with Acreage 125

Pendleton 3 Bed, 2 Bath \$269,000 mountain home on 6.68 acres. Beautiful home on 6.68 acres within 15 minutes of Pendleton. Gorgeous property with pastures. MLS# 16035201

Rocky Mikesell Blue Jeans Realty (541) 379-8690

Pendleton \$272.500-7.5 acres with 3 bedroom 2 bath home. Aluminum siding and metal roof. Full water rights and 100 GPM well. Two pastures. #15014105.

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Pendleton \$289,900 - HORSE PROPERTY! 5 acres with water rights, lovely triple-wide Marlette, 3-stall barn, outdoor riding arena, crossfenced, shop. Lush green pastures. Wildlife! Minutes from town. RMLS# 15169191 ASK FOR MARGE LAPP.

Pendleton **Southgate Realty** (541) 276-1957

Pendleton \$359,900 - 23 AC.(m/l), water rights. Newly "spiffed" up property! 3 bed home, 2 fireplaces. family Outbuildings. Minutes from town, hospital, near McKay Dam -fishing, boating, wildlife! RMLS# 16029884 ASK FOR MARGE LAPP.

Pendleton **Southgate Realty** (541) 276-1957

Lots&Acreage 135

BAKER COUNTY, Keating, OR -262 acres. Nice home, additional living quarters, shop, irrigated pasture, 1 mile of Powder River frontage. 127 acre water right, 2.5 acre pond. \$1,699,000.

The Whitney Land Company 541-278-4444

Meacham TO \$145,000 AVAILABLE NOW! 12 buildable Mountain Acreages. Power & Water included. Meacham area. 25 mile commute to Pendleton or LaGrande. Special Pricing on the 1st two purchases.

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Hermiston Rentals 205

Lots&Acreage 135

Meacham

\$329,000 -165 acres close to Meacham. Build your home on this Home Site Ready acreage. Well, Septic, and Power in place. Beautiful property. LOP Tags. RMLS# 14546959

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Morrow County, Lexington, Oregon - 337 acre equine facility which includes 65 acres irrigated lands, 261 acres CRP, 3,349 sf and complete horse home. Additional 225 acre facilities. water rights. Turn-key operation. \$1,995,000. #00616

The Whitney Land Co. (541) 278-4444

Pendleton \$99,900 - Located off HWY 395 this 1.61 AC. has a newer well. Near new hospital, lab & clinic. Swell place for that new home!! MLS#12398538 CALL;MARGE LAPP

Pendleton **Southgate Realty** (541) 276-1957

UMATILLA COUNTY, Pendleton, OR - 737+/- deeded ac of which 549 ac are irrigated under center pivots. 115 ac dryland crop enrolled in CRP and 62 ac rangeland. Main home and outbuildings. Includes solar feedback freestanding panel. Deer and bird hunting. Broker owned. \$4,500,000. #01316

The Whitney Land Company 541-278-4444

UMATILLA COUNTY, Pendleton, OR - 394.73 total acre of which 172 ac. enrolled in CRP through 2022 with balance of acres in production. Farm is located in the Missouri Gulch area northerwest Pendleton. Clean farm. Production records available. \$395,000. #02914

The Whitney Land Company 541-278-4444

Commercial

140 **Property**

\$550,000 - Commercial listing. Shop, Storage units. Excellent investment opportunity. Located near the Airport. Leased Ground. MLS #6393659

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Hermiston Rentals 205

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Commercial **Property**

140 **NORTH POWDER**

\$175,000 **BUSINESS** Opportunity! Frontage road in North Powder, 3 lots, office space, plus living quarters. 2bay garage, bult-in compressor, lift, security fencing, out buildings. Carolyn 541-786-0822cell #16627469

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Pendleton

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200

Rentals,

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Employment 335

RIVER POINT

Business Opportunities 310

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CARE Coordinator 3 Positions Milton-Freewater, Morrow County, Pendleton

IMESD is currently seeking qualified applicants for a CARE Coordinator **CLOSES: Open Until Filled**

Contact Charlene at (541) 966-3224 for additional information or download an application and view full job description and instructions at www.imesd.k12.or.us

Employment 335

River Point Farms, America's largest grower, packer, shipper and processor of onions, has an immediate opening for 2 Quality Assurance Trainees for our CAIP (Customer

Farms office is located in Hermiston, Oregon. *Candidate would be responsible for nspection and grading of on ions according to technically written federal and state standards. The successful candidate would be

Assisted Inspection Program). River Point

trained in an on-the-job setting by experienced senior inspectors until he/she is able to determineonion quality accurately. The CAIP trainee positions involve some shift work and often work 5-6 days a week. We offer a full benefits package and competitive pay ange depending on experience and qualifications.

Minimum Qualifications:

High School diploma

Math skills to include addition, subtraction, multiplication and divi

Bilingual in English/Spanish Preferred.

Well-organized, able to function well under pressure & with high Ability to work independently and as part of a team in a fast paced

Valid driver's license required.

Please email resume to jamie.cimmiyotti@riverpointfarms.com

Employment 335



ALCOHOLISM FOUNDATION

accepting currently applications for the following positions:

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 PT Night Staff · Detox Technician PT/On Call

· Staff Nurse PT/On Call

Respite Technician PT/On

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Submit applications to: EOAF/Personnel 216 SW Hailey Ave. Pendleton, OR 97801

We are an equal opportunity employer.

Employment 335



Eastern Oregon University is currently recruiting for a CORE Coordinator. For further details and to apply, visit

http://eou.peopleadmin.com/ postings/1031 **InterMountain**

SPECIALIST IMESD is currently looking to fill 2 positions LaGrande/Boardman Open until Filled Contact Charlene at (541) 966-3224 for additional information or download an

application and view full job description and instructions at www.imesd.k12.or.us

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HOW TO HELP YOUR CHILD UNDERSTAND, BUILD CREDIT

By Ilyce Glink and Samuel J. Tamkin

Tribune Content Agency **Q**: What is a good credit card for a new graduate to build credit? I know my child is eventually going to want to rent an apartment, buy a car and who knows? Maybe even buy a home to live in someday. I'd like him to start to build credit so he can achieve that goal.

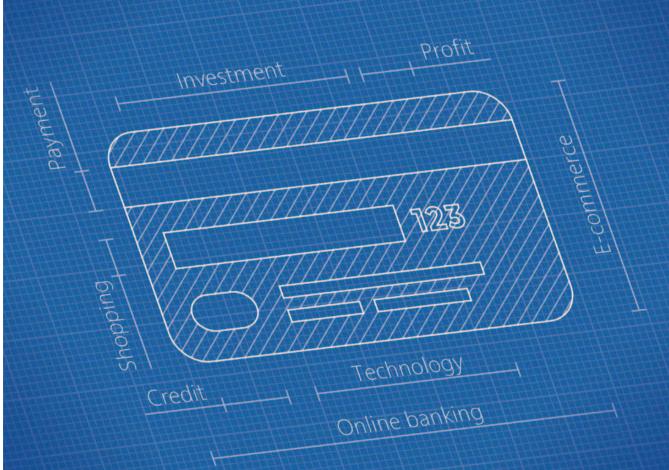
: There's a lot of talk about A financial wellness these days and what is the best way to build financial well-being and building up savings to buy a home some day in the future.

The vast majority of Americans don't have \$400 in emergency savings, and employers are so worried about their employees' debts that some are starting to refinance their personal loans at a lower cost so that their employees don't get trapped into a payday loan cycle that could send them into bankruptcy.

We love when parents ask questions about how to help their child be smarter about money, because it opens the door to conversations about their finances (and yours) that you might otherwise not had -- to the detriment of your child's financial future.

There is no one right credit card for young adults starting out. If your child has no credit, the best way to build a solid credit report is to add a gas or department store card or to go to the bank where you have a savings or checking account and ask if there is a

secured credit card account program. A bank will often allow you to "secure" a credit card by depositing a sum of cash into a savings account that doesn't get touched. You are then issued a credit card against that sum. For example, if you put \$1,000 into a secured credit card account, you'll be able to charge up to \$1,000. The bank takes no risk, because the \$1,000 is sitting there in case you don't make the payment. But it's a real line of credit and it counts when you're building your



THINKSTOCK IMAGE

credit report.

After about six months or so, you may be able to convert the secured credit card account into a regular credit card or apply for a new one from the

same bank. Credit is how the digital economy works, so it's important to get it right from the beginning. If young adults build it slowly and carefully, and then pay off all the charges in full each month, they will have a solid credit history with a high credit score.

That, in turn, will allow them to rent apartments, qualify for low-interest

car loans, and ultimately buy their own primary, vacation and rental properties down the line. And since the lending industry has become rather strict in looking at "ability to repay" loans, and requires higher credit scores to qualify for a mortgage, starting out on the right credit path is important.

Be sure to check your child's credit history at AnnualCreditReport. com, which is the only site that the three major credit reporting agencies -- Equifax, Experian and TransUnion -- are required by law to support. That will tell you whether there is anything

unusual going on with your child's social security number and if you have to take steps to correct identity theft or inaccurate information that found its way into the file.

Finally, your child needs to have a good understanding of how much it takes to live: groceries, housing, entertainment, student loan payments and other expenses. With a bit of knowledge, your child can try to save money on a monthly basis, put that money in a separate account and save for a down payment on a home.

Good luck.