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Business loans listed by IVCDO

Amounts to \$25,000 can be available

Illinois Valley Community Development Organization (IVCDO) has assumed management of the Micro-Business Revolving Loan Program formerly run by the now-defunct SOWAC Microenterprise Development Center.

The program makes loans available to entrepreneurs and small businesses in Josephine County. Existing and start-up businesses are eligible, and those which have difficulty raising capital through conventional sources are especially encouraged to apply. The maximum loan is \$25,000.

CJ Organization Takes Over Existing Program

IVCDO, based in Cave Junction, was chosen by USDA to administer the program based on a successful track record managing the I.V. MicroBusiness Revolving Loan Fund. In slightly more than seven years, IVCDO has loaned more than \$394,000 to 63 Illinois Valley entrepreneurs.

Community Development Part of Objectives

Said IVCDO Executive Director Robert Schumacher, "We are gratified by the USDA's vote of confidence, and look forward to expanding our service in order to further our mission to enhance living standards, create jobs and encourage sustainable community development."

IVCDO's pre-existing loan program offers business loans to I.V. residents "at attractive interest rates," and has money available to lend. Assistance with loan applications, business counseling, assessments and referrals are available free of charge at the IVCDO office in Cave Junction.

Businesses and entrepreneurs interested in either of the two loan programs are urged by Schumacher to contact IVCDO at 592-4440 or BOBL@IVCDO.org.



I.V. 8-0!

Slogging literally and slugging figuratively, Illinois Valley waded into first place in the Skyline Conference during a rain-soaked homecoming game in Cave Junction Friday night, Oct. 19.

The 30-7 victory vs. the eighth-ranked Henley Hornets put the fourth-ranked Cougars at 8-0; 3-0 in the Skyline. There are only two games left in the regular season: I.V. will face Rogue River on the Chieftains' field Friday, Oct. 26, and then host North Valley.

Therefore, hopes remain high for the Cougar team to bring home the school's first conference title in football.

There were plenty of I.V. swamp stompers during the game Friday. In fact, each play included plenty of splashes and spray, and one official found himself on the ground after losing his footing on the drenched field.

Rain, at times intense, let up for a short time at the half. But otherwise it was an Oregon deluge that did little to deter a huge and happy homecoming crowd.

I.V.'s touchdowns were by junior Jacob Ellis, a 5-8 powerhouse who ran in for 12 points; and 5-7 senior Jesse Swift, another Cougar stalwart, who also turned in a pair of TDs.



Illinois Valley slogged to a 30-7 homecoming victory against Henley. (Photos by Jennifer Newsted, I.V. News)

Ellis, a running back and safety, also ran for two conversions. And 5-9 senior quarterback Doug Hoskins had a bootleg conversion.

Henley was not bad on defense, holding I.V.'s running game to a season-low 245 yards, but the Hornets just could not get it together to defeat the up-and-ready Cougars.

The visitors passed for 72 yards, while I.V. relentlessly kept the ball on the ground, with no passing.

The steady rain put a definite damper on Henley's passing game. I.V.'s defense held the passing attack to 65 yards, and intercepted twice.

Ellis ran for 68 yards, and they were important yards. He was backed up by other vital yard-gainers for I.V. -- 6-1 senior Eric McConico (82 yards on eight carries), 5-7 senior Larry Ragsdale (81

yards/10 carries); and Swift (38 yards/eight carries).

McConico's efforts included a 43-yard run on the first play of the second quarter. It was part of an 8-yard drive on six plays that resulted in Ellis ramming across the line from 9 yards out.

The I.V. offense was instrumental in the victory, and the Cougar defense also needs to take a bow.

It could be said that the Hornets hurt themselves, as they amassed 12 penalties, resulting in a loss of 91 yards. The Cougs were flagged only three times for a loss of 20 yards.

Henley was able to score in the second quarter, but I.V. held the visitors fairly easily. The Cougars were in control, and the fans loved every minute.

I.V. scored in the second and fourth quarters.

LID action delayed

Report to CJ Council to be amended

By WALLY AIKEN
For I.V. News

Despite a quite light agenda, tempers still flared during the regular meeting of the Cave Junction City Council Monday night, Oct. 22 city hall. Newly appointed councilor Don Moore was absent.

A long-anticipated engineer's report concerning the Local Improvement District (LID) along Redwood Hwy. (Hwy. 199) in the north part of Cave Junction was scheduled for action. However, the report had arrived only shortly before the meeting, and Mayor Tony Paulson suggested discussion be delayed until the council had the opportunity to review the material. Council members agreed with the plan.

The LID is the plan that will pay the \$2.5 million cost of the improvements necessary for the residential and commercial developments taking place in that area. Property owners will be assessed a fee based on one of four options available. For example, Z Coffee owner Steve Zabriskie will be assessed fees ranging from slightly more than \$30,000 to a possible fee in excess of \$50,000 depending on which plan is adopted.

Although Zabriskie's land is not within the city limits and he therefore cannot vote on city issues, the council is allowed to assess the fees by approval of the Josephine County Board of Commissioners, according to Paulson.

Also, according to the report, a tract of land owned by Illinois Valley Golf Association had been sold to Manor Communities Development LLC, a California corporation represented by Larry Osborn. This land had been exempted from any assessment through the LID, but Osborn said he wished to reverse that exemption. This reversal will require amending the engineer's report. The council promised swift action on the amending process.

During the public com-

ments period, Peggy Karp, of Kerby, began to address the council about her disapproval of statements made during the previous meeting by Councilman Lynne Atteberry. According to Karp the councilor had stated, "I need to go cool off before someone gets punched in the mouth" and Karp felt that these comments were inappropriate coming from a member of the city council. Before Karp could finish however, Atteberry interrupted her with another outburst saying, "I am not going to listen to this again."

Karp was eventually allowed to continue, but only after Atteberry severely admonished her that she had three minutes to speak. Karp stated that she felt Atteberry's attitude displayed "complete contempt for the democratic process" with her "outbursts and insults."

Atteberry responded that she had only suggested the tone of the speaker from the last meeting had been inappropriate. She went on to say if Karp had a problem with it, "Maybe you have the problem."

After the meeting, Paulson was approached by Cave Junction business owner Andrea Thomas, who suggested that the mayor address the issue. The mayor's response was a quick refusal.

Thomas later said, "We elected these people to properly represent the city of Cave Junction. If one of them is failing to do so, it is exactly the kind of issue that needs to be addressed."

A recommendation that the Oregon Liquor Control Commission approve an off-site liquor sales permit was approved 4-0 for Perfect Pizza Plus.

Atteberry expressed concern that underage persons might be allowed to purchase alcohol. But she was assured by a representative that all employees would be properly trained concerning the necessary identification checks.

Exemptions, deferments possible for county's tax

Veterans, and disabled and senior citizens, might be eligible for exemptions or deferments on property taxes, said John Harelson, Josephine County treasurer/tax collector, and Michael Schneider, county assessor.

A 40 percent or more disabled U.S. veteran, or the surviving unmarried spouse of a U.S. veteran, may be entitled to a partial exemption on their residences taxable assessed value.

First-time applicants must file for this exemption by April 1, 2008.

New this year, veterans certified as disabled by the U.S. Dept. of Veterans Affairs or their surviving spouses may not have to file annually for this exemption if they were eligible in 2007. In January 2008, the assessor will mail notices to all veterans or surviving spouses currently receiving exemptions informing them of their exemption renewal or the need to reapply.

The filing period for first-

time applicants is Jan. 2 to April 1, 2008, or 30 days after new property is purchased, if bought between March 1 and June 30, 2008. If a veteran has died during the previous or current tax year, the surviving spouse may be eligible for an exemption.

Contact the Assessor's office at 474-5260 to determine eligibility or obtain more information.

Low or moderate-income Oregon home owners older than 62, or those receiving Social Security Disability payments may be able to defer paying property taxes on their residences.

The deferred taxes (plus 6 percent annual interest) are repaid when the property is sold, changes ownership, or the home owner or eligible surviving spouse dies or moves. Completed applications for both programs must be received in the Assessor's Office by April 15, 2008.

For more information, contact Harelson, 474-5175; or Schneider, 474-5260.



Internationally known quilter and teacher Freddy Moran displays her quilt "Lone Tree" at Picket Fence Fabrics in Cave Junction. Story on page 8. (Photo by Picket Fence Fabrics)

Reserve your space now for the Illinois Valley News' special Thanksgiving advertising section. Show your gratitude to customers and employees for their patronage and hard work this year.

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