

They might have forgone the ski's this year, but the steep slopes of the ski hill gave the adult ski

golfers a challenge at the 2017 Fergi Fest. fergie fest

Photos by Kathleen Ellyn



the way to the bottom of the hill. With only three events this year, more time was spent visiting than competing.



Jerry Hustufa won the lawn chair race by pushing his lawn chair down the grass half of the hill -- but was that a legal win? John Rombach (shown) spent the most time in his chair of the two, on both snow and grass.



A serious kid golfer gets ready to send her tennis ball onto the porch of the clubhouse at the 2017 Fergi Fest.

## NATURE'S LIGHT PHOTOGRAPHICS 103 N. MAIN STREET # 5, JOSEPH. 541-398-1810

WWW.NATURESLIGHTPHOTOGRAPHICS.COM

## **MOTHER'S DAY PORTRAITS!** Spring is here!

What better time to capture family memories?

CALL 541-398-1810 today for appointment!

Photo tip of the week:

When shooting landscapes, the foreground tells an important part of your story. Find something interesting and relevant to the rest of the picture to make an interesting foreground and boost the effectiveness of your image.



## Medical Aesthetic Appointments Botox • Fillers • Kybella • IPL • Ultherapy

available with Dr. Marcea Wiggins at

Exhale Day Spa • Joseph, OR. April 15 & April 17

Call 971.407.3066 to schedule for a complimentary consultation, a specific service or

with questions.

Visit Santepdx.com to learn more about Dr. Wiggins and the service she offers!





## They're your dreams. Start building them.

Consider a U.S. Bank Home Equity Line of Credit for your next project. With competitive rates and flexible payment options, lasting home improvements could be within reach. Introductory rates start as low as 1.99% APR.

HOME **EQUITY LINE OF CREDIT** 

Introductory rate for 6 months Rates as low as

Rate available  $\frac{2}{25}/17 - \frac{5}{5}/17$ . Rates are subject to change.

Variable rate after

introductory period

- Up to 70% loan-to-value - U.S. Bank Consumer Checking Package Actual rate may be lower.

Visit usbank.com for custom rates.





Call 800.209.BANK (2265), visit a local branch, or go to usbank.com/dreambig

the POWER of POSSIBLE...



\*1.99% Introductory Annual Percentage Rate (APR) is available on Home Equity Lines of Credit with an 80% loan-to-value (LTV) or less. The Introductory Interest Rate will be fixed at 1.99% during the 6-month Introductory Period. A higher introductory rate will apply for an LTV above 80%. Offer is available for new applications submitted from February 25 — May 5, 2017. After the 6-month introductory period: the APR is variable and is based upon an index plus a margin. The APR will vary with Prime Rate (the index) as published in the Wall Street Journal. As of March 16, 2017, the variable rate for Home Equity Lines of Credit ranged from 3.51% APR to 8.29% APR. Higher rates may apply due to an increase in the Prime Rate, a credit limit below \$100,000, an LTV above 70%, and/or a credit score less than 730. A U.S. Bank Consumer Silver, Gold, or Platinum Checking Package account is required to receive the lowest rate, but is not required for loan approval. The rate will not vary above 18% APR, or applicable state law, or below 3.01% APR — 3.25% APR, depending on market. Choosing an interest-only repayment may cause your monthly payment to increase, possibly substantially, once your credit line transitions into the repayment period. Repayment options may vary based on credit qualifications. Interest only repayment may be unavailable. Loans are subject to credit approval and program guidelines. Not all loan programs are available in all states for all loan amounts. Interest rates and program terms are subject to change without notice. Property insurance is required. U.S. Bank and its representatives do not provide tax or legal advice. Your tax and financial situation is unique. You should consult your tax and/or legal advices of for advice and insquare and Home Equity products offered by U.S. Bank National Association. Peopsit Products are offered through U.S. Bank National Association. Customer pays no closing particular situation. Other restrictions may apply. Mortgage and Home Equity products offered by U.S. Bank National Association. Deposit Products are offered through U.S. Bank National Association. Customer pays no closing costs, except escrow-related funding costs. An annual fee of up to \$90 may apply after the first year and is waived with a U.S. Bank Consumer Platinum Checking Package. The Consumer Pricing Information brochure lists terms and conditions that apply to U.S. Bank Consumer Checking Package accounts and can be obtained by calling 800.872.2657. Member FDIC. ©2017 U.S. Bank. 170184C 2/17

U.S. Bank was named a 2016 MONEY® Magazine "Best Bank," November 2016. ©2016 Time Inc. Money is a registered trademark of Time Inc. and is used under license. Money and Time Inc. are not affiliated with LENDER and do not endorse products or services of U.S. Bank.