## Bits & Bites

By Jacqueline Ramsay



DENT.

brain lapse while putgether the Dec. 4 issue of The INDEPEN-

Today's

double

helping of

Bites is the

result of

&

Bits

December 4, 2003

It has been so nice to hear the sound of rain on the roof and flowing water gushing through the intake pipe at the lake. I and the fish, ducks, swan, eagles and the lone yearling goose do enjoy it. Even the three otters.

Only one or two more heavy winds and the trees will have shed their golden hair for the

Advice from a dummy to those that walk the lake - don't mop your kitchen floor and then immediately walk around the lake. It will take more than "I think I can" to get back home -

It's now after Thanksgiving -I pray yours was as enjoyable as mine. Baked five dozen rolls and took off for Portland - stopping along the way at Marque Cares and Rosewood Manor to visit with ex-Vernonia-ites traffic was slow and tight. Jim's house was too small for those they wished to share the day with, so he borrowed his church's kitchen and five families had a good time cooking games, watching playing movies, playing Nintendo or Barbies, etc. Visiting and meeting new friends, and yes, we set a place for one more.

Strange how no one missed the gravy that sat in the warming oven through the whole

Only one thing nearly marred the day. Perhaps others of you had the same experience. Did your "main course" drain goo all over the bottom shelf. Stop, remove all stuff and clean up the mess. Or perhaps like another lady - her dear husband put all of the potato peels "at once" into the disposal and clogged it up tight - stop, tear it down and then clean everything out under the sink. Irk, irk, but after it's all over everyone laughs and says this I'll always remember.

December 18, 2003

First off - it wasn't me - I may have been full of turkey but I got my article into the office on time so hopefully you'll get two Bits & Bites today. Please forgive all for goofing.

The Bazaars are gone for another year. This one at the Senior Center was very good, but tiring for those taking part in set up - sell - tear down.

Jan Potter was the lucky winner of the afghan raffle.

The quilt raffle lucky draw was Judi Cameron, a lady from St. Helens.

All those who didn't get drawn - I did the ticket pull your dollars are much appreciated for the good they do at the

Oh - have you noticed we (the City) have another white duck at the lake? Thank you to whomever took pity on the lonesome one. It learned fast to head for the shore when someone comes with corn or bread.

Everyone is busy cleaning house, cleaning out rain gutters, shopping, addressing yearly Hi-ho's to friends all around. Some are probably all caught up with the fuss and fume part and are reading a good book on these goofy days. Me, I'm in the middle somewhere.

Don't spend a lot of time killing spiders - why?

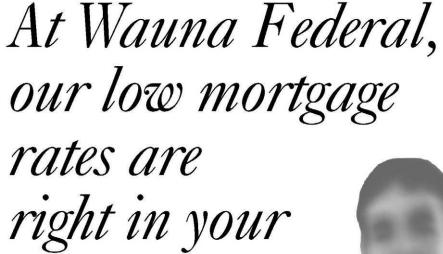
The weight of insects eaten by the world's spiders in a year is greater than the combined weight of every man, woman and child on earth.

Have a Merry Christmas, I'll be chatting with you next year, I

Have a Happy New Year. Shadow & Jacqueline







hen it comes to refinancing your home you need a financial institution that knows how to save you money. That's why you should turn to Wauna Federal for great low rates and some options you may not find elsewhere.

Like our new 4.10% APR fixed rate Equity REFI Option\* that uses the equity in your home to pay off the remainder of your mortgage with a low rate, no loan origination fees, very few closing costs and much simplified paper work.

Stop by, or call any Wauna Federal branch office in Astoria, Warrenton, Clatskanie or Vernonia and talk with one of our loan officers today!



## Happy Holidays



Rick Gardner Real Estate Broker 503-720-6736 Vernonia Realty & Insurance Center



Wishing you A Joyous Holiday Season



## **WAUNA FEDERAL** Credit Union

Your hometown financial solution

800-773-3236 • WWW.WAUNAFCU.ORG

**PUNDER** 

Astoria Warrenton (503) 325-1044 (503) 861-7526

Clatskanie (503) 728-4321

Vernonia (503) 429-8031

NCUA

\*Members of WFCU and qualified borrowers only. Our usual credit criteria apply. This is a Home Equity Loan used to pay off the remaining balar of your first mortgage. Actual rate may vary based on credit factors and loan to value. Exclusions and/or restrictions may apply. Closing costs are de mined by the type of loan, the amount of loan and by third parties charges for various services, such as appraisal, title insurance, recording, tax traing, flood certification, etc. and are paid by the borrower. Maximum loan armount is \$200,000 and max LTV is 90% of assessed or appraisal value.