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Letters

Buying locally helps build community

To the Editor:

A Choice we make daily: We eat, dress, live in a home, and for many, drive. These things are all a part of normal life. As a business owner in Vernonia, I do all of the same. The positives I see locally are supporting the owners and employees who work hard and treat me respectfully. We often do not realize what we have until it is gone, I for one would be very upset if my favorite restaurant in town closed its doors because the owner could not feed his family. I would hate to loose my mechanic, hardware store, bank, gas station, gift shop etc.

This is an excerpt from an online ad regarding shopping local I recently read;

I know the pain these heart souls are going through right now. When they succeed, their local economies do too; when they struggle, the fall out impacts entire communities.

Did you know that 70% of our nation's economy is derived from consumer spending

(source: CBS News, 3/3/09)? Or that for every \$100 spent in a local retail business, an average of \$68 returns to the local economy versus a paltry \$43 if that money is spent with a big box or chain (source: IndieBound.org)? Spend it online and nothing comes home.

I recently wrote a piece titled "The \$50 Retail Challenge," demonstrating the positive impact spending even a little bit per month would have on our economy: <http://alwaysupward.com/blog/50-dollar-retail-challenge/>

Imagine the impact if that \$50 was spent exclusively into your local economy. Everyone truly can make a difference.

I realized after reading this, that supporting local business does not only directly impact me but many others. If I personally have the support, I am able to donate to the local basketball program, support the girl scouts, help the International team go on a trip, feed the hungry at the food bank, keep the lights on at my church, etc. We all make a difference in Vernonia, lets make the conscious choice to keep our mon-

ey in our community, try it for 6 months and see how many new friends you make, I have met more true friends who actually care about me and my family behind Vernonia's counters than anywhere. When you enter a store out of town ask yourself, "Can I buy this in Vernonia and who am I supporting when I do?"

As business owners, we need to post in an "inconspicuous place" the businesses and organizations we support in Vernonia. Lets keep our Green in Vernonia.

Ben and Lisa Edgar and Family Vernonia

Parade photos, and more, for 25+ years

To the Editor:

Hello People of Vernonia: My name is Derek Warwick. I have lived in Vernonia since 1967, all my life. I have been reading *The Independent* from front to back for over 25 years "strong". On March 17, 2010, my daughter, Dereka, her cousin, Chloe, and I were in the St. Patrick's Day Parade. We

had great fun as we were going through this little town I grew up in, when Dereka noticed some guys with big cameras taking pictures. She turned to me and asked do you think our picture will be in the newspaper? I told her I did not know, that is was possible.

A day or two later, Dereka and I were walking by the office of *The Independent* when Dereka spotted a fresh stack of newspapers. She rushed over to it, grabbed up a paper and started through it from front to back. And sure enough, there was a picture of her and Chloe, loudly and proudly in the parade in the pink Barbie Jeep. I cannot even explain how excited she got. By the way, thanks to whoever made that happen.

The Independent has been serving me, my family and friends for quite some time. They have had articles for fund raisers for my nephew, Dean Schaumburg, who was very badly hurt in a logging accident. I could go on and on, but the real reason I wrote this letter is because I have heard that one of our police officers and the VPD have been boycotting and trying to get others to boycott a small café that my sister works at, because they will not quit stocking *The Independent*. Also, I have noticed our local supermarket no longer stocks *The Independent*. Why I ask? They don't believe in freedom of the press? Wow, I think to myself, they are willing to give up what my (their) older generations fought for – freedom of the press. Come on, people of Vernonia, is this what we want? Things hidden or swept under a carpet? Think about it, dads and grandpas; you fought for this. Let's have a little respect. Thanks.

Derek Warwick Vernonia

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An Oregon Perspective

By Senator Jeff Merkley



Consumer Protection It's Not Just for Toasters Anymore

There are countless variations on the American Dream, but for many families, that dream includes two major milestones: starting a family and own-

ing a home.

As they approach those milestones, families often consult a professional for guidance. In preparation for the birth of a child, parents-to-be meet with a physician. In anticipation of purchasing a home, prospective homeowners often meet with a mortgage broker. Most of us aren't experts in medicine or realty, so we trust others to provide us with sound advice and solid information.

But what happens when the person you turn to for advice doesn't have your best interests in mind? It would be unacceptable for a doctor to make recommendations based on kickbacks from the insurance company instead of the health of a mother and her child. However, that same standard of trust doesn't apply to mortgage brokers, who have been free (and often paid big incentive payments) to steer a family into a bad loan that can damage its financial future for years to come.

A strong, independent Consumer Financial

Protection Agency would crack down on these kinds of abusive lending practices while contributing to a fair, transparent market where consumers know what they're buying and financial firms benefit from increased confidence in responsible financial products.

Big Wall Street firms, still standing thanks to taxpayer bailouts, are now spending enormous amounts of cash to kill the CFPB and weaken reforms (\$382 million in 2009, according to the Center for Responsive Politics). Not surprisingly, their efforts stretch the truth. Some opponents of a strong CFPB have suggested that an independent Consumer Financial Protection Agency would be at odds with the safety and soundness of our nation's banks. This argument doesn't hold up.

If, like Alabama Bankers Association CEO Dan Bailey, you define bank "safety and soundness" as the requirements for levels of bank capital, reserves, liquidity and overall credit quality, then it's hard to claim that the elimination of lending tricks and traps would damage the integrity of a financial institution. If anything, overall credit quality should be improved by the elimination of deceptive financial products.

However, if you define bank "safety and soundness" solely as a bank's profitability, then it's true that a financial firm reaping major profits by peddling products designed to strip wealth from working families might not fare so well under the watch of a strong CFPB.

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Policy on Letters

The INDEPENDENT will not publish letters with personal attacks on private citizens. Preference will be given to brief letters, 300 words or less.

All letters must be signed and include a verifiable address or phone number.