

Jobless rate up very slightly *Some who lost homes will get settlement*

Columbia County's seasonally adjusted unemployment rate was 9.5 percent in August, essentially unchanged from the previous month (9.4%), but lower than the year before (10.3%). The rate was higher than the statewide rate (8.9%) and the national rate (8.1%). Total employment fell by 87 to 22,435 and the number of un-

employed people dropped by 106 to 2,319. Total employment this August was 111 more than one year before and there were 164 fewer people unemployed this year.

For comparison, the Portland metro area's seasonally adjusted unemployment rate was 8.1 percent in August, unchanged from July.

Attorney General Ellen Rosenblum announced September 24 that claim forms are going out to more than 23,000 Oregonians who may be eligible for payment under the national mortgage foreclosure settlement.

Qualifying Oregonians could get cash payments of \$840 or more. To be eligible, borrowers must have lost their homes to foreclosure between January 1, 2008, and December 31, 2011, and had their mortgages serviced by Ally/GMAC, Bank of America, Citi, JPMorgan Chase or Wells Fargo.

The nation's five largest mortgage servicers agreed to the payments as part of a \$25 billion settlement with the federal government and attorneys general for 49 states and the District of Columbia.

The "Big Five" servicers have already paid \$29.3 million

to the state as part of the settlement. They have also pledged \$300 million worth of loan modifications and other assistance to current Oregon customers.

About \$1.5 billion of the settlement is earmarked for 2 million borrowers nationwide. The exact payment will depend upon the total number of borrowers who decide to participate.

"This payment is intended as partial compensation for the mortgage servicers' improper conduct," Rosenblum said. "By participating, borrowers do not give up any legal rights. They're free to participate in this settlement and also pursue other legal remedies such as filing a lawsuit or participating in a class action, if they so choose."

Borrowers must return their claim forms by January 18. The national settlement administra-

tor has mailed notification postcards to eligible borrowers nationwide. In Oregon, packets with a letter from the Attorney General, claim form, instructions and answers to frequently asked questions are being mailed to eligible borrowers through October 12.

Attorney General Rosenblum urged eligible Oregonians to complete their claim forms and return them as soon as possible in the envelope provided, or file them online at www.nationalmortgagesettlement.com. The deadline for all claims is January 18, 2013. Payment checks are expected to be mailed in mid-2013.

The one-page claim forms are simple to complete. However, borrowers who have questions or need help filing their claim can contact the settlement administrator, toll-free,

See Foreclosures, page 5

ARE YOU REGISTERED TO VOTE?
IS YOUR VOTER REGISTRATION UP TO DATE?

You must be registered if you want to vote in the General Election on November 6, 2012. In Oregon, the last day to register is October 21, 2012.

To check your registration status, update your registration, and much more, go to: oregonvotes.org

YOUR VOTE IS YOUR VOICE!
IF YOU DO NOT VOTE, YOU ARE LETTING SOMEONE ELSE MAKE YOUR DECISIONS.

Community Calendar

VERNONIA			MIST-BIRKENFELD		
Alcoholics Anonymous	Mondays	6:30 p.m., 410 North Street	M-BRFPD Board Business Mtg.	3rd Tuesday	7:00 p.m., Main Fire Station
Alcoholics Anonymous	Thursdays (Big Book Study)	7:00 p.m., 410 North Street	M-B Ambulance Drill	1st & 2nd Thursdays	7:00 p.m., Main Fire Station
American Legion Post #119	2nd Tuesday	7:00 p.m., 627 Adams Avenue	M-B Fire Drill	1st & 2nd Wednesdays	7:00 p.m., Main Fire Station
Booster Club	2nd Wednesday	7:00 p.m., WGS Library	M-B Helping Circle	2nd Monday	7:00 p.m., Main Fire Station
Boy Scout Troop 201	Tuesdays	7:00 p.m., Scout Cabin	M-B SAR Drill	3rd Wednesday	7:00 p.m., Main Fire Station
Boy Scout Troop 860	Wednesdays	7:00 p.m., LDS Church	M-B Volunteer Assoc.	1st Tuesday	7:00 p.m., Main Fire Station
Cemetery Beautification Comm.	2nd Thursday	6:30 p.m., Library	Natal Grange	2nd Wednesday	7:30 p.m., Natal Grange Hall
Chamber of Commerce	2nd Wednesday	For Info Call 503-429-6081	T.O.P.S.	Mondays	9:00 a.m., Main Fire Station
Community Coalition	2nd Monday	12:30 p.m. School District Ofc.			
Cub Scout Pack 201	Scout Cabin	For Info Call 503-429-4250			
Emerg. Preparedness Comm.	4th Wednesday	6:30 p.m., WOEC			
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			
Upr Nehalem Watershed Council	For date call 429-0869	7:00 p.m., Vernonia Grange			
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 Comm. Learning Center	1st Wednesday	5:00 p.m., VCLC			
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 Library Board	1st Wednesday	9:00 a.m., Sept-June, Library			
Vernonia Parks Committee	3rd Wednesday	6:30 p.m., City Hall			
Vernonia Planning Comm.	1st & 3rd Thursdays	6:00 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			
			BANKS		
			Alcoholics Anonymous	Friday	7:30 p.m., Methodist Church
			Alcoholics Anonymous	Wednesday	7:30 p.m., Methodist Church
			American Legion Post #90	2nd Tuesday	7:00 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.)		
			Board of Commissioners	Wednesday	10:00 a.m., Courthouse
			Citizens for Senior Justice	2nd Tuesday	7:00 p.m., Sunset Park Church
			Columbia 9-1-1 Board	3rd Thursday	9:00 a.m., 9-1-1 meeting room
			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	2nd Thursday	4:00 p.m., 1054 Oregon St.
			Comm. on Children & Families	3rd Thursday	5:30 p.m. OSU Ext., 505 N. Hwy. 30
			Local Alcohol & Drug Plann. 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.