

Governor Honors WWII Veterans

Often called the "Greatest Generation," World War II veterans paid a tremendous sacrifice for our freedoms. In a special ceremony at the Oregon Department of Veterans' Affairs, Gov. Ted Kulongoski will present nine World War II veterans with the Non-Commissioned Officers' Association of America WWII Medallion.

The ceremony begins at 11:30 a.m. on March 3 in the auditorium of the Oregon Veterans' Building, 700 Summer St. NE, in Salem, Ore. While it's impossible to honor every veteran who served during WWII with a medallion, this group is representative of all veterans who served in various military branches during the war.

"This award pays tribute to the selfless sacrifice of World War II veterans, who have never sought recognition, yet have always deserved it," said Jim Willis, ODVA director. "This is our way of saying thank you, we will never forget what you have done."

The medallion was created by the Non-Commissioned Officers' Association of America as a way to honor the military men and women of World War II who stood tall for America during the dark hours of war. The medallion, suspended from a red, white, and blue ribbon, was designed for public presentation to provide each recipient a moment of personal recognition in celebration with family and friends of their military service.

You Can't Vote if You Don't Register

For more information on registering to vote, visit www.sos.state.or.us/elections/votreg/vreg.htm and www.co.lincoln.or.us/clerk/registration.htm.

Important Dates for 2004 Elections

from oregonvotes.org/dates04.htm

March 9	Election Day: county regular election
March 11	Voters Pamphlet arguments due for May 18 statewide primary election
March 22	Voters Pamphlet arguments due for county measures and candidates for May 18 primary election
April 27	Voter registration deadline for May 18 primary election
April 28	Last day to mail Voters Pamphlet for May 18 primary election
April 28-May 4	Ballots mailed for May 18 primary election
May 18	Election Day: statewide primary election
June 17	Last day for secretary of state to declare election of primary candidates and governor to declare passage of primary measures
July 2	Last day to submit required number of signatures for a statewide initiative petition
July 26	Voters Pamphlet arguments due for county measures and candidates for Sept. 21 election
Aug. 1	Deadline for signature verification for initiative petitions
Aug. 24	Voters Pamphlet arguments due for Nov. 2 statewide general election
Aug. 31	Voter registration deadline for Sept. 21 county election
Sept. 3-7	Ballots mailed for Sept. 21 county election
Sept. 21	Election Day: county regular election
Oct. 12	Voter registration deadline for Nov 2 general election
Oct. 13	Last day to mail Voters Pamphlet for Nov 2 general election
Oct. 15-19	Ballots mailed for Nov 2 general election
Nov. 2	Election Day: statewide general election
Dec. 2	Last day for Secretary of State to declare election of general candidates and Governor to declare passage of general measures
Dec. 20	Electors of president and vice president convene at the Capitol

Get Smart About Your Insurance

Although most Americans feel they have about the right amount of insurance coverage (72 percent), only 33 percent say they understand the details of those policies "very well," according to a recent survey by the National Association of Insurance Commissioners (NAIC).

When it comes to insurance, knowledge is your best policy. That's why the Oregon Insurance Division encourages consumers to review their coverage annually.

Oregonians can call the Insurance Division toll-free at 1-888-877-4894 or visit the division's Web site (www.oregoninsurance.org) to request free consumer publications. Also available on the division's Web site is an interactive quiz allowing consumers to test their insurance knowledge.

Room for Improvement

To gauge Americans' understanding and perceptions of their insurance coverage, the NAIC, a voluntary association of state insurance regulators, commissioned a telephone survey of 1,009 adults last year.

The number of people who think they have the right amount of insurance has increased since a year ago (72 percent vs. 67 percent, respectively). The number of consumers who say they understand

the details of their coverage "very well," however, has remained about the same (33-34 percent).

The youngest adults (ages 18-24) are the least likely to understand insurance details very well (20 percent). Understanding increases with age, as almost half of the participants 65 and older claim they know their insurance details very well (45 percent).

"Get Smart" Tips

Here are some recommendations from the Oregon Insurance Division:

- Call the Insurance Division or visit its Web site for free tips and up-to-date information before purchasing insurance.
- Schedule a routine checkup with your insurance agent or company at least once a year.
- Inquire about the cost benefits of choosing higher deductibles.
- Ask specifically about discounts for good driving records, good health, good grades, special education, or training.
- Shop around for similar products and services. Not every insurance company charges the same rates.
- Remember – an insurance policy is a legal document. Read it carefully.

Why It's Important That You Vote

from oregonvotes.org/outreach.htm

Does my vote really count?

Yes. In the 2002 election, in District 28 (southern Oregon), only 42 votes came between the two candidates. That means 22 votes would have changed the outcome, and close elections like this are not unusual. Next time, the vote that changes the outcome could be yours.

Who votes?

The people who vote make decisions that affect all of us.

For every 100 Oregonians, only 24 actually voted in the 2002 primary. Only 12 of them were younger than 60 years old.

Oregon has a total population of 3.5 million. Of those, only 75 percent

are of voting age, so the voting population is about 2.6 million.

But only 72 percent of those who are 18 or over are actually registered to vote. Registered voters number about 1.8 million.

In May 2002, only 860,000 people, or 47 percent, of registered voters actually turned in their ballots. That means that only 24 percent of Oregonians make the decisions that we all live by.

In a low-turnout election, the average age of voters is a 60. In a high-turnout election, such as a presidential election, the average age of voters drops to 50.