

Business Notes

Just a couple more adjustments...



Okay, it took more than that, nevertheless, a new ATM has been installed at Wauna Federal Credit Union in Vernonia and is now in operation at 622 Bridge Street.

Loan funds available for qualified family farm purchase, operations

The Washington/Columbia County Farm Service Agency (FSA) has loan funds available to help qualified, socially disadvantaged persons buy and operate family-sized farms.

For purposes of FSA's loan programs, socially disadvantaged groups are women, African Americans, American Indians, Alaskan Natives, Hispanics, Asian Americans and Pacific Islanders.

Loans are available to individuals and entities that are primarily and directly engaged in farming and ranching on family-sized operations. Farm ownership loan funds are available to help purchase a farm or ranch. To qualify, the applicant must have participated in the business operation of a farm or ranch for at least three years.

Applicants with at least one year of experience in managing or operating a farm or ranch, may be eligible for funds to help with the purchase of livestock, machinery and equipment, as well as annual production expenses.

With these loan programs, FSA hopes to help reverse the declining number of socially

disadvantaged farmers and ranchers across the United States. FSA wants to encourage and assist socially disadvantaged farmers and ranchers to own and operate their own farms and ranches, participate in agricultural programs, and become integral parts of the agricultural community.

Loans guaranteed by FSA may be made by any lending institution subject to Federal or State supervision (banks, savings and loans, credit unions, and units of the Farm Credit System including the Bank for Cooperatives).

Typically, FSA guarantees 90-95 percent of a loan. Operating loans depend on the collateral securing the loan and usually run from one to seven years. Repayment terms on ownership loans can be as long as 40 years.

Applications are available from the FSA office at 1080 SW Baseline, Suite B-3, Hillsboro, OR 97123. The telephone number for applications and other program information is 503-648-3174 Ext. 2, or e-mail at <gail.stinnett@or.usda.gov>.

Surprise in study of Rock Creek temps

By Bill Langmaid

A preliminary study of temperatures in Rock Creek seems counterintuitive at first glance. This summer the Upper Nehalem Watershed Council placed continuously recording temperature gauges at various places in Rock Creek. This was done to find out what areas of the creek suffer from abnormal increases in temperature that could harm young salmon fry.

Briefly, the temperatures were colder as the gauges were farther upstream from Vernonia. That was expected, as overhanging trees and other vegetation shield the river from the warming effects of the sun. Air temperature also is warmer in Vernonia, so it seemed logical.

Watershed Council meeting October 23

The Watershed Council is a non-profit corporation that provides assistance to landowners seeking advice and help protecting and conserving our network of streams in the Nehalem Valley. The next meeting will be October 23 at 7:00 p.m. at the Mist-Birkenfeld Fire Hall.

cal to guess that the temperature would be warmest at the mouth of the creek.

The surprise discovery was that the temperature actually declines between the Vernonia water plant and the mouth of the creek. An in-depth study planned for next summer will provide more details but, at least for now, it can be said that various factors between the mouth and the water plant serve to cool the water.

These factors include shade, since more than half of the riparian area in the lower mile of the creek is well shaded. Another factor could be the swimming pool formed above Bridge Street by damming the creek every summer. The pool is fairly well shaded and, since the water spends extra time in the shade, it may be cooled more than it would be without the dam.

The study planned for next year will be more thorough, and will seek to answer if it is the pool itself that cools the water, rather than the extra shading. But for now, we know that the pool may be helping cool the

water, and certainly isn't warming it to dangerous levels. The highest seven day average temperature was right around 72 degrees at the mouth, 5 degrees cooler than at the water plant.

Over the coming month, the watershed council will spend more time analyzing the data, which will be available for interested people to view at the next council meeting. This study was conducted under a grant from the Oregon Department of Environmental Quality.

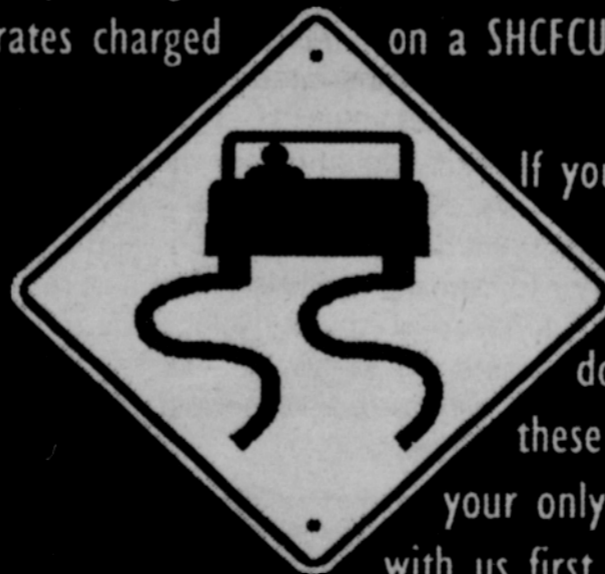
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