

On the Shelves: What 's Happening at the Vernonia Library Vernonia Library Hosts the Oregon Humanities Conversation Project

On Thursday March 31, 2011 the Vernonia Library will host "The Voters Have Spoken: Oregon's Controversial Ballot Initiatives," as part of the Oregon Humanities Conversation Project. The presentation will be led by Dr. Jackson Miller and starts at 6:30 PM.

Over the past century, Oregon has had more statewide, citizen-generated ballot measures than any other state. As a result, "Direct Democracy" has dramatically transformed the states political and social landscape. The discussion will focus on taxes,

marijuana control and physician-assisted suicide.

Dr. Jackson B. Miller is an Associate Professor of Communication Arts and the Director of Forensics (Speech and Debate) at Linfield College. Dr. Miller's research interests include Political Rhetoric, Performance Theory, Persuasive Communication and Intercultural Communication and he has conducted extensive research on Oregon Ballot Measures. He holds BS and MA degrees from Ohio University and a PhD in Speech Communication from Southern Illinois

University at Carbondale.

Dr. Miller's program is made possible by funding from Oregon Humanities, a statewide, nonprofit organization that connects Oregonians to ideas that change lives and transform communities.

Oregon Humanities will fund Conversation Project Programs throughout the state this year thanks to the support of the National Endowment for the Humanities, the Oregon Cultural Trust and Contributions from individuals.

More Great Things Happening With PCC In Columbia County

On Tuesday, February 22 the South Columbia County Chamber teamed up with the Small Business Development Center (SBDC) at PCC's CLIMB Center for Advancement and the Columbia County Economic Team to present "R U Bankable?" an introductory symposium for small and startup companies looking for loans.

Over 25 people attended the forum at the Best Western Oak Meadows Inn in St. Helens. The event included an expert panel, facilitated discussion and vendor fair. Rick Stone, Capital Access Team Leader for SBDC/CLIMB, moderated the panel, which consisted of David Weiss of Business Oregon (formerly Oregon Economic and Community Development Department), Mary McArthur of ColPac, Randy Mattson of St. Helens Community Credit Union, Robert Blumberg of WAUNA, and Shelley Campbell of USBank.

Topics included types of loans

and lending organizations, writing a business plan, and criteria lending institutions use when reading loan applications. Mattson talked about "the five C's," character (including credit history), capacity to repay the loan, capital (equity in the business), collateral, and conditions that may impact the ability to repay.

No bank wants its clients to fail. Said Campbell, "We don't want your building or your warehouse full of product. We want a relationship that will stand the test of time.

Blumberg agreed. "The last thing we want is your accounts receivable. We want you to repay the loan."

Despite a difficult economy, the panelists agreed that the money is out there. But they warned that banks are not risk takers. Potential borrowers will need to have an organized business plan, sound financials, and be willing to put up personal guarantees. "You have to have

'skin in the game,'" said Stone.

Additionally, businesses would do well to choose the right lending organization for their needs. Mercy Corps, for example, will often make loans to credit-challenged and startups that would not qualify for other loans. "A commercial bank is not always the best option," said Stone. "Each lender has different underwriting criteria, different criteria for evaluating risk."

After the Q&A, participants had the opportunity to talk and make appointments with several banks and credit unions. Trisha Stockwell, owner of Columbia River Auto Glass, opened the two-person mobile company with her husband in 2009. "We were told we would not qualify for a loan," she said. "So we didn't even apply."

Stockwell, who sits on the board of the South County Chamber, called the symposium, "very informative." As a metaphor, she said, "I have a relay team

and I tell people, when they do fundraising, to expect 'no' but go for 'yes.' (Now I can see) this is applicable to the business world too." She says she would like to see PCC and the South County Chamber collaborate on a future seminar about marketing and advertising. "Marketing and PR are huge," she said. "In a small community that means a lot of face time and I do all that myself."

The R U Bankable forum is part of an ongoing effort by PCC to enhance programming and services to Columbia County residents, including the business community. PCC consistently holds four academic classes in Scappoose and St. Helens and GED testing services through MTC Works. In Spring term, PCC will start a New Directions class geared toward women returning to college, and the Rock Creek Campus continues to be involved with Vernonia's school designs and sustainability endeavors.

Intruder Alert: Japan On The Mind

By Burt Tschache

Several different topics relative to Computer Security come to mind while following the incredible devastation of the 9.0 earthquake and the resulting tsunami in Japan. But first, I propose many moments of prayer and compassion for all the beings caught in this geologic cataclysm. The aftershocks will be continuing for a long time. It is unknown if any more tsunamis will be spawned.

The top 5 earthquakes on the Richter Scale, since 1900, have been:

- Valdivia, Chile – 22 May, 1960 (magnitude 9.5)
- Prince William Sound, Alaska – 28 March, 1964 (magnitude 9.2)
- Sumatra, Indonesia – 26 December, 2004 (magnitude 9.1)
- Sendai, Japan – 11 March, 2011 (magnitude 9.0)
- Kamchatka, Russia – 4 November, 1952 (magnitude 9.0)

These earthquakes have one major aspect in common besides the utter cataclysmic nature of them. They all took place along a portion of the major subduction faults where the Pacific Plate dives under the specific continental landmass. This area is known as the Ring of Fire and we live on it. Subduction faults make for the largest and most destructive quakes. The Cascadia Zone, of which we are a part, had a very large earthquake in 1700 estimated at 8.7 – 9.2. Mr Richter had not been around to invent his scale, so no one knows for sure.

Japan was highly prepared for earthquakes and tsunamis. They have numerous drills keeping everyone alert and their buildings are constructed to exacting standards. I do not believe that they were

prepared for a 9.0 earthquake and a 30+ foot wall of water descending on them at 500 MPH. Even with the warning systems they have in place, few were able to get out safely.

Which brings me to the computer-related portion of this missive. Their tsunami warning buoys are networked to their warning system and their seismometers are wired in, also. In fact, their entire infrastructure, as is ours to a point, is wired together so effects can be recorded and reported.

But, what happens when the power goes out? And worse yet, what happens when the backup systems do not work? And what happens when the nuclear plants used for power have no power and a blazing hot load of fuel rods is getting hotter by the second? Can you say Chernobyl?

I do not fault anyone for what has happened in Japan. Geology has its own time frame and nobody can say when an event like this will happen, only that it will. The Pacific and Atlantic Oceans both have large Rift Zones that lava moves from and spreads on the bottom of the ocean. Iceland is the only oceanic Rift Zone that is out of the water.

These spreading sea floors must go somewhere. They subduct under the continental plates or sometimes jam up and raise mountains, like the Himalayas. We have sensors in place, linked to

computers, that measure the continual movement of these plates. They also measure the rise and fall of volcanic craters and inland fault zones.

Sometimes these plates will not move smoothly, but get hung up. That is when trouble starts building until the plate or fault breaks loose or slips and causes an earthquake. It might be a good idea to find out how well prepared Cascadia is for a major earthquake. Seattle has a major forested area underwater from the quake of 1700, our last big one. The Boy Scout in me says, "Be Prepared."

Be Safe Out There . . .

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

