up where he had been already, with too much work and stress and too little time for his family. He prefers to be able to do a good job for a limited number of clients.

He uses many of the skills he developed at Intel including strategic analysis and "people skills." And his Intel contacts proved to be a good source for his initial client base. In addition, NAPFA provides referrals to people searching for planners on their website.

Tim used his technical skills to build his website in a way that makes him come up tops in local searches. He gets about half his new clients from search and the NAPFA

Continued on page 10



Tim Kober and his daughter, Jenna

Next Meeting

Cedar Mill Business Association

Tuesday, January 11, 11:45

Place: Leedy Grange Hall, 835 NW Saltzman

Program topic: Tax Tips for this year and next

Presenter: Bryan Justrom, Justrom & Associates, PC CPAs

Ten Minutes of Fame: Tutor Doctor.

Be sure to bring some business cards for the drawing -- you could be next!

FREE pizza, bring your own beverage

The Cedar Mill Business Association's meetings are free and open to anyone interested in business in Cedar Mill

Bethany Boulevard project sparks controversy, moves forward

by Virginia Bruce

Bethany Boulevard, near the western "boundaries" of Cedar Mill, is one of the next major MSTIP projects on Washington County's schedule. The county is proposing to widen a one-mile section of the road, between the Sunset Highway (Hwy. 26) and West Union Road, from its current mostly two-lane configuration to a full five lanes—two travel lanes in each direction plus a full-length center turn lane.

In addition to connecting the existing population centers of Bethany, Oak Hills, Spyglass and other neighborhoods with shopping and employment centers and the freeway, the road will serve as an arterial for the

expected population increase that will come with the construction of the North Bethany neighborhoods.

The road is already above capacity, and can be extremely slow to travel during commute hours. Left turns onto the road from the adjacent neighborhoods are very difficult during peak times. Additionally, it lacks bicycle lanes and has sidewalks in only a few sections. Much of it is lined with dangerous

and inefficient rock-filled drainage ditches.

As Washington County developed during the 20th century, there were plenty of east-to-west connections leading to Portland, but few robust north-to-south routes, because in the early days, the markets and employment centers were to the east. Over the last twenty years, the county has been striving to upgrade those north-south connections to

provide adequate facilities for people to move *within* the county. Because most of these routes are in developed neighborhoods, widening results in impacts to adjacent properties as we saw along Saltzman, where one house was removed, and several front

yards were impacted.

Initially included in the 1988 Transportation Plan, and confirmed in the 2002 update, the Bethany Road upgrade plans were delayed because of other more pressing projects and financial constraints. The initial project Open House was held on March 30, 2010.

Residents of the adjoining neighborhoods turned out in force

Continued on page 8

Project Open House

January 27
5-7:30 pm

Sunset Presbyterian
Church

Fellowship Hall/
Narthex,
East Entrance

Cedar Mill Business News

Do you have news or events or know of something that you would like to see covered in the Cedar Mill News? Please write to Virginia Bruce at info@cedarmillnews.com

Santasha Yoga offers "30 Days to Vibrant Health"

On January 9 we are having a special opportunity of hosting Tiffany Cruikshank and her "30 Days to Vibrant Health" workshop for those who want to detox, revive, and renew their bodies. It's open to anyone, meaning non-yogis can benefit. For more information, visit santashaforeverybody.com



Linda Hornbuckle
Janice Scroggins

Rave in the Nave

Linda Hornbuckle & Janice Scroggins are back for their third appearance in Rave in the Nave with their blues & gospel song and music on January 22, 2011 at 7:30 pm.

Individual Tickets are \$15 or "You Pick 5" for \$67.50 available from the Christ United Methodist Church office or in the Hub on Sunday mornings.

Visit NW Organizing Solutions at the Organizing Expo

The new year is a time for fresh starts. A great way to achieve that is to organize your life and your space. Whether it's your calendar, desk, or home, having it organized is a refreshing feeling. NW Orga-

nizing Solutions knows this and works to bring order to homes and offices throughout the area.

NW Organizing Solutions is inviting you to start the New Year off with the right tools to get organized at the 2011 Pacific Northwest Organizing Expo on January 29th from 10 am-3 pm at Montgomery Park, featuring 27 exhibitors and three local non-profits to help you get going.

See the latest in organizing products, learn great techniques, and watch live demos on how to get organized! Stop by our booth for a chance to win a free hour of organizing or downsizing. More details are available by calling 503-709-7091. We'd love to see you there, but if you can't make it, you can find out more about our services at www.nworganizingolutions.com or by calling Beth at 503-709-0791.

Your Journey from Mourning to Joy

GriefShare is a 13-week special seminar/support group for people grieving the death of someone close. It's a place where you can be around people who understand how you feel and the pain of your loss. At GriefShare, you'll learn valuable information that will help you through this difficult time in your life. GriefShare groups will start meeting at Cedar Mill Bible Church starting in January and February, 2011. For more information, contact Dave McElheran at 503-644-3156.

Financial Peace University

Developed by Dave Ramsey, this 13-week class at Christ United Methodist Church helps guide you through the process of managing money, paying your debts, learning saving principles and making wise investments. Our first class graduated 13 couples or singles (couples are counted as 1 unit). Some statistics from the graduates of the first class: \$34,400 in debt was paid and \$36,040 was put into savings – just during the timeframe of the class!

Interested in finding out how that was done? Jim and Barb Schulz will be leading a second class starting January 13 at 7 pm. Come to the first class – it's free! If you like what you hear, the cost of the class and materials is \$99.51. Class materials will be ordered on January 14. For

more information, call Jim or Barb at 503-531-6373.

Virtue of the Month: Commitment

"Commitment is caring deeply about a person, a goal or a belief... Keeping our commitment strengthens our inner integrity. It deepens our capacity to carry responsibility with grace." Excerpt from Virtues Reflection Cards, by Linda Kavelin Popov Awakening the Virtues Audio CD- Now available at virtuesconnectionportland.com

The Practice of Commitment: I am discerning about my decisions. I give my 100% to whatever I do. I am loyal to those I care about... "I am thankful for the gift of Commitment. It brings passion to my purpose."

World of Smiles at Mission of Mercy

With their motto of "Education and Prevention leads to healthy smiles and happy kids", Michelle Stafford, DDS and her staff have made community involvement and compassionate care a central focus at World of Smiles, Pediatric Dentistry. Past experience working with children at Legacy Emanuel Children's Hospital, involvement with Give Kids A Smile Day, the Tooth Taxi, and other compassionate care events around the Portland Metro area have influenced how the team at World of Smiles integrates with the community around them.

So when they heard about the opportunity to volunteer at the first Mission of Mercy event to be held on the West Coast, Dr. Stafford and the World of Smiles team signed up without hesitation. This inaugural event saw dentists, dental team members, OHSU dental school students, and community volunteers coming together to provide care to the uninsured, the under-insured and anyone who otherwise has difficulty getting to a dentist. Those who showed up for care, adults and children, were seen on a first-come, first served basis. It was a very well-run event for both the volunteers and for those who received care. Adults and families braved the cold weather and long lines and began lining up Sunday, November 21st at 8 am, knowing that registration wouldn't begin until 5:30 am Monday morning.

During the event, the World of Smiles team assisted with treatment, ran the sterilization area, and assisted patients as they moved from station to station. While Dr. Stafford primarily saw children and a few adult cases, elsewhere in the Oregon Convention Center Exhibit Hall patients were going through triage to determine their highest treatment need, and then were escorted to their care areas. Once through triage, a patient was seen for treatment, post-operative consultation, and then travelled to the patient education area before being escorted to their exit interview. When treatment was completed, if the patient had further treatment needs, they went back to stand in line to receive further care.

Savina Rosales served as Dr. Stafford's assistant and recalls that she was consistently blessed by the thanks and appreciation she received from all the families that they served. "I will never forget the woman who thanked us over and over for caring for her. She couldn't believe we were already done with her treatment, and gave us hugs as she left."

Dr. Stafford shared, "What an amazing experience to be a part of the first Mission of Mercy in Oregon! I am so proud of my staff for joining me in giving back to our community by donating our time and dental expertise to people in need. It fills my heart with joy to provide dental care for people who truly need it and are so grateful to finally be out of pain. The reason I pursued a Certificate in Public Health along with my Certificate in Pediatric Dentistry was due to my strong desire to serve the community in which I live and provide dental care to families in need. Participating in compassionate Community Dental Care Events such as this is truly the reason why I became a dentist."

Lee Davies Real Estate donates basics

On December 1st, Lee Davies Real Estate began collecting donations for the Beaverton School District (BSD) Clothes Closet. "I received a notice from the school district that the Clothes Closet was in serious need of donations again," commented Shelly Brown, mother of four BSD students and Broker

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Bluffs Park invasives work session this Sunday

Sunday, January 9, 1-4 pm

Join your neighbors and friends to help restore the trail and woods leading from South Drive to Bonny Slope School. We fought hard to get this little piece of native forest, now we need help to clear invasive blackberries, ivy and other non-native species from the area so the existing native plants grow.

Meet up at the end of South Drive by the trail. If you can, bring shovels, loppers, heavy work gloves

Thought-provoking "January Series" returns to Oak Hills Church

For over two decades, Calvin College, a mid-sized liberal arts college in Grand Rapids, Michigan, has been producing the award-winning January Series, a set of 15 talks presented by speakers from a variety of national and international points of view. Speakers in the past have included Salman Rushdie and Garrison Keillor.

This year's speakers include the record-setting baseball player Cal Ripken Jr. discussing perseverance; Dr Temple Grandin, the autistic animal behavior professor who designed humane cattle handling systems for the meat industry and was recognized as one of 25 "Heroes" by Time Magazine; and Theary Seng, a victim of the Cambodia Killing Fields, sharing her journey from a jungle prison to graduation from Georgetown University and the University of Michigan law school.

The goal of the January Series is not to instruct the audiences in what to think, but how to think!

The speeches are telecast live on 15 days from January 5-25, 9:30-10:30 am at the Oak Hills Community Church. Admission is free and refreshments are served. Remote audience attendees can send questions directly to the speaker via an on-site Internet station. The church nursery is available by request.

Local business owner and Oak Hills resident Sam Bosch and his wife Corinne brought the series to our area, which is the only Oregon location for the live telecast. After finding out about the possibility of the remote showings, they approached the Oak Hills Church, which gladly took on the project. One of Bosch's employees at Perigrin Financial Technologies helps with the technical aspects of the

and a water bottle and dress for the weather. Refreshments and a water cooler will be provided (like we'll need to cool down!).

Legislative Town Hall

Join State Representatives Mitch Greenlick and Chris Harker and State Senator Suzanne Bonamici at the Cedar Mill Library on Saturday, January 8th, at 10:30 a.m. for a Town Hall Meeting. They'll give you an update on Oregon's budget situation and a preview of our 2011 Legislative Agenda and also answer your questions. The Cedar Mill Library is located at 12505 NW Cornell Rd.

showing, which involves a projection screen and several internet connections.

The Oak Hills Community Church is located at 2800 NW 153rd Ave in Beaverton, just north of where Sunset Highway crosses Cornell. For more details and a schedule, visit www.calvin.edu/january/2011

Winter Dance Concert at Catlin Gabel

Students from Catlin Gabel School Dance Club and the Center for Movement Arts will present a series of "winter" dances in ballet, hiphop, jazz and sheer exuberance!

Join them! 7 pm Friday, January 14th, 2011 Catlin Gable Auditorium \$10.00 General admission seating. For tickets call 503-236-1007, or email info@cmadance.com

Red Cross Blood Drive at St. Pius January 27

Here's your opportunity to save a life! Blood drive hours are 2-7 pm. To schedule an appointment, donors can visit www.redcross-blood.org and use sponsor code: 'stpiuspx' or call the American Red Cross at 503-528-5603. St. Pius X Catholic Church is located at 1280 NW Saltzman. Pull into the main parking lot where there will be signs to direct you to the event.

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Powers That Be

Washington County Coordinating Committee

By Bruce Bartlett

In order to more efficiently manage the growth and expansion of our transportation system, the [Washington County Coordinating Committee \(WCCC\)](#) was formed in the 1990's with the intent of addressing improvements to roads that are designated as Arterials or Collectors on the Washington County Transportation Plan. The WCCC is a policy body whose primary purpose is to coordinate activities of Washington County local governments and to work toward positions of consensus on local, regional and state transportation planning matters.

The WCCC reviews and comments on major land use and transportation issues, plans, and projects and provides a forum for discussion of these resulting in recommenda-

tions for a coordinated approach. The Committee's primary and most common function is to establish positions of consensus on land use and transportation issues among Washington County's local governments, which may be carried into regional and state discussions as "county-wide" positions.

The WCCC has specific authority for the projects funded by the [Major Streets Transportation Improvement Program \(MSTIP\)](#) and the County-wide [Traffic Development Tax \(TDT\)](#) program. Even though the TDT is assessed for specific development projects, it is placed in a fund which is used to address areas of highest county-wide needs caused by development.

By 2012 MSTIP will have built 111 projects that are heavily used by county residents

and businesses, at a cost of \$555 million. Major local projects include sections of Cornell Road,

ways used by many residents, rank as high local government priorities, and/or address multiple transportation demands (cars, trucks, bikes, pedestrians, transit). Importantly, these projects must be geographi-



The recently-completed Saltzman Road project was built using MSTIP funds

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Saltzman Road, Murray Boulevard and the extension of Cedar Hills Blvd, as well as improvements to 170th, 185th and Brookwood avenues. Countywide, projects have improved Baseline, Cornelius Pass, Evergreen, Oleson, Roy Rogers, Scholls Ferry and Tualatin-Sherwood roads and the Verboort roundabouts.

Historically, transportation projects have had to meet certain criteria to be eligible for MSTIP funding. They must improve safety, remove bottlenecks, be major road-

cally balanced, providing benefit to residents all around the county.

Washington County Commissioner Roy Rogers currently serves as Washington County's representative on the WCCC and is also the Metro JPACT representative. JPACT and the Metro Policy Advisory Committee (MPAC) provide periodic review of their work and projects to the WCCC for consideration by the entire group. Considerable discussion can ensue among the regional partners but they usually reach consensus.

The WCCC is supported by the WCCC Transportation Advisory Committee (WCCC TAC), which is composed of senior staff representatives from local governments. Both committees have non-voting members from regional and state governments and area service providers. The membership of the WCCC TAC consists of staff representatives of all agencies on the policy body and reviews transportation plans (e.g. the Regional Transportation Plan), projects and funding issues (e.g. where to apply the Federal Fiscal Stimulus Program funds and where to allocate the Federal Regional Flexible Funds), and makes recommendations to the policy body (e.g. whether to recommend pursuing an increase in the state's Gas Tax). Notably the WCCC has direct input on the Fiscal Year 2012 Federal Appropriation requests which are being crafted for the

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county's federal legislative agenda. These will involve seeking money earmarked for specific projects, one of the traditional ways in which large-scale transportation projects are partially funded.

The public has indicated many times that we think growth should pay more of its own way. In 2008, the WCCC approved a proposal to double the transportation taxes paid by new development. In the process the existing Traffic Impact Fee (TIF) was more aptly named the Transportation Development Tax (TDT). The TDT was approved by voters and is being phased in through 2012, although the recession resulted in a temporary slowdown in phasing-in of the new TDT. The WCCC held extensive hearings on the principles and details of the revised TDT, including whether to allow more choices or more certainty to the developer, deciding to go with certainty.

The majority of county-funded road improvement projects are paid for in large part via MSTIP which is funded through our local property taxes. This innovative program gives county residents local control of improvements to their transportation network. It has been praised across the state as an example of smart and balanced response to growth.

In late 2010, the Portland City Club presented a report to the WCCC titled "Moving Forward: A Better Way To Govern Regional Transportation". In the report, the researchers concluded the WCCC is an appropriate model for a wider cooperative planning structure involving the entire Metro region (see Conclusion #6). Other Recommendations suggest federal and state money should be given to Metro to distribute on the basis of regional priority and that policies should be brought to focus on regional transportation planning/multimodality/cost efficiencies and greenhouse gas reductions; addressing jurisdictional cross-purposes, and how a mismatch between ownership and authority, and capability and available funds stymies projects; recognizes the political divide between Oregon and Washington in regional "transportation shed;" and suggesting that representation needs to be re-examined to provide weighted proportionality for all residents. All of these recommendations would directly involve consideration by the WCCC.

Note that local neighborhood

streets are not included in the projects reviewed by the WCCC. The Urban Road Maintenance District (URMD) is a separate service district containing land only in urban unincorporated Washington County. It was created by the Board of County Commissioners, approved by voters in 1987 and finally funded by voters in 1994. The URMD maintains about 430 miles of neighborhood streets that are "below the radar" for other maintenance funds because there is no city to take care of them.

The WCCC meets monthly at the Beaverton City Library (see website for schedule) and is composed of elected representatives from Washington County and its cities: Beaverton, Hillsboro, Tigard, North Plains, Tualatin, Forest Grove, King City, Gaston, Cornelius, Durham, Banks, Sherwood and Wilsonville. Each jurisdiction with a voting membership has one vote. Washington County and cities' representatives to the Metro Joint Policy Advisory Committee (JPACT) and the Metro Policy Advisory Committee (MPAC) are also members of the WCCC. Members of the public are invited to attend and a time for visitor comments is provided at the beginning of the meeting.

History - Visual Timeframe:

www.co.washington.or.us/LUT/TransportationFunding/TransportationHistory/visual-timeline.cfm

History - Details:

www.co.washington.or.us/LUT/TransportationFunding/TransportationHistory/history-details.cfm

Garden Club is buzzing

"Bees, Bees, Bees" will be the topic presented by Beth Rose on Wednesday, January 19th at the Cedar Mill Garden Club meeting to be held at a new time of 11:30 a.m. with the program beginning shortly before 1:00 p.m. The group meets at the Beaverton Community Room, 12359 S.W. 5th across from the Beaverton City Library and is free to the public.

For additional information about our programs, community service projects including a scholarship, and contributions to botanical gardens, see our website at www.thecedarmillgardenclub.org or contact the Club President, Barb Cushman at 503-649-7741.



Happy New Year! Celebrating 2 years In Business!!

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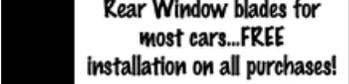
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Library News and Events

By Dawn Anderson

Tax Forms - Changes in 2011

Thinking about tax return preparation? Things will be a bit different this year for everyone, including the library. As announced last October, the IRS is not automatically mailing 2011 tax forms to individuals. The government is asking citizens to use web-based products and services. For ideas on how to get the forms and information you need, ask a librarian or

visit our website:

library.cedarmill.org/readers/taxtime.html

Oral History 2011

Do you have a story to tell? Would you like to share your experience with Sunset High students and your local community? We need local immigrants to be a part of our 2011 Oral History recording sessions. Call Mark or Lynne at (503) 644-0043 x131. Listen to past recordings on our website: [## Master Recycler training offered](http://cmcli-</p>
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Interested in expanding your knowledge about waste reduction, recycling, alternatives to hazardous household products, deconstruction, green building, and composting? The Master Recycler Program is a popular eight-week course involving one-night-per-week classes and two weekend field trips.

Community about the three Rs—Reduce, Reuse and Recycle—will be available to put their new knowledge to work staffing informational booths at community events, delivering presentations, and working on special projects. Throughout the year you'll often see Master Recyclers at local farmers' markets, fairs and

This well-organized program is provided through a collaboration of the City of Portland Master



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Recycler Program and Washington County Solid Waste and Recycling Program. By offering classes in Washington County, area residents interested in educating the commu-

nity about the three Rs—Reduce, Reuse and Recycle—will be available to put their new knowledge to work staffing informational booths at community events, delivering presentations, and working on special projects.

Registration is now open! Spring 2011 classes will be held 6:30-9 pm in Hillsboro on Wednesdays,

brary.libsyn.com

Teen Art Contest

Teens - do you have art skills? Here's your chance to prove it - and win a prize!

WCCLS is sponsoring a Teen Summer Reading program artwork contest. The theme "You are Here" must be part of the design (think travel). Prizes: Gift certificates to Powell's (\$150) and Art Media (\$50 & \$25). Enter by January 28. For more info, visit the library or the library's website: library.cedarmill.org/kids-teens/teens

March 30 to April 18 PLUS two Saturday field trips - April 9 and May 7. Attendance is required at every date. There is a \$50 fee for the course to offset costs.

Deadline for applications is February 17. This is a popular course. To ensure a positive learning experience and adequate support for volunteers, class size is limited to 30 people. Applications will be accepted up to the deadline and then 30 people will be selected through a weighted lottery. All applicants will receive notification of their status in the class and next steps.

For more information about the program or the volunteer payback commitment, contact the Master Recycler Program at 503-823-7530 or go online to www.masterrecycler.org.

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West Tualatin View neighbors build a sidewalk

Joel Leonard was tired of watching his kids and their friends having to walk to school through the mud and on busy streets over the past nine years, so he decided to do something positive about it.

He gathered support from neighbors, Washington County and some generous companies and put some of his own money into the project, and on December 16, everyone got together to complete and celebrate a sidewalk that leads to West TV



West Tualatin View students, parents and teachers walk past the wet cement of their new sidewalk

Elementary.

Washington County waived the normal permit fees, and provided other assistance before and during the process to help speed things up so the new sidewalk would be ready for use during the remainder of this school year.

One neighbor donated two dump trucks of dirt and gravel, and another business donated

concrete and framing.

Local walk-to-school activist Ruth Deal has organized several

Tualatin View Elementary "walking school buses" to improve safety and promote this healthy and sustainable activity. She noted that, "just having kids walk to school every day has inspired six homeowners to cut back or remove bushes and build paths to get kids off the street on SW88th."



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*The Nature of Cedar Mill***With the leaves off the trees...***by Laurretta Young*

I can certainly see the birds a whole lot better! As I was out in my back yard at dusk, preparing to barbeque dinner on a dry October evening, I was rewarded with seeing a Great Horned owl fly into my cherry tree. He was so quiet that if I had not been looking out at that moment I wouldn't have spotted him at all. And there were just enough leaves that I wouldn't have necessarily seen his shape after he landed, either.

As winter approaches some of our common winter backyard birds make another appearance. I always marvel at the "oh dear me" call of the yellow crowned sparrows who arrive here in the fall after breeding further north. They call from all around the yard as they scamper in the underbrush feeding. They do seem to like to scavenge under the bird feeders where I can get a glimpse of them with their striking yellow striped heads. Some of the juvenile birds are not as brightly colored in their head stripe. I used to find all these sparrows to be very similar but with repeated practice I find they are more recognizable

now. Sparrows tend to be a very inclusive group, so often there are many varieties all mixed together apparently getting along just fine.

As the trees lose their leaves we gain access to sightings of more of our woodpeckers as they climb up and down the trees eating insects. One of my favorite woodpeckers is the Acorn woodpecker. I like them since they are such "show offs" and love to pose for whoever wants to admire their magnificent coloring. They are not found in Cedar Mill but they are a short distance away. Dawson Creek Corporate center behind the Hillsboro library has several ponds with a good variety of migratory ducks and even generally some wood ducks. The star of that area is the Acorn woodpecker!

To the south of the Dawson ponds is a wetlands area with several dead oak trees. There are live oak trees to the south of the library also full of woodpeckers gathering acorns. The birds then fly to the dead trees, where they deposit these treasures in previously drilled out holes. The trees are riddled with holes and last week when I was there the noisy flock was busily

filling the holes for their winter stash. Back and forth, calling to each other loudly—you can't miss them. If the sun shines on their heads the yellow and red almost glow. They are attention grabbers for sure. Our area is usually the northern most spot in the US where you can see these gorgeous woodpeckers.

Of course in my yard and all around Cedar Mill we have many woodpeckers, including the Hairy and the smaller Downy and Flickers and occasionally Sapsuckers and Pileateds. The Downys are the most common at suet feeders and in trees but it's worth the short trip to Hillsboro to see the Acorn woodpeckers and take a stroll on the very nice paved paths to see the ducks and then maybe stop in to the library and read the magazines while look-



Acorn woodpecker, photo by Jeff Young

ing out onto the ponds from the large picture windows—very nice winter day!

Laurretta Young is a retired physician who now leads birding tours in Cedar Mill and beyond. Check out her website at www.portland-birdwatching.com or her husband's photos at www.flickr.com/photos/youngbirders/

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Bethany, continued from page 1 to protest the project, because of the loss of one or more homes and impacts to decks, a pool and several back yards. Additionally, they see a five-lane road as an inappropriate barrier to pedestrian travel in their neighborhood. They contend that the traffic information that the county is using to justify the project is faulty. They formed a group called 3not5 and organized a vocal opposition that has turned out at county commission meetings and focus group sessions.

A Stakeholder Working Group (SWG) was formed last summer with representatives from the affected neighborhoods and other groups with an interest in the outcome. The county also conducted two workshops to inform and gath-

er input: Traffic 101 and Design 101. County engineers and consultants presented information and then small groups of attendees were encouraged to discuss options and design alternatives. Materials from these SWG meetings and workshops, as

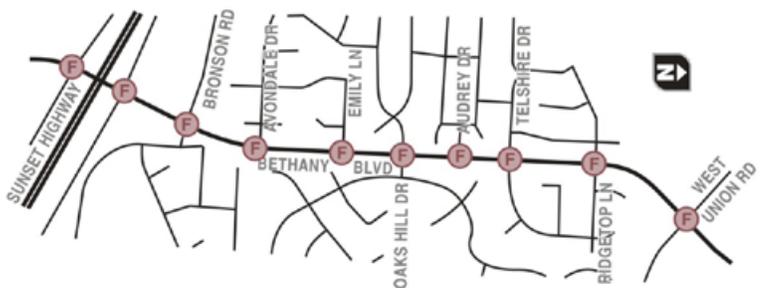


One problem with the project is that the bridge across Highway 26 is too narrow to accommodate five lanes. The county is working with Oregon Department of Transportation to develop a proposal for widening the overpass.

Existing Levels of Service: PM Peak Hour



Projected 2035 Levels of Service with 3-Lane Improvement on Bethany Blvd



The county cites traffic studies that show that in some places, existing conditions are already failing, and that anything less than five lanes will result in failing intersections within five years. (A is good, F is failing.)

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well as technical reports and the design alternatives, are posted on the W&H Pacific project's website (projects.whpacific.com/bethanyblvd).

The SWG has met six times since June 2010. The next public meeting will be another Open House on January 27, 5-7:30 pm at the Sunset Presbyterian Church (Fellowship Hall/Narthex, East Entrance). At this session, the county will present the four design alternatives (five-lane, four-lane, five-three-five, and three-lane), traffic information, and general project information.

Anyone interested in this subject is encouraged to explore the materials available on the county and contractor websites, which include maps, charts, aerial views, and a comparison chart of the impacts, costs and outcomes of various lane configurations for the project.

The total project is estimated to cost \$14.3 million, which will be paid for from the county's general fund, a continuation of the previous Major Streets and Transportation Improvement Program (MSTIP).

The construction cost is estimated at around \$9.3 million, with the remaining amount going for ROW acquisition, design, and other costs. Project design and ROW acquisition is expected to begin in a few months, with construction slated for summer 2012 through fall 2013.

Hard-to-recycle plastic collection

Girl Scout Troop 49876 members and their leaders have volunteered to collect plastic containers every month at the First Saturday Leedy Grange Flea Market. Leader Dona Bowlsby explains, "We can recycle any clean plastic that has a triangle with a number 1-7, and all plastic bottles, including those that require a deposit. I know that some people just put all returnable bottles/cans at the curb, but we can certainly take these, too."

Just bring your clean items to the Grange Hall kitchen area during the Flea Market hours—10 am-4 pm. They will sort the items and take suitable materials to Far West Fibers in Hillsboro. Proceeds from containers with refundable deposits will be used for Troop activities. The next Flea Market will be February 5.

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Business News, continued from page 2 at Lee Davies Real Estate. As a volunteer,

Shelly knew that some bins, including socks, were nearly empty earlier in the school year so she contacted Johanna Shroud of BSD Volunteer Services to see what was needed most. "New socks, underwear and coats seem so basic but for students of families with limited income, there is a real need; so we decided to focus on those."

Shelly brought it to the attention of her fellow brokers at Lee Davies Real Estate, then blogged and posted a message on Facebook. Shelly and her co-workers pledged to match donations of new socks

and underwear from friends, family, neighbors, past clients and the public. And so "Brokers for Basics" was born.

The response they received was astonishing. 540 pairs of socks, 218 pairs of children's underwear and over 60 coats were brought in to the Lee Davies Real Estate office on Barnes Road in just two weeks. At



Members of the Lee Davies team deliver clothing "basics" to the BSD Clothes Closet at the end of their successful drive

the end of the campaign, they delivered 1355 pairs of socks and 683 pairs of underwear to the Clothes

Closet.

The Clothes Closet is operated by volunteers from the School District's parent groups and Beaverton community to provide free clothing for students in grades K-12 for families with limited income. Already this school year, the Clothes Closet has served 1300 students, with approximately 12,000 items distributed- a 20% increase over last year.

Hoffman Academy Now Offers Guitar Lessons

Hoffman Academy of Music is expanding its curriculum and will be offering guitar lessons beginning in February 2011. Hoffman Academy has been conducting piano lessons in the Cedar Mill area for the past 3½ years. The mission of the Academy is to provide students of all ages a high-quality music education in an engaging and nurturing environment that promotes a life-long love for music and music making.

The Academy currently has 7 piano teachers and teaches approximately 150 students of varying

ages. To expand the Academy's program, the Academy has hired guitar teacher Brian Tanner. Mr. Tanner has been teaching private and group music lessons since 2004 and recently finished his Doctor of Music Art degree. He will be joining the Academy immediately to offer 30-minute and 45-minute private guitar lessons.

The Academy is now enrolling piano and guitar students for the Spring 2011 semester, which runs from February 7 through June 18, 2011. Hoffman Academy will be holding an Open House on Saturday, January 22, 9am-2pm at their studio at 3695 NW South Road, Portland 97229. Feel free to stop by and check out the Academy, meet the teachers, and learn more about the Academy. For more information about the Open House or guitar or piano lessons, go to www.hoffmanacademy.com.

Tree planting project at Cedar Mill Wetland

Saturday, January 22, 9 am -noon.

Join the Wetlands Conservancy and The Washington County Joint CPO Tree Code Group partnering with CPO1 for a community volunteer planting event at the Cedar Mill Wetland Preserve, and learn about the magic of planting sticks and seeing them grow!



Volunteers will help harvest and install native dogwood and spirea cuttings and bare root shrubs at the Cedar Mill Wetland Preserve.

Please meet in the Farmers Insurance parking lot at 12020 SW Barnes Road

Gloves, tools and water will be provided by the Wetlands Conser-

vancy. If you have knee-high water boots or hip-waders, please bring them to help with plantings in some harder-to-reach locations.

Families with children seven or older are strongly encouraged to attend. You'll be planting some trees but also some wonderful memories and have tons of fun. Parents need

to be aware there is open water in the area and keep a close eye on those kiddos. Use your judgment.

Questions? Please contact Jennifer Wilson at 503.957.6980 or jenifers@wetlandsconservancy.org.

Please RSVP to Erik Mace at 503-662-2350 or ebm@WashCo-TreeGroup.org

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Cedar Advisors, continued from page 1 site, and half by word-of-mouth from current clients.

The field of financial planning is broad and includes many specialties. Kober is a fee-only planner, which means that he is working directly for the client, and he doesn't get commissions from any financial products that he recommends. He offers two major services—financial planning and wealth management. He works primarily with professionals, pre-retirees, and retirees..

"I can usually tell from the initial phone conversation whether I'll be a good fit for a prospective client," he explains. "I am looking for a relationship where someone is willing to let me be their "family CFO," where they are interested in getting on with their life and want me to handle the details of how they can reach their financial and retirement goals. I'm not a money manager out to beat the market."

He usually works with couples, and sometimes finds that each of them has slightly different goals at the beginning. "The first step is to define and prioritize their goals for a ideal retirement lifestyle. Wants, needs and wishes—what is necessary, what would be nice, and hopes and dreams. Then we identify their resources, which include savings, pensions, and investments."

Kober then theoretically throws "stress" at this pool of resources, helping the client face the reality

that things could go wrong, and figuring out how much cushion is necessary to insulate against potential loss. Having a prioritized list of goals allows people to adjust their current spending and their expectations to fit a comfortable retirement-income scenario. Once their current and future goals are in balance with their resources, he proposes an asset allocation and investment plan.

For some clients, the initial Financial Plan is all they need. Many of his clients hire him for the long term as a fiduciary agent to manage their wealth. As a Registered Investment Advisor, he obtains a limited power of attorney to move their portfolio into a range of asset classes—stocks, bonds, real estate, alternative investments, and cash—and takes on the job of managing them and reporting to the clients.

He creates an Investment Policy Statement (IPS) that he says is, "a job description for your money. This establishes the investor's expectations, objectives and guidelines in the investment of the Port-

folio's assets. It creates the framework for a well-diversified asset mix that can be expected to generate acceptable long-term returns at a level of risk suitable to the Investor. It also defines the responsibilities of the investor and the advisor."

The "wealth management" side of his business involves all the "moving parts" of a client's wealth.

groups with other fee-only advisors to stay current on products for his clients, and on the right tactics to solve various problems and situations that arise.

The recession has reinforced his belief in a diversified portfolio and a long-term approach. He points to a study available on his website that shows that even during the ups and

downs of the market in recent years, a diversified portfolio improves returns and lowers risk.

He quotes Warren Buffet's "Noah Rule"—"Predicting rain doesn't count; building arks does."

His charges for a retirement plan are around \$3000. Most of his wealth management clients pay him an annual retainer, based on assets under management and overall complexity.

Kober and his family have lived in

Cedar Mill since 1998. His wife is an instructor at PCC. His daughter is in the seventh grade at the International School of Beaverton (ISB) and "loves pasta and soccer."

He mostly works at home and is able to attend his daughter's soccer games and be a "carpool Dad. That's a great way to spend time with your child and her friends." He has a conference room available for client meetings in an office building in Beaverton.

He first heard about the Cedar Mill Business Association from his mentor, Gail Parker. "I started attending meetings and saw that I could contribute and have a positive impact. I've enjoyed getting to know the community members and serving on the board," he says. He's working on a new website for the group with a focus on a business directory and a community calendar.

His website is www.cedaradvisors.com, and in addition to fully describing his services and offering reference tools, it includes a Client Portal that functions as an "online vault that enables file upload/download and storage. Financial Planning clients can upload the data required to develop their plan, and wealth management clients use the portal to store their statements and other important documents."



Kober developed this graphic to explain his process to clients

Kober provides a quarterly statement that gives them the big picture. "Clients get lots of statements from various investment accounts. I provide a household account overview that shows how they all fit together, and how well they are doing at meeting their goals."

He also works with the other professionals who are involved with the family's financial life, including insurance, tax and legal professionals, acting as the "head coach" of the team of advisors, making sure that all aspects are in balance.

He says that he spends, "zero time picking stocks." His expertise is in financial planning, asset allocation and risk management. He has subscriptions to online resources and participates in both online and in-person discussion

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"Deep Green" movie screening

The public is invited to a showing of the locally-produced, recently-released movie, "Deep Green" at the Cedar Hills United Church of Christ on January 15. This thought provoking movie is an upbeat documentary about how to de-carbonize energy and restore the natural world in order to stop man-made global warming.

The free showing is from 7-9 pm at the Cedar Hills United Church of Christ sanctuary, 11695 SW

Bldv. Questions can be addressed to Cheryll Miller, CHUCC office administrator at 503-644-3838, office@chucc.org

The movie, produced by Oregonian Matt Briggs, selects and shows world-wide projects and practices that conserve energy as well as suggesting solutions that individuals can implement locally. Matt Briggs will be at the showing to talk about the film, answer questions and offer resources including DVD copies of the film for sale.

The presentation also includes 11 animated short films from the award-winning Bent Image Lab in Portland, including "The Krill is Gone"—voiced by SpongeBob legend Tom Kenny and his wife, Jill Talley. "Deep Green" and "The Krill is Gone" recently received

the Best Environmental Preservation Award for Feature Film and Short Subject by the Archivist Film Festival, plus the popular short took first place at the Blue Ocean Film Festival Award for Children's Programming.



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