

## Ramsey financial class in Vernonia

by Susan Mullikin

Vernonia Christian Church will be offering Dave Ramsey Financial Peace University (FPU) classes beginning in September. FPU is a 13 week, biblically based class that teaches the principles of spending your money more wisely, saving money, and getting out of debt so you can live a life of financial peace.

A free preview class will be offered September 13, at 4:00 p.m. in the YFC building of Vernonia Christian Church. The 13 week series will start September 20 at 4:00 p.m., and will

continue every Sunday thereafter. The class is open to all members of the community and all will be welcomed.

Class enrollment requires purchase of an FPU class membership kit. Purchase of kit entitles each family to a lifetime membership to Dave Ramsey's Financial Peace University, and the opportunity to attend classes free for lifetime. Cost of kit and further details will be discussed at the preview session.

If you have questions you may contact Susan Mullikin, the class facilitator, at 503-429-0181 or 503-369-3245.

## Info on financing a small business

The U.S. Small Business Administration (SBA) Portland District Office, 601 S.W. Second Avenue, Portland will be holding a briefing on financing a small business. The session is free and will be held from 11:30 a.m. – 12:30 p.m. on Thursday, September 17, at 601 S.W. Second Avenue, Suite 2030, Portland, Oregon.

The Loan briefing is presented by a SBA Loan Specialist and will cover financing options

to start or grow a small business. Topics will include: SBA Loan Guarantee Program, credit requirements, use of proceeds, how to approach a lender and loan proposal assistance.

Time permitting, there will be a mini-tour of the Business Resource Center. No early registration is required. For additional information, call 503-326-2682.

## Farm, forest operators: Act now to join program

Oregon's agricultural producers and operators of non-industrial private forests are urged to apply for the Conservation Stewardship Program before September 30 to be considered for this year's funding. This is the first signup for the newly authorized program under the 2008 Farm Bill. Through the voluntary program, producers have the opportunity to receive conservation payments through the USDA, Natural Resources Conservation Service (NRCS).

"A limited number of acres will be accepted into the program each year for the next five years," Oregon NRCS State Conservationist Ron Alvarado said.

NRCS is accepting Conservation Stewardship Program applications on a continuous basis. Applicants will be evaluated and ranked for funding competitively within the state, based on the conservation they agree to install and maintain on their land.

Program rules were recently approved, and the application window for the 2009 funding cycle closes at the end of the

current Fiscal Year on September 30. Applications not received in time or not selected for the current signup can be held for consideration in future years. As more applications are accepted, competition for enrollment is likely to increase in future years.

In Oregon, individuals, legal entities, and American Indian tribes have the opportunity to enroll just over 200,000 acres of working cropland, grassland, pastureland, rangeland, or non-industrial private forestland in Fiscal Year 2009.

Final payment rates will be determined this fall. At that time, pre-approved 2009 applicants will be notified of their payments, which cannot exceed \$40,000 per year. Those who then decide to enter into a Conservation Stewardship Program contract will receive their first annual payment in October of 2010.

For participation in 2009, applicants must complete the following steps before September 30:

- Complete a Self-Screening Checklist to determine if the program is a good fit. The

## Free collection day for Household Hazardous Waste

Saturday, September 12, Vernonia residents can dispose of household hazardous waste at a free collection event hosted by Columbia County.

"Our monthly events in St. Helens are open to the whole county. But once a year we try to make it really easy for residents in more remote parts of the county to participate in hazardous waste disposal," said program administrator Bill Potter.

This free collection event is open to residents from throughout the county, runs from 8:00 a.m. to 12 noon, and will be located at the Vernonia Fire Sta-

tion, 555 E. Bridge Street.

Acceptable HHW items include: oil based paints and stains, thinners and solvents, pool and spa chemicals, pesticides, herbicides, fertilizers and poisons, motor oil, antifreeze and other automotive fluids, household cleaners and disinfectants, batteries, art and hobby chemicals, aerosol spray products, propane tanks or bottles from barbecue grills, fluorescent lamps and ballasts, items containing mercury, medical sharps, and small arms ammunition. No containers larger than five gallons please.

Standard household garbage and latex paints are not accepted at HHW events. At this time, the Transfer Station does not accept radioactive material at HHW collection events or during regular operations.

Columbia County's HHW services are maintained through transfer station collection fees.

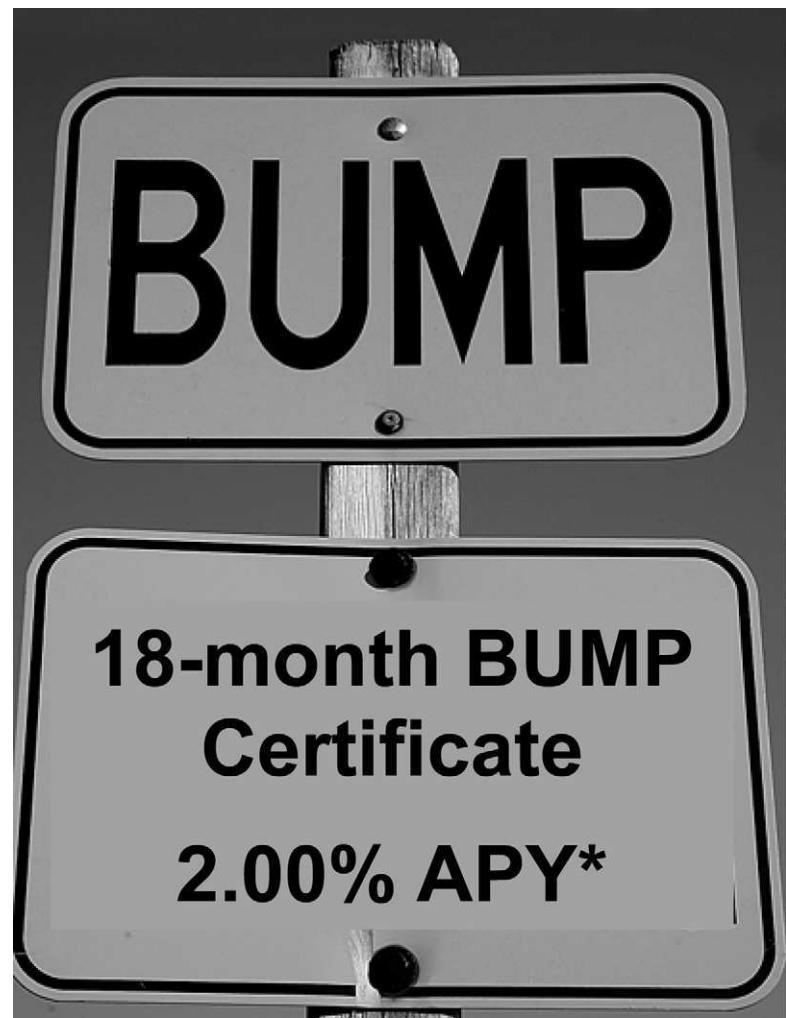
Small businesses in Columbia County can get help with hazardous waste disposal too. If you own or work for a small business and would like more information, call 503-397-7213.

## County jobless rate stays above average during July

Columbia County's seasonally adjusted unemployment rate was 14.3 percent in July, essentially unchanged from the previous month (14.5%) but still higher than the year before (6.7%). The rate was above the statewide rate (11.9%) and the national rate (9.4%). Total employment rose by 167 to 21,651 and the number of unemployed people rose by 64 to 3,621. Total employment this July was

1,247 fewer than one year before and there were 1,975 more

people unemployed this year.



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