

Letters

Disrespect of graves is truly disgusting

To the Editor:

I understand that Memorial Day is a busy time for the cemetery with lots of grieving families and traffic. What I don't understand is the lack of attention to parking detail. I have pictures and witnesses to prove that during the ceremonies, vehicles were parked on top of grave sites, one of which was my family member.

As I write this, full of tears, I am disgusted and sick to my stomach that anyone would be so ignorant and insensitive as to park on top of a mother's son, my best friend, a little

boy's father! The headstone is double the size of any in the cemetery and in full color. How could you miss that? When you hopped out of your car on your way to visit your loved one's grave did you even care where you were parked or just so relieved to find a spot that you didn't care to move? Well I care and Cory's friends that witnessed this cared! I was crushed to see the tire tracks on the headstone and burn out marks alongside of Cory.

Really people! How would you feel if this was your loved one someone was parked on top of? I hope next year the parking situation will be better thought out, but it's not the cemetery keeper's responsibility...it's yours! Open your eyes and pay attention!

In Memory of Cory Robert Kepple (10/28/79-2/7/04),

**Amy Barton
Vernonia**

Laura Nichols tribute is greatly deserved

To the Editor:

I read with interest the trib-

ute to Laura Nichols in the May 21st Issue. I believe I can safely say she saved my life in June 1998. I had just retired at WOEC and the following week played in a NWPPA Annual Golf Tournament during which I became quite uncomfortable. I visited Laura the next day and while describing how I felt she was making arrangements to get me a stress test at the hospital. The next day I was on the surgery table with a double bypass operation.

Eleven years later I am busy in Blue Earth, Minnesota, driving the County Transit Bus two days a week, transporting Veterans to the Minneapolis Veterans Hospital one day a week with a Veterans Van, and busy the other two days with The American Legion as District Chairman of the Boys State Program and a member of the Executive Committee as a Past District Commander in 2006-2007.

All this would not have been possible, in my opinion, if not for Laura Nichols acting so professionally on my behalf. I hope she is enjoying her retirement

in Rockaway Beach as much as I do.

**Don Amundson
Blue Earth, MN**

Low turnout left many seniors disappointed

To the Editor:

The turnout for Vernonia Pride's "Make Vernonia Shine" day was very disappointing, with only 38 people signing up and half of them were not involved with cleaning.

In the past we have had as many as 200. We had provided lunch for 150. It takes a lot of time on the part of Vernonia Pride to organize this event.

I know there is a lot of unemployment in town and if you did not make it out on clean up day we could still use your help. We did not get to all of our senior citizens; they need gutters cleaned and lawn work done. City parks can also use your help. We are getting a new playground structure for Hawkins Park and can use some extra hands to assemble it.

Downtown is looking so much better than it did, some

businesses are looking good, but some of you could still do better.

A very BIG thank you to all of you who did turn out and lend a hand in some capacity.

**DeLoris Webb
Vernonia Pride**

Does Vernonia need five police officers?

To the Editor:

Does little Vernonia need another cop? The Vernonia Police Department presented their proposed budget to the budget committee recently at city hall. They said they needed another officer on their payroll. This would make five cops! Why? I'm still trying to figure out what the existing four do. I haven't seen a justification or need for a fifth cop. I've never seen the need for more than three in this town and I've never seen more than three at one time.

Okay...so these are different times. There are lots of drugs and bad people out there involved in illegal activities. However, in our town, all I've ever

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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.

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An Oregon Perspective

By Senator Jeff Merkley



Cracking Down on Deceptive Credit Card Tactics

As a young man working for the Secretary of Defense in Washington D.C., I applied for a MasterCard and was declined

because I didn't have enough credit history. So, I got an American Express card, paid off my balance every month as required, waited a few years to build up credit, applied again, and was approved. The way our credit system used to work, credit card companies took into account a variety of financial factors to lower their risk and ensure that people weren't approved for loans that they couldn't afford to pay back.

Now the credit card industry seems to be aimed at taking advantage of working families. Banks are marketing cards on college campuses in an effort to hook our young people on credit. Instead of helping keep people out of debt, they'll approve almost anyone for a card – even small children or the family dog.

Extra charges for late payments, ridiculous overdraft fees, and fees for paying your bill by check or online are all tactics that credit card companies use to strip wealth from Americans in bits and pieces.

One of the worst of these schemes is "univer-

sal default," through which credit card companies can alter your interest rates at any time, for any reason. If your credit score changes at all, which happens to all of us for a variety of reasons, they can hike up your interest rate to 29 percent or more, even if you are current on your credit card. In a bait and switch move, the companies offer a low introductory rate that they can – and do – change whenever they want.

To restore rights to American consumers and rein in these irresponsible lending practices, I've co-sponsored the Credit Card Accountability, Responsibility and Disclosure Act (Credit CARD Act). This bill will end these abusive practices, crack down on marketing to young people, and ensure that the terms of credit card agreements are fully disclosed instead of hidden in fine print.

This week, the Credit CARD Act will be up for debate on the Senate floor. I'll be working hard to generate support for this important bill and restore fairness for American consumers.

If you have a credit card story about outrageous fees or deceptive practices, please consider sharing it. You can share your story by visiting my website at merkley.senate.gov or calling my office in Portland at (503) 326-3386 or Washington D.C. at (202) 224-3753.

I'm encouraged by President Obama's strong statement of support for credit card reform and it is my hope that there will be a bill on his desk in the coming weeks.

Ed. Note: Since this column was written, President Obama has signed a bill on credit card reform; Sen. Merkley has indicated interest in additional changes.