Watch
"In Search of the Lord's Way"
Sunday, 8:00 AM
KMTR Cable Channel 12
Western Lane Translator Channel 16.2
Then visit the
Florence church of Christ
1833 Tamarack
Florence, Oregon

and experience the joy and simplicity of
pre-denominational New Testament Worship. (Romans 16:16)

Bible Study: Sunday, 10:00 am
Worship: Sunday, 11:00 am

www.churchofchristflorence.org

Surfside Restaurant
at Driftwood Shores Resort
PRIME RIB SPECIAL
12/31/2021 5PM – 9PM
RESERVATIONS RECOMMENDED

SurfSide
RESTAURANT & CLASSIC COCKTAIL LOUNGE

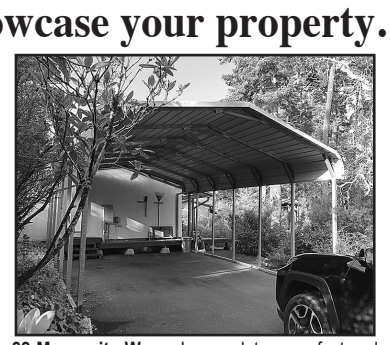
CALL BETWEEN
3PM – 8PM:
541-997-8263
EXT 4

Driftwood Shores Resort
88416 1st Avenue, Florence

Let me Showcase your property.

Melody Beaudro
Principal Broker
541 991-2151

TR HUNTER REAL ESTATE
1749 HIGHWAY 101, FLORENCE
541-997-1200



82 Manzanita Way – Immaculate manufactured home in gated Coast Village. Covered decking in the front and side to enjoy the outdoors. Breakfast nook and formal dining. A laundry room off the kitchen. Window treatments included. Two-car carport and deeded driveway parking. **$349,000**. #3276-21228121

1749 Highway 101 • 541-997-1200

Moratorium on residential mortgage foreclosures to expire today

Homeowners urged to seek free guidance from housing counselors

SALEM—The foreclosure moratorium in Oregon will end on Dec. 31, 2021. The moratorium was established to prevent foreclosures for those who lost income or were unable to pay their mortgage as a result of the COVID-19 pandemic. The legislation also allowed impacted homeowners to defer their mortgage payments through Dec. 31, 2021.

Homeowners who have fallen behind or are at risk of missing a payment on their mortgage can get free help from certified housing counselors around the state to learn about their options. Homeowners who are on a forbearance plan can also get help from their housing counselors to work with their lender on exiting their forbearance plan and making up any deferred payments.

House Bill 2009 authorized Oregon Gov. Kate Brown to extend the moratorium twice, but the governor cannot extend the moratorium beyond Dec. 31. Beginning in January, homeowners who used this protection may be expected to resume mortgage payments and select an option to cure their missed payments.

"We've worked hard throughout the pandemic to keep Oregonians housed and to provide a range of resources to support both homeowners and renters," Brown said. "With the foreclosure moratorium ending, now is a critical time for homeowners who need assistance to take advantage of other resources. I urge homeowners who are at risk of foreclosure to get assistance as early as possible. There is free housing counseling, and other resources are available that may be able to help them find a way to stay in their home."

Long-term solutions are needed to stabilize homeowners experiencing hardship due to COVID-19. In the meantime, there are workout options for those in active foreclosure or for the thousands of homeowners in need of assistance to stay safely and stably housed. Most homeowners will need to work with their mortgage servicer or lender to select a workout option.

Free help is available

Nonprofit homeownership centers offer counseling services for homeowners, including budgeting tools for new situations and evaluation of mortgage workout options, such as modifications or adding deferred payments to the end of a mortgage. Housing counselors are knowledgeable, experienced, and dedicated professionals who can help homeowners communicate with their mortgage servicers and explore their best options for keeping their homes. Counselors can also help homeowners with available mortgage assistance and foreclosure avoidance programs.

Search the full list of free certified housing counselors by county through www.oregon.gov/ohcs/homeownership/pages/housing-counseling.aspx. Homeowners should be aware that some housing counseling agencies may be closed until Jan. 3, 2022 and may take longer to respond due to the holidays and remote working policies.

In addition to connecting with a certified housing counselor, Oregon homeowners should directly contact their mortgage servicers and lenders to see what types of mortgage assistance and foreclosure prevention programs are available.

Homeowners who are behind on payments may already have been contacted by their lenders or may start receiving calls and mail starting January 1. Anyone who is contacted by their lender should respond immediately. Homeowners who communicate with their lenders and servicers have some additional protections and usually have more time to figure out their options.

"Each person has a different mortgage and a different financial situation, so modifications and payment options will vary," said Emily Reiman, chief executive officer at DevNW, one of the Oregon nonprofits that offers free housing counseling and other community services. "Housing counselors can help a homeowner determine what type of loan they have and explain the options available for their situation. We can also help homeowners communicate with their lender and double-check that homeowners are being offered the assistance they are eligible for."

Avoiding fraud

The Oregon Department of Consumer and Business Services recommends being extremely cautious with offers to help from unauthorized companies or people. Homeowners are urged not to provide financial or personal information unless they verify the company or person's licensing status.

"Unfortunately, with the end of the foreclosure moratorium, we expect to see an upsurge in scams with dishonest offers of help," said Chris Coughlin of Oregon Consumer Justice. "Homeowners should respond to their mortgage lender and reach out to a certified housing counselor who can provide free help in figuring out next steps."

There are a number of common warning signs homeowners should look for that may indicate a scam. If a homeowner suspects they're being contacted by a scammer, they can report it to the Consumer Financial Protection Bureau, the Oregon Department of Justice or the U.S. Treasury's Office of the Inspector General.

To verify a lender's license, visit the Division of Financial Regulation's license page and compare it with the Nationwide Multistate Licensing System (NMLS) license number. To verify a housing counseling agency's status with the state, make sure they are listed on the OHCS website.

Faith – Friendship - Fellowship – Fun
CHURCH DIRECTORY
To include your organization in this directory, please call us @ 541-997-3441

BAHA'I FAITH OF FLORENCE
Ongoing Devotions, Study Circles, Services to the Community, Join us on Facebook.
Join your friends via zoom, Monday's 7:30-8:30pm
"SPIRITUAL CONVERSATIONS"
Florence Baha'i Community For info: 541-590-0779

THE CHURCH OF JESUS CHRIST OF LATTER-DAY SAINTS
2705 Munsel Lake Road, All are welcome!
Sunday Worship Services are at 10am & 11:15am.
Bishop Larry Farnsworth 541-999-1979

COMMUNITY BAPTIST CHURCH
4590 Hwy. 101, Across from Fred Meyer –- 997-7418
Sunday School, 9:30am – Worship, 10:45am
Wed. Prayer - 6:00pm –
Wed. Ministries 1-8 Grade 7pm

CROSS ROAD ASSEMBLY OF GOD
Corner of 10th & Maple- 541-997-3533
Sunday 9am
1st Service in person
Sunday 11am
2nd Service in person & Online
Children's Church (0yrs-12yrs) in person & Online
Wednesdays at 7pm
https://www.florencecrossroadag.org/church-online
Other platforms update after the service.
florencecrossroadag.org
office@florencecrossroadag.org

FLORENCE CHRISTIAN CHURCH
2nd & Ivy - 541-997-2961 - Non-Denominational
Service is on Sunday at 10:00 am
Sunday Service also streaming live at 10am
at florencechurch.com

FLORENCE CHURCH OF CHRIST
Pre-Denominational (Romans 16:16)
1833 Tamarack Street
(2 blocks east of Hwy. 101 on 18th St.)
Bible Study: Sunday 10am; Worship: Sunday 11am
www.churchofchristflorence.org

FLORENCE EVANGELICAL CHURCH
1318 Rhododendron Dr. • 541-997-2523
Sunday Service 11am (Children Sunday School)
Mid-Week Activities, all ages.

FLORENCE SEVENTH-DAY ADVENTIST
4445 Hwy 101 (South of Fred Meyer) – 997-3951
Worship on Saturday 11:00am
Adult/Children's Sabbath School 10:00am

FLORENCE UNITARIAN UNIVERSALIST FELLOWSHIP
87738 Hwy 101 at Heceta Beach Road
RUAUU? Come explore the answer with us.
Sunday Worship Services ~ 10:00am
www.florenceuuf.com

FLORENCE UNITED METHODIST CHURCH
2nd & Kingwood • (541) 997-6025
Worship 10:30am
Online services at
www.florenceunitedmethodist.org
or find us on Facebook.

FOURSQUARE CHURCH
1624 Highway 101 (next to A&W) –- 997-6337
Pastor George Pagel – Something for the entire family.
Sun. Services: 9:00am & 10:45am
Wednesday Bible Study returns this Fall.
Website: florence4square.com

NEW LIFE LUTHERAN E.L.C.A.
21st & Spruce Streets—997-8113
Pastor, Paul Strike • All are welcome.
Sunday in-person worship service@ 10:30.
Also available to you on website
www.florencenewlifelutheran.org.

PRESBYTERIAN CHURCH OF THE SIUSLAW
3996 N Hwy 101 541-997-7136
Internet and in person Sunday services at 10am,
Call the church for details.
Reverend Greg Wood
All Welcome. Come as you are.

RELIGIOUS SOCIETY OF FRIENDS (QUAKERS)
"War is still not the answer." FCNL
We meet Sunday's at 11am in our homes.
Call 408-482-1141 or 541-997-4237 for locations.

RESURRECTION LUTHERAN CHURCH, L.C.M.S.
Worship Services 10 am • Bible Study 9:00 am
Pastor Steve Waterman
85294 Hwy. 101 S. – 997-8038
DVD of Weekly worship service available.
www.puppro.wixite.com/rlcflorence

ST. ANDREW'S EPISCOPAL
Church Welcomes You
Worship Sun. 10am Wed 11am 2135 19th St.
541-997-6600 standssecretary19@gmail.com Labyrinth & Garden daily 8am-5pm
"Be the change."

SAINT MARY, OUR LADY OF THE DUNES CATHOLIC CHURCH
1.5 miles south of river on Hwy 101 – 997-2312
COVID-19 Compliant Masses have been scheduled.
Please call our office for details.

Give us a call 541-997-3441
to get us your updates or email to:
mberg@thesiuslawnews.com

FACE offers Visual Arts Exhibition

The Gallery Committee of Florence Arts, Culture & Entertainment (FACE) is staging the music-themed visual arts exhibition titled "Syncopation," which will run in conjunction with the Florence Winter Music Festival on Jan. 28 to 29 at the Florence Events Center, 715 Quince St.

All levels of art experience are encouraged to participate.

This show has been developed to keep the beat with the Winter Music Festival by showcasing artists' love of music in 2D, 3D or multimedia art forms. The show will be up during the Winter Music Festival and the month of February 2022 at the Florence Events Center. All art in the show will be available for sale.

Application fee is $15 for up to three medium to small works, two medium or one larger work per rod. 3D items can be accepted as well and would be placed in a glass case. Artists are asked to keep 3D items under 20 by 20 by 20 inches in order to fit inside the case. Multimedia art forms, such as video and sound, will need to be presented digitally for viewers to see/hear on their smart devices.

If someone is not sure about their presentation of this type of art, they can contact Jo Beaudreau at BeauxArts Fine Art Materials, 541-991-8213, 2285 Highway 101 Suite H. She is a Gallery Committee Member.

The digital & paper application deadline is Jan. 17 at 5 p.m. Digital application submission (preferred) is available through bit.ly/2022WinterMusicFest-CallForArt. Art should be in clean condition, odor free and ready to hang on Jan. 18 between 9 and 10:30 a.m. The art pick up day will be March 1 from 9 to 10:30 a.m.

People can contact the Florence Events Center at 541-997-1994 for further information.

While Syncopation is free to view to the public, community members are invited to join the experience of the Winter Music Festival by purchasing tickets for music events.

During the Winter Music Festival, entry into the FEC will be by ticket only.

We are open and ready to assist you!

Johnston Motor Company
Since 1939
Ford Mercury
2150 Hwy. 101 • Florence
(541) 997-3475 • 1-800-348-3475

FOLLOW US FOR THE LATEST NEWS
/SIUSLAWNEWS | THESIUSLAWNEWS.COM

Church to take people 'Thru the Bible'

Resurrection Lutheran Church is hosting a "Thru the Bible" study beginning Wednesday, Jan. 5, from 11 a.m. to noon. All are welcome.

Pastor Steve Waterman will guide participants on this study each Wednesday as we will go through one book at a time beginning with Genesis. There will be video and instruction, along with everyone receiving a Bible and a notebook at no charge.

Resurrection Lutheran Church is located at 85294 Highway 101 South, one mile south of the bridge.