

## Free physicals offered for Heppner athletes

Free physicals will be offered in August for Heppner athletes by Pioneer Memorial staff.

Students entering grades 7, 9 and 11 and any other student who has not had a physical in the past year must have a physical before participating.

Physicals for boys will be Tuesday, August 5 from 1-4:30 pm. Physicals for girls will be Wednes-

day, August 6, from 1-4:30 p.m. No late physicals will be conducted- please be on time. There will be a \$30 charge for appointments made on days other than those listed.

Heppner High School coaching staff will be present to help administer the exams. Physical forms are available at [www.osaa.org](http://www.osaa.org).

## HHS football camp to begin next week

The Heppner High School coaching staff will sponsor a football camp for grades 5-12 Monday, August 4, through Thursday, August 7.

Players in grades 5-8<sup>th</sup> grade will go from 5-6:30 p.m. each day. Equipment check-out and sign up will be from 4-5 p.m. on Monday, August 4, at the Morrow County Fairgrounds game field.

The sessions for players in grades 9-12 will be from 6:15-8:30 p.m. Equipment check-out and sign up will be from 4-5 p.m. on Monday, August 4.

The cost for the camp is \$20 with each camper receiving a Mustang football hat.

For more information call Greg Grant at 541-676-5257.

## Ione Football Camp to be held

The Ione Football Camp will be held August 11-14 from 6-8:30 p.m. at Ione High School field. The camp will be held for incoming 6<sup>th</sup> graders through high school seniors. The cost will be \$25 and will include a t-shirt.

For more information contact Dennis Stefanie at 422-7142.

## Ladies Play Day results

Ladies Play Day was held on Tuesday, July 22 at the Willow Creek Country Club. Results are as follows: **July 22**

Low gross of the field was Eva Kilkenny. Low net of the field was Betty Christman. Least putts of the field was Virginia Grant.

Flight B winners were: low gross, Luvilla Sonstegard; low net, Pat Dougherty.

Long putt (all flights): Virginia Grant.

## Bank of Eastern Oregon offering access to surcharge-free ATMs through MoneyPass

Bank of Eastern Oregon recently joined the MoneyPass surcharge-free ATM network, enabling them to provide surcharge-free access to more than 13,000 ATMs nationwide. With 11 offices and 13 ATMs located throughout eastern Oregon, Bank of Eastern

Oregon now has a truly national ATM presence, including a heavy concentration of MoneyPass ATMs located in Oregon and throughout the western states.

"Bank of Eastern Oregon, along with many other financial institutions, has recognized that savvy consumers are increasingly aware of and appreciate the value afforded by surcharge-free access to their money," said Doug Miraglia, president of MoneyPass. "In response to their customers' influence, Bank of Eastern Oregon has made the important business decision to

participate in MoneyPass and offer their cardholders accessible and convenient surcharge-free ATMs."

"We selected MoneyPass as our surcharge-free ATM network based on the widespread nationwide locations, but particularly because of the attractive MoneyPass ATM locations in Oregon and the West," said George Koffler, president of Bank of Eastern Oregon. "Our cardholders not only save money by our joining MoneyPass, but we are now able to offer them surcharge-free access to more than 13,000 additional ATMs throughout the United States."

"Bank of Eastern Oregon has taken a powerful step in increasing their cardholders' satisfaction by offering them surcharge-free ATM access, but also recognizes that they will be able to attract new customers by responding to the consumer

demand for surcharge-free ATMs," said Miraglia. "They made a decision which will have a positive impact and bring value not only to the consumer, but also to their business."

MoneyPass is a true national ATM network that offers a unique pricing structure that makes it an attractive and flexible option for financial institutions to expand access to surcharge-free ATMs. As more financial institutions join the MoneyPass network, it continues to grow in convenience, accessibility and concentration, including a heavy expansion in the West, Midwest and Southwest.

MoneyPass is a network of Elan Financial Services, one of the nation's leading providers of comprehensive ATM and debit card processing solutions for financial institutions, Independent Sales

Organizations and retailers. Elan Financial Services processes transactions for more than 2,000 financial institutions nationwide and manages over 38,000 ATMs for a variety of industries. MoneyPass provides surcharge free access at more than 13,000 ATMs across the United States, allowing cardholders of participating financial institutions to access their money where they live, work and travel. With over

900 participating financial institutions, 21 participating Independent Service Organizations (ISOs) and over 28 million active cards, MoneyPass is a rapidly growing surcharge-free network whose emphasis is on cost-efficient membership options, flexible terms and accessible locations. For more information, call 1.800.343.7064 or visit [www.moneypass.com](http://www.moneypass.com).

## 4-H horse club participates in M.C. Horse Show



Left photo is Stacey Halvorsen with her colt Ranger. Right photo is Lilly Sandford with her filly Gabby. -Contributed Photo

The Horses of Course 4-H Horse Club participated in the Morrow County Horse Show held last Saturday along with other members from all over the county. Club leader Linda Halvorsen was proud of the members' participa-

tion and the outcome of the efforts.

Members include Lilly Sandford, Jr. member and Stacey Halvorsen, intermediate member. Both had colt ground training this year for a 4-H project as one of their classes. Both did quite

well with the young horses and showing the skills that they have taught in just a few months. Both members received Red Ribbons in that class.

Both members are excited to have a young horse that they can learn to train with their leader and grow with the horses as team as they do. Stacey and Lilly also showed in showmanship with other horses. Stacey received champion in her category and Lilly received a red in hers. Stacey

also competed in bareback equitation, western equitation and trail receiving red ribbons. Stacey will go on to the Master Showmanship Contest at fair this year representing her horse class and club.

"Both members are excited about fair as they participate in a lot of other categories. But they are even more excited about coming back next year being able to ride their young horses then," stated their leader Linda Halvorsen.

## CAPECO assists with stimulus payments

The staff of the Area Agency on Aging will assist with processing of economic stimulus payments at several locations throughout Umatilla and Morrow Counties.

According to the Internal Revenue Service, there are approximately 1,400 individuals who have yet to file for their stimulus payments in Umatilla and Morrow Counties. A person is eligible for a stimulus payment if they had a total of \$3,000 or more in qualifying income during 2007. Qualifying income is:

- Earned Income
- Social Security benefits (including Social Security disability benefits)
- Certain railroad retirement benefits
- Certain veteran's benefits
- Nontaxable combat pay

"There is about \$420 thousand dollars waiting to be claimed by eligible individuals in our area," stated Eva Mabbott, director of the Area Agency on Aging. "Our staff will be available to assist seniors and others who have not already filed for their payments so that everyone has the opportunity before the deadline of October 15 passes."

CAPECO operates senior meals sites in: Milton-Freewater, Weston, Pendleton, Stanfield, Ukiah, Irrigon, and Heppner. Site

coordinators, as well as program staff at the Pendleton main office and the Hermiston office will be able to assist with filing for the stimulus payment. Individuals can call the CAPECO main office to schedule appointments. Those numbers are: 541-276-1926 or toll free at 1-800-752-1139.

"Making sure everyone has the opportunity to take advantage of this stimulus payment is a priority for us," said Mabbott. "The process is very quick and our staff is ready to help."

CAPECO's Area Agency on Aging office in Pendleton is open from Monday through Friday from 8 a.m. to 5 p.m. Meal sites are open as follows: St. Patrick's Senior Center in Heppner on Wednesday from 9 a.m. to 1 p.m.; Milton-Freewater Senior Center on Tuesday and Friday from 9 a.m. to 1 p.m.; Weston Senior Center on Wednesday from 9 a.m. to 1 p.m.; Pendleton Senior Center on Monday through Thursday from 9 a.m. to 1 p.m.; Stanfield Senior Center on Wednesday from 9 a.m. to 1 p.m.; Stokes Landing Community Center in Irrigon on Mondays from 9 a.m. to 1 p.m.; and Ukiah Senior Center on Fridays from 9 a.m. to 1 p.m.

For more information call 541-276-1926.

## HHS state track team



Pictured is the 2007-2008 Heppner High School state track team. Standing (L-R): Brynna Rust, Keshawna Telemantes, Coach Marianne Smith, Jordan Hatfield, Coach Jason Palmer, Kristen Van Cleave, and Erin Price. Sitting (L-R): Kelsi Putman, Sherrilyn Peck, Cyde Coil, and Catherine McElligott. -Contributed Photo

## Senior Center Menu

Willow Creek Baptist Church members will be serving lunch on Wednesday, August 6. The menu will include three cheese turkey bake with noodles, onions, peppers, and mushrooms Jell-o with fruit, hot rolls, and strawberry shortcake.

**Real Estate**  
By DAVID SYKES  
REALTOR

**THE 15-YEAR MORTGAGE**

The 15-year mortgage is a quick way to build equity and cut interest payments. It is gaining in popularity; however, it isn't the best loan length for everyone regardless of how attractive it looks. Here are some facts to consider:

The most important consideration is the higher monthly payments. There's no free lunch in financing. A shorter term means larger payments to pay off the principal. Although a 30-year loan will cost you more in interest over its

lifespan, the monthly payments are spread out over twice the length and are lower. Can you afford the higher monthly payments of the 15-year loan?

How long do you expect to own the home you are buying? In general, the fewer years of expected occupancy, the more feasible a 15-year loan. You'll get a lot more cash back at sale time when you pay off the remaining mortgage since you will have paid more into principal each month.

Property listings are available at [www.sykesrealestate.net](http://www.sykesrealestate.net)

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