



advantage

TABLE OF CONTENTS

HAVE YOU HEARD? 2

PREPARING FOR RESOLUTION: 2

HR LINK – TALKING WITH YOUR CHILDREN ABOUT CULTURE AND DIVERSITY 3

QUESTIONS TO BUILD RELATIONSHIPS - HRA’s LIST OF 35 4

Q AND A: 6

THOUGHTS TO THINK ABOUT 7

REPLACING OFFENSIVE TERMINOLOGY 7

FOR YOUR CALENDAR 9

HR BY THE NUMBERS 11

CLIENT ACCOLADES 13

WHO’S WHO IN YOUR RETIREMENT PLAN 13

ON MY SOAPBOX 15



Portland Office
7650 SW Beveland St., Suite 130
Tigard, OR 97223
503-885-8915

Willamette Valley Office
7287 Park Terrace Dr. NE, Suite 101
Keizer, OR 97303
503-463-7269

Editor: Deborah Jeffries, SHRM-CP, PHR, CPC: **Advantage** is published monthly and is designed to provide information on regulations, HR practices, and management ideas and concerns. The intended audience is managers, supervisors, business owners, human resources professionals and labor relations professionals. If you have questions about the content, an opinion about the information, or questions about your subscription, please call us at 503-885-8915 or email us at info@hranswers.com



advantage

HAVE YOU HEARD?

In new news, HR Answers is on the radio. We took the plunge. That's right HRA has a radio spot on several iHeart Radio stations. We are excited at the opportunity to expand our reach. Let us know if you hear it! It is running on the following four stations: 106.7 The Eagle, Z100 Portland, 620 Rip City Sports Radio, and 1190 KEX News Radio.

PREPARING FOR RESOLUTION:

Anger doesn't solve anything. It builds nothing, but it can destroy everything. — Ambrose Bierce

September is recognized as International People Skills Month. This is often defined as a set of skills enabling a person to get along with others, to communicate ideas affectively, to resolve conflicts, and to achieve personal or business goals. In honor of International People Skills Month, we share with you the following article around conflict. It has been provided by our friend Chris Sheesley from InAccord (www.inaccordnw.com 503-723-9982).

Because Chris uses an early stage, interactive process, most of his cases are well along the resolution path by the time he brings fractious employees to the negotiation table.

Here are three steps you can use before (or even instead of) bringing employees together to work through their dispute. These activities will establish a pathway to resolution, provide you with valuable foreknowledge, and engage the employees in constructive preparations that will allow them to work through the conflict.

1. **Convert complaints into proposals.** People are adept at complaining about what they don't like and what they don't want. It's more challenging for them to translate that negativity into what they do want. As the conflict resolver, it's helpful for you to know the collage of complaints the parties are lodging against each other. But, it's more potent to help them understand and then articulate what they want from one another. Separately ask both employees what they would like from the other party. The following question embodies this approach: "You mentioned that you don't like it when Moriah shows up at your office insisting on having a meeting immediately. What, specifically, would you like her to do differently when she has an urgent matter to discuss?"
2. **Help to develop attractive proposals.** Once you've helped the employee to craft proposals that could resolve the conflict, the next step is to test the viability of those ideas. While the proposal may sound ideal to the person you're coaching, it's important to consider the other party's likely reaction. It's

comic how frequently I ask the proposal-crafter, “How do you think Moriah will respond to that idea?” and the instantaneous reply is, “Oh, she’ll say no!” Since you want people to say “yes” to each other, your task is to help each person to devise proposals that will be attractive to the other side. You can accomplish this with questions such as, “If you know in advance, she’ll refuse that request, why ask for it? What other request could you make that’ll meet your need and that Moriah will likely accept?” Step two encourages employees to frame proposals in ways that are likely to be acceptable to the other person.

3. **Quid pro quo.** By the time you reach this step, you’ve helped the employee to convert frustrations and dislikes into concrete and plausible requests.

The final step is to help both sides consider what the other party might ask for in exchange. Your task can be illustrated with this question: “You plan to ask Moriah to call first and make sure you’re available to meet with her before she arrives at your office with an urgent matter. What do you think she’ll ask for in return?” Another version is, “Knowing what you do about why Moriah comes to you with urgent requests, what can you offer so that she’ll agree to your proposal?” These questions prepare your employees for the fact that the engine of negotiation is an active give-and-take process. By recognizing the role that intentional preparation plays in effective conflict resolution, you can play an active role in preparing employees for the discussions and negotiations in which they’re about to engage.

HR LINK – TALKING WITH YOUR CHILDREN ABOUT CULTURE AND DIVERSITY

At HR Answers we are BIG believers Employee Assistance Plans for employees. We think this benefit offering is a wonderful resource for all staff members! There are so many facets to their offerings. With today’s challenging environment at work and home there is plenty to think and talk about. In Reliant Behavioral Health’s recent monthly newsletter, we thought this extraction courtesy of Theo Koffer from Mindful.org was something worth sharing.

Often, we feel the urge to shield our kids from the harsh realities around us. But sometimes the best gift we can give them isn't "safety," but a set of tools to deal with difficult feelings and the true nature of the world. Children and young adults are more perceptive than we think. They know what’s going on, they hear about it at school, and as much as I wish it were possible to shield kids from all the darkness in the world, it is not possible.

We need to teach our kids that it’s possible to live with their difficult emotions—anger, fear, sadness, discomfort—and still go forward demonstrating compassion, kindness, and hope. Instead of reacting in fear or anger, we need to impress the important value of an inclusive, diverse, and accepting community. Don’t fear the other—embrace them. Learn about them. Understand the multitude of factors that might make their worldview different than yours. The root of terror is fear, hate, and ignorance. Our differences don’t need to create a huge divide. Exposing children to different cultures, races, sexual orientations, genders, religions, and languages can help turn fear and ignorance to understanding and compassion.

Start the Conversation. Make it a point to eat as a family at least once a week and ask your children to share one thing that worries them. Get specific. What circumstances make them feel uncomfortable, scared, angry,

or sad? Be willing to listen to their viewpoint. Sit through these emotions together. Don't label them, don't judge them—just providing a safe space for the discussion is good medicine. You can suggest taking five mindful breaths as a useful tool to reduce reactivity.

Continue the Conversation. Maintain a continuing conversation. Be sure to let your teens know they can come to you about issues that matter. Talk to them about the importance of diversity and acceptance. Explain to them that you can disagree respectfully and without hate. Would it be nice if our politicians demonstrated this? Sure, but just because they don't doesn't mean it's a lost cause. Talk to your teens. Use the name-calling as an example of what not to do, ask them how they might better handle a disagreement, or role-play. Not only will you be setting a good example, you'll probably learn a lot about your kids' lives, friendships, and opinions.

Additional helpful links:

Today.com - Parenting Guide <https://www.today.com/parenting-guides/how-talk-kids-about-race-racism-t179138>

NPR.org an Audio - "Talking Race with Young Children" <https://www.npr.org/2019/04/24/716700866/talking-race-with-young-children>

Healthychildren.org - Talking with Children about Racial Bias
<https://www.healthychildren.org/English/healthy-living/emotional-wellness/Building-Resilience/Pages/Talking-to-Children-About-Racial-Bias.aspx>

For adults wishing to continue the conversation about the topic of Diversity Equity and Inclusion how about easy to access resources that are websites, YouTube videos, etc. These focus on race.

1. White People - Netflix Documentary ([youtu.be/ zj1PmJcRM](https://youtu.be/zj1PmJcRM))
2. 13th (Netflix)
3. The Hate U Give (iTunes)
4. When They See Us (Netflix)
5. Dear White People (Netflix)
6. Fruitvale Station (Amazon)
7. Whose Streets (Amazon)

QUESTIONS TO BUILD RELATIONSHIPS - HRA's LIST OF 35

COVID-19 has given us an opportunity to learn from, connect with, and demonstrate compassion for each other.

Instead of using social media as a venue to moan, groan, complain, even blame others, let's use the tools for positive connections. We are primed to take advantage (for many) of this downtime. It really is a wonderful opportunity to get to know people on a deeper level.

Psychologist Arthur Aron explores whether relationships between two strangers can be accelerated by having them ask each other a specific series of personal questions. The questions in the study (The Experimental

Generation of Interpersonal Closeness) are broken up into three sets, with each set intended to be more probing than the previous one. While the questions can be personal in nature you certainly can modify them for your own use and level of vulnerability and connectedness.

Of course, with any question you ask be sure to listen...that is where the real value comes in and be sure to look them in the eye (as best as possible over Zoom). Feel free to take notes too. Some of the answers might surprise you and some might be worth holding on to.

Here are the questions from the study (and they increase in personalness as you go down the list):

1. Given the choice of anyone in the world, whom would you want as a dinner guest?
2. Would you like to be famous? In what way?
3. Before making a telephone call, do you ever rehearse what you are going to say? Why?
4. What would constitute a "perfect" day for you?
5. When did you last sing to yourself? To someone else?
6. If you were able to live to the age of 90 and retain either the mind or body of a 30-year-old for the last 60 years of your life, which would you want?
7. Do you have a secret hunch about how you will die?
8. Name three things you and your partner appear to have in common.
9. For what in your life do you feel most grateful?
10. If you could change anything about the way you were raised, what would it be?
11. Take four minutes and tell your partner your life story in as much detail as possible.
12. If you could wake up tomorrow having gained any one quality or ability, what would it be?
13. If a crystal ball could tell you the truth about yourself, your life, the future, or anything else, what would you want to know?
14. Is there something that you've dreamed of doing for a long time? Why haven't you done it?
15. What is the greatest accomplishment of your life?
16. What do you value most in a friendship?
17. What is your most treasured memory?
18. What is your most terrible memory?
19. If you knew that in one year you would die suddenly, would you change anything about the way you are now living? Why?
20. What does friendship mean to you?
21. Alternate sharing something you consider a positive characteristic of your partner. Share a total of five items.
22. How close and warm is your family? Do you feel your childhood was happier than most other people's?
23. How do you feel about your relationship with your mother?
24. Make three true "we" statements each. For instance, "We are both in this room feeling ..."
25. Complete this sentence: "I wish I had someone with whom I could share ..."
26. If you were going to become a close friend with your partner, please share what would be important for them to know.
27. Tell your partner what you like about them; be very honest this time, saying things that you might not say to someone you've just met.

28. Share with your partner an embarrassing moment in your life.
29. When did you last cry in front of another person? By yourself?
30. Tell your partner something that you like about them already.
31. What, if anything, is too serious to be joked about?
32. If you were to die this evening with no opportunity to communicate with anyone, what would you most regret not having told someone? Why haven't you told them yet?
33. Your house, containing everything you own, catches fire. After saving your loved ones and pets, you have time to safely make a final dash to save any one item. What would it be? Why?
34. Of all the people in your family, whose death would you find most disturbing? Why?
35. Share a personal problem and ask your partner's advice on how they might handle it. Also, ask your partner to reflect back to you how you seem to be feeling about the problem you have chosen.

Q AND A:

Q: Why should I use an Employee Change of Status form?

A: And let's be honest... have you forgotten that you gave a pay raise to an employee, mailed something to the wrong address or even prepared checks for employees that no longer work in the organization? Many employers use multiple forms such as Vacation Request forms, Leave of Absence form, Pay Rate Change form, Job Change form, Address Change form, etc. Even when there are specific forms to use people forget they exist. While these forms work, they are not as efficient. How about one good form that does it all - includes all of those potential changes and more.

In some states, including California, the Employee Change of Status Form is required by law. The Employee Change of Status Form is an excellent communication tool for the employer, employee, payroll, supervisor, or senior management. Basically, anyone with a "need to know." It can be used online or on paper. It allows everyone that needs to know what the change in the employee's status is, whether on vacation, changing address, or rates of pay.

It also allows for proper approval or acknowledgment signatures by those that are accountable for the processing of the change or those that must approve the change and, of course, the person that the change effects.

The purpose of the Employee Change of Status Form is to collect historical documentation and communicate information. All Employee Change of Status Forms must include the employee's name, department if applicable, job title, effective date, date it was prepared and signed, and what the change of status is.

If you don't have one of these forms and want one, [click here for a sample](#).

THOUGHTS TO THINK ABOUT

Pain comes from the injury—the collision. Suffering comes from being locked in negative thoughts thereafter.
- *Unknown*

Sharing power, it turns out, is easier than collecting it. - *Kevin Hancock is the CEO of Hancock Lumber Company*

Even if you are on the right track, you'll get run over if you just sit there. - *Will Rogers*

The reasonable man adapts himself to the world; the unreasonable one persists in trying to adapt the world to himself. Therefore, all progress depends on the unreasonable man. -*George Bernard Shaw*

Minds are like parachutes; they work best when open. -*T. Dewar*

You cannot discover new oceans unless you have the courage to lose sight of the shore. -*Andre Gide*

Most of the important things in the world have been accomplished by people who have kept on trying when there seemed to be no hope at all. -*Dale Carnegie*

If at first the idea is not absurd, then there will be no hope for it. -*Albert Einstein*

Joke: Man walks into a bar and orders a Corona and two Hurricanes...
Bartender says: "That'll be \$20.20".

REPLACING OFFENSIVE TERMINOLOGY

We were recently asked a question from an organization that is embarking on updating and designing a new customer information system, complete with new processes and terminology. It was suggested that they find a replacement for the term "grandfathered" due to its racist connotation and history. A replacement word "legacy" was suggested.

This question really got us thinking. Language matters and metaphors matter. Let's take a step back for a moment. Some of our readers are wondering why "grandfathered" is considered racist terminology. It was used as a tool to keep some individuals from voting, buying property etc.

In the past 20+ years, two phenomena have occurred in tandem—the rise of political correctness and the dramatic increase in globalization. The wrong words can make people feel uncomfortable for a variety of reasons. For example, retarded is simply not an acceptable term. It is better to say a person with cognitive and developmental disabilities. People with disabilities feel excluded or ostracized in their work or living environments when the wrong words are used. Racist and sexist language is counter-productive in all environments. We simply must be thoughtful about the words we use.

Consider the language you currently have in your job announcements, in job descriptions, in your employee handbook and other company documents. In the IT arena the following words have been used and there has been some major pushback for years to choose alternatives. Vocabulary such as: “master” (meaning main) and “slave”, “blacklist” for malicious websites and “whitelist” for safe emails how about using “blocklist”, “allowlist”, or “block-permit”.

In conversations and training programs statements or phrases such as black hat/white hat have a good guy bad guy connotation. In correspondence, form development, or benefits information consider gender identity as non-binary. So, if you do need to know someone's gender or the pronouns/title they use (Mr. Mrs. Ms. Mx.), allow for more than male or female. Allow for an open-text option or a few additional choices items (non-binary, gender neutral, prefer not to say, etc.). The use of the neutral pronoun “they” can go a long way in your documents. We have seen language in a client’s job posting stating “veterans and their wife” or “veterans and/or their widow. This language assumes that veterans are only men and it ignores same-sex relationships that veterans might be in.

Here’s a list of potentially offensive/exclusionary words with a more inclusive synonym. Many of the items listed are also known as **person first language**. This means you use an individual’s name or a pronoun in front of the descriptive word. This reflects that an individual is not a label. They are a person who is... or has...etc. This would be a wonderful training topic for your supervisors and employees.

Exclusionary Word	Inclusive Synonym
afflicted	person with a disability
birth defect brain-damaged handicapped	brain injury
brother	sibling
businessman	businessperson
crippled	person with a disability
confined to/ is wheelchair-bound	they use a wheelchair/mobility chair
dad	parent
dwarf/midget	short stature/little person
emotionally disturbed/mentally ill	they have a mental health condition/diagnosis
females	women
forefathers	ancestors
founding fathers	ancestors, founders
freshman	first-year student
gals	folks, people, teammates, individuals, employees
girl	woman
grandfather clause	legacy
guys	folks, people, teammates, individuals, employees
handicapped	people with disabilities
has problems with/has special needs	they need or they use...
husbands	spouses, partners
is nonverbal	communicates with their eyes/device/etc.
invalid	person with a disability
ladies	folks, people, individuals, employees

layman	layperson
man	person, individual, individuals, employees
man-hours	work hours, workers, workforce, personnel
man-made	artificial, synthetic
mankind	people, human beings, humanity
manpower	workers, workforce, personnel
middleman	intermediary, go-between
mom	parent
retarded	a person with developmental disability
sister	sibling
spokesman	spokesperson
spokeswoman	spokesperson
widowers	deceased spouses, deceased partners
widows	deceased spouses, deceased partners
wives	spouses, partners
workmanship	work

Please let us know what words you have changed, consider changing or have seen changed. Let's create a list together. We will be happy to share the results with you.

FOR YOUR CALENDAR

Open your DayTimers, Outlook, and all those Smartphones. The following is a look at upcoming events and workshops, special days, and other diverse and fun activities you will want to be aware of and schedule.

To register for our workshops, go to <https://hranswers.com/events/> or click on the event below.

September: National Month of Hispanic Heritage, Intergeneration, Courtesy, Suicide Prevention, Baby Safety, Childhood Cancer Awareness, Library Card Sign-up, Classical Music, Preparedness, International People Skills, and Self-Improvement.

Sep. 5 National Cheese Pizza Day

Sep. 6 Read a Book Day

Sep. 7 National Feel the Love Day

Sep. 9 Hug Your Hound Day

Sep. 12 National Chocolate Milkshake Day

Sep 10 to Oct 29 **Supervisor Success - Eight Week Webinar Series**
8:30am to 12:30pm
[Register Here](#)

- Sep. 16 National Working Parents Day
- Sep. 21 International Day of Peace
- Sep. 24 Job Search Workshop – Free Webinar**
11:00am to 1:00pm
[Register Here](#)
- Sep. 25 National Comic Book Day
- Sep. 28 Love Note Day
- Sep. 29 HRA Webinar: Crossroad of School and Work**
9:00am to 10:30am
[Register Here](#)
- Sep. 29 National Coffee Day
- COMING UP:**
- Oct. 5 National Get Funky Day
- Oct. 7 HR Lunch Bunch: Auditing Your HR Function**
12:00pm to 1:00pm
[Register Here](#)
- Oct. 16 Bosses Day – Time to Celebrate Your Boss
- Oct. 13 HRA Webinar: FMLA/OFLA: Compliance Tips and Tricks**
9:00am to 10:30am
[Register Here](#)
- Oct. 13 National Train Your Brain Day
- Oct. 15 HRA Webinar: Managing Employees with Substance Abuse**
9:00am to 10:30am
[Register Here](#)
- Oct. 20 HRA Webinar: Americans with Disabilities Act (ADA)**
9:00am to 10:30am
[Register Here](#)
- Oct. 22 Job Search Workshop**
11:00am to 1:00pm
[Register Here](#)

- Oct. 27** **HRA Webinar: Crossroad of School and Work**
 9:00am to 10:30am
[Register Here](#)
- Oct. 30** **HRA Advantage Plan Client Event (save the date – your invitation will follow)**
- Oct. 31** Halloween

LOOKING AHEAD:

- Nov. 4** **HR Lunch Bunch: Conducting an Effective Internal Investigation**
 12:00pm to 1:00pm
[Register Here](#)
- Nov. 12** **HRA Webinar: Building Trust – Authenticity**
 8:30am to 11:00am
[Register Here](#)
- Nov. 12** **Job Search Workshop**
 11:00am to 1:00pm
[Register Here](#)
- Nov. 17** **Self-Awareness through DiSC**
 8:30am to 12:30pm
[Register Here](#)
- Nov. 17** **HRA Webinar: Crossroad of School and Work**
 9:00am to 10:30am
[Register Here](#)
- Nov. 19** **Pay Equity**
 9:00am to 10:30am
[Register Here](#)

HR BY THE NUMBERS

According to an article in the New York Times, Black Lives Matter may be the largest movement in U.S. history, with an estimated number of people protesting at anywhere from 15 million to 26 million. That’s roughly 6 to 10 percent of all adults in the U.S.

According to Deloitte's 2019 State of Inclusion Survey, 64% of workers surveyed felt they had experienced bias in their workplaces during the last year and of those, 61% felt they experienced bias in the workplace at least once a month.

Insurance industry report suggest 80% of all cyber liability claims come from employee negligence including acts by rogue employee (*Training Magazine, February 2020*).

More than 25% of children under the age of six already own a smartphone. Millennials and Gen Zers—the first true digital natives—are graduating from college and entering the workforce. A lack of technical skills is no longer the key constraint.

According to research from VitalSmarts, a leader in corporate training and learning development, of the majority of employees sent home to work, 9 out of 10 were given less than a week's notice. And 1 in 4 were given less than a day to pack up their offices and head home with the expectation to be productive—all while on the cusp of an economic recession and amid a global pandemic. The survey of 1,465 people found that the five biggest challenges respondents encountered in being focused and successful in their new work environment included:

1. Not connecting with colleagues (47%)
2. Available technology (36%)
3. Too many distractions (32%)
4. Lack of focus (29%)
5. Feeling disorganized (27%)

Prior to COVID-19, only 3.6% of US employees worked from home part-time or more. In a recent poll from Gallup, conducted in April 2020 after the move to remote work, 62% of surveyed employees reported working from home—an enormous increase from the pre COVID-19 remote workforce statistics.

Aside from poor Wi-Fi password practices, remote workers are prone to several bad habits that can open your organization up to a breach. According to a 2020 survey by Onelogin poor remote work hygiene includes frequency of working on a public Wi-Fi, sharing your work computer with a child or a spouse, accessing work applications from a non-work device, and downloading applications that are not approved by IT. All of these bad habits increase the risk of data exposure.

The question was asked “Since working remotely, which of the following have you done?” While the United States may have been ahead of the curve on updating their Wi-Fi passwords, respondents were way more likely to “blur the lines” between work and home. Almost half of our respondents—45%—shared their work computer with someone else in their household, 36% accessed work applications on a personal device, 33% downloaded a personal application without approval from management or IT, and 23% worked on a public Wi-Fi network. This a good reminder as to what your policies require.

CLIENT ACCOLADES

Our congratulations go to **Wasco County** and **Hood River County** for meeting the metrics necessary to be taken off the state's COVID watch list. The pandemic and all its challenges make it difficult for organizations or locales to achieve this. Thanks for all the efforts and positive results!!

Kudo's to our client **Miller Paint**. Recently Miller Paint's Gresham store was asked if they could help a family in need and they said yes, without hesitation. The McKenney family in Gresham is facing the reality that Jay, father and husband, is losing his battle with cancer and, as he is now on hospice, is not able to do the typical household chores and maintenance that are needed. The McKenney house was in need of exterior painting. Their family, friends, and community volunteered the manpower and Miller Paint donated the house paint. We are proud to have Miller Paint as a client and appreciate their willingness to help a family in need. Thank you!

WHO'S WHO IN YOUR RETIREMENT PLAN

Operating an employer-sponsored retirement plan requires the coordination of several players with different responsibilities, and at times it can be confusing to remember who does what. Below are the most common roles and responsibilities of each party involved. While this brief overview does not cover every possible scenario, it should serve as a guide to navigate conversations – and when in doubt, you are always welcome to contact our office for information and assistance.

Plan Sponsor - The Plan Sponsor is the employer who establishes the retirement plan for the benefit of its employees. While many aspects of running the plan can be delegated to the other parties described below, the plan sponsor retains ultimate responsibility for the plan and has a duty to monitor and oversee all other service providers. The term "plan administrator" generally also refers to the employer, or a specific person or team within that organization.

The plan sponsor is usually responsible for tracking employee eligibility, delivering enrollment materials and required information to participants, processing payroll contributions, providing accurate year-end census data, and signing all plan documents, tax forms, and compliance items.

Custodian - The custodian for retirement plan assets operates like a bank does for personal or business assets. They are responsible for holding and moving money, withholding, and paying fees according to contracts on file, and safekeeping assets. The custodian is often the same firm as the recordkeeper, but not always.

Recordkeeper - The recordkeeper's role is to manage and track information such as contributions and distributions, earnings, and costs, and to communicate that data to the other parties. This includes preparing required fee disclosure documents and participant statements. Most recordkeepers also provide online portals for participants to access education and information about their accounts. As noted above, this is frequently, but not necessarily, the same firm as the custodian.

Third-Party Administrator - The third-party administrator, or TPA, manages most of the day-to-day aspects of retirement plan compliance. They prepare the annual tax filing (Form 5500), manage the document that lays out the rules of the plan, and perform the required annual funding and non-discrimination testing calculations.

In many cases, the TPA firm is a local company unaffiliated with the recordkeeper. However, some plans may be “bundled,” which means that the recordkeeper and TPA are two departments of the same firm, rather than separate entities.

Financial Advisor

Financial Advisors provide advice to the plan sponsor in determining which investment options to offer to participants and may also provide participants with individual investment advice and/or education.

While not all financial advisors offer the same menu of services, they typically include building and monitoring the plan’s investment lineup; providing investment advice, financial education, enrollment support, and transactional assistance to plan participants; helping plan sponsors understand and carry out their responsibilities; coordinating communication between various parties as needed; and assistance in managing the processes of plan implementation and transition to new providers.

As retirement plan sponsors, it is important to understand who does what in your retirement plan.

**Content prepared by The Commerce Company. Source: irs.gov. The Commerce Company was founded in Portland in 1995 and provides corporate retirement and investment planning for small to mid-sized businesses throughout the Northwest. Contact them at www.thecomco.com or 503-203-8585.*

Information and advice offered through **Advantage** should not be construed as legal opinion. The material contained herein will not apply to all circumstances or to all organizations. Use it as a resource and reference. Should you feel legal advice is required, please consult with your corporate counsel.

ON MY SOAPBOX

I am sure that all of you have heard the Chinese curse, “May you live in interesting times.” I am not sure how it became known as a curse. In my mind, it could have been a blessing. But if one were to reflect on all the challenges that have happened in the last eight months, perhaps “curse” is a better word for it.

With the speed of change and the fact that what is true one day may not be the same thing that is true the very next day, we are hard pressed to keep up with the news of the right way to fend off COVID-19. It makes me long for what I remember as easier times. And the fact that is true, makes me smile because it sounds like something my parents would have said.

The other day in a period of recollection, I was thinking about past elections. In the second grade, I had worn an Adlai Stevenson pin when most of my classmates were wearing “I like Ike” pins. I remember going home to talk with my parents about how cruel some of my “friends” were about the fact that Mr. Stevenson didn’t have as catchy a pin as Mr. Eisenhower had. That was the first political coaching about the two parties and the cycle of elections that divided the country every four years I got from Mom and Dad.

I don’t really remember too many of the other elections until I get to 1960. It was the first one I really paid attention to and Oregon played a big role in the eventual outcome. If you want to know more about that, I suggest the article on [“The Underestimated Oregon Presidential Primary of 1960.”](#) It is a good read even if you aren’t a history buff or a political nerd. The Republican candidate, Richard Nixon, won the state of Oregon, but lost the national race to JFK. It was the last time that Multnomah County voted for a Republican candidate for President. As I was reading some of the material about that old election, I wanted to see what was different between then and now. I turned to several articles about our current run-up to the November election. The present materials written about the candidates and their policies are rife with detailed incidents of anger, rioting, and dark predictions of impending doom, if we as a populace, vote incorrectly. (You get to decide which vote would be the wrong one. Both parties suggest a gloomy outcome if the other side wins).

It tears at my heart that this glorious process of democracy in which we all get to express our opinions and desire for leadership, has become so divisive. Why can’t our differences be expressed intellectually instead of through looting and mayhem? Our current situation seems to beg for the words of Rodney King, “Can’t we all just get along?”

I hold out hope that the emotions will lessen just a bit and that our rhetoric will include softer adjectives. The election is a sacred opportunity for all citizens to guide the direction of our country. Let’s make sure that we honor this most important act of citizenship.

Judy Clark, Founder



“Whatever the Question”

Visit Our Website for More Information

hanswers.com