

An Oregon Perspective

By Senator Jeff Merkley

From page 3

working families, but it does provide a means to create American jobs and halt our current economic freefall.

The next major challenge before us is to provide assistance to American families caught up in the mortgage crisis. More Americans lost their homes to foreclosure in 2008 than in any year since the Great Depression and with Americans currently losing their homes at a rate of almost 50,000 per week, economists are predicting millions more foreclosures over the next few years. These foreclosures are not only disasters for the families involved, but for communities, banks, and the entire economy.

One of the major reasons we are in this sinking mortgage situation is that a huge number of families who actually qualified for prime loans were instead advised to take out high-cost subprime loans.

When home buyers started

looking at mortgages, many did not know that mortgage brokers who they thought were helping them would, in fact, receive bonuses for directing people towards expensive and risky loans. If you have a realtor, you know whether they work for the home buyer or the home seller. But mortgage brokers do not have to disclose who signs their paycheck. This has been damaging for families who wound up with unaffordable mortgages, but it's also proven devastating for the economy as a whole. We need to ban these types of steering payments and make it mandatory for brokers to disclose who they are working for.

We also need to put an end to prepayment penalties that trap families in loans with ballooning interest rates. Families are enticed into certain loans by low interest rates and are then stuck in those loans when the interest rate skyrockets.

One other way we can assist homeowners at risk is to allow homeowners to renegotiate the terms of their loan as an al-

ternative to foreclosure. Current law allows federal bankruptcy judges to modify the terms of debt repayment for luxury items like sports cars, yachts, and vacation homes, but it doesn't allow families to restructure their mortgages. To rectify this discrepancy, I have co-sponsored legislation with Senator Durbin of Illinois, to provide judges with greater power to modify existing mortgages, giving many families a chance to avoid foreclosure and keep their home under new terms. This type of case-by-case mortgage modification process can be effective for some families, but unfortunately, the process is too slow to be of help to many homeowners. It is clear that we need to put in place a broad mortgage modification program that would allow millions of homeowners to reduce their monthly mortgage payments and keep their homes.

I have been urging the Obama Administration to use a significant portion of the second half of the Troubled Asset Relief

Program (TARP) funds to support these types of modifications to unsustainable mortgages and provide direct help to homeowners. It's important that we act quickly to stem the tide of foreclosure and prevent these types of bad loans from damaging the financial security of even more American families in the future. I will continue fighting in Washington to change these unfair mortgage rules and restore the foundation to success that a home provides.

TRIVIA ANSWERS

Trivia answers (from page 17)

1. Capt. James Cook, in March 1778.
2. On the site of the present-day Coast Guard Station.
3. Jason Lee.
4. M. K. Wren.
5. Gloria Bouvia of Gresham.
6. High rainfall and low-calcium soil.

Letters

From page 20

we could save. We wouldn't have to provide public bathrooms and our sewer lagoons would last another ten years.

So the next time you walk the lake, as the dogs do, just step to the side or on the trail and do your thing. If you're up town and the urge overtakes you, the best place to go is in the bark around the trees because that is where the dogs go and we can blame it on them.

I think it is time we stand up for our rights and march on the White House. We need to let Obama know he has another serious problem and this country really is "going to the dogs."

In all seriousness, it is not the dogs' fault, but their inconsiderate owners who don't clean up after their dogs. Easter and baseball season will soon be here. Let's see if we can't do a better job of keeping our parks, streets and paths POOP FREE.

**Delores Webb
Vernonia**

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NOTICE OF PUBLIC HEARING

Columbia County Planning Commission Ordinance Amendment.

NOTICE IS HEREBY GIVEN that the Columbia County Planning Commission will conduct a public hearing on a request from Land Development Services, Columbia County Courthouse, St. Helens, Oregon, for a Zoning Text Amendment to the Columbia County Zoning Ordinance Section 942 Permitted Uses in the Airport Industrial Zone (AI). The purpose of the amendment is to add four (4) uses pertaining to

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Law Enforcement and Firefighting activities, Aircraft Rental, Aeronautical Recreation, Sporting Activities and Crop dusting including Forestry Applications. Addition of these uses will bring Columbia County Zoning Ordinance in compliance with the Oregon Airport Planning Rule.

SAID PUBLIC HEARING will be held before the Columbia County Planning Commission on April 6, 2009, in Room 351, Circuit Courtroom, on the Third Floor of the Columbia County Courthouse Annex, St. Helens, Oregon, starting at 6:30 p.m., at which time proponents and opponents of the proposed amendment will be heard.

The criteria to be used in deciding and making recommenda-

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tion of the amendment will be found in CCZO Section 1606 and CCZO Section 1611, and Planning Commission Ordinance. The specific criteria applicable to each request are listed and evaluated in the staff reports.

A copy of all documents and evidence by or on behalf of the applicant and applicable criteria are available for inspection at no cost and will be provided at reasonable cost; and, a copy of the staff report will be available for inspection at no cost and will be provided at reasonable cost at least 7 days prior to the Commission hearing from Land Development Services, County Courthouse Annex, St. Helens, OR, 97051.

At the hearing, the applicant has the burden of presenting substantial evidence showing that

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the application meets all of the applicable criteria. Following presentation of the staff report, the applicant and other persons in favor of the application will be allowed to address the Commission, explaining how the evidence submitted meets the applicable criteria. Following the applicant's presentation, any person in opposition to the application may present evidence and argument against the application. The applicant will then have the opportunity to rebut any evidence or arguments presented in opposition. After the presentation of evidence and arguments, the public hearing record will be closed. Failure to raise an issue at the hearing, either in person or by letter, or failure to afford the decision-maker an opportunity to respond to the issue precludes an appeal on the

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issue.

The Commission will then make a tentative decision to recommend approval or denial to the Board of County Commissioners which will be followed by a written order and a statement of findings and conclusions supporting the decision, to be mailed to all parties at a later date. The Commission may, at its discretion, continue the hearing from time to time at the request of the parties or on its own motion as necessary to afford substantial justice and comply with the law.

Additional information about this application may be obtained from the Planning Division of the Land Development Services Department at 503-397-1501, contact person is Glen Higgins or Debbie Jacob.

Publish February 19 & March 5, 2009

Obituary

FRANCIS "K" KICK

Francis "K" Kick, 64, Muncie, Indiana, died February 14, 2009. A memorial service was held February 17 in Indiana.

Mrs. Kick was born March 1, 1944, in Burns, to Newton and Betty (Zinker) Gray. She was educated in Portland. She moved to Seattle, Washington, then to Anderson in 1964. In 1978, she moved back to Seattle, then to Muncie, Ind., in 2006. She was the dining room

manager at the former Big Wheel Restaurant for over 10 years.

She was preceded in death by her husband, Robert William Kick; and her mother, Betty Erickson.

Survivors include three daughters, Susan Rose-Arnaud of Muncie, Ind., Sandra Johnson of Stanwood, Wash., and Shelley Rose of Renton, Wash.; her father and step-mother, Newton and Janice Gray of Vernonia; five brothers, Clinton Gray of Monument,

Scott Berg of Seattle, Wash., Clarence Gray, Lee Gray and Joseph Gray, all of Vernonia; 10 grandchildren; one great-granddaughter; nieces and nephews.

Remembrances are suggested to Pulmonary Rehab at Ball Memorial Hospital, 2401 W. University Ave., Muncie, IN 47303.

The Meeks Mortuary and Crematory, in Muncie, Ind., was in charge of arrangements.

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