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Fed Reports Banks More Upbeat on Delinquencies and Charge-Offs

Today, the Federal Reserve released the quarterly Senior Loan Officer Opinion Survey on Bank Lending Practices for January 2011.

The Fed reports that "moderate to large fractions of banks reported they expected improvement in delinquencies and charge-off rates during 2011 in every major loan category."

Large banks also appear to be more upbeat than other banks when it comes to credit card practices. Large banks are more likely to have reduced the required minimum credit score and the standards for approving applications.

Here are a few results of the survey:

* 21.7 percent of large banks say that credit standards

Large banks are more likely to have reduced the required minimum credit score

for approving applications for credit cards from individuals eased somewhat over the past three months.

None of the smaller banks reported this taking place. * 22.7 percent of large banks say they have reduced the minimum required credit score on credit card loans over the last three months. None of the smaller banks reported this taking place.

* Almost 57 percent of all the banks say that loan quality on credit card loans will improve in 2011. Two-thirds of the large banks felt the loan quality would improve; 43.8 percent of the other banks felt this way.

This survey is based on responses from 57 domestic banks and 22 U.S. branches and agencies of foreign banks.

ADVERTISEMENT FOR BID

**Downtown Campus
Lane Community College
Eugene, Oregon**

Advertisement for: **Lane Community College – Downtown Campus**

Lease Crutcher Lewis, LLC, serving as the Construction Manager/General Contractor (CM/GC) for Lane Community College is soliciting bids for the construction of the Lane Community College Downtown Campus in Eugene, Oregon. Terms and conditions of the bid are outlined in Lease Crutcher Lewis, LLC (CM/GC) "Invitation to Bid", dated February 17, 2011, attached to and made a part of the Contract Documents.

Bids will be received at the offices of Lease Crutcher Lewis, LLC, (CM/GC), 600 SW 10th Avenue, Suite 310, Portland, Oregon 97205, until 2:00 P.M. PST, March 3rd, 2011 at which time the bids will be publicly opened and read aloud. Proposals shall be clearly marked "Lane Community College Downtown Campus"

The total construction cost for Lane Community College Downtown Campus is projected to be approximately \$39.6 Million.

The scope of work for this Bid Package includes **Soil Stabilization and Ground Improvement only**. All remaining scopes of work to be included in future Bid Packages.

A MANDATORY pre-bid conference for Soil Stabilization and Ground Improvement will be held at the Project Site, at the intersection of West 10th Avenue and Charnelton Street in Eugene, OR on Tuesday, February 22nd, at 10:00 AM, local time.

Contract Documents and the Invitation to Bid may be reviewed at the following locations: Lease Crutcher Lewis, LLC (CM/GC)/Portland, OR; Daily Journal Plan Center/Portland, OR; Eugene Builders Exchange/Eugene, OR; Willamette Valley Builders Association/Tangent, OR; Oregon Assoc. of Minority Enterprises/Portland, OR; Oregon Contractors Plan Center/Clackamas, OR; Salem Contractors Exchange/Salem, OR; S.W. Washington Contractors Assoc./Vancouver, WA, OR; Builders Exchange of Washington/Everett, WA., OR; McGraw Hill/Portland, OR.

Contract Documents may be purchased (non-refundable) in its entirety or in part from Precision Images, (503) 274-2030.

All proposers must comply with the following requirements: Prevailing Wage Law, ORS 279C.800-279C.870, Licensed with Construction Contractors Board ORS 671.530. Bidder shall indicate Resident Status per ORS 279A.120. If Required, Bidders must obtain business licenses to perform work in the City of Eugene prior to mobilizing on jobsite.

"NOTICE OF REQUIREMENT FOR AFFIRMATIVE ACTION TO ENSURE EQUAL EMPLOYMENT OPPORTUNITY (Executive order 11246)."

Lease Crutcher Lewis, LLC (CM/GC) is committed to taking affirmative action to encourage and facilitate the participation of minority, women-owned, and emerging small business enterprises (M/W/ESBE) in State projects and encourage Subcontractors to provide similar opportunities for their subcontractors / vendors.

2-16-11



INTERIM CLINIC SOFTWARE PROJECT MANAGER

This 30 hr per wk limited duration position is expected to last approx 1 yr. The project manager will oversee the implementation of the Electronic Health Records (EHR) system that includes documentation, training and vendor relation. Full job description and application details can be found at www.ncnm.edu. EOE

2-16-11



POLICE OFFICER ENTRY-LEVEL

**\$4792/month
\$5247 Second year & \$6280 Third year**

The City of Everett seeks a diverse group of qualified individuals who are interested in a police career that provides professional and personal challenges and rewards. To apply go to: HR Dept., 2930 Wetmore Ave., Suite 5A, Everett, WA 98201, (425) 257-8768 or www.ci.everett.wa.us. Applications must be received by Friday, 2/18/11. EOE.

2-16-11



Job Opportunities

We are seeking qualified candidates to be part of our dynamic public service organization.

APPLICATION SUPPORT MANAGER (IT MANAGER I)
\$5,884 – \$8,380 /Mo

FINANCIAL INVESTIGATOR
\$21.44 – \$27.41 /Hr

PROGRAM COORDIANTOR I
\$4,164 – \$5,931 /Mo

Job information, applications and benefits information are available from:

Clark County
Human Resources
1300 Franklin St, 5th Flr
Vancouver WA

Apply On-line @
www.clark.wa.gov
Job Info Line:

(360) 397-6018
Relay (800) 833-6384

Equal Opportunity Employer



911 DISPATCHER \$19.66 - \$30.47/hour

**Applications due:
Friday, Feb 25th at
5:00 PM**

911 Dispatchers handle 911 calls & dispatch police, fire and medical services. **Minimum qualifications:** 1+ year recent work experience; strong customer service skills; excellent computer & data entry skills; 18+ years, able to legally work in U.S.; able to pass background investigation. Complete job requirements in application packet:

Download job applications:
www.cresa911.org/employment
Call (360) 992-9215
Wash Relay Service 7-1-1
710 W 13th St,
Vancouver, WA 98660

Clark Regional
Emergency Services
Agency
EQUAL OPPOR-
TUNITY EMPLOYER

2-16-11



Mental Health & Addiction Services

ACUTE CARE COORDINATOR

Full-time, part-time, on-call

Recruitment #6365-74
Visit our website at:
www.multcojobs.org
or call (503) 988-5035.

2-16-11



Oregon based General Contractor looking for equipment operators, laborers, pipe layers, carpenters, truck drivers to work on prevailing wage projects. Training program available. EOE, women and minorities encouraged to apply. Fax resume to 503-623-9117 or Email Ads@jwfowler.com

2-16-11

CERTIFIED NURSING ASSISTANT

Volunteers of America Oregon has position opening for on-call Certified Nursing Assistant. \$15/hr. www.voaor.org.

2-16-11

CASE MANAGER/SUPERVISOR.

Volunteers of America Oregon has position opening for FT Case Manager/Supervisor. \$16-\$18/hr + benefits. www.voaor.org.

2-16-11

Gregory L. Gudger ATTORNEY AT LAW

- Justice
- Integrity
- Father's Rights
- Divorce and Family
- Criminal Law
- Personal Injury
- Civil rights



At my firm I protect people's rights and get fair treatment for victims of discrimination, abuse of police power and intentional or negligent acts of other parties. I also provide aggressive representation for clients in the areas of family law and criminal defense.

As an advocate, I use my ability to craft effective legal strategies for my clients. I work to help my clients achieve outcomes which are just and enable them to move forward in their lives with dignity.

Since early in my life, I have been committed to the cause of civil rights. My passion for protecting our constitutional rights led me into law and a career dedicated to helping people get fair treatment from the legal system. If you need representation, I will be your strong advocate, fighting hard to get justice with integrity for you.

Phone: 503-228-1170 Fax: 503-228-1173
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Portland, OR 97232.

Weekend and evening appointments available

www.theskanner.com