

# Heppner banker enshrined at recent symposium

By ERICK PETERSON  
Hermiston Herald

Jeff Bailey, of Heppner, is now a hall of famer, having been recently inducted to the Oregon Bankers Association Hall of Fame at December's Oregon Bank Leadership Symposium. The symposium was Dec. 6-7.

For Bailey, this is a great honor, he said. In a phone interview with EO Media Group on Friday, Dec. 17, Bailey, the president and CEO of the Bank of Eastern Oregon in Heppner, said his induction puts his name on a list of other excellent bankers. Three other bankers in his bank's history have achieved this recognition, he said, and he reported feeling good about the association.

That said, he added the honor is also humbling. Fellow honorees include people who have devoted themselves to their communities and have done well by their customers, he said. He stated that he also strives for the same excellence achieved by those other bankers.

A press release, dated Thursday, Dec. 16, includes quotes from people who attest to Bailey's merit; he deserves this honor, they state. According to the press release, these comments were read aloud by OBA President and CEO Linda Navarro at Bailey's induction.

Comments about Bailey included a quote from Gabrielle Homer, a member of the bank's board of directors, who said, "I have always appreciated Jeff's open door — both as a customer of many years and when joining the board last year. He has always been responsive and helpful. He is a friendly, patient voice of reason. He is incredibly knowledgeable and he is dedicated and loyal."

Other comments, from other peers, credited Bailey's "strong moral compass. Another banker referred to him as a "great leader" who "truly cares about employees and customers." And a third banker praised Bailey for having "a holistic view of situations and is committed to making the greater good succeed."



Oregon Bankers Association/  
Contributed Photo

**Jeff Bailey holds his award for being inducted into the Oregon Bankers Hall of Fame, Dec. 6, 2021.**

## Bailey history

Looking back, Bailey said his history in banking goes back to his early childhood. Born in Enterprise, he had family members who

were bankers. Also, he started his first bank account when he was very young. That account, he said, was a savings account, which was built on money earned from selling night crawlers and mowing lawns. He was a good saver, even his youth, he said.

"It was instilled in us at an early age that you have to save for a rainy day to provide for yourself and your family," he said.

He added that he carried that ethic into his adulthood.

Bailey earned a degree in agriculture business from Eastern Oregon University and began his career as a grain buyer in Portland, according to the press release that announced his hall of fame induction. Also, it stated that he was a commercial loan officer in Gilliam County with the Bank of Eastern Oregon, which was "the beginning of what has been 25 years of service to the bank."

At the Bank of Eastern Oregon, from 2003 to 2009, he served as chief credit officer, then president and CEO.

His service is not just inside the bank, though, as Bailey has worked as a past chair of the OBA and has "recently started a two-year term as the chair of the Community Banks of Oregon, a sister entity of the OBA that serves as a unique voice dedicated to banks headquartered in Oregon," according to the press release. It also states he is active in the Willow Creek Valley Economic Development Group, the Heppner Chamber of Commerce and "many other civic and nonprofit groups."

## The Hall of Fame

The OBA promotes the Oregon Bankers Hall of Fame as "the highest honor bestowed peer-to-peer within the Oregon banking industry." It was founded in 1987 and includes 81 individuals.

"It recognizes the outstanding contributions inductees have made to the Oregon banking industry, to the OBA and to the communities in which they live and work," according to the press release.

# \$40M approved for forgivable disaster loans for Oregon farmers

Oregon Farm Bureau vice president thinks a profitable 2021 is still 'out of reach' for farmers

By MATEUSZ PERKOWSKI  
EO Media Group

Oregon farmers who've suffered from drought and other disasters will gain access to \$40 million in forgivable loans under a legislative package approved Dec. 13.

The money will serve as a "bridge" to keep farmers afloat while they wait for USDA assistance, but the loans will be forgiven if growers don't qualify for federal disaster relief.

"We're telling farmers and ag workers across the state that we acknowledge how hard it's been to survive this year," said Rep. Bobby Levy, R-Echo, before the House floor vote.

Throughout 2021, farmers have been plagued by winter storms, drought, heat waves, insect infestations, wildfires and flood damage, all during a global pandemic.

"It's been the hardest year for natural disasters in many Oregon producers' memories," said Mary Anne Cooper, Oregon Farm Bureau's vice president of public policy, during a legislative hearing on the bill.

The forgivable loans are intended to allow farmers to stay in business, but won't actually result in a profitable year, she said. "I just think that's out of reach for the 2021 year."

The Oregon Farm Bureau estimates about \$75 million was made available to disaster-afflicted growers in the legislative package, which was passed during a Dec. 13 special session.

The idea for forgivable loans sprang from concerns

that niche Oregon farmers face "gaps" in USDA disaster programs, which are primarily designed for major commodity crops.

For example, damage from the ice storm and heat wave this year may not directly kill hazelnut trees or nursery stock. However, yields and marketability are adversely affected.

"Assistance is needed to help producers with losses not covered by federal programs," said Megan Kemple, director of policy advocacy for the Oregon Climate and Agriculture Network nonprofit.

Farmers with adjusted gross incomes of less than \$500,000 will qualify for loans of up to \$125,000 under the bill.

The loan money cannot increase their total income beyond 90% of the three-year average of what they earned in 2017, 2018 and 2019. Due to volatility associated with the coronavirus outbreak,

2020 was excluded from the calculation.

Rep. Jami Cate, R-Lebanon, objected to the limits of \$500,000 on adjusted gross income and \$125,000 in loan amounts, arguing that larger farms are still family-owned "mom and pop businesses," she said.

When their expenses are in the millions of dollars, farmers must also have revenues in the millions, Cate said before the House floor vote. "Having bigger farms or higher-value crops just means you're playing with higher stakes."

The rules will be different for "historically disadvantaged" farmers identified by the Oregon Department of Agriculture, which will oversee the program.

Historically disadvantaged farmers will qualify for loans

of up to \$150,000 if they had an adjusted gross income less than \$350,000 in 2021. The loans can't raise their total income beyond 95% of their three-year average revenue.

They also allocated \$6 million to several drought-afflicted irrigation districts, \$5 million for grasshopper and cricket suppression and \$8 million for Klamath Basin drought assistance, among other programs.

The loans will be disbursed by banks that are under contract with the ODA, which will rely on their experience lending to the farm industry.

"This is a new program unlike anything we've done before," said Jonathan Sandau, special assistant to ODA's director. "This will not be live next week, and it will take time to get right."

Farmers who ultimately receive financial help from USDA must repay enough of the loans to bring them below 90-95% of their average annual income.

"Recipients will not be made whole or profitable under this program," Sandau said during a hearing.

The overall \$400 million legislative package focused on housing rental assistance, drought relief measures and Afghan refugee resettlement, among other issues.

The forgivable disaster loan program was the largest component of the \$100 million allocated for drought relief.

Lawmakers dedicated more than \$11.6 million to Oregon Watershed Enhancement Board grants aimed at drought resilience and irrigation modernization.



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## 26<sup>th</sup> Annual Christmas Spirit Award Presentations

Good Shepherd Community Health Foundation is pleased to announce the following as the 2021 Christmas Spirit Award Recipients:



*Tom & Abbie Ditton*

Tom and Abbie have a long, and mostly quiet, history of helping people in need while also being very active within our community. They serve in a variety of capacities at St. John's Episcopal Church. Tom, a local attorney for 39 years before retiring in 2013, served on the school board for many years and continues to be an active member of the Kiwanis Club. Abbie is the current president of our local P.E.O. Chapter CV that provides support, scholarships, loans, and grants to women pursuing educational goals.

They have mentored and supported local high school and college students with encouragement, support, and personal financial assistance. They are quick to contribute their time and energy without recognition or praise. Tom is known to occasionally pick up hitchhikers and help them when they are in distress. Frequently, he takes people to medical appointments in Hermiston and Tri-Cities. After retirement from his law practice, he volunteered to play his long-forgotten trumpet in a horse mounted band for the Round-up parade. Abbie too has been no less influential in supporting local causes.

Tom and Abbie raised two generous children that have contributed to their communities in their own ways as well. The Ditton home is always ready to welcome family and friends. The extent of their generosity is known and appreciated by those who have received their gracious support within the community.

It is for these reasons that Good Shepherd Community Health Foundation, which strives to make our community a better place to live, has selected Tom & Abbie Ditton as 2021 Christmas Spirit Award recipients.



*Scott & Melissa Purswell*

Scott and Melissa are long-time believers in helping other people. They often turn individual contacts with others into personal friendships and relationships.

Scott and Melissa's efforts include providing meals to those in need and those that are celebrating milestones, giving recognition for hard work, and developing special bonds in diverse settings. They spend endless hours serving others in distress with a can-do attitude and mentality. Their advocacy on behalf of others has changed lives. Their warmth and friendliness are a blessing to all. These characteristics have been shared with their two boys that live life full of heart.

Scott has spent much time and effort with our local LaCrosse league and Melissa has led the way in creating and implementing kindness campaigns that will impact our community for good for many years to come. They infuse our community with professionalism and can-do attitudes. Our area ball fields, gyms, special projects, and service organization events are replete with the name of Purswell Pump listed as "sponsors" or "supporters." The family, including their business, is dedicated to the success of Hermiston and its residents.

Hermiston is Scott and Melissa's village. They feel strongly about youth, families, and are instrumental in building strong relationships to foster individual care for all. They are highly sought after for their expertise in a variety of capacities and their willingness to support is infectious. They are true role models and examples to those around them.

It is for these reasons that Good Shepherd Community Health Foundation, which strives to make our community a better place to live, has selected Scott & Melissa Purswell as 2021 Christmas Spirit Award recipients.

The Foundation mission is to enhance the quality of life and general health of residents living in West Umatilla and Morrow County communities by raising funds and giving to community projects. Good Shepherd Community Health Foundation reviews funding requests and makes awards for worthwhile projects twice a year. The next deadline for submitting grant applications to the Foundation is January 31, 2022. Groups or individuals interested in making a donation or being considered for funding are encouraged to call the Foundation office at 541-667-3419.

Best wishes for a happy holiday season!



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