



(From left) Daniel Gomez, Cody Chiverton, Dustin Gomez, and Sierra Chiverton. (Photo provided)

## Dedicated Illinois Valley quartet boosts Jr. Summits hockey team with talents

Unlike most kids his age, Cody Chiverton, a sixth-grader at Lorna Byrne Middle School, doesn’t sleep in Saturday mornings.

Instead, you’ll find him up with the Sun, banging slap shots off the garage door of his rural Selma home.

Cody likes to loosen his muscles early because by noon he and his sister, Sierra, are on the ice at the RRRink in Medford as part of their Jr. Summits hockey team; a team which, surprisingly, also includes Daniel and Dustin Gomez, of Cave Junction.

The foursome make up a potent Illinois Valley component to a team comprised primarily of Grants Pass youth ages 6-14 and coached by Ray Dinkins, a Grants Pass resident and science teacher at Illinois Valley High School.

“I have found few players in this league as dedicated and hardworking as these four,” Dinkin said, “and the commitment the parents have made to their kids and our hockey program is unreal.”

Dinkins is speaking specifically of the three trips a week to Medford for practice and games.

“Many parents know the commitment necessary for sports participation, but these parents are driving more than an hour one way every time the team gets together and they rarely miss a practice,” he said.

Cody, in his sixth year of ice hockey, is “one of the region’s more promising young hockey players at his age,” according to Dinkins.

As with all the other I.V. skaters, Cody got his start on inline skates.

“One day we went to the RRRink in Medford, where Cody saw other kids playing hockey,” said Chris Chiverton, Cody’s dad. “He took immediate interest, and we’ve been at it ever since.”

Sierra took a slightly different route. An eighth-

grader at Lorna Byrne, she figure-skated for two years before turning to hockey three years ago. Sierra is looking forward to playing high school hockey for a team forming out of Grants Pass, where Dinkins says she will be a real asset to her team.

“The boys in the league give Sierra a lot of respect because they know she has

**When Sierra is on the ice, the boys work harder because they don’t want to get beaten by a girl.**

the ability to embarrass them on the ice,” he said.

When prodded, Sierra admits that she likes playing against the guys. “It makes them work harder because they don’t want to get beat by a girl,” she said. “It brings up the intensity of the game, and I like that.”

Daniel and Dustin Gomez were drawn to hockey early due to the action, the teamwork and the excitement the game has to offer.

“It’s tough, but I like skating hard,” said Dustin, a third-grader at Evergreen Elementary School.

Daniel and Dustin learned the game playing driveway contests against each other on inline skates by day and against each other on PlayStation by night.

When Daniel is asked what his fifth-grade friends at Evergreen think of hockey, the older brother replies, “My friends think it’s a violent sport, but I think it’s great fun!”

While other kids took advantage of the recent snow to build snowmen or throw snowballs, the Gomez brothers took the opportunity to build an ice patch in their yard on which they could skate.

“They’re so committed,” said Dinkins. “I wish our league had a hundred kids just like them.”

For these four skaters, hockey is not for winter only. The Chivertons attend summer camp in Vancouver, BC; and the Gomez brothers go to San Jose, Calif. for the Sharks Jr. camp.

“These four go the extra mile to improve their skills, and I believe that is one factor making our team so good this year,” said Dinkins, whose team is 9-3 in the league.

“I hope they play for me for years to come,” he said.

All four skaters share the same hope of playing hockey for the long term. When asked what life would be like without hockey, Sierra said, “I would be bored all the time.” Dustin Gomez gets a little more emotional: “I would cry.”

For more information on these four skaters, the Jr. Summits Hockey Program or the Southern Oregon Youth Hockey association, contact Dinkins at 218-5194 or gphockey@charter.net

## Credit card laws outlined for users

For decades, consumer credit laws such as the Truth in Lending Act, Fair Credit Reporting Act and the Equal Credit Opportunity Act have been enacted to prevent abuses within the credit card industry nationwide.

But, do consumers really know what these laws mean to them?

Mike Sullivan, director of education for Take Charge America, said that the growing number of credit card applicants and users need to gain a better understanding of current credit card laws and practices to protect themselves from possible abuses.

Credit card usage and credit card debt has increased steadily during the past couple of years.

During 2002, three out of four college undergraduates had credit cards, and 60 percent of them had “maxed out” the cards during their freshman year, according to Robert Manning, author of “Credit Card Nation: The Consequences of America’s

Addiction to Credit.”

Credit card debt has also become a concern for senior citizens. According to Demos, a research and advocacy company, average self-reported credit card debt among indebted seniors increased 89 percent between 1992 and 2001, to \$4,041.

“Consumers need to be educated about credit laws and regulations that directly affect them as soon as they open a credit card account,” said Sullivan.

“By becoming acquainted with these laws, consumers will know how to better protect themselves.

“While many of the problems can be avoided by only charging what you can afford to pay each month, thus preventing credit card debt, it is important for all consumers to understand the guidelines they agree to when using credit cards.”

One of the most recent decisions in regard to the credit card industry was handed down by the U.S. Supreme Court in

“Household Credit Services vs. Pfenning.”

A credit card user, Sharon Pfenning, went past her \$2,000 credit limit. Household Credit Services Inc. then charged Pfenning an additional \$29 fee for each month that her balance exceeded \$2,000, which was listed under the “Purchases” category rather than as a “finance charge.”

According to the Truth in Lending Act (TILA), “any charges ‘incident to the extension of credit’ must be listed separately as ‘finance charges’.” But, the Federal Reserve Board’s definition of “finance charge” excludes “charges ... for exceeding a credit limit.”

The court then in 2003 unanimously ruled in favor of Household Credit Services, stating that the board’s definition of “finance charge” was constitutional under TILA.

Sullivan said that there is an urgent need for consumers to be aware of such rulings.



**WESTSIDE ROAD ROLLOVER** - Illinois Valley emergency personnel responded at approximately 9:15 a.m. Saturday, Feb. 19 to the 3800 block of Westside Road. No one was around the vehicle, whose driver apparently went off the road into a ditch, sheared off a utility pole, and rolled onto its top. Personnel had to deal with downed power lines and traffic control. The name of the driver was unavailable for this issue. (Photo by Dale & Elaine Sandberg/I.V. Fire District photographers)

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## 10-year sentence for McCarthy

Douglas Alan McCarthy, 20, of Cave Junction, has been sentenced to 10 years imprisonment under a manslaughter plea bargain in connection with the death of a handicapped woman a year ago.

The sentence was handed down by Circuit Court Judge Mike Newman at the county jail Monday, Feb. 14.

The body of Christine M. Martin, 23, who was homeless and who had nearly lost the use of one arm, was discovered on the athletic field off Old Stage Road above

Lorna Byrne Middle School on Feb. 26, 2004.

She had been strangled and beaten. No clear motive was determined for the crime. McCarthy was 19 at the time of his arrest on March 19 last year at the sheriff’s office in Grants Pass.

McCarthy agreed to a manslaughter charge, rather than the original charge of murder, which has a mandatory 25-year sentence. The prosecution indicated that a 10-year sentence was better than risking acquittal in the event the case went to trial.