

## Wauna and SHCFCU explore merger *Timber restoration boosts jobs*

The boards of directors for both Wauna Federal Credit Union and St Helens Community Federal Credit Union have signed a non-binding Letter of Intent to explore the benefits associated with merging the two credit unions.

"Officials from both organizations are committed to do what is right for their membership and the communities they serve," said Robert Blumberg, CEO and President of Wauna Federal Credit Union, "Key factors to these discussions include the impact that the economy and competition has for credit unions of our asset size, plus both credit unions share a common heritage and serve local communities. A merger would produce greater efficiencies, support needed technology advancements, and joining forces would create an even

stronger and local organization with roots to the members and communities it serves."

Lea Chitwood, Chairperson for the SHCFCU board of directors, also stressed the importance for members and the public to understand that a merger such as this is completely different than mergers between the mega-banks, "Their reason to merge is to generate more profits and with no consideration to their customers. When credit unions merge, it is the membership that benefits because we are not-for-profit. Any monetary considerations from a credit union merger go directly to the members in the form of better savings and loan rates, and the opportunity to provide more services."

Added Blumberg, "It's important to understand that at this

time our merger discussions between the two credit unions are completely exploratory. If these discussions prove mutually beneficial, then we will advance to the next stage in what is a very formal process required by the National Credit Union Administration, an independent agency of the federal government."

"If the discussions suggest there are no benefits to a merger, both credit unions will continue business as usual," added Chitwood.

According to Chitwood and Blumberg, the employees and officials of both Credit Unions have been informed of the discussions, and both credit unions will keep their members informed of any new developments.

by Chris Thomas, Oregon News Service

On Wednesday, a group of Oregon loggers and conservationists got a firsthand look at a federal forest where timber is harvested without legal battles, and the environment is thriving, too. They toured sites in the Siuslaw National Forest, where what is now known as "restorative" forest management began as an experiment 20 years ago.

Jim Furnish, who led the field trip, was the Siuslaw Forest supervisor at the time. He says there were plenty of skeptics when they started selectively thinning areas that had been clear-cut and replanted, with a goal of producing old-growth trees for the future, as well as a reliable timber harvest, "Now, we have an enduring, sustainable, resolute model on the Siuslaw, that generates a lot of timber; it generates a lot of revenue. It generates good fish and wildlife habitat. I would argue it's a great example of restoration forestry."

Furnish went on to become a deputy chief of the U.S. Forest Service, and has since retired. He points out that the Siuslaw is still managed for restoration, and hasn't had its timber harvests challenged by conservation groups in more than a decade.

A new report, "Ecologically Appropriate Restoration Thinning in the Northwest Forest Plan Area," estimates there's enough timber thinning and restoration work to be done in western Oregon forests to keep crews busy for 20 years, without the controversy that comes from logging older trees. Report author Andy Kerr, with the Larch Company, says this approach would mean 44 percent more federal timber volume going to local mills, "This additional increment of volume in the report would equate to 2,700 new timber jobs in logging and hauling and milling, and related jobs. So, there's a way to create jobs in an environmentally-friendly manner – we ought to be doing it."

The report was released jointly by Conservation Northwest, the Geos Institute, the Klamath-Siskiyou Wildlands Center, and Oregon Wild.

And the latest harvest figures from the Bureau of Land Management show on its turf in western Oregon, more federal timber is being sold in some areas than their district targets under the Northwest Forest Plan. Kerr, a longtime Oregon conservationist, says it's proof that the plan is working, despite some timber industry claims that it doesn't allow them to cut enough trees.

## Top 10 DOJ consumer complaints told

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calls. The increase in complaints is largely due to a group calling itself "Card Services," that uses a prerecorded message claiming it can help reduce credit card interest rates. Since 2009 almost any telemarketing call delivering a prerecorded message has been illegal.

In addition to violating the rule against prerecorded messages, "Card Services" neither displays the true number from which it is calling nor adheres to the national "Do Not Call List," routinely contacting registered Oregonians. Of the 1,341 telemarketing complaints 1,285 claimed a violation of the "Do Not Call List." The Federal Trade Commission (FTC) received an additional 40,141 complaints from Oregonians regarding "Do Not Call List" violations, up from 23,000 complaints in 2010. The FTC has filed several lawsuits against Card Services and more are expected. For more information or to file a complaint, please call 1-888-382-1222 or visit [www.donotcall.gov](http://www.donotcall.gov). Most legitimate telemarketing firms do not contact people registered with the "Do Not Call List." Anyone can register up to 5 phone numbers for the "Do Not Call List" at [www.donotcall.gov](http://www.donotcall.gov).

Telecommunications – Historically, complaints about the telecommunications and finan-

cial services industries have been first and second on the Top Ten Consumer Complaint List. The typical complaint alleges routine bill miscalculation; inaccurate representations of services and products; and illegitimate bill collection attempts. In 2011, 1,187 complaints regarding telecommunications were filed with the Department, with satellite TV providers receiving the majority of complaints, followed by cellular service providers and internet service providers.

International Money Transfer Scams – Last year Oregonians reported losing \$1,016,583 due to international money scams. Many, if not most, Oregonians who fall victim to these scams do not contact the Oregon Department of Justice so it's likely that the 908 complaints received only hint at the problem. International money scams often include:

- Offers that are too good to be true (be aware of items advertised at massively reduced price tags on Craigslist and other internet sites).

- Phone calls/emails claiming to be from friends or family stranded in an emergency circumstance needing money wired immediately.

- "Debt collection" calls claiming law enforcement personnel will take action immediately if money is not immediately paid for what turns out to

be fake or illegitimate debt.

- Lottery, vacation and other prize offers that request money to be paid prior to redemption.

- Notification of a large inheritance from a recently deceased – and until then unknown – relative that requires the sharing of sensitive financial information (such as bank account numbers) or a payment upfront to cover the cost of taxes or other fees.

- Requests to make payments through money wire transfers or Green Dot credit cards.

Home Ownership Issues – Complaints about homeownership issues fell slightly to 832 from 1,002 the previous year. Oregon is one of 49 states, including New York and California, that signed on to an agreement with the nation's five largest banks that will provide roughly \$25 billion in relief to resolve a multistate investigation of fraudulent and flawed foreclosure practices.

The most up-to-date information about the settlement and homeowner eligibility is available at the official website: [www.nationalforeclosuresettlement.com](http://www.nationalforeclosuresettlement.com). However, Oregonians who believe they may be eligible for relief under this settlement are encouraged to sign up at [www.oregonattorneygeneral.gov/homeowners](http://www.oregonattorneygeneral.gov/homeowners).

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