

Business

State Insurance Division offers free information for consumers

Consumers may be able to save money by shopping around for auto and homeowner insurance, according to the Oregon Insurance Division.

The Insurance Division asked major insurance companies to provide rate quotes for drivers, homeowners and renters.

Rates varied widely among the 21 auto insurers responding to the survey. For example, the six-month premium ranged from \$281 to \$512 for a typical Eugene family with a teenage son.

Rates also varied for the 14 homeowner insurers responding to the survey. For example, the annual premium ranged from \$387 to \$671 for a policy covering a frame house in Portland with a \$200,000 replacement value and a \$250 deductible.

Two free booklets with the results of the surveys are available from the Insurance Division, entitled *Consumer Guide to Auto Insurance* and *Consumer Guide to Homeowner and Tenant Insurance*.

The rate comparisons in the booklets are designed to be used as a guide and don't cover all situations. Consumers should contact individual insur-

Garden art stock moves from Manning to Clatskanie

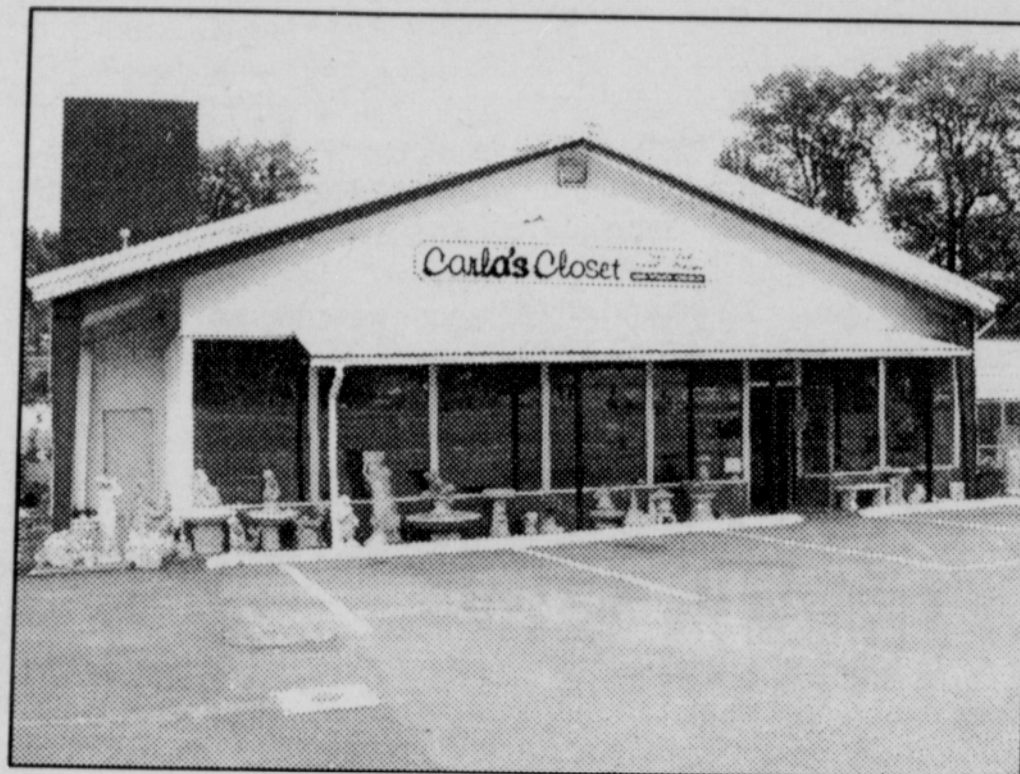
Those who have been buying, or planning to buy, the great garden art at Yard Decor in Manning have been disappointed to find that they closed that part of their business. But the same great buys are now available at Carla's Closet in Clatskanie.

When Carla Hess heard about Yard Decor going out of business, she checked it out, liked what she saw and bought the inventory. Carla has been in business for three years in Clatskanie, starting about a block away from her current location, then moving two years ago to larger quarters at 220

Columbia River Highway (Hwy. 30). She has improved the site with help from her husband, Kevin, and two dedicated employees, Jennifer and Tammy.

Carla's eclectic selection of merchandise surely has something for everyone in the family - clothing (mostly new, but some used) for men, women and children; baby furniture, jewelry, and now garden statuary, benches, bird baths and fountains.

Stop in and check out the garden art and the great customer service provided by Carla and her staff. See Carla's ad on page 6.



State Goal 5 has potential for negative affects on rural properties

From page 1

ceived, will be available for inspection at no cost. Copies may be obtained at reasonable cost at least seven days prior to

ance agents or companies for specific rate information.

The booklets also include tips consumers can use to save money on insurance, plus information on consumer rights and obligations and how to file claims.

To receive free copies of the booklets, write to: Publications, Oregon Insurance Division, PO Box 14480, Salem, OR 97309-0405 or visit the website at <oregoninsurance.org>. Click on "Publications".

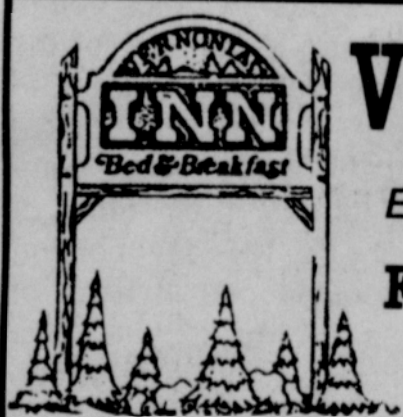
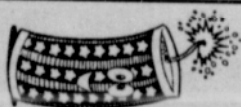
the hearing, from Land Development Services in the Columbia County Courthouse; they will also be posted on the County website, <<http://www.co.columbia.or.us/LandUse/Planning/index.asp>>.

Planning Commission will begin deliberations on June 30, at or after 6:30 p.m. in Room 351, Circuit Courtroom, on the Third Floor of the Courthouse Annex, 230 Strand, St. Helens.

After the Planning Commis-

sion sends its recommendations to the County Board of Commissioners, the board will hold a public hearing before final action is taken. The date of the public hearing will be published in The INDEPENDENT.

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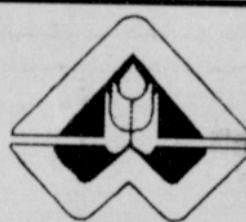
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