

BEO Bancorp profits up in second quarter

BEO Bancorp posted net income of \$334,000 in the second quarter of 2005. This compares to net income of \$310,000 last year, an 8 percent improvement. Year to date income is \$583,000, a 99 percent increase over the \$293,000 posted in 2004. Earnings per share were \$.76. Annualized at \$3.04, that is a 44 percent improvement over the \$2.11 per share last year. Return on equity for the second quarter was 16.46 percent, a strong performance number. "We achieved a solid earnings result in the second quarter," said President and CEO E. George Koffler. "We continue on pace to have a record year of net income. The results show an increasing focus on cost control and improving non-interest income, both important components of achieving a profitable return."

Loan growth continued strong with total loans increasing from \$78,380,000 to \$102,614,000, a healthy 31 percent increase. "We continue to field good loan volume and quality in most of our branch and loan production offices," said Chief Credit Officer Jeff Bailey. "The mortgage division has also shown excellent increases in single family construction lending and mortgage origination activity." Credit quality remains good with past due loans static at .018 percent of total loans and net charge offs at \$19,000 for the

Shamrockette of the Year

The title of Shamrockette of the Year for 2004-2005 has been given to Jodessa Chapa. Voted by her peers on the team, Chapa was chosen by majority for her overall dance/drill skills, personality, discipline, hard work and her integral part of the fundraising, which supports to operations of the team. Chapa was awarded her crown, a bouquet of red



Jodessa Chapa

roses, a photo session, a certificate and her name placed on a marble star, which will be displayed with her picture at the future permanent dance hall for the team.

Non-accrual loans decreased slightly from 1.13 percent to 1.09 percent through the quarter. A single large non-accrual loan continues to highlight that area.

Deposits continued their increasing trends with a 10 percent increase year over year. Deposits stood at \$150,975,000 at quarter end. "We are offering several products tied to the rate increases and they are proving to be popular with existing and new customers alike," said Chief Operating Officer and EVP Linda LaRue.

Net interest margin (NIM) for the bank showed a small increase from 4.41 percent to 4.51 percent. "We are satisfied with this increase considering the 1.25 percent increase in the prime rate during that same period," said Koffler. "We are looking at two or three more increases throughout the balance of the year and that always puts stress on NIM."

BEO Bancorp is a holding company for Bank of Eastern Oregon, which operates 11 branches in six eastern Oregon counties. Branches are located in Arlington, Ione, Heppner, Condon, Irrigon, Boardman, Burns, John Day, Prairie City, Fossil, and Moro. Bank of Eastern Oregon also operates a mortgage division, loan production offices in Hermiston and Ontario, and offers brokerage services thru BEO Financial Services. The bank's website is www.beobank.com.

St. Patrick's Senior Center

Christian Life Center volunteers will be serving the Aug. 10 noon meal at St. Patrick's Senior Center. The menu for the month has not yet been published.

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Anniversary celebration to be held for McDaniels



Punk and Ivan McDaniel

A 50th wedding anniversary celebration for Ivan and Punk McDaniel will be held Saturday, Aug. 13 at 4 p.m. at the Grant County Fairgrounds Pavilion in John Day. The day's activities will include lots of food, beverages and dancing. Music will be provided by

Ruel Teague and everyone is invited to bring their instruments to jam.

RV space is available at the campgrounds and an RSVP is requested. For more information and to RSVP contact Lynn at (541) 575-1245 or (541) 620-0883.

Over the Tee Cup

Ladies gathered July 26 at Willow Creek Country Club for their weekly golf game.

Pat Edmundson took low gross of the field. Loa Henderson and Virginia Grant tied for low net of the field. Lynnea Sargent took the least putts of the field.

In flight A, Eva Kilkenny took low gross and Henderson had the long drive.

In flight B, Grant

took low gross, Luvilla Sonstegard took low net, Betty Christman took least putts and Sargent had the long drive.

In flight C, Jackie Allstott took low gross, JoAnne Burleson took low net, Lorrene Montgomery took least putts and Pat Dougherty took long drive.

Edmundson, Christman and Sonstegard tied for Closest to the Pin (KP) on hole #4.

Apartment complex receives new owners and name



Rich and Kim Ruhl

Rich and Kim Ruhl, of Eugene, purchased the Lanham Apartments on Baltimore Street in Heppner from Keith and Sharon Lewis on July 21. The apartments will be renamed Baltimore Apartments.

The Ruhls have ties to Morrow County. Rich is the son of Dick Ruhl of Lexington and Kim is the daughter of Lynda Crane of Heppner.

Local granddaughter travels to regional tournament

Savannah Daly, of Baker City, granddaughter of Charlie and Yvonne Daly of Heppner, is among the members of the Baker Junior Little League softball team heading to Tucson, AZ on Aug. 3 to compete in the regional championship.

To reach the championship, the Baker team beat out several other teams including Grants Pass, Parkrose and Murrayhill.

Daly is the daughter of David and Julie Daly of Baker.

First annual Bass and Crappie Tournament results



Winner Ted Brittner of Hermiston (middle) weighs and measures his winning fish. Photo by Flashy Horse Foto.



Skip Connor of Heppner served as one of the tournament judges. Photo by Flashy Horse Foto.



Participants of the 1st annual Bass and Crappie Tournament. Photo by Flashy Horse Foto.

The first annual Bass and Crappie Tournament was held this year on Saturday, July 30 during Celebrate Historic Heppner. Participants came from near and far to try their luck at winning several fishing oriented prizes.

Ted Brittner, of Hermiston, took home grand prize and was the "Big Daddy" winner with a bass weighing in at 5 1/4 pounds and having a length of 15 inches, with the total weight of 7 1/4 pounds. For this catch, Brittner won a Pelican

paddleboat and a Shimano Casting Rod with a Plano tackle system.

Rob Botefuhr, of Heppner, brought in second place with a catch of 3 3/4 pounds, measuring 14 inches. He took home a Sportsman's Warehouse pontoon boat, complete with oars and netting.

Lee Meyer, of Heppner, took third place with a catch of 3 pounds, measuring 14 inches. He won an Eagle sonar fish finder.

Firewood cutting now prohibited, campfire and smoking restrictions take effect Friday

"Firewood cutting on the Umatilla National Forest is now prohibited," said Bill Aney, Forest Fire and Aviation Staff Officer. In addition, public-use restrictions on campfires and smoking will go into effect Friday, July 29, 2005. These restrictions are due to increased fire danger, continued hot and dry weather conditions and concern for public safety.

"Though it's normal to see public-use restrictions implemented in late July, the conditions out on the ground are somewhat different this year," said Aney. Late spring rains have produced an abundance of tall, thick grasses that are quickly drying out and turning brown. Also, areas such as rock scab flats that are normally considered natural fuel breaks have quite a bit of grass this year and would carry a fire instead of slowing or stopping the advancement. "With daytime temperatures reaching the high 90s and no rain in the forecast, we feel these precautions are necessary," said Aney.

Restrictions prohibit the building and tending of open

campfires, including charcoal briquettes, cooking fires and warming fires until further notice, except in fire pits at designated recreation sites, including Bull Prairie Campground in the Heppner Ranger District. Permissible sources of heat include pressurized gas stoves and space-heating devices for those rare cool nights.

Smoking is only allowed within enclosed vehicles, buildings, developed recreation sites or when stopped in an area cleared of all flammable material. Generator use is still permitted at this time though may be restricted as the potential for wildfires increase.

Woodcutters should call the toll-free number daily, (877) 958-9663 for up-to-date restriction information. All forest users should carry an axe, shovel and an 8-ounce or more capacity fire extinguisher when visiting the Forest.

If unsure of which restrictions apply, please contact any Umatilla National Forest. Specific regulations are available online at www.fs.fed.us/r6/uma/fireupdate.htm.

Justice Court report

The Justice Court for Heppner and Irrigon in the month of June had 184 cases filed and collected \$34,667.29.

Of the cases filed, 165 were traffic citations, 11 were misdemeanors, three were civil claims and FEDS, three were small claims and two were DUIs. The court also had 16 pre-trials, issued 83 warrants, ordered four suspensions, received four DUII Diversions, had 60 warrants returned from the sheriff's office and sent 33 accounts to the collection's agency. The court also held eight minor hearings (traffic).

Of the monies collected, \$9790.62 was turned over to the state, \$24,686.67 was turned over to the county and \$200 was paid in restitution.

Current transactions include: Michael Dean Lynen, 46, Colton, Violation of the Basic Rule, 71 mph in a 55 mph zone and Failure to Carry Proof of Insurance, fine \$288.

Edward Orloyski, Jr., 52, Portland, Driving while Suspended-violation, fine \$423.

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