

Eat BBQ to help the library **Learn how to handle debt collectors**

The Friends of the Banks Public Library and Burnt Ends BBQ are teaming up to celebrate National Night Out on Tuesday, August 2, and raise money for the Banks Library.

Pre-orders for BBQ beef ribs, pork ribs or chicken will be taken at the Banks Library until Wednesday, July 27. BBQ beef brisket sandwiches plus potato salad, cole slaw and BBQ beans will be available at the

event in Greenville Park from 6:00 p.m. until dusk.

Ribs dinners, which will feed 2-3 people and come with two sides, are available for \$28, whole chicken dinners will be \$18, and half-chicken dinners will be \$12. Items can also be ordered a la carte.

A portion of the proceeds will go to the Friends of the Banks Public Library.

Governor appoints Wipper to be Washington county Circuit judge

Governor Kitzhaber announced, on July 8, the appointment of Janelle Factora Wipper to fill the vacancy on the Washington County Circuit Court created by the appointment of Judge Marco Hernandez to the United States District Court for the District of Oregon. She will start her new position on the court August 1, 2011.

"Janelle Wipper's diverse background, which includes both criminal and civil law, will make her an asset to the trial court," said Governor Kitzhaber. "Her personal and professional experiences, along with her commitment to public service, will benefit the citizens of Washington County and the State of Oregon."

Ms. Wipper received her Doctor of Jurisprudence degree from Willamette University College of Law and her Bachelor of Science degree from Oregon State University. Ms. Wipper has been serving as Associate Chief Counsel for the Civil Enforcement Division of the Oregon Department of Justice and previously served as a Deputy District Attorney in Washington County for 11 years. Currently serving as President of the Washington County Bar Association, Ms. Wipper is also a member of the Oregon Women Lawyers, Oregon Minority Lawyers Association, and the Oregon Asian Pacific American Bar Association.

by Jason Alderman, www.practicalmoneyskills.com

If you've ever fallen far behind on paying your bills, you know what it's like to dread whenever the phone rings: What if it's another bill collector? Ignoring the call – like ignoring a toothache – is never a good idea. Sooner or later, you're going to have to deal with the situation.

According to Gail Cunningham, spokesperson for the National Foundation for Credit Counseling (NFCC), "Our 2011 Financial Literacy Survey found that most people – 68 percent – pay their bills on time. However, 28 percent said they experience difficulty making timely bill payments."

Ideally, you should contact your lender as soon as you realize you may have difficulty paying a bill. They would much rather work out a repayment plan than enter the costly and time-consuming collections process. But, if that ship has already sailed, here are a few precautions you can take to protect your interests:

You have certain rights whenever dealing with debt collectors. For example, collectors cannot harass you by:

- Using abusive language or threatening violence or arrest.
- Calling before 8:00 a.m. or after 9:00 p.m.
- Falsely representing them-

selves as attorneys or government employees if they are not.

- Threatening to sue you if they don't intend to.
- Contacting you at work if you tell them your employer disapproves.
- Contacting others, except to verify where you live and work.
- Revealing to others that you owe money.

If a collection agency contacts you initially by phone, they must send written notice within five days stating how much you owe, the name of the creditor owed and how to file a dispute if you don't agree. Once contacted, you should:

- Get names of all persons calling and their agency, its address, phone and fax numbers.
- Take detailed notes of all conversations, correspondence and pre-recorded calls, noting names, dates and times.
- You may request that all subsequent contact be handled by mail. Send this request – and all further correspondence – by certified mail, return receipt requested.
- Request that all conversations be followed-up in writing.
- Document any false, misleading or harassing statements and include them in your correspondence.
- Request full details about any debts the collector claims you owe, including dates, amounts, lender's name, etc.

• Instruct that you be the only person contacted, unless you want your attorney involved.

- Retain all records indefinitely in case of future disputes.
- Have all agreed-to repayment plan terms verified in writing, including promises to remove or adjust reports to your credit history.

If you feel you've been targeted in error, tell the collection agency – in writing – that it has the wrong party and to stop contacting you. If they can't provide proof, by law they must cease collection efforts.

Unfortunately, it's not uncommon for identity thieves to run up debt in someone else's name and to have those unpaid debts eventually go into collection. That's why it's important to check your credit reports regularly and to report any errors or mistaken transactions immediately. You can order one free credit report a year from each of the three main credit bureaus through www.annualcreditreport.com.

The Privacy Rights Clearinghouse's "Debt Collection Practices: When Hardball Tactics Go Too Far," offers great tips on navigating the debt-collection process, including your privacy rights, sample letters and where to turn for help (www.privacyrights.org/fs/fs27-debt-coll.htm).

Public warned of new FBI scam

The Oregon Department of Justice has received numerous complaints about an email solicitation scam. The fake email claims to be from the FBI and requests \$350 from the recipient to obtain a "Clearance Certificate." The email threatens to send an agent to the recipient's home for questioning, and/or other legal sanctions if they fail to contact the Department of

Homeland Security within 24 hours in order to obtain their "Clearance Certificate." The email also lists contact information for the FBI in Washington, D.C., and the Economic and Financial Crimes Commission in Lagos.

Do not respond to these emails. They are being sent by scam artists to a large number of people with the intent of obtaining personal or financial information.

Fake email solicitations – also commonly known as Nigerian email scams – are among the most common scams reported in Oregon. In 2010, international money transfer schemes were reported by more than 1,000 Oregon consumers. Last year, Oregonians lost nearly \$2 mil-

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