

Protect elders from financial abuse

by Chris Thomas,
Oregon News Service

PORTLAND, Ore. – The son of an Oregon woman bilked out of \$90,000 has advice for other grown children concerned about their aging parents: Get involved sooner rather than later.

At his mother's house, John Fread of Portland noticed a credit card statement with a balance of \$20,000. Scammers had charged almost five times that much on several accounts. The Oregon attorney general's office investigated and helped shut down the New York-based company that promised to include her in a "Who's Who" book, but Fread says the ordeal took a terrible toll – not only on his mother's finances, but on her health, "We are having to really offer emotional support that we never expected. My mom – you know, tough old girl – is now very vulnerable, and her confidence is gone. These people really robbed what should have been the last great part of her life. They took that away from her."

Fread advises grown children to get to know their parents' neighbors, and check out any new people with whom they seem to be friendly. Look at their incoming mail and caller ID for hints of scams and solicitations. Don't worry about seeming nosy, he says; he wishes he had been.

In the past year, the Oregon Department of Human Services reported 672 cases of financial exploitation.

Lower-income seniors can

get assistance from the Oregon Money Management Program, sponsored by Easter Seals and AARP. Trained volunteers visit with older people to help pay bills, get financial records in order and just lend a hand in money matters. State coordinator Carol Cookson says it's a good alternative when families don't want to jeopardize a parent's sense of independence, "A child supervising a parent, that's a very hard role reversal for a lot of people. But when a volunteer who's a friend comes in to help, it's a very different scenario. The help is more easily accepted by the client in that situation."

Fread says collection agencies still are hounding them about the credit card debt, even though they've been informed of the scam. He hopes other families can avoid the ordeal by having conversations that may be uncomfortable – but necessary, "You know, 'Mom, Dad, things are a little different in your generation than my generation. Here are some things that we need to talk about because I've seen it happening. It's in the news,' for example. It's so much easier to sit down and have the tough conversation proactively, than try to scramble and reactively try to fix something."

Cookson says the program always is in need of volunteers as well as nonprofit groups that can sponsor the service in more towns across the state. Other sources of information are the state's Long-Term Care

Power of the People

By W. Marc Farmer, General Manager,
West Oregon Electric Cooperative



Member Meeting Information

There are a couple of key points that I need to make, in this article, regarding the upcoming member meeting to discuss a rate change. First is the date of the meeting. It's been brought to our attention that there is a scheduling conflict in the community of Vernonia with the open house for the new school building on the evening of the 21st of August. When we set the date for the member meeting we were unaware of any conflict and set that meeting, as in past practice, prior to our regularly scheduled Board Meeting, which is the 3rd Tuesday of every month. We've always combined the meetings in an effort to save time and money. Our August meeting just happened to fall on the same evening as the school open house. We want to make sure our Vernonia members are able to attend the member meeting, so we will hold a second meeting in Vernonia on Tuesday, August 28th, in the WOEC building at 6:00 p.m. This will provide an opportunity for members in the community to attend both the school event and our WOEC member meeting.

The second point is to provide the reason behind the rate meeting and how it came about. Going into 2012 we did not have a rate increase planned or anticipated. We knew we would be receiving a substantial rate increase in our power rates in October of 2013 from BPA and would have to pass that one through when it comes. Our 2012 budget was set, approved, and we were moving forward with that plan in mind.

Ombudsman and Department of Human Services. AARP also has fraud prevention tips online at aarp.org.

Regulated forest closure proclamation

A Regulated Closure for the Northwest Oregon Forest Protection District was announced on August 8. It is in effect for all lands protected by the Northwest Oregon Forest Protection District and all lands within one-eighth mile thereof.

Under this Regulated Closure, entry to all forestland is unlawful unless those entering comply with the following restrictions:

1. Smoking is prohibited while traveling, except in closed vehicles on improved roads.

2. Open fires are prohibited, including campfires, charcoal fires, cooking fires and warming fires, except at designated

locations. Use of wood burning devices, used in conjunction with temporary dwellings, including tents and trailers, is prohibited. Portable cooking stoves using liquefied or bottled fuels are allowed.

3. Non-industrial use of chain saws is prohibited, except as waived by the Forester.

4. Use of motor vehicles, including motorcycles and all terrain vehicles, is prohibited, except on improved roads and designated areas.

5. Possession of the following fire fighting equipment is required while traveling, except on state highways, county roads and driveways: one shovel and one gallon of water

or one operational 2-1/2 pound or larger fire extinguisher.

6. Use of fireworks is prohibited.

7. Use of exploding targets is prohibited.

8. Cutting, grinding and welding of metal is prohibited.

The State Forester or an authorized representative may, in writing, approve a modification or waiver of these requirements.

These restrictions shall remain in effect until replaced, suspended, or terminated by an additional proclamation of the State Forester or an authorized representative.

Then came the fourth FEMA event in five-and-a-half years, with the snow storm early this year. This event cost the Co-op over \$700,000. Because only one of the four counties we incurred damages in was declared a FEMA event, we were reimbursed only about a third of the expenses we incurred. The budget we approved was so lean, there was no way to absorb the cost and still continue to cover our normal costs. Our reserve account had been decimated by the other three FEMA events without sufficient time and resources to rebuild it. We also have been absorbing so much of the past three rate increases from BPA, in an effort to keep rates as low as possible, that we have not kept ahead of cost increases. At our strategic planning meeting in June 2012, it became very apparent that we had no options left but to do an emergency change in our rates to cover the cost from the storm event, and the board directed me to move forward with a rate increase.

There is still some public perception that the increase has something to do with the new building. I want to assure you that the building has nothing to do with this rate increase, it is driven by the high costs of the snow storm event earlier this year. The building is what I have said it is – \$3 per meter per month for the next 30 years to build the building. Some have the perception that the facility charge on our bill statement means facility as in the "new" building. The name of the charge means "all" of the facilities we have, including all lines, substations, equipment, transformers, etc... throughout the entire system. To clarify this name, starting with the September bills, we will be changing the name on the statement to "base" charge.

We look forward to seeing you at one of our member meetings to discuss the proposed rate changes.

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