

Sunday Business



GREEN INK

Rapid Refill takes its mission to recycle far beyond its business model

BETH CASPER
SPECIAL TO THE STATESMAN JOURNAL

Rapid Refill's mission is inherently green. It recycles ink and toner cartridges and old printers. The business sells remanufactured ink and toner cartridges as well as refurbished printers.

But beyond its business mission, Rapid Refill operates in an impressive, sustainable way. Its behind-the-scenes' operations means it hasn't needed garbage service since its establishment in 2003, an entire room is dedicated to storing materials for reuse and a sustainable purchasing policy was adopted.

Rapid Refill, at 234 Liberty St. NE, was first EarthWISE certified in 2016. The company is one of 160 EarthWISE businesses and organizations in Marion County. To earn certification, businesses meet criteria in water conservation, recycling, waste reduction, energy usage and other categories.

Rapid Refill doesn't let any item go to waste. Recycling bins throughout the store collect plastics, cans and bottles, ink and toner cartridges and paper products.

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GETTY IMAGES AND ALEX GREGORY/GANNETT

SMALL BUSINESS

A few small-firm facts to knock your socks off

RHONDA ABRAMS
SPECIAL FOR USA TODAY

It's Small Business Week in America, time for the country to recognize the many contributions small businesses make to our economy, our communities and our fellow Americans.

Now, if you own a small business — especially if you work from home or have just a handful of employees — acquaintances might not give you much respect.

When I started my business, my friends and family didn't think I had a "real" business. They'd ask me to run errands, meet in the middle of a work day, or ask when I was going to start looking for a job. It wasn't until one of my clients hired me for a project in Australia (that wowed them) that it

dawned on them I might actually be doing something others valued.

So the next time you're at a cocktail party or family gathering and asked when you're going to get a "real" job, wow your friends and family with these small-business facts.

» Most small businesses survive. No doubt you've been told most small businesses fail. Well, check this out: Nearly 80 percent of businesses started in 2014 were still in business the next year, the U.S. Small Business Administration reports — the highest survival rate since 2005. About half of all businesses are still in business five years later, and many of those that closed were because the owner decided to do something else, not because of bankruptcy. A third of all establishments will still be up and running 10 years lat-

er.

» Small businesses with one to nine employees have an even higher survival rate. Of all small businesses, 3.7 million have between one and nine employees. A whopping 62 percent of these are over 5 years old, meaning they have an even greater chance of survival than larger small businesses.

» Apple, Whole Foods, Starbucks, Coors, Mattel all started out as small businesses. Many new businesses start with venture capital enabling them to grow quickly, and some businessmen inherit money and start out big. But most small businesses start from scratch and grow over time. Remind your friends of the humble origins of many of the companies now on the Fortune 500 list.

» You have a better chance of being

in the Fortune 500 than the ones there now. Talking about that list of the biggest companies in America, small businesses are going to push most of them off the list. Nine out of every 10 companies in the Fortune 500 in 1955 weren't there in 2015, 60 years later. Over time, upstarts replace stalwarts of our economy.

» Small businesses create most of the jobs. According to the Small Business Administration, small businesses create 64 percent of new private sector jobs in the U.S. We hear constantly about the importance of jobs from politicians. Small businesses actually go out there and create them.

» Small businesses are big innovators. When comparing companies than

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Take a break with meditation apps

MARC SALTZMAN
SPECIAL FOR USA TODAY

Between calendar notifications, pushed emails and intrusive messaging platforms, you might believe smartphones contribute to your daily stress levels.

But that same device could also help nudge you to take much-needed breaks throughout the day, thanks to a handful of meditation and mindfulness apps.

"I often say that mindfulness isn't hard... what's hard is remembering to be mindful," says Sharon Salzberg, a renowned meditation expert and bestselling author. "One's device is the perfect implement to offer those reminders, not only for a time-out of five to 10 minutes, but for what we call 'short moments, many times' — taking a few breaths to return to ourselves and return to the moment."

Salzberg believes there's an increased interest in meditation in the West, perhaps because of "the incredible busyness and sheer unrelenting pressure of potentially always being on." Salzberg says several apps could help with reminders and bite-sized lessons at home or the go.

May is Mental Health Month. The following is a brief look at five picks available at both the App Store (for iOS) and Google Play (for Android), unless otherwise specified.

Simple Habit

One of the newest players is also one of the most impressive. Simple Habit is an on-demand meditation platform built for busy people. With simple five-minute lessons, the app features more than 1,000 meditations guided by mindfulness teachers from around the world. For a more tailored lesson you can choose the time, place and cause of your stress. For example, tap Tough Day or Big Event, or Morning Meditation or At Work.

You can also pick a lesson by Series (Drift to Sleep, Sharpen Focus, Meditate in Nature), and by teacher of your choice.

More than 50 sessions are free, with



PROVIDED PHOTO

Built into the latest Apple Watch operating system is Breathe, Apple's own app that encourages you to relax, focus and breathe.

the option to upgrade to a premium version for \$11.99 a month or \$99.99 a year. It's also available through a desktop website, and Simple Habit will remember where you left off.

Calm: Meditation to Relax, Focus & Sleep Better

Calm is a meditation and mindfulness app with guided sessions in varying lengths, ranging from three to 25 minutes, and with content designed for beginners, as well as intermediate and advanced users.

Similar to some other apps of this kind, you can choose a topic that matters most to you: Calming Anxiety, Deep Sleep, Self-Esteem, Forgiveness, Happiness, Managing Stress, Focus and Concentration, and so on. Track your progress with gamelike elements, such as daily streaks, as well as seeing a tally of time spent meditating.

While there's some free content to get you started, subscriptions are \$12.99 a month, or the heavily discounted \$59.99 a year. Subscribers get full access to all the instructions, along with a new 10-minute program added daily, more than 20 "Sleep Stories," seven- and 21-day programs, breathing exercises, relaxing nature sounds, and more.

Headspace

Your "gym membership for the mind," Headspace wants to teach you how to meditate in just a few minutes a day.

Endorsed by Emma Watson, this UK app features a clean and easy-to-use interface, and offers a free beginner series called "Take10" — 10 sessions, each 10 minutes over 10 days — using proven meditation and mindfulness techniques that could help clear your head, reduce stress, sleep better and enjoy greater overall happiness.

Available for iOS, Android, Amazon, and the web, the lessons include stat tracking, rewards and an optional buddy system for friends to motivate each other.

If you want more than the introductory Take10, Headspace offers a subscription service (\$12.99 a month or \$94.99 a year) for access to many other meditation lessons, guided and unguided, as short as two minutes and as long as an hour. Some deal with applying mindfulness to everyday activities, while others cater to managing stress ("S.O.S. sessions") and life-altering situations.

As part of Headspace's "Get Some, Give Some" program, for every subscription someone signs up for the app will donate a subscription to someone in

need, the company says.

10% Happier

Designed for "fidgety skeptics," 10% Happier offers clear and simple meditation lessons.

Led by New York Times bestselling author and ABC news anchor Dan Harris, who suffered an on-air panic attack in 2004, which prompted him to write the book "10% Happier" — the app (iOS, web) features quick meditations by many respected teachers, include Salzberg, which you can do whenever you have a spare moment.

The free version of the app offers access to a seven-session introductory course, with daily meditation videos (with offline access), guided audio lessons (for when you can't look at a screen), advice and tips to applying mindfulness to your personal and professional lives, and new content added monthly to keep things fresh.

Members get a lot more content for \$9.99 a month or \$79.99 a year.

Breathe

Reminders to take a time-out aren't just on your smartphone, they're prompted by your smartwatch, too.

Built into the latest Apple Watch operating system is Breathe, Apple's own app that encourages you to relax, focus and breathe.

You'll feel a slight tap on your wrist every four hours, and when you glance down at the screen the app will ask you to start a session, if you're able to. The app will guide you through some deep breaths over a one-minute session of seven breaths, but you can tweak these session lengths. Follow the animated circles on the screen to inhale and exhale, plus you can feel a tap on your wrist to inhale, if you want to do this with your eyes closed.

A summary screen, with heart rate info, is shown at the end.

Follow Marc Saltzman on Twitter: @marc_saltzman. Email him at askmarcsaltzman@gmail.com.

Small-biz lending: Is glass half-full or half-empty?

JOYCE M. ROSENBERG
ASSOCIATED PRESS

NEW YORK - Trying to size up the state of small-business lending can prompt the question: Is the glass half-full or half-empty?

Banks and government data point to a recovery in small-business loans since the recession, with loan figures nearly back to their 2008 levels. But many company owners say while they're more upbeat about the economy, they're not planning to ask banks for financing.

Some have enough on hand. That's what nearly half of the companies queried said in a survey released in March by the Federal Reserve's regional banks. But 27 percent said they didn't want to take on debt. Some are skittish about borrowing after getting stung by the recession. Interest rates that have been rising, and making some owners think about higher repayment costs, could also be a part of it. And 17 percent didn't apply for financing because they expected to be rejected.

Gregg Ward says he's struggled to get even small lines of credit, \$25,000 and

under, despite a good credit history, because bankers he's applied to are still so conservative years after the Great Recession.

"They're not easing up," says Ward, owner of an eponymous San Diego-based executive coaching and consulting firm. "It makes it less likely I'm going to expand my business."

So Ward, like many other owners, is trying to figure out other ways to meet some of his goals. He wants to hire a staffer to help him find new business; that may mean dipping into cash reserves.

The small-business lending environment has improved since the recession. The Federal Deposit Insurance Corp. counted \$331 billion in commercial and industrial bank loans under \$1 million as of Dec. 31, the largest amount since the end of 2008, when the government agency reported a record \$336 billion in such loans that are generally taken out by small companies. That figure dropped to a low of \$279 billion at the end of September 2012.

But there's that half-empty perspective; in one survey released last week by

Bank of America, just 9 percent of the 1,000 owners questioned planned to apply for loans in the coming year. And a survey being released this week by Wells Fargo found demand for credit is little changed from earlier this year. Holding back if they need financing can mean owners put off hiring or upgrading equipment that could increase productivity, which can ripple through the economy.

Many owners have been shunning debt since the recession taught hard lessons about borrowing. If their companies weren't hamstrung by big loan balances during the downturn, owners saw plenty of other businesses falter when revenue fell and monthly payments became unmanageable. And the banking system's woes led to increased regulations under the law known as Dodd-Frank. Bankers and companies say the lending process is much harder because of the added rules — a likely contributor to the problems Ward has been having.

The Dodd-Frank rules also mean community banks — a primary source of small-business loans — have had to spend more to comply with the new reg-

ulations. That cuts into their profits and has contributed to a wave of community banks merging into regional or national banks.

Many owners seek financing elsewhere. Credit cards, personal loans and borrowing from family or friends were among the most popular alternatives, according to a first-quarter survey by Pepperdine University's Graziadio School of Business and Management and Dun & Bradstreet.

Whether the issue is with an owner or a banker, it's not just would-be borrowers that are affected — so are companies they do business with. Some customers of Carl Mazzanti's computer networking and security company want to upgrade their systems, but it's been taking longer than expected the past few months to get banks to agree to finance the deals, says Mazzanti, owner of eMazzanti in Hoboken, New Jersey.

"We have about 20 percent of annual sales currently sitting out in some version of financing that hasn't closed," he says. So he's basing his decisions now on the expectation that deals will take longer.

Facts

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create a large number of patents (15 or more in four years), small businesses create patents at a rate 16 times higher than larger businesses.

» Small business is a path toward the American Dream. With greater economic disparity and the loss of many good paying blue collar jobs, today, more than ever, small business ownership is a path toward a middle-class lifestyle. That helps explain the relatively high rates of small business ownership by minorities (29.3 percent of small businesses), immigrants (14.4 percent), and women (36.3 percent). Veterans also make up a large number of small business owners at 9.3 percent. When other paths are blocked to making money, self-employment is a way forward.

» Being in business is cool. Successful entrepreneurs are this generation's role models. Where once corporate executives were the business media darlings, today, they are people like Mark Zuckerberg and Sheryl Sandberg of Facebook; Elon Musk of Tesla, Jack Ma of Alibaba and the late Steve Jobs of Apple. Entrepreneurs are inspiring.

» Small businesses change the world. They innovate, creating new industries and new products. They provide vital services. They support their communities. Most importantly, they create jobs. When you create a good job with fair pay and good working conditions where people take pride in their work and are treated with respect, you change their world, your world and the world in general.

Rhonda Abrams is the author of 19 books including "Entrepreneurship: A Real-World Approach," just released in its second edition. Connect with her on Facebook and Twitter: @RhondaAbrams. Register for her free business tips newsletter at PlanningShop.com.

Ink

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But before landing in a recycling bin, each item is evaluated for its potential reuse. All of the packaging material and boxes used to ship products are reused materials. An entire room inside the store is dedicated to storing these materials.

Once-used paper is used in the fax machine and to test printers.

"Sometimes a single piece of paper will be used up to four separate times," said Brianna Eck, environmental and internet marketing coordinator of Rapid Refill.

The company created and adopted a sustainable purchasing policy, modeled after the city of Salem's sustainable business operations document. The policy means that Rapid Refill has set procedures in place to ensure that recycled materials and sustainable cleaning products are purchased and used, and sustainable business practices are the first to be implemented, where practical.

But if a material can't be reused by Rapid Refill, the business doesn't trash it.

"Rapid Refill takes pride in knowing that they reuse every material they possibly can and donate whatever can't be used to a business or organization that can," said Eck,

These practices have added up in a big way for Rapid Refill — the company doesn't pay for garbage service at all. Owner Brian Wernicke brings garbage from the business to the dump about once a month.

Energy conservation is another area where Rapid Refill has shone its sustainability spotlight. The business adopted policies requiring employees to turn off and unplug all electronics and appliances when they are not in use. Computer monitors are turned off after 30 minutes of no activity. At the end of every day, the heating and cooling systems are turned off.

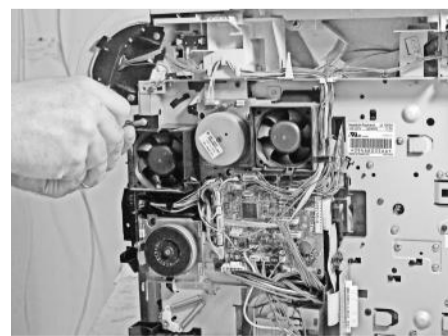


PHOTOS SPECIAL TO THE STATESMAN JOURNAL

Rapid Refill technician Mike Doan prepares a printer cartridge for refilling.



Rapid Refill won a 2017 Mid-Willamette Valley Green Award.



An unusable printer becomes a source of new parts for future printer repairs.

The nine employees are aware of all the conservation activities through employee meetings and the company newsletter, which makes sure to include news from the Green Team.

For its efforts, Rapid Refill recently received the small Sustainable Business

of the Year at the Marion County Green Awards ceremony in early March.

To learn more about Rapid Refill, visit www.RapidRefill.com. For more information about the EarthWISE program, go to www.mcEarthWISE.net or call 503-365-3188.