

Whitton Promoted at Wauna

Sue Whitton was promoted to Operations Manager for the Vernonia branch of the Wauna Federal Credit Union. Whitton has been with WFCU for over a year and brings restaurant industry management experience, earning recognition and awards. Whitton has an outgoing personality and her desire to put the members' needs first has made her a quick favorite with the membership in Vernonia.

Wauna Federal Credit Union is headquartered in Clatskanie, Oregon, and has branches in Astoria, Clatskanie, St Helens, Vernonia and Warrenton. Everyone in Clatsop or Columbia counties is eligible for membership. For more information, call our toll free number 1-800-773-3236.



Sue Whitton is the new Operations Manager at the Vernonia Wauna

Schenks Join Oregon Realty

Oregon Realty Company is proud to announce that Henk and Nancy Schenk have joined our Vernonia Branch. Oregon Realty Co. is one of the largest, locally owned and operated real estate companies in Oregon and is recognized as a leader in the real estate profession in the Portland Metro/Vernonia areas. The Vernonia Branch, located at 825 Bridge Street, has operated since 1992.

Nancy Schenk has been in the real estate business since 1968. She loves helping people secure their dreams and goals of home-ownership. Her vast experience includes escrow, title and mortgage brokerage. She is a graduate of Vernonia High School and returned to her "roots" from Hawaii and Alaska in 1995.

Henk joined Nancy in 2006 in real estate sales. Prior to his career move into the real estate business, Henk was a professional hi-tech mover for over 30 years. He enjoys helping people find their perfect home! His hobby is wrestling and helping the youth in our community. He recently started volunteering his time (Henk was a two-time Olympian in Greco-Roman and Free-Style wrestling and a 10 time National Champion) with the Vernonia High School wrestling team.

Experience counts and you can count on the Schenk Team to help you sell/buy your home!

Local Businesses Provide Excellent Service

By Scott Laird

A few months ago, I wrote about the benefits of shopping at local merchants for holiday gifts. I noted a number of reasons why shopping locally helps not only the merchant where you make your purchase but also how you, the consumers, can benefit, and how your community can benefit, as well.

Since that article, I have been making a conscious effort to do more of my shopping and purchases from Vernonia merchants, and have found one more special advantage-- excellent personal customer service.

In these very tough economic times, those of us in small rural communities really need to remember and consider the advantages of buying at local establishments. Studies have shown that money spent at local retail businesses will be recirculated over and over, as opposed to shopping on-line, which results in no return into the community, or at big chains who invest almost nothing back locally-- especially if your town doesn't have any big chains. It's called The Multiplier Effect: for every dollar spent locally, \$.45 is reinvested locally, creating more spending power among local citizens. The more we each spend and invest here in town, the more those merchants have to spend at other local businesses, and so on, and so on.

There are also the benefits of helping create local jobs, creating a vibrant local downtown or shopping area, supporting increased local choices, and creating more time for yourself and your family.

It makes sense to support local merchants because in the long run, we all win.

The other thing I've been discovering more and more lately is that shopping locally provides a much better service experience. The personal touch and knowing who you're buying from can make all the difference in the world. Here are a couple of recent examples of good, local customer service experiences.

I recently took a leather dog leash that needed a new clasp into Gretchen's Saddlery on Bridge Street in Vernonia to be repaired. I dropped it off, thinking it might be a few days until she could get to it. When I walked by a couple of hours later, the leash was fixed. I have also recently gotten a handmade leather wallet and a handmade leather belt from Gretchen, both made to order especially for me, to my specifications. It's quality craftsmanship, made by someone I know, and I'm proud to show them both off. And I didn't have to leave town. Now I have Gretchen making a new dog leash that I know will be great.

I recently started drinking tea as a way to cut back on caffeine consumption. At Cornerstone Naturals, Marilyn Nicks has a huge selection of bulk teas, as well as some boxed bags. Since I'm an inexperienced tea drinker, Marilyn took time to show me what she has, gave me some free samples to try, and offered to bag loose tea if I find something I like-- for a small fee. She offers discounts if you buy in quantity, and she also has bulk spices, among other items of interest. I walked away with a renewed interest in finding some teas I like, and a new respect for Marilyn's knowledge of her products.

I went out to the driveway the other week and found a flat tire on my Subaru. I called our local True Value and they told me to come borrow an air tank, so I could fill the tire with the slow leak, and drive it to them instead of having to change the tire myself before driving it in to be patched. While they fixed the tire, I walked across the street and picked up my mail, and got to chat with the postal clerk. By the time I walked back, it was fixed.

My wife recently went looking for dog bones at our local pet shop, Creatures. They didn't have the kind we usually buy, so Ben Edgars offered to give Kate one to try out. With three dogs at home, Kate knew what would happen if she returned with only one bone to share-- someone (a dog!) was going to get hurt. She told Ben she had to go home with three, and expected to pay for them all. Ben still only charged her for two, giving her the sample that he originally offered.

Knowing who you're buying from can sure have its advantages. Extra special service, someone willing to take the time to help you find just the right thing, quick turn-around times, less driving-- and knowing that more of your money will be reinvested in your own local community. Sounds like a good deal to me.

So next time you're getting ready to head out of town to shop, stop and think about whether you can get any of the items on your list locally. You might be surprised by what you find. And how well you get treated.

Intruder Alert – Safe Computing Practices: Spoofing and Phishing

By Burt Tschache

Well, I finally get around to defining Spoofing and Phishing, which are interrelated. Phishing is a form of cyber crime based around concepts of social engineering. Generally, some sort of fear-based technique will be utilized to have the user enter his username and password into a spoofed web site or something bad will happen to them or their account.

The name 'phishing' is a conscious misspelling of the word 'fishing' and involves stealing confidential data from a user's computer and subsequently using the data to steal the user's money from a legitimate enterprise, a bank, a store, a credit card... the list is unending.

The cyber criminal creates a replica of a financial institution or online commerce web site. (Some replicas are better than others, but they can all be found out if you know what to look for.) He then tries luring unsuspecting users to the site to enter their login, password, credit card number, PIN, etc., into a fake form. This data is collected by the phisher who later uses it to access users' accounts fraudulently.

Most phishing emails begin with some variation of "an illegal attempt has been made to access your account." "Please login using the following link." Of course, the site you are redirected to will be a facsimile of the real site, a Spoof, but it will not log you in. It will merely take your username and password and anything else you enter, generally with no response, a non-expected response or sometimes even drop a virus on your system.

If you suspect that any of the aforementioned has happened to you, call the particular institution IMMEDIATELY and tell them calmly what has happened. They are trained to deal with these situations quickly and professionally with no loss of money to the individual.

Another recent phishing scam was spoofed to look like it was from the Social Security Administration and demanded that you log into their site to prove that you were actually you.

Some Internet browsers and security suites have software that will alert you if you are being redirected to a site other than where you think you are going. This can save you a bundle of time and money, and make sure that you activate these features if you have them.

Spoofing and Phishing differ from just plain Scamming which, although it is just another form of social engineering, is based more on greed than fear alone. The main one is the Nigerian Bank Scam which has spawned such a number of variations, the Nigerian Church Scam and the Nigerian Yellowcake Scam, to name just a few. It's a growth industry in certain circles of society.

An easy way to tell you are getting Spoofed or Phished is to see if you have the facility on your email client to View Source. By viewing the source, you can see the underlying code of the email and if you expect that the URL you are visiting will be <http://www.paypal.com>, that had better be the prefix of the URL's in the source code.

Site redirects can be caught in a similar manner by simply keeping the address bar open on your Web Browser. That is the annoying string of text that begins as HTTP://, HTTPS:// or FTP://. You might check once in a while that the Address in the Address Bar of your Browser is actually where you want or expect to be.

Burt Tschache is the owner of B&B Computing in Vernonia. He can be reached at bnb998@msn.com or 503-429-0817.

**SATURDAY
MARCH 14TH**



**TEXAS HOLD 'EM
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Registration at **5:30pm**, Tournamant play starts at **6pm**
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