

Banks Bar-B-Q, Truck & Tractor Pull coming up August 18-20

The 61st annual Banks Bar-B-Q, Truck and Tractor Pull and Combine Demolition Derby will be held August 18, 19, and 20, at Banks Sunset Park. Look for a full schedule of events in the August 17 issue of *The Independent*.



Golf to benefit Visitation School

Visitation Catholic School in Verboort is hosting their second annual Golf Tournament, August 11 at Sunset Golf Course. Registration begins at 2:30 p.m. and the first tee-time is at 3:00 p.m. The cost is \$30 per golfer and includes nine holes of golf, a BBQ, awards,

and a raffle. Golf carts are available for an additional fee.

All proceeds from the tournament will benefit Visitation Catholic School. If interested in participating, contact Kathy Hammond at 503-359-1090 or via email at kathyhammond@hotmail.com.

Bridge replacement to close Hwy. 6

The Oregon Department of Forestry this fall will replace a bridge across the Wilson River in the Tillamook State Forest, causing hunters and others wishing to recreate in the area to use alternate routes.

The bridge heading north off the Wilson River Highway (Hwy 6) between mileposts 22 and 23 will be closed from Sept. 11 to Jan. 2. This closure will block access to the Smith Homestead Day Use Area and the Jones Creek Campground and Day Use Area. River access

also will be periodically restricted for public safety reasons, which will impact fishermen and kayakers.

The heavily used one-lane bridge is being replaced with a two-lane bridge and pedestrian walkway to improve public safety.

Alternate access is available through Cedar Butte Road, off Highway 6 at milepost 18. Drivers are cautioned that the alternate access is a steep, narrow road not recommended for passenger vehicles, trailers or motor homes.

For more information about the bridge replacement and alternate access, call ODF's Tillamook office at 503-842-2545.

More on forest

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92 percent supported the complete protection of all roadless areas.

On March 9, 2006, Governor Kulongoski asked the US Forest Service to halt plans for logging in two timber sales in the Biscuit Fire Complex on the Siskiyou National Forest in southern Oregon — both roadless areas — while the petition process afforded under the 2005 rule is carried out.

The Roadless Area Public Forum held in this part of Oregon will be on August 14, from 6:00 to 8:00 p.m. at Portland State University, University Place — Columbia Falls Ballroom, 310 SW Lincoln Street, Portland.

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Payday loan alternatives are available

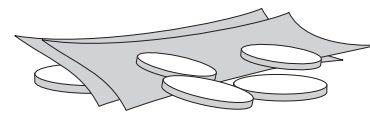
On July 27, Governor Kulongoski announced a new consumer campaign — including a 1-800 hotline and web site — promoting payday loan alternatives and encouraging working Oregonians to avoid these high-interest loans.

"We've made real progress protecting hard-working Oregonians from high cost payday loans," said the Governor. "But these new tools will help get this important message out — there are better alternatives for consumers than payday loans charging up to 500 percent interest."

In April, Governor Kulongoski signed legislation establishing reasonable limits on payday lending charges to protect consumers from excessive price gouging. The law takes effect July 2007.

Today's new tools offer consumers good information and options to avoid spiraling debt. By calling 1-800-SAFENET or visiting www.211info.org, consumers can find information about payday loan products offered by Oregon credit unions with significantly lower interest rates and fees. The Web site and 1-800 number can match consumers with credit unions they are eligible to join that offer the payday loan alternatives.

The 800 number and the Web site are maintained by SafeNet, which provides information to consumers about a



wide variety of health and human services. The Department of Consumer & Business Services (DCBS) and the Credit Union Association of Oregon are partnering with SafeNet to provide this new information to consumers about payday loan alternatives.

Many credit unions began launching their products two years ago, after Governor Kulongoski and DCBS asked them to offer consumers a less-expensive option for short-term loans. With interest rates often more than 500 percent, payday loans create financial burdens and credit problems for consumers.

As an alternative, credit unions average a \$3 cost to the consumer for a 30-day, \$200 loan. If that consumer went to a payday lender for the same loan, the cost would be between \$60 and \$85.

"I appreciate the Governor's leadership in protecting vulnerable consumers. And we are extremely pleased that Oregon's credit unions are providing financially strapped con-

sumers real options," said DCBS Director Cory Streisinger. "Our research shows many Oregon consumers have multiple payday loans and often extend the pay-back period, which means they are paying an exorbitant amount of money in interest rates and fees. We applaud credit unions for working with us to offer consumers a better choice."

Consumers will save more than money when borrowing from credit unions, said Gene Poitras, president of the Credit Union Association of Oregon.

"Credit unions care about the financial well-being of their members and can work with borrowers to help them get out of debt," he said, adding that credit unions also can help consumers by offering financial education resources to avoid payday loans.

DCBS has produced fliers and posters for credit unions and other organizations to promote these payday loan alternatives. For copies, call DCBS at 503-947-7897. In addition, a public education announcement about the alternatives — sponsored by DCBS and the Credit Union Association — will begin airing in early August on television and radio stations throughout Oregon.



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