

Harris

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go to school.

"She was signed up for classes in September at Mt. Hood Community College," Miller said. "Now, it's been three months since her murder and we want the investigators to know people are watching and we care. No matter what Ivy was doing, she was a person and a lot of people cared about her."

The Navy Criminal Investigative Service,

is an Article 32 hearing. "An article 32 hearing is roughly the equivalent of a grand jury," Little told The Skanner News. "The purpose is to determine if there is enough evidence to move forward with a court martial."

Cosby, 38, has admitted spending the night with Harris in a hotel but denies he killed her. Police identified Cosby as a suspect after seeing surveillance camera footage of him with Harris the night she disappeared. The cameras also caught him the next morning struggling to carry a heavy suitcase. The suitcase was investigated for DNA. Cosby refused to take a lie detector test.

The Honolulu Medical Examiner could not identify a cause of death for Harris, saying her body was too decomposed. Her family say she had just discovered she was pregnant.

Hawaii News Now reports that Cosby is a bomb technician, based in Japan. He has served since 1998, with deployments in Iraq and Afghanistan. His last combat tour was in 2011. Cosby currently is on the Marine base. He is temporarily assigned to an aircraft unit in Hawaii.

'We want to show support to Ivy's family and make sure the military don't shove this under the rug. What's really bad is that this man is a marine, someone who is supposed to protect us'

known as NCIS, took the lead in the investigation in late June and plans to prosecute the case through military courts. Chuck Little, deputy director of public affairs for the Marine Corps base in Hawaii, said the investigation is continuing and Cosby remains a suspect. Little said the next step

Esperanza



PHOTO FROM THE WHITE HOUSE

Jazz legend Thara Memory's Pacific Crest Jazz Orchestra with special guest Esperanza Spalding performs its annual gala fundraiser Sunday at the Gerding Theater. "Nothin' but the Blues" will showcase the talents of Hailey Niswanger, Andy Stokes and LaRhonda Steele as well as Esperanza Spalding. The concert is a benefit performance for Memory's American Music Program, which takes jazz music into schools and supports youth musicians. Memory has been teaching students at King School in Northeast Portland, among others. Thara Memory won a Grammy this year for his arrangement of City of Roses on Esperanza Spalding's album Radio Music Society. "Nothin' but the Blues" runs 7:30-9:30 p.m., Sunday Aug. 18, at the Gerding Theater, 128 N.W. 11th Ave. Advance tickets start at \$35 from tickettomato.com

Quiz

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2. Federal law protects consumers from "abusive, deceptive and unfair practices." Which of the following examples of debt collection are illegal under that law?

- A. A collection agent calls you at all hours to recover a debt, sometimes even at 2 a.m. or 3 a.m.
- B. A collection agent calls and says if you don't pay your debt you will be arrested and jailed.
- C. Without your knowledge or permission, a collection agent calls your workplace and tells your co-worker she is collecting a debt from you.
- D. You pay your debt installment on time, but it takes a week for the collection agency to process it. It posts two days after the due date. The agency charges you a late fee.
- E. All of the above



A. Amanda Marshall



B. Robert Stoll



C. Kenneth Walker



D. Amy Margolis

3. An attorney from Portland is one of 25 people appointed by President Obama to the Consumer Financial Protection Bureau advisory Board. Who is it?

- A. Amanda Marshall
- B. Robert Stoll
- C. Kenneth Walker
- D. Amy Margolis

Who is in your corner when it comes to dealing with financial products and services? Do you know your rights?

4. The Consumer Financial Protection Bureau was created two years ago. Since then, how much money has it given back to consumers because of illegal practices?

- A. \$100 million
- B. \$175,000
- C. \$25 million
- D. \$430 million

5. You can enter a complaint to the Consumer Financial Protection Bureau about:

- A. Credit reports and debt collectors
- B. Mortgages and student loans
- C. Overseas money transfers
- D. All of the above and any other financial services company

6. How many complaints about financial products or services has the Consumer Financial Protection Bureau received in the last two years?

- A. 175,000
- B. 7,500
- C. 90,000
- D. 23,000

7. A college education is one of the most important pathways into higher paying jobs. But the economic downturn has left 1 in 8 student borrowers in default. Which of the following is an option for student loan borrowers?

- A. Spending a year as a Americorps Vista volunteer allows you to earn a small living allowance and at the end of your service receive up to \$5,500 (in 2013) to pay off

your education debt.

B. The Pay as You Earn program allows borrowers to pay 10 percent of whatever they make above the federal poverty line, and then have the balance of their debt forgiven after 10 or 20 years.

C. If you are in default you can rehabilitate your loan by paying nine consecutive on-time payments, based on your income. You only need to make a payment that is reasonable and affordable for your situation.

D. All of the above.



A. Sen. Jeff Merkley D-OR



B. Sen. Maria Cantwell D-WA



C. Sen. Patty Murray D-WA



D. Sen. Mark Begich D-AK

8. Which Senator from the Northwest has championed consumer financial rights as a member of the Senate Banking Committee?

- A. Sen. Jeff Merkley D-OR
- B. Sen. Maria Cantwell D-WA
- C. Sen. Patty Murray D-WA
- D. Sen. Patty Murray D-WA

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