

## Letters

### Thanks for helping United Way activity

To The Editor:

We wish to thank the businesses and their customers who supported our "Dine Out for United Way" the week of August 22-31, 2008.

The total dollars raised from this week long event reported as of October 6, 2008 is \$1696.67.

These businesses featured special dinners, drinks or deserts to help emphasize this fund raising event. We are grateful for the hard work and time to make this event happen. We could not do it without your support.

Please make sure and stop by these businesses throughout the year and let them know that they are making a difference in your community.

- Bridge Street Mini Mart, and Sentry Market, in Vernonia.
- Clatskanie Mini Mart, Clatskanie, Subway, Flowers & Fluff, Fultano's Family Pizza, Humps Restaurant in Clatskanie.
- Cornerstone Café, Jiu

Chang Restaurant, The Pastime, Luigi's Pizza, Evergreen Tavern in Rainier.

- Dockside Steak & Pasta, Dutch Bros Coffee, Express Lane Espresso, Klondike, Mr. Joes Coffee, The Village Inn, Sunshine Pizza in St. Helens.

- Mark's on the Channel, Subway Sandwich, Express Lane Espresso in Scappoose.

Please mark your calendars for next year's event which is scheduled for August 21-31, 2009.

Sincerely,  
**Kathye Beck,**  
**Executive Director**  
**United Way of**  
**Columbia County**

### Grateful to Roadside Angel for Hwy 47 help

To The Editor:

I am a local here in Vernonia; a lifelong resident and like many of us I've lost friends due to accidents on Hwy 47. What I didn't know was that on October 6 it was my turn to have an accident.

On October 6, 2008, I was driving on old 47 towards Hills-

boro. Just past the county line a truck headed to Vernonia lost control in the rain and we had a head-on collision. I was ejected from my Wrangler. As it rolled, I found myself in the woods; very broken, very bloody, and very scared I would not see my wife and three children again.

A passerby, Kelly Davis, stopped and found me there and held my head up out of the mud. She wiped the mud and blood off of my face and comforted me until the ambulance got there and I was Life-flighted to the hospital. I'm home now recovering from my injuries.

Kelly Davis, Thank You for being my Roadside Angel.

**Tim Jensen**  
**Vernonia**

### Women's Resource Center thanks many

To The Editor:

All of us at the Columbia County Women's Resource Center would like to thank the community for all its support during our recent shutdown for cleaning and repairs. In addition to the volunteers who came to the shelter and gave of their time and hard work, we received many other types of donations, including, of course, financial help for all the things needed to make our facility safer and cleaner for our clients and their children.

We would like to give special thanks to the local businesses and organizations that helped: Best Western Oak Meadows Inn, Tualatin Stake LDS Girls Group, Ladies of the Elks, Fred Meyer, Dollar Tree, Red Apple Market, Ace Hardware, Safeway Food & Drug, Richardson's Furniture and Bethany Lutheran Church. Also special thanks to Senator Betsy Johnson for her continuing support of the work we do.

Thank you, Volunteers!  
Thank you, Columbia County!  
Sincerely,  
**Karin B. Kaczmarek**

#### — CORRECTION —

The Normand Memorial, on page 21, should have run in the October 2 issue of *The Independent*, but was unintentionally left out. We sincerely apologize to the friends and family of John A. Normand, Jr. for our mistake.

### Program Coordinator Bad judgement leads to bad outcome

To The Editor:

It is said that SUCCESS is not final, FAILURE is not fatal, and it is the courage to continue that counts. I came across an article initially printed in the *New York Times*, then in *The Oregonian* on Oct. 1, 1999, almost 9 years to this month. Having a personal experience, as a Builder, of providing a house like the Habitat for Humanity's project for a low-income friend, this article resurfaced now with a greater educational view.

Although this article is 9 yrs old, it defines what we currently are going through economically. Pressures from stock holders to maintain phenomenal growth in profits coupled with the government, during the Clinton administration – placed pressures on Fannie Mae to expand mortgage loans among low-and-moderate-income people, which increased house ownership among these consumers.

Now filtering through the Bush administration, the 9-year so called "pilot program" involving 24 banks in 15 markets are the ones that were encouraged to make the loans to individuals whose credit generally was not good enough to qualify for conventional loans, yet allowing further reductions in down-payment and interest rate helps. Mortgage brokers qualified many borrowers whose credit

was just a notch below what had been significantly regulated. Fannie Mae aimed for a nationwide program being the biggest underwriter of house mortgages, expanded house ownership for millions of families.

History proves "the pilot" was not "the new area" after all as the 9 year old article goes on to state that the government will have to step up and bail out the mortgage industry (Fannie Mae/Freddie Mac) the way they did the thrift industry. This is a good example of the definition of insanity – doing the same thing over and over expecting different results.

As for me, I learned through watching the decisions made by my friend, until the house was lost. One can never get around responsibility – the ability to manage the expectation is required. Qualified renters are qualified renters. I realized that the reason my friend could not retain the ownership in the house is because I was not living there. Now I hear president-elect debate talk about making the mortgage payments for the qualified renters, and I ask myself, does not government already have cheaper rent subsidies in place for qualified renters? This is where my friend is now and we are both happier for it. It is also said that a house is not a home, and success is a journey, not a destination.

**K. E. Jackson**  
**SC Jackson Construction, Inc.**  
**Banks**

## Where to Find Them

**U.S. Senator Ron Wyden**  
**(Democrat-OR)**  
1220 SW 3rd Avenue,  
Suite 585 Portland OR 97232  
Phone: 503-326-7525  
230 Dirksen Senate Office Bldg.,  
Washington, D.C. 20510  
Phone: 202-224-5244  
Website: <http://wyden.senate.gov>

**U.S. Senator Gordon Smith**  
**(Republican-OR)**  
One World Trade Center  
121 SW Salmon St., Suite 1250  
Portland, OR 97204  
Phone: 503-326-3386  
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404 Russell Senate Ofc. Bldg.  
Washington, D.C. 20510  
Phone: 202-224-3753  
Website: <http://gsmith.senate.gov>

**U.S. Representative David Wu**  
**(Democrat-01)**  
620 SW Main, Suite 606  
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2338 Rayburn Building  
Washington, DC 20515  
Phone: 202-225-0855  
Fax: 202-225-9497  
Website: <http://house.gov/wu>

**Senator Betsy Johnson**  
**(Democrat-16)**  
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Salem, OR 97301  
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**Representative Brad Witt**  
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**Representative Deborah Boone**  
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## Policy on Letters

The INDEPENDENT will not publish letters that include personal attacks on private citizens. Because of space limitations, preference will be given to brief letters, 300 words or less.

All letters must be signed and include a verifiable address or phone number.

## Ike Says . . .

**From page 2**  
would be more worthwhile to try and adapt to the changing times.

Here at home, the deer hunting doesn't seem to be much better than over East, but this is no surprise given the low deer populations. The weather has not helped this year and it looks, as I write this, that the end of October is going to warm and dry. Hunters like wet

and cold weather; it makes the deer more active and covers up the hunter's presence in the field.

Remember to be safe out there guys and gals.

**Izaak Walton League,**  
**Nehalem Valley Chapter**  
meets monthly on the 3rd  
Thursday at 7:00 p.m. Call  
503-428-7193 for location.