

Between the Lines: *Poor Credit? Some of Your Representatives Believe You Don't Deserve a Job*

By Randy Sanders
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Hopefully, by the time to read this column, Oregon Senate Bill 1045 (The Job Applicant Act) will have been signed by Oregon Governor Ted Kulongoski. Once this bill becomes law, it will no longer allow businesses to use a person's poor credit history to deny them employment (this will exclude jobs in law enforcement and banking). Oregon will join Washington and Hawaii as the only states to outlaw this practice.

In a recession, you would think this bill would have enjoyed huge bipartisan support, right? Wrong. Every Republican-- in both the Senate and House, except Rep. Kim Thatcher of Keiser--voted "no" on this bill, along with three Democrats who broke ranks and voted against the bill as well. They are Rep. Jeff Barker of Aloha, Rep. Brent Barton of Clackamas and Rep. David Edwards of Hillsboro. These representatives and all the Oregon Republicans apparently believe that if you have poor credit, you don't deserve a job.

Have you ever been late making your credit card or car loan pay-

ment? Have medical bills ever mounted up because your insurance company denied payment, or worse, you've become unemployed due to a lay-off and just couldn't keep up? Then, according to a number of Oregon legislators, you are just too risky to employ. Worse yet-- their reasoning is-- they actually believe folks with less-than-stellar credit either have poor judgement or have a drug or gambling addiction. But according to studies by Eastern Kentucky University and major credit reporting agency TransUnion, there is nothing to support their claim.

Being a business owner myself, I have never used credit scores to hire any of my employees. I have assembled an honest, hard-working staff who have my interests at heart.

Bad credit may prohibit you from buying a new car or house, but should it deny you employment? With jobs scarce enough as it is, why do these people take such joy in making life even more difficult for working families? Shouldn't all decent, tax-paying folks have the dignity to support their families and the opportunity to mend their credit?

The representatives and senators

of Oregon haven't addressed how they'd deal with all those people who would never have been able to secure employment had this bill not passed. Welfare or unemployment? Is this fiscally responsible? Perhaps they'd just support bringing back the debtors prisons of the dark ages and throw their children into orphanages?

Our legislators appear to be saying "no" only to the working class, but "yes" to businesses. And it's not just here in Oregon that working families are getting the shaft. Back in Washington D.C., Kentucky Senator Jim Bunning has held up an extension to jobless benefits. Not only will this hurt the working class, but it will also deny benefits to those of our troops who are also unemployed. What a nice, warm welcome home from the war in the Middle East.

Staunchly against The Job Applicant Fairness Act is Oregon Rep. Sal Esquivel, a Republican from Medford. He is quoted as saying "We're just putting another nail into the coffin of business in this state. How many times do we have to kick them in the face before they leave?" To Sal, I say this: how did businesses hire employees for genera-

tions without using credit scores? I, for one, did what my dad and grandfather did. We called prior job references, but more importantly, we looked a person in the eye and made important decisions. It worked out very well for them and works very well for me.

But Sal goes on to say, "When do we quit interfering with people's businesses?" I agree, Sal, but doesn't that also mean people's business? Apparently, Sal only regards "people" as a person who *owns* a business and not one who *works* for a business.

I encourage you to contact any of the legislators mentioned in this article: (R)Sal Esquivel: rep.salesquivel@state.or.us [phone: (503) 986-1406], (R) Kim Thatcher: rep.kimthatcher@state.or.us [phone: (503) 986-1425], (D) Jeff Barker: rep.jeffbarker@state.or.us [phone: (503) 986-1428], Brent Barton: rep.brentbarton@state.or.us [phone: (503) 986-1451] or (D) David Edwards: rep.davidedwards@state.or.us [phone: (503) 986-1430]

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New in Town: *Choosing Vernonia*

By Shannon Romtvedt

When I announced I was moving to Vernonia, questions and comments were organized under two bolded headings: **flood** and **commute**. Did you know about the flood? Is your house in the floodplain? That commute to work will get old quickly once the snow hits. I consider myself a relatively intelligent person, and, last I checked, my husband and I don't pick up and buy a house without thinking through the pros and cons of the surrounding area. Of course we thought of all of the above. And, YES, we still want to move!

My strategy for the regular onslaught of stereotypes was to nod, smile, and change the subject to how excited I was to live in a beautiful small town. I understand it takes some work to fathom a life without heavy traffic, intense light pollution, a store for every product, and a Bluetooth in every other ear. I considered asking people how many times they were caught behind an offensive bumper sticker as they inched along 217. Did you know that you frequently wake up in the night to honking, Tri-met bells, sirens, cat-calls, shouting, and yapping dogs when you live in the suburbs?

When first looking at properties, my realtor told me what made her proud of Vernonia was that people dropped everything to help one another when the flood hit in 2007. I expected a list of favorite

stores, recreation spots, or festivals and was touched by the honest tribute to the people. Reading through the recently published history by the Vernonia Pioneer Museum Association, I'm finding that praise is well-deserved. Throughout history, Vernonians have been through major hardships and dug in their heels. The response, rather than tragedy itself-- that's a good story when someone takes the time to tell it.

I first fell for Vernonia last summer. My husband and I heard about the Banks-Vernonia State Trail and thought we'd drive to L.L. Stubb Stewart to check it out. We brought our mountain bikes and worked our way down steep trails and up Tophill (I'll admit I had to get off and walk). Hard pedaling was rewarded by a pleasant ride to the lake, tucked safely away from the road. We smiled and waved as we passed fellow bikers and several families, joggers, walkers, dogs, and horses. There was something magical about enjoying good weather on a bicycle and discovering a unique, friendly town. I held on to this memory in the fall when we decided it was time to buy our first home.

Truth is, I'm personally drawn to the little things that make up a town. While it's necessary to browse through a catalog of catastrophes when contemplating a major move, I can't help but flip past high water to hometown pride. It feels good to be able to say my name at the library to check out a book, rather

than dig for my library card or ID. I'm excited that the Cedar Side has ping pong every Sunday, though I haven't yet had the guts to play. I was thrilled to pieces that the mailman had numerous suggestions for great hikes near my home. I think it's wonderful that the Bluehouse Café serves Greek food and hosts live music. I appreciate the generous employees at the Black Bear Coffee Company for letting me camp out and finish writing this article. I'm impressed that I can pick up a copy of *Vernonia's Voice* and get a balanced feel for highlights in the community. I love pedaling up Keasey Road and driving under three railroad trestles on my way home. I am mesmerized by the beauty of Rock Creek and the Nehalem River.

Fact is, there are major pros and cons to living anywhere. Oregon, in particular, is a magnificent state with lots of opportunity and I'm lucky enough to have options. I didn't live here because of work, family, or convenience. I chose to invest myself in Vernonia. Stereotypes and warning signs fade away when a place becomes part of you. I look forward to exploring every bit of the town and hiking, biking, driving, and possibly canoeing every bit of the region. I'm happy to share in my adventure through the *Vernonia's Voice*. Thank you to everyone who invited me here, answered questions, and worked so hard to help me home. You make all the difference.

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