

Every senior should know these tips

Top things every senior should consider:

1. If a deal sounds too good to be true, it probably is. This saying is timeless. Unfortunately, the fine print often exposes such offers as a bad deal. Check all the terms before you purchase an item or sign a contract. If you still feel uneasy, check with your family and friends. Taking a little time to check out an offer can save you big headaches later.

2. Use direct deposit for your Social Security payments. Having your Social Security check electronically deposited guarantees that the bank receives your payment safely and securely. More than 90 percent of the problems with Social Security payments are associated with mail delivery. Electronic deposit also means you get your money immediately. Direct deposit is safer, faster and secure.

3. At your death, your debts are your own. When you die, your creditors cannot force your family to pay for your debts. The creditors you owe

can take assets from what is left in your estate, but they cannot force family members to pay out of their own pockets unless they co-signed the debt.

4. Update your will when your life changes – a birth, death, marriage, divorce or other life changing event. Be sure to update your will when your family circumstances change so that someone is not inadvertently left out. Death may be uncertain, but you can be more certain about how life after your death will affect your family if you plan for it now.

5. Don't be a victim of identity theft. Identity thieves may call you and pretend to be with a company you have a relationship with. If someone from a company you do business with calls you on the phone and asks for important personal information, do not provide it. Instead, call the company's number in the phone book or on the statements they mail you and ask if someone called you. Chances are, it was a scam artist.

6. If you get an unexpected

check in the mail, read all the fine print before cashing it. Some companies now send out checks with fine print attached. When the check is cashed, the person named on the check is enrolled in a service with a monthly charge. If you receive a check in the mail, make sure there is no fine print on the check or other materials mailed with the check that will cost you money.

7. Check your credit report (free!). Request your free credit report at least once a year to check for identity theft. Thieves sometimes open credit card accounts in seniors' names, charge up large amounts and do not pay. This affects your credit report, which influences whether you can be employed, rent an apartment, buy insurance or get a loan. Check your credit report free by calling 1-877-322-8228 or go online to <http://www.annualcreditreport.com>. Don't fall for free credit report services advertised on TV that actually enroll you in a monthly service before you get

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Bits & Bites

By Jacqueline Ramsay



This is for all lovers of falling leaves. Yes, they are turning and falling all over the place. The slightest breeze in the tallest trees sends them tumbling down. I imagine Webb Way is looking like Leaf Alley. I enjoyed kick-walking through them (being a kid again). The other morning walking in the fog and rain, plodding through the fallen leaves, I saw a couple of 18" spider webs hung with dew drops as the sun hit them. What a show – wish I'd had a camera.

By now the School Election is over. How did it turn out? Did you vote or say "skip it." If it didn't pass, are you ready to see your kids shipped out daily to who knows where or what for their educations? Leave at sun-up, home at sun-down. No home town life.

I bought my bag of candy for the Trick or Treat crowd that's due to show up soon. If they don't come, I'll have M&Ms to last me a year since I'm not supposed to have but a little chocolate in any form. I found out why I'm having problems with my dialysis. My main branch has developed three side channels. Maybe another surgery or two to fix the little problem.

I understand snow is on its way. Are you ready for Thanksgiving? Christmas? New Year's? Or, even the "Fall Back"? At least you can get back that one hour of sleep. Ho, ho.

The Shadow & Moxie saga progresses. Moxie grabs Shadow by the ankles or swats her tail or drops on her from a chair. Shadow shies, turns, looks at her like, "Oh, if I only dared to do what I'm thinking" or she growls at her. Once in a while she does turn on Moxie and then trouble from above does come down. I am taller than both of them.

Happy Halloween.

I know it's late but you know I'm at least thinking of all of you.

An observation from the last paper: Things are getting rather messy aren't they? Pull back, stop and find the neutral ground. Maybe even pray for guidance.

20 Years Ago This Month

The November 30, 1989, issue of *The Independent* included the following news story on the page 4, under the heading, "Busy council deals with sewer financing":

In a month filled with meetings and workshops, the Vernonia City Council used a lot of time dealing with funding for sewer system rehabilitation, and an updated community development plan that will be used with the city's comprehensive plan amendment.

Dick Roberts, bond attorney with Lindsay-Hart recommended the city use general revenue bonds to fund its portion of the project. General revenue bonds are paid from revenue generated by the city, not by property taxes.

Roy Erickson of HGE Engineers, gave the council data sheets showing alternative sewer collection systems and comparative costs.

The council scheduled a public hearing...to allow citizens the opportunity to ask questions or make statements about the sewer project.

In other business, the council:

- Appointed Jana Borst, John Naron and Kathy Morrison to the city Planning Commission;
- Accepted the resignation of Leonard Simmons from the Planning Commission;
- Accepted the resignation of Jim Tierney, city building official;
- Appointed Councilor Tony Hyde to study the feasibility of hiring a city administrator, and

appointed Noni Andersen and Jim Tierney to the study committee;

• Authorized Don Dunaway and Dennis Coates to work with West Oregon Electric Cooperative on cost and meter reading studies;

• Appointed Councilor Mark Stevens to review the city's gambling ordinance and appointed Robert Sargent and Howard Knight to the review committee.

Vernonia's Got Talent!

5th ANNUAL
VARIETY SHOW

Music Dance
Comedy & Song

Saturday, November 7, 7 pm
Vernonia Grange 375 North St.
Adults \$5, Kids 2 cans of food

Benefits Vernonia Hands-on Art, Vernonia Grange & Vernonia Cares

BUSINESS OPPORTUNITY



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