

## Where to Find Them

### U.S. Senator Ron Wyden (Dem)

1220 SW 3rd Avenue, Suite 585  
Portland OR 97232  
Phone: 503-326-7525  
223 Dirksen Senate Ofc. Bldg.  
Washington, D.C. 20510-0001  
Phone: 202-224-5244  
E-Mail: <http://wyden.senate.gov/contact>  
Website: <http://wyden.senate.gov>

### U.S. Senator Jeff Merkley (Dem.)

One World Trade Center  
121 SW Salmon St., Suite 1250  
Portland, OR 97204  
Phone: 503-326-3386  
313 Hart Senate Ofc. Bldg.  
Washington, DC 20510  
Phone: (202) 224-3753  
E-Mail: <http://merkley.senate.gov/contact>  
WebSite: <http://merkley.senate.gov>

### U.S. Representative Suzanne Bonamici, (Dem) OR District 1

620 SW Main, Suite 606  
Portland, OR 97205  
Phone: 503-326-2901  
2338 Rayburn House Ofc. Bldg.  
Washington, DC 20515  
Phone: 202-225-0855  
Website: <http://bonamici.house.gov>

### Senator Betsy Johnson (Dem) Senate District 16

PO Box R,  
Scappoose, OR 97056  
Phone: 503-543-4046  
900 Court St. NE, S-314  
Salem, OR 97301  
Phone: 503-986-1716  
E-mail: [sen.betsyjohnson@state.or.us](mailto:sen.betsyjohnson@state.or.us)  
Website: <http://www.leg.state.or.us/johnson>

### Representative Brad Witt (Dem) House District. 31

21740 Lindberg Road,  
Clatskanie, OR 97016  
Phone: 503-728-4664  
900 Court St. NE, H-373  
Salem, OR 97301  
Phone: 503-986-1431  
E-mail: [rep.bradwitt@state.or.us](mailto:rep.bradwitt@state.or.us)  
Website: <http://www.leg.state.or.us/witt>

### Representative Deborah Boone (Dem) House District 32

PO Box 926  
Cannon Beach, OR 97110  
Phone: 503-717-9182  
900 Court St. NE, H-375  
Salem, OR 97301  
Phone: 503-986-1432  
E-mail: [rep.deborahboone@state.or.us](mailto:rep.deborahboone@state.or.us)  
Website: <http://www.leg.state.or.us/boone>

## Letters

### Thanks to Terry's Gym

To the Editor:

I would like to commend Terry's Gym for the courtesy and respect that the young men extend to the older patrons. They are pleasant and helpful. Thanks to you all for making the gym experience a pleasant one.

Lulu and Art Lamping  
Vernonia

### Don't let coal money ruin our water & air

To the Editor:

Those of us who have spent most of our lives in and around Columbia County pretty much have spent a great deal of that time in and around county waterways. Think about it – a large share of the county follows the course of the Columbia River and nearly every creek in the county flows into the river.

I joined some dear friends last Sunday on the Nehalem

River out of Vernonia. We packed some sandwiches and soft drinks and spent three hours walking up and down an area in the river. When I say "in the river" that is what I mean. We walked in water that sometimes reached chest high looking for treasures – crawdads and bright colored rocks. I had a wonderful day. The water was clear and the woods spelled clean and fresh.

My husband and I spent untold hours on the Columbia in our various boats when our children were still at home. One incident remains in my mind and changed the way we felt about the river. Our daughter was water skiing behind the boat. She was an excellent skier and seldom ever fell. This time, however, she did fall and she fell right at the confluence of the Columbia River and the Willamette Slough – right near where the paper mill dumped their black liquor into the river.

We pulled her out of the river and she was dripping with greasy slime which could only be washed off with warm water and soap.

Needless to say, our boat outings no longer involved the Columbia River. We instead traveled to the lakes in Oregon and Washington.

I do not know how much the beautiful Columbia River has been cleaned up since that time but I still hear warnings about overflow from sewage lines in Portland being dumped into the Willamette and thus into the Columbia and when I walk along the river, it still does not smell good.

Now another black slime could contaminate our waterways and our lands. Two coal companies, owned by people on another continent, want to fill barges and rail cars with coal and drag them through our county and down our river so that they can make money.

The few jobs created by this fiasco are not worth the damage to our environment. If you have never gotten involved in something in your life, now is the time to do it. Stand up to your political leaders and to these billion dollar companies and tell them a resounding "NO". Stop this back room dealing now. It has gone on for far too many years and it needs to end.

Nancy Whitney  
St. Helens

## 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.

## Foreclosure mediation program law now in effect

Since Senate Bill 1552 took effect July 12, homeowners threatened with foreclosure now have the right to meet with their mortgage servicer face-to-face in mediation before final foreclosure decisions are made. The new law also addresses a common complaint known as "dual-tracking." Mortgage servicers will no longer be permitted to foreclose while negotiations are ongoing for loan modifications or other foreclosure avoidance measures.

"This important piece of legislation will hold loan servicers accountable and ensure that Oregonians have every opportunity to stay in their homes," said Senate Majority Leader Diane Rosenbaum. Delivering meaningful foreclosure assistance was one of the key accomplishments of the 2012 Session and we are eager to begin helping more Oregon families keep a roof over their head."

As of July 11, homeowners who receive a notice of default will receive information on free

foreclosure counseling and low-cost mediation services. Mediation services will be provided to homeowners at a subsidized rate of no more than \$200. Funding for the program comes from mortgage servicers and from funds allocated by the Legislature from a national settlement with five large banks. Homeowners who are at risk of foreclosure, but not in default, can also schedule mediation. During mediation sessions homeowners will be able to explore alternatives to foreclosure including loan modifications, refinancing, short sales and other options.

"By sitting down with their servicer, and a neutral mediator we're ensuring homeowners will be well informed, and that they will be heard by banks," said Representative Betty Komp. "We've passed a landmark bill that will give Oregon homeowners an important tool to help them remain in their homes. I'm excited that today middle class families and at-risk seniors can begin access-

ing this program."

To implement this statewide mediation program, the Department of Justice convened a 15-member work group to develop program rules. The Department of Justice contracted with a mediation service provider, Collins Center for Public Policy <http://collinscenter.org> to manage the mediation program.

Attorney General Ellen Rosenblum praised the group's efforts. "A tremendous amount of work has been done by community advocates, mortgage servicers and state agencies to get this important program ready on time, and within budget. We're glad that this new tool is available to homeowners and hope the program helps to turn around the foreclosure crisis that has held our state in such a tight grip for the last few years."

The Department of Justice coordinated efforts with other state agencies, including Oregon Housing and Community Services. OHCS is leading the effort to ensure that trained

housing counselors are available statewide to work with homeowners before and during mediation sessions. OHCS Director Margaret Van Vliet said, "Our agency is hard at work with nonprofit organizations across the state developing innovative ways for homeowners to work with a counselor to prepare for mediation, regardless of where they live. Counselors will serve all areas of the state, and services will be provided as efficiently and effectively as possible. We know that Oregonians will be counting on these services, and are looking forward to having all of the new counselors on board."

Homeowners who want to participate in the mediation program should go to <http://www foreclosuremediation.or.gov> or call 855-658-6733.

Homeowners can find a HUD Certified counselor and learn more about foreclosure prevention by visiting [www foreclosurehelp.oregon.gov](http://www foreclosurehelp.oregon.gov) or calling 1-800-SAFENET (1-800-723-3638).