SBDC Legislative Overview & History

SBDC Introduction & Orientation

Co-chairs Representative Gomberg and Senator Beyer and Members of the Committee, I'm Mark Gregory, Director of the Oregon Small Business Development Center Network.

SBDC's are funded through the Small Business Administration (SBA), Business Oregon, and in partnership with all 17 community colleges and two of our regional universities as our state's largest business assistance provider. The SBA has only six full time employees in Oregon. As a primary business outreach and technical assistance partner during COVID-19 and recent wildfire disasters, we provide a lifeline to small businesses seeking capital, while supporting disaster response and planning operational pivots needed during recovery. Our organization is part of America's Small Business Development Centers that support 62 networks nationwide. Through this Network, we share online resources, internal best practices and provide peer to peer support between Lead Offices.

As stated in Business Oregon testimony, Oregon SBDC supported 21,943 hours of 1:1 assistance to 10,696 businesses which further resulted in the SBA supporting over \$10 billion in Payroll Protection and Economic Injury loans in Oregon. (with many more supported through our participation in townhall meetings, partner coordinated client meet-ups and other public forums). Our services brochure provided with my written testimony will provide you with a greater depth of information toward understanding SBDC services.

State Agency Partnerships (see also SBDC Partner Map below)

Our organization has a long history of operating as a center for small businesses with successful partnerships with state agencies, local and statewide business organizations and across business support organizations. Our partner map demonstrates the unique diversity of partners, services and the support we provide both clients and partners. We view our business partnerships as part of our family of services, each helping businesses succeed in unique ways. Small business owners and entrepreneurs are busy, particularly now amidst so many changes, while combining COVID-19 requirements, resource discussions and critical training.

Oregon's Largest Minority Technical Assistance Provider

Our Network also cosponsors workshops with other technical assistance providers (including those serving minority owned businesses), state and federal agency partners as well as legislators across a broad range of business and resource topics. We succeed when Oregon's businesses succeed. As our state's largest minority technical assistance provider, last year we served more than 2,200 minority owned

businesses with more than 5,100 hours of advising. We are working closely with Business Oregon and respective minority technical assistance providers to ensure that both our partners and respective clients are supported by our centers and have access to updated resource information, bilingual assistance tools and direct professional development support for partnered minority technical assistance advisers. We are *stronger together*.

Oregon Restaurant COVID Assistance Program

As we know, restaurants have been hit particularly hard by COVID-19. We have worked closely industry groups and with our SBDC team of restaurant industry experts during this past year, as we provide guidance and advice to restaurants of all sizes: from one-person owned food trucks to multi-location regional chains. Our ten-person restaurant counseling team and clients additionally have access to a robust library of on-demand national restaurant webinars and resources nationally during their restaurants' greatest time of need.

In Conclusion

We know that the best of Oregon comes through continued innovation from our businesses, changing how we operate to be successful in any environment. Lisa Tran, an Oregon businesswoman recently profiled in Entrepreneur Magazine, launched her family's hot sauce business, based on her mother's recipes from Vietnam, with SBDC's Recipe to Market Class in New Seasons Market. Today, Tran's sauces are available at major grocery stores throughout the Northwest. This innovation is at the heart of what we do, and the transformations we help create.

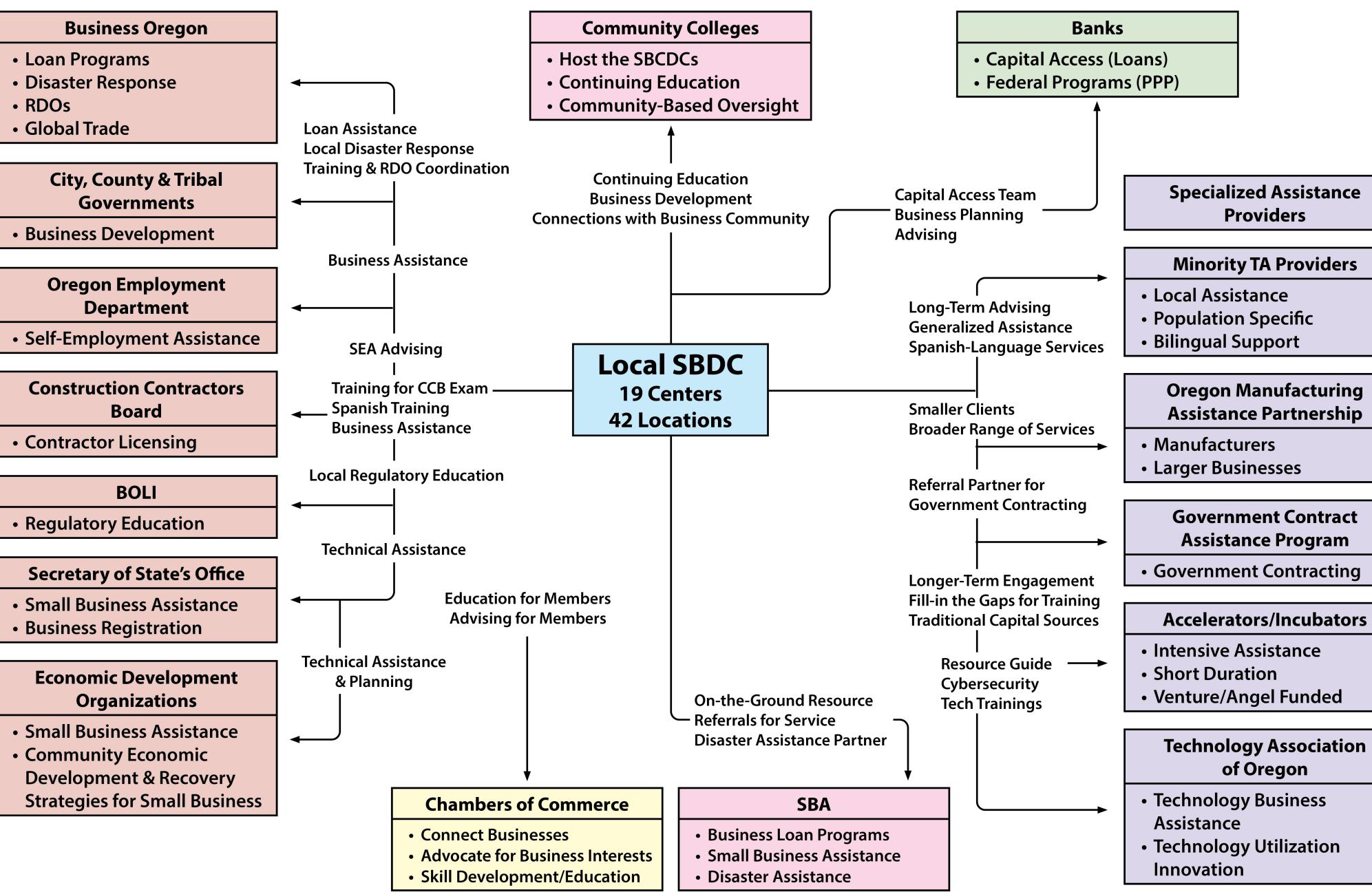
Oregon's Small Business Development Centers are an essential service to Oregon's small businesses, helping businesses with one on one advising, guidance and instruction. The 2021/22 Governor's Budget propose significant reductions in the SBDC budget, at a time when we are needed most. This budget reduction would leave \$500,00 in federal funding unmatched from State funds over the biennium, while reducing our prior budget level submitted from Business Oregon by \$1.8 million.

We are dedicated to helping Oregon's small businesses succeed. 2020 and the start of 2021 have been a difficult time for many businesses. The SBDCs serve as an on-theground, local resource to help businesses prepare for and access state and national resources. We also encourage these businesses to meet with advisers to help plan for the future.

Our work is ongoing and we will be there to help our businesses become more resilient and continue to be a driver of our local economy.

Lastly, our Centers are always open to businesses who need help and you can always refer businesses to us by visiting oregonsbdc.org/centers.





SBDC Partner Connections





Curry County Board of Commissioners

Court Boice, *Chair* John Herzog, *Vice Chair* Christopher Paasch, *Commissioner*

94235 Moore Street/Suite #122 Gold Beach, OR 97444 541.247.3296 www.co.curry.or.us

February 17, 2021

Representative Boomer Wright Senator Dick Anderson 900 Court St. NE Salem, OR 97301

Re: Proposed SBDC Budget Reductions

Dear Representative Wright and Senator Anderson,

SBDC is a necessary and critical partner of the Regional Economic Development Resiliency team in the southwestern corner of the state. The SBDC has helped small businesses understand business finances, create and execute business plans and find success in effective business management practices. During this pandemic, the SBDC has been enormously helpful advising our small businesses in how best to be prepared for CARES ACT grant processing and use of EIDL and PPP loans to help our businesses survive.

The economy in Curry County has gradually transitioned to low-wage services. In the past six months, the unemployment rate has fluctuated between 11.6% and 6.1%, two percent higher unemployment than the state average. Overall, 16% of residents fall below the poverty level. This lends to the growing decline of the middle class and workforce, as the median age of residents in Curry County is 55.6. Curry County also has the 3rd highest rate of homelessness in the state of Oregon. Subsequently, student homelessness is at 86.1 per 1,000 enrolled students. In 2019, a housing emergency was declared by the Curry County Board of Commissioners. The pandemic has only heightened these statistics, as small businesses shutter, leaving the economy to suffer further.

We strongly urge you to maintain the current funding for Oregon's SBDCs so they can continue to provide much needed assistance to the rural and strained economies of Coos County, Curry County and Western Douglas County.

Sincerely,

Curry County Board of Commissioners

Court Boice, Chair

Christopher Paasch, Commissioner

cc: Dallas Heard, Senator, Oregon State David Brock Smith, Representative, District I Summer Matteson, Curry County Economic Development Representative David Gomberg 900 Court St. NE Salem, OR 97301

February 14, 2021

Re: Proposed SBDC Budget Reductions

Dear Representative Gomberg,

As a small business owner, I am very concerned about the cuts to the Oregon SBDC in the Governor's proposed budget. I am a life coach and hypnotherapist working with individuals helping with stress management, improving confidence, personal and professional development, as well as surgery coaching. I first contacted the SBDC for help with marketing in 2019 when my business was very new and was having challenges retaining new clients.

I can't tell you how much the SBDC helped me better understand my business challenges – especially with marketing and my website. During this pandemic, the SBDC has also been enormously helpful advising me how to best use the PPP loan to help my business survive.

This is such an important service that has also helped many small business owners like me. I strongly urge you to maintain the current funding for Oregon's SBDCs so they can continue to help small businesses. Sincerely.

Bela Friedman Bela Life Coaching and Hypnotherapy Beaverton, Oregon



Don't Cut SBDC Budget!

Claire Sierra <claire@magdalenepath.com>

Tue, Feb 16, 2021 at 4:26 PM To: Rep.davidgomberg@oregonlegislature.gov, Sen.leebever@oregonlegislature.gov, rep.gregsmith@oregonlegislature.gov, Rep.DanielBonham@oregonlegislature.gov, Sen.CliffBentz@oregonlegislature.gov

Re: Proposed SBDC Budget Reductions

Dear Representatives Gomberg, Bonham and Smith, Senators Bentz & Beyer,

As a small business owner in the Columbia River Gorge, I writing to oppose any cuts to the Oregon SBDC in the Governor's proposed budget. As owner of Spa Sanctuary at the Balch Hotel in Dufur and The Magdalene Path programs, I support women in transition to follow their dreams. (And now, with COVID, that's everyone.)

I first went to the SBDC in 2017/18 when I recognized gaps in my knowledge were impacting my ability to thrive in business. I'm not new in business and yet found the support and guidance to be invaluable. As a coach, I know how accountability and guidance can make or break someone's ability to meet their goals and be successful. I also know how expensive business coaching can be!

Right now we are in a massive cultural sea change/transition. Self-employment via entrepreneurship can shore up the economy as we make this shift. But to do so, we need guidance and direction, and the SBDC does a great job. During this pandemic, the SBDC has been a great ally in helping my business to hopefully survive.

Please maintain the current funding for Oregon's SBDCs to continue to help us in small business. We are really struggling, as you might guess. Oregon's economy-small businesses that are the lifeblood of the community (not mega corporations) depends on it.

Thank you.

Bright Blessings, Claíre

Claire Sierra, MA, LFT

Access your Divine Feminine connection. Discover clarity and direction to live your soul's true path.

Soul Coach, Expressive Arts Therapist & Author of The Magdalene Path, Awaken the Power of Your Feminine Soul. Download a free chapter and other free resources. Spa Priestess, Spa Sanctuary at the Balch Hotel & Co-Owner, The Balch Hotel, rated #1 Fan-Favorite Travel Destination in the Columbia Gorge, Oregon.

Schedule a chat or book a session: https://go.oncehub.com/ClaireSierra

Kat Rutledge

From: Sent: To: Subject: Crater Lake Zipline <office@craterlakezipline.com> Saturday, February 20, 2021 8:54 PM Rep.EWernerReschke@oregonlegislature.gov Proposed SBDC Budget Reductions

[EXTERNAL SOURCE] Stop, Think, Verify.

Representative E. Werner Reschke

February 20, 2021

RE: Proposed SBDC Budget Reductions

Dear Representative Reschke

I am a small business owner in Klamath Falls Oregon and I am disappointed and concerned to learn that the Governor's proposed budget includes substantial cuts to the Oregon SBDC.

My husband and I own and operate Crater Lake Zipline LLC and ROE Outfitters LLC. We offer guided outdoor adventures to residents and visitors and at the peak of our season we employ approximately 22 people.

The SBDC staff have been advisors and encouragers to us many times from inception, through growth and during times of trial like wildfire and pandemic. They have offered thoughtful and solid counsel at times when we needed answers and help to keep our doors open. At times they are like a traffic officer pointing us in the right direction and connecting us to points beyond to help us remain a healthy part of our local, regional and state economy.

During what has been an unprecedented year of Pandemic and wildfire, the SBDC has consistently acted to guide and direct us during what is still, a very shaky time for small businesses. Without their guidance through PPP and EIDL loan processes and advice on navigating the everchanging rules and requirements for operating during COVID, I'm not sure we would have known where to get solid information on how to stay compliant with the timelines and moving target expectations presented by the state.

Budget planning for an entire state is complicated no doubt, but I cannot see how in the governor's vision for our state, cutting funding for the SBDC can help bring small businesses like ours back to a healthy place of operating and employment. Small businesses like ours continue to need support and guidance from the SBDC in navigating these challenging times.

Please consider the critical role the SBDC plays in the health of small businesses throughout Oregon and keep their funding at the same level.

Sincerely,

Jenifer Roe

Owner, Crater Lake Zipline

Proposed SBDC Budget Reductions

Bike Newport

 bikenewport@charter.net>

Tue 2/9/2021 12:44 PM

To: rep.davidgomberg@oregonlegislature.gov <rep.davidgomberg@oregonlegislature.gov>

WARNING: This email originated from outside of Oregon Coast Community College. DO NOT CLICK ANY LINKS OR OPEN ATTACHMENTS unless you recognize the sender and know the contents are safe.

Representative David Gomberg Senator Lee Beyer 900 Court St. NE Salem, OR 97301

February, 9, 2021

Re: Proposed SBDC Budget Reductions

Dear Representative Gomberg and Senator Beyer,

As a small business owner on the Oregon Coast, I am extremely concerned regarding the cuts to the Oregon SBDC in the Governor's proposed budget. I own & operate Bike Newport in Newport. We opened our doors in 2005 and the first call I made before opening was to the SBDC. We are alumni of both the Rogue Community College SBDC program from when we owned a restaurant in Grants Pass in the 90's, and the Oregon Coast Community College SBDC where we went through the program upon opening our bike shop in 05'.

After more than 2 decades of successful small business ownership I can honestly say, we could not have done it without the support of our SBDC programs. That is especially true over the past year. During the pandemic our local SBDC helped me with accessing both PPP loans, walked me through the process of the EIDL, and kept me appraised of any grant funding I was eligible for. I am still open and employing 4 people today because of the help I received from the SBDC.

Small businesses are the backbone of our coastal community and the SBDC is the key to helping us to survive, plan, move forward and thrive. They provide an invaluable service to small business owners as myself. I vigorously urge your support to maintain the current funding for Oregon's SBDC so they can continue to help small businesses.

Sincerely,

Daniella Crowder, Owner Bike Newport February 18, 2021

Representative Gary Leif Senator Floyd Prozanski 900 Court Street NE Salem, OR 97301

Re: Proposed SBDC Budget Reductions

Dear Representative Leif and Senator Prozanski,

As a future small business owner, we are very concerned about the cuts to the Oregon SBDC in the Governor's proposed budget. We are currently in the process of purchasing a local winery. We specialize in wine production and sales. We first went to the UCC Small Business Development Center in late 2020 when we were first considering purchasing a business.

The UCC SBDC has help us better understand our business finances and create a business plan. During this pandemic, the UCC SBDC has been enormously helpful advising us how to best use the PPP loan to help our future business survive.

This is an important service that has helped many small or future business owners like us. We strongly urge you to maintain the current funding for Oregon's SBDCs so they can continue to help small businesses.

Sincerely,

DeLavigne, LLC

The Longie Family



Senator Dennis Linthicum 900 Court St. NE Salem, OR 97301

February 19, 2021

Re: Proposed SBDC Budget Reductions

Dear Senator Linthicum,

Klamath Community College is host to the Small Business Development Center serving Klamath and Lake Counties. Small rural businesses need support more than ever. The pandemic has severely impacted revenue, workforce, and profitability. Now is not the time to reduce funding to a vital component in supporting such a significant part of the local workforce and rural economy.

In the past 10 months the KCC SBDC has partnered in and held a strategic leadership role in deploying the Local, State, and Federal assistance to our small businesses. This work has led to nearly \$102,000,000 being put to work in Klamath and Lake Counties to keep businesses functioning and on a path to recovery. The networks and partnerships developed across the economic development spectrum in our region has proven truly successful in this recent economic emergency.

The KCC SBDC advised over 360 small business clients in 2020, an increase of 130% over 2019, and guided many hundreds more to needed services in the community. Additionally, the KCC SBDC supported businesses in accessing nearly \$4,000,000 in direct capital aid to local businesses, an 99% increase over 2019, and will likely more than double this figure as businesses sign off on the assistance received from the SBDC.

The emergency has not passed, the work has just begun, the next few years will require additional support in the form of one-on-one business advising, increased training for small business owners, and fiscal management advice on the emergency funding made available in the pandemic. We need small rural businesses to come out of the pandemic stronger and more resilient than pre-pandemic times and the SBDC's are a vital, and leading, part of the infrastructure required.

This is an important service that has helped thousands of small businesses across Oregon. KCC strongly urges you to support maintaining current funding levels for the Oregon SBDC Network, and consider a much-needed increase to address the vast work ahead.

Sincerely,

Dr. Roberto Gutierrez President, Klamath Community College

Representative David Gomberg Senator Lee Beyer 900 Court St. NE Salem, OR 97301

February 23, 2021

Re: Proposed SBDC Budget Reductions

Dear Representative Gomberg and Senator Beyer,

As a small business owner, I am very concerned about the cuts to the Oregon SBDC in the Governor's proposed budget. I am a yoga and dance instructor, as well as the owner of a small batch kombucha production. I began both of my businesses from the ground up and have received enormous support and guidance from the Enterprise SBDC office, dating back to 2017.

The SBDC has helped me go from a mission and a business idea, to successfully building and establishing my businesses in the community. During this pandemic, the SBDC has been enormously helpful advising me how to best use the PPP loan to help my business survive.

This is an important service that has helped many small business owners like me. I strongly urge you to maintain the current funding for Oregon's SBDCs so they can continue to help small businesses.

Sincerely,

Esther Petrocine Salutations Studio Eagle Cap Kombucha Representative Boomer Wright Senator Dick Anderson 900 Court St. NE Salem, OR 97031

Re: Proposed SBDC Budget Reductions

Dear Representative Wright and Senator Anderson,

I am writing to you in regards to the governor's recommendation to decrease funding for the Small Business Development Center. It has come to my attention that this decrease could adversely affect the SBDC which is a program that I have used and greatly appreciate.

In 2019 I opened a retail brick and mortar store called Tokki Art Supply which has recently moved to Hood River. I come from an immigrant family who has always told me to just find a 9-5, keep your head down and not to take any risks. But I was passionate about this idea to open this business because there just wasn't any place like it in our area and I knew the importance of keeping your money local, especially in smaller and rural communities like those along the Columbia River Gorge.

Having heard about the free services of SBDC I thought this could be a great way to get some real advice and help on starting this passion project. Without the guidance from our SBDC counselor I honestly don't think I would have started this business. He helped me create a solid business plan, forecast sales, taught me how to use Quickbooks and helped me negotiate a lease with my landlord which allowed me to have a solid foundation for my business. It gave me the confidence to jump in and give it a go. Now we are able to work with local schools in helping them obtain supplies for their students which then also allows me to hire passionate people in our community. This shop has now become a local hub for those who need a positive and welcoming place to be. And I can't wait to grow my business and offer more to our community.

The SBDC has continued to give guidance and help me set up for the next stages of growth. It's easy to find information about "how to start a business" online or in books, but there's absolutely no substitution for a counselor who will sit down with you and discuss your plans and help create a strategy. Most importantly, I want this program to be available for others who have a passion or a great idea and don't have the family or friends who have the experience and knowledge of starting and running a successful business.

In conclusion, I think that if we were to lose the services that the SBDC offers that we may lose out in our community on new and interesting businesses, especially those who are started by people who are lower income or minorities. We need more of those and need more ways to bring up people who are generally underserved in our area. I hope you will push to keep funding the SBDC and help to create more opportunity for those who need it.

Thank you for your time and consideration.

Sincerely,

Janet Kim O'Sullivan Tokki Art Supply Hood River, OR

Kat Rutledge

| From: | Juncos and Jun |
|----------|----------------|
| Sent: | Monday, Febru |
| То: | Sen.DennisLint |
| Subject: | Proposed SBD0 |

ncos and Junipers Preschool <juncosandjunipers@gmail.com> onday, February 22, 2021 10:48 AM m.DennisLinthicum@oregonlegislature.gov oposed SBDC Budget Reductions

[EXTERNAL SOURCE] Stop, Think, Verify.

Senator Dennis Linthicum

900 Court St. NE Salem, OR 97301

February 22, 2021

Re: Proposed SBDC Budget Reductions

Dear Representatives Linthicum,

As small business owners in Klamath Falls, we are extremely concerned about the proposed budget cuts to the Oregon SBDC.

In 2015 we were two professional educators who dreamed of starting our own preschool but we were not business savvy. A friend recommended that we talk to Kat Rutledge at the SBDC. Before we had our first meeting with Kat we had a dream. After our first meeting, we had a plan.

The SBDC gave us the tools to develop and finalize our business plan. We were given software and support to develop and work through each step of creating a business. We were given feedback and recommendations throughout the process. The SBDC helped us develop and submit our business proposal to SCOEDD and we were given a grant to buy a property. The SBDC gave us the resources and the confidence to make this happen.

Over the past five years the SBDC has continued to support our school, from questions about taxes to hiring new staff to everything business related. The SBDC has been there for us. Honestly, it is hard to imagine how much more challenging things would be without their partnership.

The SBDC's help has been invaluable to our business... and that was before the current pandemic. The SBDC has been like a business superhero this past year helping us navigate this economic crisis. They helped us apply for a PPP, an EIDL, a local grant, and they helped us get our PUA. Now the SBDC is assisting us as we apply for PPP forgiveness and figure out how to move forward in a way that is financially feasible for our small preschool.

To say that the SBDC is important to our business is an understatement. We strongly urge you to maintain the current funding for Oregon's SBDCs so they can continue to help small businesses.

Sincerely,

Amy Stercho and Sarah Chase Juncos and Junipers Preschool

Kat Rutledge

| From: | Woodley,Estella <estella.woodley@skylakes.org></estella.woodley@skylakes.org> |
|----------|--|
| Sent: | Wednesday, February 17, 2021 12:21 PM |
| То: | rep.markowens@oregonlegislature.gov; rep.ewernerreschke@oregonlegislature.gov; rep.vikkibreeseiverson@oregonlegislature.gov; sen.lynnfindley@oregonlegislature.gove; sen.dennislinthicum@oregonlegislature.gov |
| Cc: | Woodley,Estella |
| Subject: | Re: Proposed SBDC Budget Reductions |

[EXTERNAL SOURCE] Stop, Think, Verify.

Representative E. Werner Reschke Representative Vikki Breese-Iverson Senator Dennis Linthicum or Representative Mark Owens Senator Lynn P. Findley

900 Court St. NE Salem, OR 97301

February 17, 2021

Re: Proposed SBDC Budget Reductions

Dear Representatives Reschke and Breese-Iverson or Owens and Senator Linthicum or Findley,

As a small business employee, I am very concerned about the cuts to the Oregon SBDC in the Governor's proposed budget. I work for Klamath Orthopedic Clinic. We specialize in Orthopedic Health for the Klamath Basin. I first went to the Klamath Falls SBDC in 2020 when we were shut down due to COVID-19 Pandemic. The SBDC helped me better understand the Paycheck Protection Program and how our clinic could benefit from it. They were able to look at our business and were enormously helpful in advising me on how to best use the PPP loan to help our business survive and not lay off our employees.

This is an important service that has helped many small business owners in our community. I strongly urge you to maintain the current funding for Oregon's SBDCs so they can continue to help small businesses.

Sincerely,

Estella Woodley

Estella Woodley, CSP

Human Resource Manager Klamath Orthopedic Clinic, P.C. PH (541)884-7746 FAX (541)885-4571 Estella.woodley@skylakes.org

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[External] Proposed SBDC Budget Reductions

Trish Neal <trishaneal@hotmail.com>

Thu, Feb 18, 2021 at 4:36 PM

To: "Rep.davidgomberg@oregonlegislature.gov" <Rep.davidgomberg@oregonlegislature.gov>, "Sen.leebeyer@oregonlegislature.gov" <Sen.leebeyer@oregonlegislature.gov>, "Sen.LynnFindley@public.govdelivery.com" <Sen.LynnFindley@public.govdelivery.com>, "rep.DanielBonham@oregonlegislature.gov" <rep.DanielBonham@oregonlegislature.gov> Cc: "gprice@cgcc.edu" <gprice@cgcc.edu>, "Lisa D. Farquharson" <lisa@thedalleschamber.com>

Senator Lee Beyer Senator Lynn Findley Representative David Gomberg Representative Daniel Bonham

900 Court St. NE Salem, OR 97301

February 1, 2021

Re: Proposed SBDC Budget Reductions

Gentlemen:

As a small business owner, I am genuinely concerned about the cuts to the Oregon SBDC in the Governor's proposed budget. I no longer live in Oregon, but I wanted to let you know the importance of the Small Business Development Centers.

I have worked with the SBDCs in Coos Bay/North Bend, The Dalles, Pendleton, and now in Anchorage, Alaska. I have been happy to refer business owners to these centers for assistance whether it is starting their business or an established business needing guidance. I also utilized the services of the Coos Bay/North Bend SBDC when I was working to start a trucking company there. By the way, I also encourage business owners to join their local chamber of commerce because they support local businesses.

I am an Independent Associate with LegalShield. I have been with the company over 13 years and serve as the Regional Manager for Alaska. We not only offer access to a complete law firm for unlimited legal advice to individuals and families but have legal plans for business owners from home based to brick and mortar.

I have worked as a consultant to business owners over the years. LegalShield has provided an important tool to my toolbox just as SBDC is another tool that I use to assist business owners. I rely on the local SBDC to assist business owners because the centers have the expertise, resources and staff to work with the business owners. Their training and individual case management is phenomenal! I rely on the LegalShield Business Plan to assist business owners with unlimited legal advice for the mere investment of a monthly membership fee. No more attorneys by the hour for legal advice!

My personal experience with the trucking company and SBDC was wonderful! They reviewed my business plan, checked out the financial information, and provided advice on what should be changed or added. I also attended their class on starting a business. I received excellent services from the staff.

This is an important service that has helped many small business owners. I have not met one business owner who was referred to SBDC that has had one complaint about the services.

Considering the state of the economy in Oregon as well as across the country, now is not the time to be cutting back on services to business owners. While I strongly urge you to maintain the current funding for Oregon's SBDCs so they can continue to help small businesses, I would like to see INCREASED funding. Business owners are going to need all the help that they can get.

Sincerely,

grain here

Patricia A. Neal, LegalShield Independent Associate/Director Alaska Regional Manager 907-717-8117 Office 888-269-8775 Fax Family/Individual/Small Business legal plans, Group/Employee Benefits Specialist, Commercial Drivers Legal Plan "The greatest compliment I could receive would be a referral of a friend or family member to offer them the opportunity to worry less and live more."

TrishNeal.WeAreLegalShield.com



Member of : Anchorage Chamber of Commerce The Dalles Chamber of Commerce

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