

Not all Timber residents received notice of meeting

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correct problems with the leased building, and stated it was structurally unsound for occupancy. The lease on the building expires in November 2011. In the event of the post office's closure, Mr. McQuire spoke of the most likely option available for Timber being cluster box units (CBU) with parcel lock boxes. Another option he mentioned was a Village post office located within an established retail business. The Vil-

lage post office could offer stamps for sale and flat rate packaging, but there is no retail business in Timber.

The meeting was announced in a letter addressed to Timber residents. Unfortunately the notice it was mailed only to residents in the 97144 zip code, which excluded people who live across the street and just down the road from the post office and have the Forest Grove zip code of 97116.

A group of approximately 20

concerned citizens, who did receive the meeting announcement turned out to listen, ask questions and express their displeasure with the possible closure. They discussed how it will affect their personal and business lives, as well as the post office being the only place in town to catch up on the local grapevine and visit a bit with neighbors. The closure idea did not get a stamp of approval from anyone present. It was a sad night in Timber.

Fathers need long-term financial moves more than they need breakfast in bed

by Jason Alderman (www.practicalmoneyskills.com)

With Father's Day upon us, dads everywhere are gearing up for an avalanche of gifts and "I love yous" from their spouses and kids. If you really want to return their affection, think about what you can do to protect your family financially. All it takes is a little organization and learning how to correctly allocate your resources.

First, get insured. If your family depends on your income, you must be prepared for life's unexpected events, whether an accident, illness, unemployment or death. Make sure you've got adequate coverage for:

- Health insurance. Everyone needs medical insurance, no matter how young or healthy. Just remember: Lower-premium medical plans aren't necessarily cheaper overall; you also need to factor in co-payment, deductible and prescription amounts, in- and out-of-network charges, coverage limits and exclusions when choosing a policy.
- Homeowner/renter's insurance. Don't let theft, fire, faulty plumbing or other catastrophes leave your family without a home or possessions.
- Life insurance. Depending on your family's size and ages, you'll probably want coverage worth at least five to 10 times

your annual pay; more, if you want to cover college costs. And don't forget to insure your spouse's life so you'll be protected as well.

- Disability insurance. Millions of Americans suffer a disability at some point during their working years that is sufficiently serious to make them miss work for months or years at a time; yet many forego disability insurance, potentially leaving them without an income after a serious accident or illness. Learn details of your employer's sick leave and short-term disability benefits ahead of time, and if long-term disability is offered, it's probably a worthwhile investment.

Start saving. To ensure your family's financial security, you need to make regular contributions to several savings vehicles:

- Establish an emergency fund with enough cash to cover at least six months of living expenses. If that goal seems unattainable, start small: Have \$50 a month from your paycheck or checking account automatically deposited into a separate savings account.
- Even if retirement is decades away, the sooner you start saving and compounding your interest, the faster your savings will grow. If your employer offers 401(k) matching contributions, contribute at least enough to take full advan-

tage of the match: A 50 percent match is the same as earning 50 percent interest on savings.

- Once those two accounts are well-established, open a 529 Qualified State Tuition Plan or a Coverdell Education Savings Account to start saving for your children's education.

Get organized. Make sure your affairs in order in case something should happen to you. With your spouse, organize files for:

- Medical, homeowner/renter, auto, life, disability and long-term care insurance policies.
- Banking, credit card and loan accounts, including passwords.
- A will (and possibly a trust) outlining how you want your estate managed after death.
- Durable power of attorney and health care proxy specifying who will make your financial and medical decisions if you become incapacitated. Also, a living will tells doctors which medical treatments and life-support procedures you do or don't want performed.
- Birth certificate, marriage license, Social Security card, funeral and burial plans, safe deposit box information and other important paperwork.

Take these few steps to protect your family now and believe me, you'll sleep better at night.

City accepting applications to replace Hudson's Council position

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Hudson. When the polls closed at 8:00 p.m. June 10, the final count was 504 yes votes to 84 no votes.

The vote was certified by the County Clerk on Monday, June 13, and Hudson was immediately removed from office. *The Independent* has learned that the recall election will cost the city \$1,131.00 and some change.

At a special council meeting on June 13, the mayor and the rest of council agreed to open the application process to fill the rest of Hudson's term with a

volunteer from the community. Those interested in serving as a Vernonia city councilor can obtain an application for the vacancy online at www.vernonia-or.gov or at city hall. Applications will be accepted through 1:00 p.m. on Monday, June 20.

Interviews by the council will be held on Tuesday, June 21, at 6:00 p.m. The person chosen will most likely be sworn in that same night and will be able to participate in the city administrator interviews scheduled for Friday, June 24.

Enjoy the...

204th Army Band

of the Army Reserves

Saturday, July 2nd

at 4:00 PM in

Vernonia's

Hawkins

Park



...and

Join

in the

fun at the

Vernonia

4th of July Parade

Meyer's Auto Body, Inc



"Give us a crack at it"

503-429-0248

493 Bridge St, Vernonia, OR

Father's Day is Sunday, June 19th