

Business Notes

Financing to fit your needs is the goal of Red Apple Mortgage

Some excellent packages are available now for home financing without even leaving Vernonia, through Kay Green of Red Apple Mortgage, of Aloha.

Green started with the company several months ago as a loan officer under owner/broker Bobbi Ingman, who has many years of experience in the mortgage industry.

Among the options Red Apple has available are two designed especially for first-time home buyers. One, Community Home Buyers

Program, requires only three-percent down and has some income restrictions.

The second, Rural Development Loan Program, also has some income restrictions, but requires no down payment at all. This program is restricted to specific areas, one of which is Vernonia. There are also a limited number of lenders who are allowed to use this program and, fortunately for local first-time home buyers, Red Apple Mortgage is connected to those lenders.

Another special program is

designed for people who are



Kay Green

buying a manufactured home to place on their own property. This program closes before the process is completed, then pays for the land, pays for the home upon delivery, and pays contractors on 30-day intervals, all of which eliminates a lot of up-front expense for the purchaser.

In addition to those mentioned above, Red Apple Mortgage offers 140 programs for new purchases, manufactured homes, new construction, refinances, second mortgages, lines of credit and commercial properties.

Green can also work with potential borrowers who want to pre-qualify or who have credit problems.

"We believe in dealing with honesty and integrity," Green said, "and we won't tell you something that isn't true."

"I'm also glad to be in Vernonia," she added, "so people don't have to go elsewhere for this service. I'll pick up or deliver or fax papers as needed."

Kay Green and Red Apple Mortgage can be reached at 429-0904, or toll-free at 888-RED-APPLE.

Josi appointed to dredging task force

Speaker of the Oregon House of Representatives, Bev Clarno, recently appointed State Representative Tim Josi to an Interim Task Force on Dredging. The purpose of the Task Force is to find a way to continue the funding for annual maintenance dredging for Oregon's ports and waterways.

"The taxing formula for federal funding of annual maintenance dredging has been declared unconstitutional by the Court of International Trade," Josi noted.

The dredging program pays for the removal of mud, sand and gravel which continuously fill Oregon's waterways and harbors. "This program is important because dredging keeps our waterways open and is critical for the economic health of many Oregon communities such as Astoria, Garibaldi and Newport," said Josi. Annual maintenance dredging is expensive and ports can't afford the expense without help from the federal government.

The goal for the Task Force is to design a formula

to protect operation and maintenance funding; add funding for non-contributing commercial fishing and recreational boating ports; find a way to cover the expense of dredge disposal needs; and do all this in a way which conforms with the Court of International Trade Decision. "This will be no small task," said Josi.

The Task Force met yesterday in Salem. Subsequent meetings will be September 16 in Coos Bay, September 17 in Newport and September 24 in Hood River.

Tuality FG Hospital planning changes

Tuality Forest Grove Hospital (TFGH) will transfer most inpatient services and staff to Tuality Community Hospital (TCH) in Hillsboro if a plan developed by Tuality Health-care administrators is accepted by the directors for both hospitals.

No immediate changes will be made but, if the plan is approved, inpatient services to be moved from TFGH to TCH will include medical and surgical admissions, critical care, maternity and 24-hour emergency care.

Outpatient services and support functions that would remain include day surgery, satellite laboratory and diag-

nostic imaging, and physical therapy. There is also expectation that day surgery would be considerably expanded.

FG Urgent Care will be unchanged, providing services daily from 7 a.m. to 11 p.m. Tuality Home Health and Tu-

ality Center for Geriatric Psychiatry will also remain at TFGH.

No immediate changes will take place and community meetings will be held before any major changes occur.

BAMA schedules breakfast meeting

Banks Area Merchants Association (B.A.M.A.) will hold a no-host breakfast meeting Thursday, Sept. 5, 1996 at 7:00 a.m. at the Brown Derby.

Will Duke, superintendent of the Banks School District, will be guest speaker.

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County will aid applicants picked for special training class at PSU

Portland State University School of Extended Studies and School of Urban and Public Affairs is seeking individuals to participate in the Oregon Community Development Training Institute.

Oregon has earned a national reputation for developing innovative solutions to problems and much of the problem solving skills come from community members working together toward a common vision, according to Gov. John Kitzhaber.

"This training program is needed to help communities help themselves with comprehensive solutions for livable communities. I encourage community leaders and community development practitioners to become involved," Governor Kitzhaber said.

Thirty-five people will be selected to the four training sessions: Oct. 27-30 and Dec. 8-11, 1996, Jan. 26-29 and Feb. 9-12, 1997.

The program fee of \$1,000 includes training, materials, lodging and meals at the Namasté Retreat Center.

To assist with costs, the Columbia County Board of Commissioners has designated economic development funds for scholarships for two county residents, if they are selected by PSU.

Applications must be received by PSU no later than August 30. For applications or more information, call Patricia Cornman, program assistant, at 503-725-4849 (toll-free 800-547-8887, ext. 4849), or Jim Brown, staff assistant, at the Courthouse, 397-1035.

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