

Information available on what to do if you are facing foreclosure

Oregon's foreclosure rate spiked 236% in April. Current trends in the real estate market are not likely to reverse course anytime soon. Oregon Department of Justice (DOJ) offers this advice to people who may be in danger of losing their homes.

Get help right away. If you receive a foreclosure notice or are having a hard time making your mortgage payments, seek help right away. You may be able to obtain forbearance or a loan modification. Call 1-888-995-HOPE or visit www.hope.com to get connected with free counseling or assistance contacting your mortgage company. The FTC's mortgage website, www.ftc.gov, also provides lots of important information for homeowners facing foreclosure.

Make sure your counselor is HUD-approved. If you decide to work with a foreclosure counselor, make sure they are

HUD-approved. Scammers may contact you by mail, on the phone, online or in person, and sometimes try to appear associated with your lender or the government. Ask your counselor if their agency is HUD-approved, and then double check for yourself. Visit the HUD website, www.hud.gov, or call 1-877-483-1515 to confirm that your counselor is HUD-approved.

Never agree to pay up-front fees for foreclosure counseling. Up-front fees are illegal under Oregon law. Charging excessive up-front fees is one of the most common foreclosure relief scams.

Keep a record of everything you do. When working with your mortgage company, keep excellent records. Note the times and days that you call and the name of the representative who you speak with. Make copies of every document you sign or provide to

your lender during the loan modification process. Write down the confirmation number and dates of every transaction. If problems develop, your notes and records will help you reach a resolution faster.

Don't get scammed. Those who are facing foreclosure are particularly vulnerable to scams. That is why DOJ aggressively pursues mortgage and foreclosure fraud. Mortgage-related scams can include phony offers of counseling or help, cons where homeowners unknowingly sign away their home, and lease-to-own schemes where a scammer purports to sell a house and pockets all the payments. Learn to spot the signs of a scam at www.doj.state.or.us.

If you think you have been victimized, or want to notify DOJ about an individual, company or agency that may be engaging in mortgage or foreclosure rescue scams, com-

plete a Consumer Complaint Form, at www.doj.state.or.us, or call the Attorney General's

Consumer Hotline at 1-877-877-9392.

Kay lost latest round of appeal

Former Vernonia Police Sergeant Michael Kay lost his latest appeal to the Oregon Department of Public Safety Standards and Training (DPSST). On July 28, the DPSST board met and unanimously agreed with the recommendation of the Police Policy Committee that Kay's police officer certification should be revoked for life.

Kay now has 60 days in which to request a contested case hearing. If the hearing is not requested, his certification will be revoked. If Kay does appeal, the contested case hearing is forwarded to the Department of Justice.

The City of Vernonia terminated Kay's employment as of

July 27 after a unanimous vote by the city council. Kay was placed on paid administrative leave after DPSST first stated their intention to revoke his certification on March 15 of this year.

City responds to councilors

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ialist and David Nelson, a City County Insurance representative. Discussion was held regarding the legal implications and risk management issues related to the personnel issue with employee Michael Kay. All five Council members were present.

Community Calendar

VERNONIA

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| Alcoholics Anonymous | Mondays | 6:30 p.m., 410 North Street |
| Alcoholics Anonymous | Thursdays (Big Book Study) | 7:00 p.m., 410 North Street |
| American Legion Post #119 | 2nd Tuesday | 7:00 p.m., 627 Adams Avenue |
| Booster Club | 2nd Wednesday | 7:00 p.m., VHS Library |
| Boy Scout Troop 201 | Tuesdays | 7:00 p.m., Scout Cabin |
| Boy Scout Troop 860 | Wednesdays | 7:00 p.m., LDS Church |
| Cemetery Beautification Comm. | 2nd Thursday | 6:30 p.m., Library |
| CERT | 4th Wednesday | For Info Call 503-429-3018 |
| Chamber of Commerce | 2nd Wednesday | For Info Call 503-429-6081 |
| Community Coalition | 2nd Monday | 12:30 p.m. School District Ofc. |
| Cub Scout Pack 201 | Scout Cabin | For Info Call 503-429-4250 |
| Friends of the Library | 1st Tuesday | 7:00 p.m., Vernonia Library |
| Girl Scouts, Neighborhood 4-2 | | For Info Call 503-819-0143 |
| Izaak Walton League | 3rd Thursday | For location call 503-429-7193 |
| Kiwanis Club | 2nd & 4th Tuesdays | 6:30 p.m., New Hong Kong |
| Lions Club | 1st & 3rd Tuesdays | 6:30 p.m., New Hong Kong |
| Municipal Airport Committee | 1t Wednesday | 6:30 p.m., City Hall |
| Pioneer Museum | | For Info Call 503-429-3713 |
| Public Works Committee | 4th Tuesday | 7:00 p.m., City Hall |
| Vernonia Cares Directors | | For Info call 503-429-1414 |
| Vernonia City Council | 1st & 3rd Mondays | 7:00 p.m., City Hall |
| Vernonia Community PTA | 2nd Wednesday | 7:00 p.m., WGS Library |
| Vernonia Garden Club | 2nd Tuesday | 1:30 p.m., Vernonia Library |
| Vernonia Grange | 3rd Monday | 7:00 p.m., Grange Hall |
| Vernonia Health Center | 3rd Thursday | 6:30 p.m., 510 Bridge St. |
| Vernonia Learning Center | 1st Wednesday | 6:00 p.m., VLC |
| Vernonia Parks Committee | 3rd Wednesday | 6:30 p.m., City Hall |
| Vernonia Planning Comm. | 1st & 3rd Thursdays | 7:00 p.m., City Hall |
| Vernonia Pride | 2nd Thursday | 1:00 p.m., City Hall |
| Vernonia Ridge Riders | Last Thursday | 7:00 p.m., Senior Center |
| Vernonia RFPD Board | 2nd Tuesday | 7:00 p.m., Fire Station |
| Vernonia School Board | 2nd Thursday | 6:00 p.m., District Office |
| Vernonia Sr. Center Board | 2nd Friday | 10:00 a.m., Senior Center |
| Vernonia Transfer Station | 2nd & 4th Saturdays, 8 a.m.-2 p.m. | Behind VHS |
| Vern. Volunteer Ambulance Assoc. | 1st Tuesday | 7:00 p.m., Fire Station |
| Vernonia Volunteer Firefighters | 2nd Monday | 7:00 p.m., Fire Station |
| WOEC Directors | 3rd Tuesday | 7:00 p.m., WOEC |

MIST-BIRKENFELD

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| M-BRFPD Board Business Mtg. | 2nd Tuesday | 7:00 p.m., Main Fire Station |
| M-BRFPD Board Workshop | 4th Tuesday | 7:00 p.m., Main Fire Station |
| M-B Ambulance Drill | 1st & 2nd Thursdays | 7:00 p.m., Main Fire Station |
| M-B Fire Drill | 1st & 2nd Wednesdays | 7:00 p.m., Main Fire Station |
| M-B Helping Circle | 2nd Monday | 7:00 p.m., Main Fire Station |
| M-B SAR Drill | 3rd Wednesday | 7:00 p.m., Main Fire Station |
| M-B Volunteer Assoc. | 1st Tuesday | 7:00 p.m., Main Fire Station |
| Natal Grange | 2nd Wednesday | 7:30 p.m., Natal Grange Hall |
| T.O.P.S. | Mondays | 9:00 a.m., Main Fire Station |
| Upr Nehalem Watershed Council | For date call 429-0869 | 7:00 p.m., Main Fire Station |

BANKS

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|---------------------------|-------------------|----------------------------------|
| Alcoholics Anonymous | Friday | 7:30 p.m., Methodist Church |
| Alcoholics Anonymous | Wednesday | 7:30 p.m., Methodist Church |
| American Legion Post #90 | 2nd Tuesday | 7:30 p.m., Main Street Post |
| Banks City Council | 2nd Tuesday | 7:30 p.m., City Hall |
| Banks Fire District #13 | 2nd Wednesday | 7:00 p.m., Station 13 |
| Banks Library Commission | 3rd Tuesday | 7:00 p.m., City Library |
| Banks Planning Commission | Last Tuesday | 7:00 p.m., City Hall |
| Banks School Board | 2nd Monday | 7:30 p.m., Jr. High Library |
| Banks Youth Group | Sunday, Wednesday | 7:00 p.m., UMC Youth Bldg. |
| Chamber of Commerce | 1st Thursday | 12:30 p.m., Fire District Office |
| CPO 14 | 3rd Monday | 7:00 p.m., City Library |
| Everybody's Hometown Band | Tuesdays | 7:00 p.m., BHS Music Room |
| Friends of the Library | 2nd Tuesday | 7:00 p.m., City Library |
| Lions Club | 1st & 3rd Mondays | 7:00 p.m., Brown Derby |
| Sunset Park Assoc. | 3rd Wednesday | 8:00 p.m., Gun Club |
| T.O.P.S. | Wednesday | 7:00 p.m., Administration Bldg. |

COLUMBIA COUNTY (All meet in St. Helens unless otherwise noted.)

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| Board of Commissioners | Wednesday | 10:00 a.m., Courthouse |
| Citizens for Senior Justice | 2nd Tuesday | 7:00 p.m., Sunset Park Church |
| Columbia Comm Mental Health | 1st Tuesday | 5:30 p.m., 58646 McNulty Way |
| Columbia Soil & Water District | 3rd Wednesday | 7:30 p.m., NRCS, 2514 Sykes |
| County Fair Board | 2nd Monday | 6:00 p.m., Fairgrounds 4-H Bldg. |
| County Parks Commission | 3rd Tuesday | Times vary, 1054 Oregon St. |
| Mental Health Advisory Comm. | Quarterly | For Info call 503-397-7211 |
| Comm. on Children & Families | 3rd Thursday | 5:30 p.m. OSU Ext., 505 N. Hwy. 30 |
| Local Alcohol & Drug Plan. Comm. | Quarterly | For Info call 503-397-7211 |

Organizations and meeting dates not listed may be included by calling 429-9410 or by mail to The INDEPENDENT, 725 Bridge Street, Vernonia, OR 97064.