

# EASTERN OREGON marketplace

Place classified ads online at [www.easternoregonmarketplace.com](http://www.easternoregonmarketplace.com) or call 1-800-962-2819 between 8 a.m. and 5 p.m. Monday through Friday. After hours, leave a voicemail and we'll confirm your ad the next business day. Email us at [classifieds@eastoregonian.com](mailto:classifieds@eastoregonian.com) or fax: 541-278-2680

Deadline is 3 p.m. the day before publication

East Oregonian



211 S.E. Byers Ave. 333 E. Main St.  
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See [www.easternoregonmarketplace.com](http://www.easternoregonmarketplace.com) for classified ads from all over Eastern Oregon

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### 104 Special Notices



**PLEASE CHECK YOUR AD ON THE FIRST DAY OF PUBLICATION.**

While we are happy to make any necessary corrections, we can not be responsible for errors appearing for multiple days. Thank you!

IT'S WORTH IT! GET A CLASS AD!

#### CLASSIFIED LINE AD DEADLINES

**East Oregonian**  
3pm the day prior to publication

**Hermiston Herald**  
10am Tuesday

1-800-962-2819

[classifieds@eastoregonian.com](mailto:classifieds@eastoregonian.com)

### 184 Personals

Contact Dayle or Grace at [classifieds@eastoregonian.com](mailto:classifieds@eastoregonian.com) 1-800-962-2819 to place your classified ad!

IF YOU HAVE an eye for real value, you'll eye the classified ads regularly.

### 502 Real Estate

Happy Holidays from Ranch-N-Home Realty!  
**Call Carolyn Rovier**  
541-786-0822  
**Ranch-N-Home Realty**

How Much is your Home Worth? Call Matt Vogler, The Weekend and After Hours Realtor, for a free Market Analysis. 541.377.9470. More Listings needed to meet current buyer demand!

**John J. Howard & Assoc.**  
(541) 377-9470

HOMES SELL FAST IN CLASSIFIEDS!

### 502 Real Estate

First time home buyer? I can take away the confusion and will help you every step of the way. Buying a home is easier than you think! Call Carolyn at Ranch-N-Home Realty, specializing in eastern Oregon.  
541-786-0822  
**Ranch-N-Home Realty**

Thinking of selling or buying a home? I am happy to help with all your real estate needs and I am available evenings, weekends and holidays to accommodate your busy schedule. Also available on short notice. Call Carolyn Rovier  
**Ranch-N-Home Realty**  
541-786-0822

**TURN HERE** to find your new home before Interest Rates hike. Call Kerry 541-377-6855 for prompt courteous service and Turn into your New Home. (accessing all listings available in our area)

**TURN HERE REALTY & TRAVEL**  
305 SW Court Ave

**TURN HERE REALTY** ---Look for the big blue arrow on SW Court and drop by to find all your Real Estate Needs. Access to all listings for your convenience. Free market analysis to list your home at the right price. Call Kerry 541-377-6855

**TURN HERE REALTY & TRAVEL**  
305 SW Court Ave

### 504 Homes for Sale



#### EQUAL HOUSING OPPORTUNITY

All real estate advertising in this paper is subject to the Fair Housing Act which makes it illegal to advertise any preference, limitation, or discrimination based on race, color, religion, sex, handicap, familial status, or national origin, or an intention to make any such preference, limitation, or discrimination. Familial status includes children under the age of 18 living with parents or legal custodians, pregnant women, and people securing custody of children under 18. This newspaper will not knowingly accept any advertising for real estate which is in violation of the law. Our readers are hereby informed that all dwellings advertised in this newspaper are available on an equal opportunity basis. To complain of discrimination, call HUD toll-free at 1-800-669-9777. The toll-free telephone number for the hearing impaired is 1-800-927-9275.

WHY WAIT! GET YOUR CLASS AD NOW!

Classified Ads work hard for you!

### 504 Homes for Sale

Current MLS listings include several 3 and 4 bedroom, 2 bath homes for sale in popular locations. Call Matt Vogler, "The Weekend and After Hours Realtor" for addresses and pricing.  
**John J. Howard & Assoc.**  
541.377.9470

## EAST OREGONIAN CLASSIFIEDS

Something for everyone in the Classifieds

### 504 Homes for Sale

Prices are up! Now may be the time to gain some equity and move up to a larger home. Call Matt Vogler for a free Market Analysis.

**John J. Howard & Assoc.**  
(541) 377-9470

Call the "Weekend & After Hours Realtor" to view homes at a convenient time for you. Available on Short Notice, Special Financing Program Information! Call Matt Vogler, 541.377.9470

**John J. Howard & Assoc.**  
(541) 377-9470



### ST. ANTHONY HOSPITAL VOLUNTEERS

have the unique opportunity to make a positive difference in peoples' lives every day that they generously donate their time and talents.

**Volunteering gives you the opportunity to learn new skills, make new friends and develop new interests!**

When you join the St. Anthony Hospital family, you will experience the personal fulfillment and rewards that only come from helping others.

At St. Anthony Hospital, you can volunteer as little as an hour a week or as often as you'd like. Your service is greatly appreciated, so we are thankful for any time you offer. We attempt to find just the right fit for your talents and skills and our hospital needs.



#### Frequent volunteer opportunities include:

- Customer service/cashier in the gift shop, Inspirations.
- Customer service at the information desk.
- Patient services.
- Day Surgery

If you'd like to discuss how you can join the St. Anthony Hospital family, please call the number below.  
Emily Smith • 541-278-2627 • [emilysmith@chiwest.com](mailto:emilysmith@chiwest.com)

**CHI St. Anthony Hospital** 2801 St. Anthony Way, Pendleton, OR 97801  
[www.sahpendleton.org](http://www.sahpendleton.org)

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1050 W. ELM AVE., SUITE 240 • HERMISTON Open Monday-Friday

# Fixing Your Finances

Getting out of or reducing debt, sticking to a budget and saving more are New Year's resolutions most Americans have made. It's especially relevant as holiday bills start rolling in mid-January. Is this year going to be different? The Consumer Financial Protection Bureau offers four resolutions that can help you take control of your finances.

#### CREATE AND STICK TO A BUDGET

Budgeting allows you to allocate money to ensure all of you and your family's needs are met, gives you a better idea of how much money you have coming in and going out, and lets you see where you spend your money and where you can cut. Using a website or a budget app, you can assign money to certain pots, including money to save and to pay for unexpected expenses.

#### SHOP AROUND FOR LOANS

If this is the year you want to go back to school, buy a house or trade in an old clunker, make sure you're getting the best loan for you. Talk to your bank, talk to your auto dealership, ask people you know who have made similar investments about the terms of their loans. Ask lenders about interest rates, payoff and terms. Know how much of a down payment you need to put down on a house or car.

#### FACE YOUR DEBT

Know how much debt you have and what your interest rate is. If you're behind on any payments, take steps to get back on track. Even if you have debt collectors calling you, you can take control. The

CFPB has resources to help consumers get their finances in line. If you're up to date, consider what you can pay off first, focusing on higher interest accounts like credit card, and budget money to pay that off more quickly. If interest

rates have gone down since you purchased a home, look into refinancing.

#### FOCUS ON YOUR CREDIT SCORE

That number affects how much money you can borrow

and at what interest rate, so a bad score can mean thousands of dollars more in interest over the life of a loan. Check your credit report at [annualcreditreport.com](http://annualcreditreport.com) to make sure there are no errors. Dispute any errors with the

appropriate credit agency. Strengthen your credit score by paying your bills on time every month, withhold from applying for new lines of credit unless necessary and reduce the percentage of your available credit that's in use.



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