

# BEO Bancorp earnings up 63% in 2Q2007

*-Continued from page three extended footprint."*

## Net Interest Margin and Interest Rate Risk

Net Interest Margin (NIM) continues to be a bright spot for the organization. Average

NIM for 2Q2007 was 5.82%, compared to 4.82% in 2Q2006. NIM for 2007 stands at a solid 5.48%. "Profitability continues to be driven by an improving NIM at the bank," said EVP and CFO, Mark Lemmon. "Stable rates that don't appear to be declining for the balance of 2007 should help keep the NIM at acceptable levels," Lemmon added.

Interest rate risk continues at a manageable level with the cumulative gap from one to three years being within policy levels and earning fluctuations are projected to be minimal based on interest rate forecasts.

## Capital and Equity

Capital levels continue to strengthen as a result of overall bank profitability. At the bank level, tier 1 capital improved year over year and linked quarters while tier 1 risk based capital and total risk based capital declined because of strong loan growth. Capital levels are at 8.87%, 10.57%, and 11.59% at quarter end as compared to first quarter 2007 ratios at 8.55%, 11.17%, and 12.25%.

Total equity of the holding company stands at \$9,908,000 as of the end of the second quarter, a new high for the company.

## Sheriff's Report

The Morrow County Sheriff's Office reports handling the following business:

**July 4:** -MCSO, Ione EMS received report of a female who had jumped out of a vehicle and was curled up in a ball on Cemetery Rd. in Ione. She had a possible hip injury and was transported to Pioneer Memorial Hospital in Heppner. Ronald Albion Schwarz, 45, was arrested for DUII and DUII refusal and released. The vehicle was impounded.

-MCSO deputy responded to a report of illegal fireworks on Kunze Lane in Boardman and confiscated the fireworks.

-BPD cited Charles Emory Martinez, 30, for Violation of the Speed Limit, 39 mph in a 25 mph zone, and Failure to Carry Present Insurance.

-BPD, Boardman Ambulance responded to assist with a woman stepped on by a horse in Boardman. She had a laceration to the leg.

-BPD received report of a possible drunk driver in a green Chevy pulling a horse trailer in Boardman. It was not a DUII, but driver was given a verbal warning for failure to maintain lane.

-BPD officer reported he was out at the Boardman Marina doing foot patrol during the Fourth of July festivities.

-BPD, Boardman Ambulance received report from a subject who said his friend broke his leg with a possible compound fracture and is bleeding heavily. The subject was driving his friend to the hospital, pulled over at the Boardman Ambulance Hall and requested someone meet him there.

-BPD received report from a Boardman woman that her 14-year-old son had been missing for an hour and is probably at the marina. The juvenile was located and returned to his mother.

-BPD arrested Rogelio Mora Soto, 25, on a Hermiston warrant for Failure to Pay Fine/DUII. He was lodged at Umatilla County Jail and the vehicle was towed as a traffic hazard.

-BPD received report of an elderly couple who lost power in half of

their house in Boardman.

-BPD lieutenant reported he was at a location for illegal fireworks. He spoke to a subject and advised him not to be firing off illegal fireworks. The subject said he had been out.

-BPD cited Kelly Maureen Buschke, 20, for Illegal Aerial Fireworks.

-BPD officers found a lost boy, three to four years old, who doesn't speak English. The older brother said the boy had just walked away from their group.

-BPD received report of illegal fireworks on the north side of the Columbia View Apartments. Officer was unable to locate anything.

-BPD received report of a stray pit bull at the north Shell Station in Boardman. The dog was returned to its owners.

-BPD received report of a possible DUII. Luz Maria Munoz Orozco, 25, was arrested for DUII and released.

-BPD received report of a large group of people at the north Shell Station. It was just a group of people talking.

-BPD received report of a large group of people on Olson Rd.

-BPD received report of multiple subjects with a lot of drinking on Boardman Ave.

-Irrigon Ambulance, Boardman Ambulance received report of a 28-year-old male with high blood pressure. Boardman Ambulance responded as mutual aid and transported the patient.

-Ione Fire Department, Ione EMS, Heppner Fire Department received report of a fire in the hay stacks east of the dairy in Ione, the same place as the fire on Saturday.

-HFD received report of fireworks in Ione.

-Boardman Fire Department reported they were on standby at the Boardman Marina for the fireworks show.

**July 7:** -MCSO received a report that the reporter's mother stole his jet skis that he stored at his grandfather's house. The reporter lives in Washington.

-MCSO received an animal complaint about two brown dogs, and one of the dogs was being very aggressive and almost bit his son. The owner of the dogs was warned.

-MCSO issued a citation to Adelle Oldenkamp, 63, for violating the basic rule by going 80 mph in a 55 mph zone.

-MCSO received a report from the reporter that while she was driving with two other adults and two babies, a subject in a tan Honda attempted to run them off the road.

-MCSO received a report that a reporter advised that the police were searching his room and wanted to let the officers know that he sprayed a bug killer in the room and they shouldn't let the dog in. The police were notified and advised.

-MCSO received a

report that a subject told the reporters that they were on private property and for them to move or they would call law enforcement. MCSO responded, the reporters were cleared, the land was public.

-MCSO received a report that a blue Ford four-door pickup was traveling back and forth into the oncoming lane.

-MCSO responded to the fire for traffic control. The fire was put out.

-MCSO received a report that the reporter's 75 year old mother-in-law who is suffering from Alzheimer's was getting very irate and out of control. The reporter advised she did not need assistance at this time.

-MCSO arrested Samuel Martin Jr., 20, for Aggravated Animal Abuse.

-MCSO arrested Rudy A. Sabastian, 20, for two counts of Forged instrument.

-MCSO arrested Juan Rey Sanchez Madrigal for Driving Under the Influence and Failing to Maintain Lane.

-MCSO and BPD responded to a vehicle head-on collision. There was minor damage and one subject was arrested for DUII.

-BPD issued a citation to Juan Antonio Lemus Garcia, 25, for DUII.

-MCSO responded to a report of heard gun shots. The gun shots turned out to be fireworks.

-BPD issued a citation to Catalina Lobato Lopez for violating the speed limit by going 87 mph in a 65 mph zone and Driving while Suspended.

-BPD gave a warning to a driver for driving with lack of sleep. The driver was so tired he did not even realize that the deputy was in front of his vehicle.

-BPD deputy was out with two juveniles. The deputy gave the juveniles warnings about curfew and advised them to go home. They both went back to their apartments.

-BPD arrested James Ray Steelman for Failing to Register as a Sex Offender.

-BPD received a report about a subject having two counterfeit \$100.00 bills. The reporter found them in the money bag.

-BPD received a report from a complainant advising of loud music coming from behind her residence. BPD advised the reporter that the subjects have the right to play their music until 10 pm and should it get any louder they will be advised to turn it down.

-BPD received a report that the reporter cashed his check and he had some large dollar bills. He requested to have them inspected to make sure they were valid.

-Heppner Ambulance transported a 59-year-old female who was possibly having a heart attack to Pioneer Memorial Hospital.

-Boardman FD received a report of smoke near the coal fire plant.

**July 8:** -MCSO received a report that Jose Daniel Alvarado was arrested by the Oregon State Police on an Irrigon Justice Court warrant.

-MCSO deputy was contacted by a female who advised there was a MIP party near her residence and the subjects were yelling things at her. MCSO responded.

-MCSO and BPD were advised there was a field fire next to the bus barn off of northeast Boardman Ave. Boardman FD responded.

-MCSO arrested Erasmo Rodolfo Barrera, 21, on multiple warrants.

-MCSO received a report that John Marion Talbot was arrested by the Seaside Police Department on an IJC warrant: failing to pay fine for Driving while Suspended.

-MCSO received a report that someone was lying in the bushes near the reporter's house. The reporter thinks that that someone was staking out their house.

-MCSO and BPD received a report from a subject that her vehicle was vandalized during the night. The reporter stated that they did not get into the vehicle, just scratched the outside.

-MCSO received a report that a young couple in their 20s were traveling with other people and they got left at a rest area.

-MCSO issued a citation to John Cleland McDowell, 58, for Violating the Basic Rule by going 86 mph in a 55 mph zone.

-MCSO received a report that there were people riding their three-wheelers and motorcycles and believes that it is private property.

-MCSO received a report that the reporter's boyfriend would not leave.

-MCSO received a report that the reporter's neighbor shut off his water. The reporter requested deputy contact. The deputy advised it was a civil issue.

-MCSO received a report about a one-year-old male who fell into the pool and was not breathing. BPD and EMS responded and transported the child to Good Shepherd Hospital.

-BPD issued a citation to Tom Raymond Carroll, 23, for failing to carry proof of insurance.

-BPD issued a citation to Tammie Jo Palmer for Violating the Basic Rule by going 60 mph in a 45 mph zone.

-BPD issued a citation to Megan Thressa Caulkins, 24, for Violating the Basic Rule by going 92 mph in a 65 mph zone.

**July 9:** -MCSO deputy was out with a vehicle that had a subject jump out and run away when he saw him.

-MCSO deputy was out with a vehicle that had its flashers on. The male subject was washing off his windows and would be back on his way shortly.

-MCSO issued a citation to Alex Rivera, 29, for

having a Dog at Large.

-MCSO deputy was out at a residence regarding a dog that has been being chased for half a mile. The owners were contacted.

-MCSO received a report that someone was going through mail boxes in an area in Irrigon. It turned out to be a resident checking her and her father's mail.

-MCSO received a report that a pit bull was not on a leash and tried to get another dog.

-MCSO issued a citation to John Anthony Luna, 20, for Failing to Obey Traffic Control Device and Failing to Carry Proof of Insurance.

-MCSO received a report that there was not water or hay in a pasture in Boardman.

-MCSO responded to a 95-year-old-male was sitting in a chair in the living room when he began to lean to the side. The subject was transported to Good Shepherd Hospital.

-MCSO received a report that a subject had just returned to their residence in Irrigon after being away since July 3 and had several items missing, including their microwave and some jewelry.

-MCSO was advised that the reporter thought that a male subject had broken his restraining order.

-MCSO received a report that the reporter has to wake up early and wanted the music near her to be turned down.

-BPD received a report that Osvaldo Landeros Navarro was arrested by MCSO on a Umatilla County warrant for Failing to Appear/DUII, Failing to Perform Duties of a Driver and Driving While Suspended.

-BPD issued a citation to Delia Benitez Barragan for two counts of Failing to Put a Seatbelt on a Child.

-BPD received a report that a disoriented female was walking on Marine Drive near Dodge Lodging.

-BPD received a report about a lost dog crossing the freeway on I-84.

-BPD received a report about a young juvenile boy walking along the road. An officer took the juvenile home after reports that cars had to stop to avoid hitting him.

-BPD issued a citation to Emigdio Hernandez for Failing to Carry Proof of Insurance.

-BPD issued a citation to Lino Juarez Garcia, 36, for Failing to Renew Registration and Failing to Carry Proof of Insurance.

-Heppner FD advised they were going to be doing a controlled burn at a location.

**July 11:** -MCSO deputy saw a female carrying something in her hands. She took off running when noticed. The deputy was going to be talking with the residents in the area.

-MCSO received a report that a John Deere Tractor was pulling farm machinery when it hit a down guy support cable attached to one of their poles. The tractor went into a ditch and then headed south on County Line Rd.

-MCSO received a report that a subject's vehicle has a scratch on the front right fender and the right blinker was also broke. The reporter had no idea when or where it occurred.

-MCSO received a report about a semi truck speeding.

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