

Jefferson State Financial bolsters staff as health insurance, loan needs rise

When more people seek help from a business, it's not only a sign that there's a need, but that perhaps more staff is needed.

Such is the case at Jefferson State Financial Group, where being able to help people professionally is much more than just running a business.

Besides using their expertise, the staff also deals compassionately with clients.

The Cave Junction-based company is helping people obtain health insurance or meet their mortgage and refinancing needs.

It's located at 221-B S. Redwood Hwy. between Oregon Mt. Real Estate and April's Aroma Home.

Due to an increasing number of clients and no-charge consultations, owner Mary Reynolds has added a third employee: Carol Orton, a licensed health agent who's also qualified to deal with AFLAC (American Family Life Assurance Co.) matters.

She supplements Reynolds, who devotes a great deal of her time to appointments outside the office; loan officer Tammy Smith;

and Reynolds' husband, Greg Walter, who works part time in the office making appointments and assisting people with FHIAP: the Family Health Insurance Assistance Program.

FHIAP can assist in affording private health insurance, depending on qualifications. Those interested are urged by Reynolds to visit soon, as the income-based subsidy program could expire before long.

FHIAP uses federal funds, administered by the state, said Reynolds. A certain urgency also exists, she said, because there is a six-month pre-existing condition waiting period for some.

Orton, a Cave Junction resident like the rest of the staff, came to Jefferson State Financial Group from the Josephine County Mental Health Dept. She was a secretary in the Illinois Valley Counseling Center, and is familiar with many aspects of situations that people face dealing with health insurance.

As well, the staff works with life insurance plans.

"Carol is in the office to help people with her expertise in life and health insur-

ance," said Reynolds, "while I'm dealing with outside appointments.

"And Tammy has great expertise in helping people with mortgages and refinancing."

Smith noted that interest rates are creeping up, so that, "If you're thinking refinancing to add a shop, expand your home, or upgrade it, it would be wise to come see us soon."

In all its dealings, "We are special advocates," said Reynolds, who with the rest of her staff, has a heart for helping people.

"We work to assist folks," Reynolds said, "in whatever way we can for whatever they need in our special fields, and we do it nonjudgementally, and of course, confidentially."

The motto of Jefferson State Financial Group is, "Service & Integrity in the Great State of Jefferson."

The office is open Mondays through Thursdays from 9 a.m. to 5:30 p.m., and Fridays 9 to 3. The telephone number is 592-6262.

Reynolds' cell phone number is 660-7342; Smith's is 660-2984.



Carol Orton (seated) with Tammy Smith (left) and Mary Reynolds. ('I.V. News' photo)

As children stay in more because of cool weather, watch for poor vision

As shorter days and impending winter weather send more children indoors to do homework, play on the computer and watch television, the Oregon Optometric Physicians Association (OOPA) encourages parents to watch for easy-to-spot warning signs that may indicate their child has a vision problem.

"At this time of year, more children are inside doing activities that can cause eye strain," said Ken Loftus, optometric physician.

"There are some obvious signs to watch for that can indicate your child is having trouble seeing," he said. "If these problems go undetected, your child's learning may be inhibited; behavior may be affected; and he or she could even be incorrectly labeled with a learning disorder."

Loftus said that parents should be on the lookout for the following warning signs of vision trouble:

- *Covering one eye or squinting when looking at something up close.
- *Sitting close to a TV or computer screen.
- *Poor posture or slumping when doing schoolwork.
- *Avoiding eye contact or reading altogether.
- *Reversing letters or transposing numbers when writing.
- *Clumsiness.

- *Tilting or turning of their head.
- *Complaints about headaches.

Spotting and correcting eyesight problems in kids is important because vision may affect much more than just the ability to see clearly. Studies have found that approximately 80 percent of all learning during a child's first 12 years is obtained through the eyes.

Surprisingly, studies also indicate behavior can be negatively affected. For example, more than 70 percent of juvenile offenders had undiagnosed vision problems. Correcting vision problems can help children who might otherwise struggle with learning or behavioral issues.

Vision problems children can have include:

- *Crossed eyes.
- *Focusing problems
- *Hand-eye coordination problems.
- *Nearsightedness, farsightedness or astigmatism.
- *Lazy eye, formally known as amblyopia.

Amblyopia affects approximately 5 percent of children nationwide. The condition is completely treatable and preventable if detected within the first few years of life yet it remains as the leading cause of blindness in Americans under 40, said OOPA.

Despite the effective-

ness of detecting vision problems early, the Vision Council of America reports 86 percent of children 12 and younger have never had an eye exam. Many schools are now offering a basic vision screening during registration, but OOPA recommends taking that a step further and bringing children in for a more comprehensive eye exam where they can be treated immediately if there is a problem.

"When a parent brings their child in for an appointment, the family optometric physician will use kid-friendly tools and techniques to conduct the eye exam," said Loftus. "The eye charts have pictures instead of letters. And other tests are based primarily on the doctor's observations, so these visits often seem more like playing games."

For parents who cannot afford to take their child in for an eye exam, scholarships are available through the Oregon Foundation for Vision Awareness, a non-profit organization that helps disadvantaged children receive essential eye care. OFVA can be reached at (800) 922-2045 or at oregonoptometry.org

"If vision problems are detected during this time of year when the warning signs are easy to spot, it can make all the difference in a child's life," added Loftus.

IVHS scholars collecting old cell phones

Old cell phones, working or not, are being collected in a fund-raising drive by Illinois Valley High School's National Honor Society chapter.

Students are planning a spring trip. Phones can be taken to the IVHS office or in a box at Pharmacy Express next to Shop Smart.

Mary Reynolds
Agent
592-6262 Office
660-7342 Cell

221-B S. Redwood Hwy.
Cave Junction, OR 97523

- Mortgages & Refinancing
- Hard to Qualify Loans
- Life & Health Insurance

An Independent Sales Agent Representing

- FHIAP

Tammy Smith
Loan Officer
592-6333 Office
660-2984 Cell

Chambers plan get-together at The Chateau

Members and directors of the Grants Pass and Illinois Valley Chambers of Commerce will attend a mixer at The Chateau at Oregon Caves National

Monument Friday, Oct. 14.

The informal gathering is to run from 5:30 to 7 p.m.

Prospective members and others interested in the activities of the chambers

can attend.

The Chateau is hosting the get-together, and will provide refreshments. In addition, The Chateau dining room will be open.

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