

Frozen pipes preventable; tips provided

Hurricanes. Floods. Tornadoes. Frozen pipes?

While you may not associate cold weather with a natural disaster, frozen pipes, just as other catastrophic events, can cause costly damage. Unlike other disasters, however, this one is largely preventable.

During a cold snap, pipes can freeze and break if unprotected. Even a small crack in a pipe can spill out 250 gallons (950 liters) of water a day.

Freezing pipes can occur almost anywhere, but homes in warmer climates, where pipes lack insulation or other protection, can be especially vulnerable to a drop in temperature. Here are five steps to reduce the likelihood of frozen pipes.

*Insulate the most susceptible pipes -- typically those on outside walls, in crawl spaces and in the attic.

*Disconnect outdoor hoses.

*During extreme cold, let hot and cold faucets trickle overnight and keep doors under sinks open to allow heat to get to pipes.

*Set thermostat no lower than 55 degrees Fahrenheit (13 Celsius).

*Never try to thaw a pipe with an open flame or torch, and be aware of the danger of electric shock in standing water.



MARY REYNOLDS and TAMMY SMITH with their logo, which was designed by Cave Junction graphic artist Alan Laurie

Jefferson State Financial offers personal services aimed at customer need

At Jefferson State Financial Group in Cave Junction, money matters, but people count.

That's the basis of the operating philosophy employed by the two partners running the newly opened business, Mary Reynolds and Tammy Smith, who are Cave Junction residents.

Together they offer personalized service aimed at providing customers the best arrangements for their

In Reynolds' case, she makes presentations to groups of employees at businesses, explaining the AFLAC health insurance plan. It does not cost the employers; rather the employees select a plan and pay for it themselves, she said, adding that it is well-received and beneficial.

One special aspect, she noted, is a provision to pay policy holders while they are out of work because of

Health insurance, and mortgage and refinancing needs among services offered by agents, who make 'house calls' for added convenience.

health insurance, and mortgage and refinancing needs: even if they have to refer people to others.

Reynolds is an experienced agent for AFLAC, the American Family Life Assurance Co. of Columbus. The firm insures more than 40 million persons worldwide, the company states. Reynolds also handles life insurance.

Smith is a certified loan officer, able to deal with nonconforming loans, and hard-to-quality loans. She works with a well-known, highly experienced broker in Grants Pass.

A special feature offered by the two is house calls. They will meet people needing advice on their areas of expertise either in their office, or at the person's home or workplace.

Their cell phone numbers are 660-7342 for Reynolds; 660-2984 for Smith. The office number is 592-6333, but they note that they're often not "in" because they're out working with customers or potential clients.

They provide consultations without charge.

Their office is at 221-B S. Redwood Hwy. in the "green building" in-between Oregon Mt. Real Estate and April's Aroma Home.

"We are both consultants in our areas," said Reynolds. "We look at the needs of those who come to us, and we have been quite successful helping our customers with health insurance, and mortgage and refinancing needs."

covered illnesses.

She also has insight into FHIAP, the Family Health Insurance Assistance Program. It can assist in affording private health insurance, depending on qualifications.

"We're a multiservice agency," said Smith. "For example, in my line of work, I handle all the legwork for customers; there's no need for Illinois Valley residents to go to Grants Pass or Medford -- we've got it covered here."

Said Reynolds, "We work really hard to educate people as to what's available for them; showing them what's affordable."

"Overall, Tammy and I strive for the goal of financial planning for our customers; we're not just looking for a quick sale; we want people to be long-term satisfied customers."

"We feel good about helping people," said Smith, noting that she recently helped a family consolidate their bills, while reducing their mortgage payments.

"People often need help getting through the processes of loans and health insurance," said Reynolds, "and that's what we do."

"We do what's best for the customer," said Smith.

The two work as a team, and also are interested in helping to promote the valley's art community.

As such, they will participate in the final Second Friday Art Walk of 2004 on Dec. 10 between 5 and 8 p.m. at their office. They'll provide cookies and hot chocolate.

Holiday season criminals abound, but suggestions can head them off

To avoid becoming a victim, especially during this holiday season, Deputy Rich McMillen offers 25-plus tips.

McMillen is crime prevention officer for Josephine County Sheriff's Office. Besides the tips, he suggests that residents start a Neighborhood Watch group.

"It's free and proven to decrease crime," he said. Phone him at 474-5136 for more information. Following are the 25 tips.

*Lock all doors and windows, especially when leaving your home, even if you plan to return soon.

*Don't leave your house key out for a thief to use.

*Leave on a few lights when you go out in the evening. A bathroom light is the most baffling to a burglar.

*Never leave your name or address on your key ring. Be careful with whom you leave your auto key ring, and don't leave your house key on the same ring.

*Don't provide information on your telephone answering system that could help a burglar. Don't give your name or number, and don't say that you are not at home. Instead, use a message such as, "Hello, we're not able to take your call in person right now; please leave a message after the tone."

*Shrubbery should not obscure doors and windows. Prune the growth so that a criminal cannot work undetected.

*Don't leave large amounts of cash or other valuables at home. Use a safety deposit box.

*Don't leave ladders in your yard. Store garden tools and bicycles in a locked garage.

*Check references of anyone you employ for work around your home.

*Don't admit strangers until they have produced satisfactory identification. If they ask to use the telephone, offer to make the call for them.

*Use a paper shredder for anything with your personal information on it prior to putting it in the trash.

*Do not provide personal information over the phone or Internet unless you initiated the call and know to whom you are speaking.

*Check your credit history every six months.

*Have your mail delivered to a locked mailbox or use a post office box.

*Lock your vehicle each time you get out of it.

*Never leave your vehicle keys hanging in the garage; never keep a spare set in the vehicle.

*If possible, park your vehicle in a locked garage.

*Never leave valuables

in plain sight. Lock them in the trunk.

*Audible alarms on homes and vehicles usually can scare off a criminal.

*Use various types of lighting in and around your home that are activated by movement.

*Alert your neighbor to your absence so that they may help watch your residence.

*Use good locks.

*While shopping, keep

your purse with you. Do not place it in a shopping cart.

*Park on a well-lighted parking lot and have your keys out and ready to use prior to exiting a store.

*Be a good neighbor. If you see something or someone suspicious in the neighborhood, ask the sheriff's office or whatever police agency is appropriate to check it. Know your neighbor and watch each other's property.



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•Mortgages & Refinancing
•Hard to Qualify Loans
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• FHIAP

While we have the gift of life, it seems to me that only tragedy is to allow part of us to die - whether it is our spirit, our creativity, or our glorious uniqueness.

- Gilda Radnor -

I.V. Golf Course

Open House
Holiday Potluck

Saturday
Dec. 11
11 a.m. to 3 p.m.

592-3151 for more info

IVHS EQUESTRIAN TEAM

Fundraising  **Christmas**

BINGO

Lots of Door Prizes!

December 11th
at the IV Grange Hall
Games Start: 6:30 Early bird
7:00 Regular

Bring a can of food and receive a free game sheet.

TAYLOR'S Sausages

COUNTRY STORE

202 S. Redwood Hwy.

Taylor's Snack Stix
Pepper Stix, Beef Stix, German Beef, Teriyaki, Ham/Cheese, Jalapeno Pepper Stix

See our **Gift Box** display
13 to choose from

Sliceable **Sausage Chubs**
Summer, Beef, Thuringer, Pepper, Jalapeno Beef

We also have Crackers, Cheese, Wine & Olives

Monday 1/2 lb. burger dinner or Chicken Enchilada
Microbrew pitcher specials **\$5**

Wednesday Senior night \$1 off entrees
Pork Cutlet w/Country gravy **\$5.95**

Thursday UBA* open mic, host Fred Epping, Scrabble Competition Sautéed or Grilled Salmon **\$9.95**

Friday Last Artwalk of the Season '2-foot Daddy' Christmas décor by Debbie Wilson
All Thai dinner special: Satay chicken, Tod mun, Shrimp Rangoon, green beans & Pork curry **\$10.95**

Saturday Sunny Sundstrom-stylized Christmas songs
Lemon Herb Salmon **\$9.95**

Sunday Beef Burgundy w/mushrooms **\$5.95**



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Christmas is coming and Winter is here! Time for a llama felt hat from Forest Edge Farm



Southern Oregon Guild's **Holiday Bazaar** at the Guild's new **Art Services Space** in Cave Junction from Dec. 7-23

Call or email and come for a visit.
Joyce & Harry Abrams
592-6078

llamuz@forestedgefarm.com

I.V. Citizens Patrol

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River Valley Restaurant
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Darn Near Everything

And to all the wonderful, anonymous private citizens who gave up their evenings & nights to help patrol our community. Together we made a difference!!!

Our apologies to any person or business inadvertently omitted!!!