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Donations may be sent to Vernonia Cares Food Bank, PO Box 126, Vernonia, OR 97064. By supplying the honored person's name when the donation is sent, volunteers will place that name on an ornament and hang it on a Caring Tree, which will be on display in the window of the Vernonia Community Learning Center during the month of December.

A second option is to send financial donation, of any amount, to the food bank at the above address. If the donation check is marked "holiday" it will be added to the fund which purchases the groceries for this once-a-year project. A tax deductible receipt will be mailed to those who request it, since Vernonia Cares Food Bank is a registered non-profit 501 (c) 3 organization. Undesignated donations will go into the general fund, which purchases food and provides services to about 400 local people per month, every month, throughout the year. Statistics show that 45% of Cares' clients are children or senior citizens.

A third option is to donate turkeys or food for the Christmas Holiday Boxes. Other than on Thanksgiving Day, food donations may be brought to Vernonia Cares Food Bank, 627 Adams Avenue, during regular business hours. Questions may be directed to Rosie or Sandy by calling the food bank at 503-429-1414.

A fourth way to give a Christmas Food Box is to donate \$20 per box at Vernonia Sentry Market. This easy "check-stand giving" is available by asking any clerk at Sentry to assist you.

Complaints

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"We feel every voter has the right to be informed, as well as a right to a fair election process. We are truly concerned about whether there were laws violated during and after the elections process," the Sewell's and the Kemper's explained.

Responses to the complaints had not yet been received.

Wauna employees join in holiday fund raising for local communities

Boxes of Love to members in

the U.S. Armed Forces in No-

vember. They will continue to

sell t-shirts for the Vernonia Ed-

ucation Foundation and are a

Each of the five Wauna Federal Credit Union (WFCU) branches will be hosting holiday fundraising activities for their local communities.

The Vernonia branch sent



From left: Angie Rhodes, Allison McLeod and Heidi Burch with one of the Boxes of Love they prepared and sent to members of the U.S. Armed Forces in November.

Time to consider weatherization

With winter ready to roar, the National Association of the Remodeling Industry (NARI) recommends energy-efficient upgrades as a way for homeowners to prepare for the season. Many remodelers are offering weatherization programs to help them reduce energy costs.

Weatherization is a term used to describe various improvements made to buildings and homes to optimize energy efficiency. According to the U.S. Department of Energy (DOE), on average, weatherization reduces heating bills by 32% and overall energy bills by about \$350 per year at current

Through an evaluation known as an energy audit, homeowners are given a detailed report identifying problem areas in the home. Typical energy improvements include air sealing, insulation, ventilation systems or installation of green appliances approved by Energy Star.

"Consumers are aware that our energy resources are depleting and costs are rising, so energy efficiency is a relevant topic in home improvement projects," says William E. Carter, president of NARI.

Even though each state provides slightly different programs with a variation of incentives, all of them provide the same benefits to homeowners.

It's important to make upgrades now because most of the country will soon be entering the time of year when most of a home's energy consumption occurs. The DOE estimates that 56% of the energy use in a typical U.S. home comes from heating and cooling, making it the largest energy expense for most homes.

Another time factor is the program deadlines. Many state programs last until the end of the year, and energy-efficient improvements must be made within the specified time period to be eligible for rebates. To learn more about your state weatherization programs, visit http://www.dsireusa.org/.

If you are considering an energy upgrade, there is no better time than now. Certified contractors can give advice about making upgrades that fit within your budget.

If you are planning a home remodel, NARI can help you find contractors who will take care of the entire remodeling process. Log on to http:// www.nariremodelers.com to find a remodeler in your area. For green remodeling information, go to www.greenremodeling. org.

Volunteer Firefighters Toy and Joy program in November and December.

The Astoria and Warrenton branches are teaming together to host fundraising activities for Clatsop Community Action and a Wishing Tree in December.

The Clatskanie branch has "Adopted a Family" with Turning Point and will host a Giving Tree for the holiday season in December.

The St Helens branch is hosting a blood drive on November 25th for the American Red Cross and the Help Truck on December 10th as a collection site for various Columbia County charities. They are also hosting a fundraiser for the Columbia Humane Society and are a Toy and Joy collection site for Columbia River Fire and Rescue in November and December.

WFCU encourages employees, volunteers, members and non-members to participate in the fundraising activities to help local charitable organizations during the holiday season.

Wauna Federal Credit Union is headquartered in Clatskanie, and has branches in Astoria, Clatskanie, St Helens, Vernonia, and Warrenton. Everyone in Clatsop or Columbia counties is eligible for membership. For more information, call toll-free 1-800-773-3236.





Kellie Elliott is our Mortgage Manager. Her primary focus is on mortgage lending however her experience includes consumer and commercial lending.

Each branch offers courteous, professional loan officers that provide information to guide members through the mortgage loan process. During your consultation your loan officer can get

your paperwork started, an important step in becoming a homeowner.

Mortgage Loan Options Include:

Mortgage Purchase Loans, First Mortgage Equity Refinance Loans, Home Equity Loans, Home Equity Lines of Credit (HELOC), Manufactured Home Loans

Visit our website or make an appointment with your local loan officer to discuss your mortgage loan options and decide which is best for you. Mention this ad for \$100 off closing costs on your first mortgage purchase or refinance today!



Wauna Federal Credit Union

Own the Difference

1.800.773.3236

www.waunafcu.org

Astoria 325.1044

Call your Member Service Agent at: Clatskanie 728.4321

St Helens 366,1334

Vernonia 429.8031

Warrenton 861.7526

Members of WFCU and qualified borrowers only. Exclusions and/or restrictions may apply. Closing costs are determined by the type of loan, the amount of loan and by third party charges for various services and are added to the loan balance to be paid by the borrower, which may change the APR. Fees and other costs are added to the end of the loan and can incur finance charges. WFCU is federally insured by NCUA and is an equal housing lender. NCUA