

CJ Council considers social gaming

Should Cave Junction councilors pass an ordinance to allow social gaming within city limits?

That question was posed to members of the city council during its half-hour long Monday night, Dec. 14 meeting at city hall. It was prompted by a request from Andrea Thomas, owner of the Nacho Mama’s Mexican restaurant.



Cave Junction City Recorder Jim Polk (right) presented information about state statutes and similar ordinances in other Oregon cities. (Photo by Michelle Binker, *Illinois Valley News*)

City Recorder Jim Polk stated that he conducted preliminary research on cities that enacted and then

repealed similar ordinances. They include Coos Bay, Baker City and Troutdale.

Councilor Margaret Miller expressed her opposition to the idea. She stated that enacting such an ordinance would bring the “criminal element into the area.” She added that staffing levels at the Josephine County Sheriff’s Office still are low.

Trisha Arias agreed. However, Councilor Carl Jacobson said that he would like residents to vote on the matter.

Councilor Dan Fiske characterized the proposal as “something that could be controversial” and echoed Jacobson’s sentiment that a vote should be held.

Polk suggested that councilors continue the matter to another meeting. He said that in the meantime, he will contact the cities that passed and repealed their social gaming ordinances and report the results to the council. It then could determine if it wants citizens to vote to allow social gaming within city limits, he said.

If so, the city must submit its ballot title to the Josephine County Clerk by mid-February, and have all its materials in by March 18 for the May primary election.

The council agreed with Polk’s recommendation that the matter be continued to its Jan. 11 meeting.

~ *Scott Jorgensen*

Development initiative helps Oregonians

Oregonians in communities across the state “are leading better, more hopeful, and more financially secure lives due to an innovative program,” the Oregon Individual Development Account (IDA) Initiative.

So announced Neighborhood Partnerships Program.

Created by the Oregon Legislature in 1999, the initiative is an important, continuing commitment by the state to help low-income Oregonians move out of financial hardship and into the economic mainstream. The initiative is funded by donations made to Neighborhood Partnerships, a 501(c)(3) non-profit partner of the State of Oregon.

As part of the Initiative, the state offers the 75 percent IDA Tax Credit, which creates match funding for participants that successfully complete the program, and provides donors with a 75 percent state tax credit for every dollar contributed to the IDA Initiative.

“Match-funding is a powerful motivator for IDA

participants to stay with the program,” says Cynthia Winter, Neighborhood Partnerships Program Director. After receiving financial education and training in support of their goal, such as purchasing a first home or starting a business, participants must save on a regular basis.

Every dollar they save toward their goal is matched by \$3 of Tax Credit funds.

“For donors,” Winter continues, “this is an easy contribution to make, as 75 percent of their donations come back to them as a state tax credit.”

More than 95 percent of the donations received go directly to IDA program participants to help them launch new businesses, purchase first homes, and acquire more career opportunities by advancing their education.

“IDAs help build financial resilience, moving people from living paycheck-to-paycheck to a habit of saving and building assets,” says Winter. “IDAs make it possible for low-income people to

learn the financial skills they need to earn more, contribute to their communities and add new revenue to Oregon’s economy.”

The statistics are encouraging. Of the more than 2,200 participants enrolled so far in the Oregon IDA Initiative statewide, nearly 1,200 have already met their savings goals and invested in their new asset. In Southwestern Oregon, the IDA program is working to create new home owners, build small businesses and pay for education, And it benefits 800 people through Umpqua CDC, an IDA affiliate of Neighborhood Partnerships.

“We know this program has long- and short-term effects,” said Winter. “According to research conducted by Portland State University’s Regional Research Institute, 12 months after purchasing their asset, 59 percent of participants often use a budget to monitor their expenses, and 41 percent are regularly making deposits to their savings accounts.”



Illinois River Arts Council’s (IRVAC) Learning Through Art program came to Evergreen Elementary School Dec. 7 through 11. IRVAC volunteers provided materials and guided fifth-grade students through creation of murals reflecting their studies of Earth’s biomes. The colorful creations were then hung in the hallway of the fifth-grade wing. The Learning Through Art committee works closely with teachers and their curriculums to bring hands-on experiences in art, culture, history, dance, music, and the environment. (Photos by Michelle Binker, *Illinois Valley News*)

Tennessee Lookout crash proves fatal

At approximately 8:09 a.m. on Sunday, Dec. 13, Josephine County Sheriff’s Office (JCSO) was advised of a motor vehicle crash more than 1 mile up Tennessee Lookout Road off Westside Road near Kerby.

John Barker reported finding vehicle tracks possibly belonging to Bruce Barker’s 2004 Jeep Wran-

gler. The tracks went over an embankment on Tennessee Lookout Road. Bruce Barker, who is John Barker’s father, was reported missing to JCSO shortly after midnight Dec. 13.

Sheriff Gil Gilbertson responded to the location, with a deputy and U.S. Forest Service law enforcement. Upon their arrival,

Bruce Barker and his Jeep were located approximately 300 feet over the embankment.

Bruce Barker had been ejected from the rig, and was pronounced dead at the scene.

The cause of the crash is unknown at this time, and the case will be referred to the State Medical Examiner’s Office for review.

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LEGAL NOTICE

TRUSTEE’S NOTICE OF SALE T.S. No.: OR-09-326416-SH Reference is made to that certain deed made by LARRY MCCUE & JULIE MCCUE as Grantor to Tigor Title Insurance Company, as Trustee, in favor of Fidelity National Mortgage, as Beneficiary, dated 10/27/2004, recorded 11/02/2004, in official records of Josephine County, Oregon, in book/reel/volume No. xxx, at page No. xxx fee/file/instrument/microfile/reception No. 2004-025451 covering the following described real property situated in said County and State, to wit: APN: R340003 37-05-07-00-001202-00 PARCEL 2 OF PARTITION PLAT NO. 1997-013, IN JOSEPHINE COUNTY, OREGON. Commonly known as: 1644 JAYNES DRIVE GRANTS PASS, OR 97527 Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said trust deed and a notice has been recorded pursuant to Section 86.735 (3) of Oregon Revised Statutes; the default for which the foreclosure is made is the grantor’s: The installments of principal and interest which became due on 8/1/2009, and all subsequent installments of principal and interest through the date of this Notice, plus amounts that are due for late charges, delinquent property taxes, insurance premiums, advances made on senior liens, taxes and/or insurance, trustee’s fees, and any attorney fees and court costs arising from or associated with the beneficiaries efforts to protect and preserve its security, all of which must be paid as a condition of reinstatement, including all sums that shall accrue through reinstatement or pay-off. Nothing in this notice shall be construed as a waiver of any fees owing to the Beneficiary under the Deed of Trust pursuant to the terms of the loan documents. Monthly Payment \$1,721.78 Monthly Late Charge \$79.43 By this reason of said default the beneficiary has declared all obligations secured by said trust deed immediately due and payable, said sums being the following, to wit: The sum of \$150,884.77 together with interest thereon at the rate of 5.3750 per annum from 7/1/2009 until paid; plus all accrued late charges thereon; and all trustee’s fees, foreclosure costs and any sums advanced by the beneficiary pursuant to the terms of said deed of trust. Whereof, notice hereby is given that, First American Title Insurance Company, the undersigned trustee will, on 3/31/2010, at the hour of 01:00 PM, Standard of Time, as established by section 187.110, Oregon Revised Statutes, at At the front door to the Josephine County Courthouse, 500 NW 6th Street

Grants Pass, OR County of Josephine, State of Oregon, sell at public auction to the highest bidder for cash the interest in the said described real property which the grantor had or had power to convey at the time of execution by him of the said trust deed, together with any interest which the grantor or his successors in interest acquired after the execution of said trust deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee. Notice is further given that any person named in section 86.753 of Oregon Revised Statutes has the right to have the foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of said principal as would not then be due had no default occurred), together with the costs, trustee’s and attorney’s fees and curing any other default complained of in the Notice of Default by tendering the performance required under the obligation or trust deed, at any time prior to five days before the date last set for sale. For Sale Information Call: 714-573-1965 or Login to www.priorityposting.com. In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes plural, the word “grantor” includes any successor in interest to the grantor as well as any other persons owing an obligation, the performance of which is secured by said trust deed, the words “trustee” and “beneficiary” include their respective successors in interest, if any. Pursuant to Oregon Law, this sale will not be deemed final until the Trustee’s deed has been issued by First American Title Insurance Company. If there are any irregularities are discovered within 10 days of the date of this sale, that the trustee will rescind the sale, return the buyer’s money and take further action as necessary. If the Trustee is unable to convey title for any reason, the successful bidder’s sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagee, the Mortgagee, or the Mortgagee’s Attorney. NOTICE TO TENANTS If you are a tenant of this property, foreclosure could affect your rental agreement. A purchaser who buys this property at a foreclosure sale has the right to require you to move out after giving you notice of the require-

ment. If you do not have a fixed-term lease, the purchaser may require you to move out after giving you a 30-day notice on or after the date of the sale. If you have a fixed-term lease, you may be entitled to receive after the date of the sale a 60-day notice of the purchaser’s requirement that you move out. To be entitled to either a 30-day or 60-day notice, you must give the Trustee of the Deed of Trust written evidence of your rental agreement at least 30 days before the date first set for the sale. If you have a fixed-term lease, you must give the Trustee a copy of the rental agreement. If you do not have a fixed-term lease and cannot provide a copy of the rental agreement, you may give the trustee other written evidence of the existence of the rental agreement. The date that is 30 days before the date of the sale is 3/1/2010 the name of the Trustee and the Trustee’s mailing address is set forth on this Notice of Sale below. Federal law may grant you additional rights, including a right to a longer notice period. Consult a lawyer for more information about your rights under federal law. You have the right to apply your security deposit and any rent you prepaid toward your current obligation under your rental agreement. If you want to do so, you must notify your Landlord in writing and in advance that you intend to do so. If you believe you need legal assistance with this matter, you may contact the Oregon State Bar and ask for the lawyer referral service. Contact information for the Oregon State Bar is included below with this notice. If you have a low income and meet federal poverty guidelines, you may be eligible for free legal assistance. Contact information for where you can obtain free legal assistance is included below with this notice. Oregon State Bar (503) 684-3763; (800) 452-7636 Legal assistance: www.lawhelp.org/or/index.cfm Dated: 11/23/2009 First American Title Insurance Company, as Trustee 3 First American Way Santa Ana, CA 92707 Signature By: Seth Ott, Assistant Secretary Quality Loan Service Corp. of Washington, as agent for First American Title Insurance Company 2141 5th Avenue San Diego, CA 92101 619-645-7711 For Non-Sale Information: Quality Loan Service Corp. of Washington 2141 5th Avenue San Diego, CA 92101 619-645-7711 Fax: 619-645-7716 If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holder’s rights against the real property only. This Office is attempting to collect a debt and any information obtained will be

used for that purpose. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit report agency if you fail to fulfill the terms of your credit obligations. P#642115
Publish & affd.: 12/9, 12/16, 12/23, 12/30/2009

SUDOKU SOLUTION

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2	4	9	5	1	8	6	7	3
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Grossword Solution

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