OPINION

Our View Honorees set example for all

he awards have been handed out and the applause is now a memory, but several community activists deserve the enduring thanks of the community. The recipients of the annual honors from the Ontario Area Chamber of Commerce reflect a rather amazing record of volunteering - and effective community leadership.

They stood before an appreciative audience Saturday night, squarely in the spotlight. For those who didn't attend the big banquet, let us share a bit about each of these individuals. In their record we hope you find inspiration to continue your own civic efforts or to start aiding the community you call home.

Woman of the Year is Amber Campbell, who has worked 23 years for the Oregon Department of Corrections and is an able ambassador for Snake River Correctional Institution. If there is a local board that has needed a hand, Campbell seems to have been the one to say "yes." Among her volunteer duties have been stints on the Saint Alphonsus Medical Center Foundation board, Treasure Valley Community College's budget committee, and the Cairo Elementary School site council. She's been heavily involved in Rotary. She's been volunteering since she was in middle school.

Man of the Year is Eduardo Melendrez, perhaps best known these days for the amazing achievements through the Treasure Valley Boxing Club, which he founded in 2015. He is a mentor for Community in Action, working especially with runaway and homeless youth. He previously worked in the Malheur County Juvenile Department. Melendrez clearly has a way of connecting with youth, helping steer them to success and away from trouble.

Educator of the Year is Sandra Porter, a steady force as an instructor and leader at Treasure Valley Community College. She blends her passion for teaching and agriculture at the college, having decided as a lab instructor in grad school that education was her calling. She also volunteers time with 4-H programs and supports FFA. Among her credits is certification as a beef ultrasound technician.

Agriculturist of the Year is Joy Dean Williams, whose involvement with 4-H spans a remarkable 61 years. She knows something about kids - she worked 30 years at a head cook in the Ontario School District. She founded the 4-H Riding Club in 1957 and has been a fixture around the Malheur County fairgrounds. She uses 4-H as a way to nurture young people, particularly to build their self-confidence.

Business of the Year is Bert's Growler Garage, run by Michelle and Lonnie Bertalotto. This is a business of innovation. Bert's Motors was established first, and then six years ago came the idea for a restaurant. The Bertalottos built a successful business off their idea to feature craft beers and good food. But they also are emblematic of business operators who know the importance of helping the community. They have been particularly generous donors for projects helping those facing personal hardships.

Malheur Moments



The Enterprise/Kristine de Leon

After week of suspense and school spirit festivities, Sanders Shin and Sadey Speelmon were crowned Adrian High School's Tip-Off king and queen during last Friday night's varsity boys basketball game against Jordan Valley. The Tip-Off coronation took place during halftime in the packed gym. Lincoln Lovitt, Breanna Gomez, Derek Combe, Kenzie Gearhart, Riley Bradford, Anel Beltran, Chase Bertrand, Gracie Morton, James Ellsworth and Saira Amaral joined Speelmon and Shin on the Tip-Off court.

Commentary

First impressions, second thoughts

ON THE EDGE

By Baxter Black, DVM

OF COMMON SENSE

Prejudice is a funny thing. When a city slicker or a dude comes meanderin' into the Montana bar in Glasgow, he's liable to get a lot of hard stares. But, I'm here to tell you, when the shoe's on the other foot, it can be mighty uncomfortable.

Years ago in Kansas City, I set out one night to find one of them downhome guitar blues pickers that I had read about in the Sunday paper. I was driving around Saturday night, looking for Walter's Crescendo Lounge. I had some ribs at Money's on Prospect and asked directions.

The feller told me not to go over there after dark. Then, after thinking about it, he scribbled his name and phone number on a piece of paper and said, "When you git in trouble, have'm call me."

Nice of him, I thought. Somehow I never found Walter's find out! but at the corner of 39th and Jack-Well he must have thought the son, I spied Willie's Total Experience me thing 'cause it sure tickled him! Lounge. I recognized the name from He couldn't do enough to make me



the paper so I went in.

I was dressed normal; hat, Levi's and boots. The bartender was a lady named Bert. She served me a scotch and creme soda. I sat at a table in front of the band.

As the clientele came in, they all sat around by the walls. Kind of like they were circlin' me. Nobody said much and they weren't real friendly.

Finally the band leader, Freddy, came over to my table and asked me, "Hey man, what are you doin' here?"

I told him I heard this was the best music in Kansas City and I came to

feel at home. His sister was the waitress and he told her to make sure my grape Nehi never went dry.

By then I wuz smarter'n a tree full o' owls, 10-foottall and bulletproof, as Tink would say! But I couldn't get nobody to dance with me.

Eventually this lady named Elizabeth consented.

She must have figured I wasn't so bad after all, 'cause she sat at my table and invited Louise and Wilma to join us. The four of us danced until closing time.

It was a fine evening and although they didn't take to me at first, they must have decided that cowboys aren't from outer space, just different.

I remember that little lesson when I see a kid wearin' a headband and sandals in a cowboy bar. I always try to give 'em the benefit of the doubt. After all, he might be friskin' customers at the door next time I make it Willie's Total Experience Lounge

One trait all share is persistence. They volunteer and contribute year after year. They are not looking to build a resume or find the spotlight. They each know that sustained help is the best help. Ontario and all of Malheur County benefits from that passion. We add our applause to that of the banquet crowd and congratulate them all. If you have the chance, send them a note of thanks or drop by and deliver the message in person. They don't need it to keep going, but they sure deserve it. -LZ

Drop them a line

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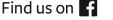
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BUSINESS BEAT

Assess Your Performance

By Andrea Testi For the Enterprise

Having clearly defined goals and measuring your progress as you move toward them is essential to making your business a success. Financial ratios provide you with an objective way to measure the performance of your business and to com-

pare that performance with other similar businesses in your industry.

Financial ratios are calculations based on the information in your financial statements. There are four basic categories of standard ratios that should be tracked regularly to determine the stability and health of your business.

Liquidity ratios measure the amount of cash and easily converted assets that you have to cover your debts. This is segmented into a working capital and a cash ratio. These are indicators of your ability to meet short-term debt and to access cash quickly to support immediate demands.

Profitability ratios are used to determine your bottom line. Profit is what is left over from income earned after you have deducted all costs and expenses related to that income. Common ratios in this category are gross margin, operating margin, and return on assets & equity. Each metric provides you with data on costs to produce your product, income generated by sales, and how effectively your business produces income from its assets.

Leverage ratios measure how



carries and how easily you pay the interest expense of carrying that debt. Debt-to-equity and debt-to-asset ratios are commonly reviewed to determine how assets are financed. Lower ratios indicate the ability to repay debt or take on more

debt for growth.

Efficiency ratios are measures that provide insight into areas of your business such as operational results, cash flow and collections. They are utilized to analyze how well your business uses assets and liabilities. Tracking inventory and accounts receivable turnover are good examples of how this ratio measures your businesses ability to use assets to generate income.

Comparing your financial ratios with industry benchmarks is the next step in gaining a better understanding of the health of your business. You will want to determine which financial ratios to compare. For example: How does your gross profit margin compare to industry leaders? Are your productivity levels and overhead higher or lower than your main competitors? Is your turnaround time slower or faster than the industry average, and by how much?

The next step is to determine what benchmarks will be used to compare your performance against. Most industries have broad guidelines for such measurements and ratios. Established sources listing industry standards include Annual Statement

Studies published by the Risk Management Association (RMA); Dun & Bradstreet's Key Business Ratios; BizMiner's Intelligence Reports; and trade & industry association statistical reports. Identify areas in which your business deviates from the relevant industry average, and identify opportunities to make changes to your cost structure that may help you make your business more efficient and more effective.

Comparing your business data to benchmarks may draw attention to areas of your business that need to be examined, and those that are performing above standard and can potentially be exploited. The underlying reason for benchmarking is to learn how to improve your business process and thereby increase your competitiveness.

Taking charge of your critical business numbers is an inevitable part of running your own business. Financial ratio and benchmarking analysis should be considered tools for improvement within a wider scope of customer focused improvement activities. Businesses that succeed and make money constantly assess themselves and improve in all dimensions of their business. Metrics are the cornerstone of their assessment and the foundation for any business improvement.

Andrea Testi is Director of the Treasure Valley Community College Small **Business** Development Center. For information, contact her at SBDC@ tvcc.cc.

much debt your business