

# Citizen asks when audit report available

**From page 1**  
the last 10 years, ever since the Heather Park subdivision went in and Nickerson Creek was insufficiently culverted. There was no immediate response from the council.

Helen Hudson spoke from the floor saying, "We've been told for quite some time that we are waiting for the audit to return and I'd like to know when that will happen." Mayor Sally Harrison decided to respond to this topic and said, "Apparently moving money from one place to another has slowed down this audit, but they will soon be presenting a report." (*The Independent* had been told last week that the audit was expected to be received Friday, February 15, but it has not arrived.)

Wayne Vaughn, Kristina McCord, Tom Ramsey and Dean Smith, (all first responders with the fire district or ambulance) spoke of concerns about the

lack of police backup on calls that might put first responders in physical danger. Their protocols require police to secure the environment before the emergency responders get involved on calls such as overdoses or domestic violence. The problem arises outside of town when the county can't arrive for almost an hour (if at all) and the Vernonia police have not been available, due to overtime constraints. The situation could result in a loss of life on the part of the caller or one of the first responders. Councilor Brett Costley responded by saying, "I appreciate your concerns and I wish we could give police more money and had more money to give them."

In other business, council;  
• unanimously approved the second reading of the ordinance creating the Vernonia Economic Development Committee,

• approved contracts (until June 30, 2008) for Interim City Administrator Aldie Howard and Finance Director Dick Kline (who has quit effective February 28, 2008),

• approved reduced fees for The Building Department LLC to charge for temporary manufactured home sitings,

• approved a new flood plain development permit form,

• heard from Police Chief Workman that the force's Chevy Tahoe was totalled as a result of flood water damage and he will be bringing a plan to the next council meeting to add another SUV.

There will be a council study session with staff (the public can attend, but not participate) on February 25 starting at 7:00 p.m. at the Scout Cabin. The next regularly scheduled council meeting will be March 3 at 7:00 p.m.

# Flood insurance explained

by Noni Andersen

Although it wasn't a consideration just 12 years ago, many Vernonia residents now plan to buy flood insurance because of the major floods in 1996 and 2007.

Two pieces of information are readily available: One is that a basic flood insurance policy is both written and underwritten by the federal government, although it is purchased from an insurance company. The other is that many people who already have flood insurance are extremely unhappy with the settlements offered by their insurer.

As one who has been flooded twice, I was among those looking at flood insurance and, knowing very little about it, I told my agent that I wanted to see the entire policy *before* buying it.

After reading the policy (19 pages), I went to the Vernonia

Learning Center and looked at the maps showing the various levels of flood risk. On the old map my home was in the low risk "X" zone, commonly called the 500-year flood plain. The new map put me in the high risk "A" zone, which is commonly called the 100-year flood plain. That seemed reasonable to me, but the \$1,300 annual premium for my small house was a lot more than I anticipated. So I went to city hall to go over the policy with a FEMA insurance specialist.

During three or four (or five) visits, the FEMA people patiently explained terms I didn't understand and answered the many, many questions I had scrawled on the policy. They explained NFIP (National Flood Insurance Program) and ICC (Increased Cost of Compliance) and FIRM (Flood Insurance Rate Map).

**Please see page 5**

## Community Calendar

VERNONIA			MIST-BIRKENFELD		
Alcoholics Anonymous	Mondays & Thursdays	6:30 p.m., Head Start Bldg.	M-BRFPD Board Business Mtg.	2nd Tuesday	7:00 p.m., Main Fire Station
American Legion Post #119	2nd Thursday	7:00 p.m., 627 Adams Avenue	M-BRFPD Board Workshop	4th Tuesday	7:00 p.m., Main Fire Station
Arts & Crafts Society	2nd Thursday	2:00 p.m., City Library	M-B Ambulance Drill	1st & 2nd Thursdays	7:00 p.m., Main Fire Station
Booster Club	2nd Wednesday	7:00 p.m., VHS Library	M-B Fire Drill	1st & 2nd Wednesdays	7:00 p.m., Main Fire Station
Boy Scout Troop 201	Tuesdays	7:00 p.m., Scout Cabin	M-B Helping Circle	2nd Monday	7:00 p.m., Main Fire Station
Boy Scout Troop 860	Wednesdays	7:00 p.m., LDS Church	M-B SAR Drill	3rd Wednesday	7:00 p.m., Main Fire Station
Cemetery Beautification Comm.	2nd Thursday	6:30 p.m., City Hall	M-B Volunteer Assoc.	1st Tuesday	7:00 p.m., Main Fire Station
CERT	4th Wednesday	For Info Call 503-429-3018	Natal Grange	2nd Wednesday	7:30 p.m., Natal Grange Hall
Chamber of Commerce	2nd Wednesday	For Info Call 503-429-6081	T.O.P.S.	Mondays	6:00 p.m., Main Fire Station
Community Coalition	2nd Monday	12:30 p.m. School District Ofc.	Upr Nehalem Watershed Council	For date call 429-2401	7:00 p.m., Main Fire Station
Cub Scout Pack 201	Scout Cabin	For Info Call 503-429-4250			
Friends of the Library	1st Tuesday	7:00 p.m., Vernonia Library	<b>BANKS</b>		
Girl Scouts, Neighborhood 4-2		For Info Call 503-819-0143	Alcoholics Anonymous	Fridays	7:30 p.m., Methodist Church
Hands On Art Committee	1st & 3rd Thursdays	4:00 p.m., City Hall	Alcoholics Anonymous	Wednesdays	7:30 p.m., Methodist Church
Izaak Walton League	3rd Thursday	For location call 503-429-7193	American Legion Post #90	2nd Tuesdays	7:30 p.m., Main Street Post
Lions Club	1st & 3rd Tuesdays	6:30 p.m., Buckhorn Restaurant	Banks City Council	2nd Tuesday	7:30 p.m., City Hall
Municipal Airport Committee	4th Thursday	7:00 p.m., City Hall	Banks Fire District #13	2nd Wednesday	7:00 p.m., Station 13
Narcotics Anonymous	Saturdays	7:00 p.m., Head Start Bldg.	Banks Library Commission	3rd Tuesday	7:00 p.m., City Library
Pioneer Museum		For Info Call 503-429-3713	Banks Planning Commission	Last Tuesday	7:00 p.m., City Hall
Public Works Committee	4th Tuesday	7:00 p.m., City Hall	Banks School Board	2nd Monday	7:30 p.m., Jr. High Library
Vernonia Cares Directors		For Info call 503-429-1414	Banks Youth Group	Sundays, Wednesdays	7:00 p.m., UMC Youth Bldg.
Vernonia City Council	1st & 3rd Mondays	7:00 p.m., City Hall	Chamber of Commerce	1st Thursday	12:30 p.m., Fire District Office
Vernonia Community PTA	3rd Thursday	7:00 p.m., WGS Library	CPO 14	3rd Monday	7:00 p.m., City Library
Vernonia Grange	3rd Monday	7:00 p.m., Grange Hall	Friends of the Library	2nd Tuesday	7:00 p.m., City Library
Vernonia Health Center	2nd Monday	6:00 p.m., 510 Bridge St.	Lions Club	1st & 3rd Mondays	7:00 p.m., Brown Derby
Vernonia Learning Center	1st Wednesday	6:00 p.m., VLC	Sunset Park Assoc.	3rd Wednesday	8:00 p.m., Gun Club
Vernonia Parks Committee	3rd Wednesday	6:30 p.m., City Hall	T.O.P.S.	Wednesdays	7:00 p.m., Administration Bldg.
Vernonia Planning Comm.	1st & 3rd Thursdays	7:00 p.m., City Hall	<b>COLUMBIA COUNTY</b> (All meet in St. Helens unless otherwise noted.)		
Vernonia Pride	3rd Thursday	1:00 p.m., City Hall	Board of Commissioners	Wednesdays	10 a.m., Courthouse
Vernonia Ridge Riders	Last Thursday	7:00 p.m., Senior Center	Citizens for Senior Justice	2nd Tuesday	7:00 p.m., Sunset Park Church
Vernonia RFPD Board	2nd Tuesday	7:00 p.m., Fire Station	Columbia Soil & Water District	3rd Wednesday	7:30 p.m., NRCS , 2514 Sykes
Vernonia School Board	2nd Thursday	6:00 p.m., District Office	County Fair Board	2nd Monday	7:00 p.m., Fairgrounds 4-H Bldg.
Vernonia Sr. Center Board	2nd Friday	1:00 p.m., Senior Center	County Parks Commission	3rd Monday	6:00 p.m., 1054 Oregon St.
Vernonia Transfer Station	2nd & 4th Saturdays, 8 a.m.-2 p.m.	Behind VHS	Mental Health Advisory Comm.	3rd Tuesday	10 a.m., 2nd Floor, Courthouse
Vern. Volunteer Ambulance Assoc.	1st Thursday	7:00 p.m., Fire Station	Comm. on Children & Families	3rd Thursday	5:30 p.m. OSU Ext., 550 N. Hwy. 30
Vernonia Volunteer Firefighters	2nd Monday	7:00 p.m., Fire Station	Local Alcohol & Drug Plann. Comm.	2nd Tuesday	3:00 p.m., 2nd Floor, Courthouse
WOEC Directors	3rd Tuesday	7:00 p.m., WOEC			

Organizations and meeting dates not listed may be included by calling 429-9410 or by mail to The INDEPENDENT, 725 Bridge Street, Vernonia, OR 97064.