

## Church Notes

### Bible

If you are looking for an active, friendly church that stands for the Word of God, a sincere welcome is extended to you to attend our services.

Sunday School 9:45 a.m.  
Morning Worship 11 a.m.  
Evening Service 7 p.m.  
Family Night (Wed) 7:30 p.m.

Mr. Mickey Day, a teacher of doctrine, speech and theology, at Multnomah School of the Bible will be our guest speaker this Sunday morning, August 18. He will also be speaking to the High School S.S. Class and in the evening service.

Our Sunday School bus is run every Sunday morning for those needing a ride to Sunday School and Church. For a schedule of your neighborhood phone the pastor at 429-3363.

Primary church is held during the morning worship service for kindergarten through 4th grade and is geared to the understanding and needs of the boys and girls. A nursery is provided for the younger children.

An adult Bible study on the book of Revelation is held every Tuesday evening at 7:30 in the home of Mr. and Mrs. Bob Zerling. It is conducted by Virgil Snook. Everyone is welcome.

Upcoming Event: The Challengers Quartet will be returning to the Bible Church September 8 for our Back-To-School Sunday. Mark your calendar and plan on attending now.

## Ralph Condit's Entertain

MIST—The Ralph Condit's entertained members of their family at their clubhouse in Beaverton Thursday evening. Honored guests were Isabel Wallace of Nestor, California and her son Ronald Wallace of San Francisco. The Earl Condit's, Ed Condit's, Kyle Clark's and Grace Mathews attended the dinner. Walter Mathews was unable to attend because of illness.

Friday evening patio dinner guests of the Mathews were Marian and Mel Clark, Gary Ballinger, Rosemary and Donna Saunders. Marian is spending the week at the R.L.D.S. Church Camp on the Lewis River where she is counseling at a Sr. High Church Camp.

Ed and Sally Condit had lunch at the Mathews Saturday after which the four attended the Charlie Justice's 50th wedding anniversary.

Fred Astaire has been in show business 68 years.

## LODGE AND CLUB NOTICES

**PYTHIAN SISTERS**  
VERNONIA TEMPLE NO. 61  
Meetings: I.O.O.F. Hall Second Wednesday of each month at 8 p.m.

Lesta Garner, M.E.C.  
Cora Lange, Secretary 3-75

**A.F.&A.M.**  
Vernonia Lodge No. 184 A.F. & A.M. meets at Masonic Temple. Stated communications on first Thursday of each month at 8:00 p.m.

Elmer Schrader, W.M.  
Wilbur E. Wilson, Sec'y. 1-75

**MT. HEART REBEKAH LODGE NO. 243**

Meets 2nd & 4th Thursday evenings of each month in the I.O.O.F. Hall.

Arlie Emmons, Noble Grand  
Evelyn Heath, Sec'y. 3-75

**VERNONIA LIONS CLUB**

Meets First & Third Wednesday Call 429-5891 for Meeting Place  
Darrold Proehl, President  
Ted Forbes, Secretary 3-75

**AMERICAN LEGION**

Meets 2nd and 4th Tuesday of each month.

**VERNONIA POST 119**

Wilbur E. Wilson, Commander  
Harry Culbertson, Adjutant

**AUXILIARY**

Meets First and Third Tuesdays  
Reatha Horn, President  
Gertrude Schalock, Sec'y. 1-74

**ALCOHOLICS ANONYMOUS**

Vernonia Friendship Group  
429-2941 - 429-6245  
2-74

## Rising Inflation Leaves Home Owners Underinsured

Do you know what it would cost to replace your house today?

Before you answer, consider how long ago you tried to make such an estimate.

Even if it was as little as a year ago, your figures probably are out of date, according to the Insurance Information Institute.

A brief look at some elements of the Consumer Price Index (CPI) of the U.S. Department of Labor show why.

For instance, these statistics show that \$100 worth of construction in 1967 would have cost \$152 in December, 1973, an increase of more than 50 per cent.

Later CPI figures for specific areas of home construction and maintenance paint and even darker picture.

For instance, \$100 worth of house maintenance and repairs in 1967 would have cost \$162.20 in March, 1974. Figures for the same period show that the cost had risen to \$145.10 for the commodities used in house maintenance and repair; \$169.60 for the services needed in house maintenance and repair; \$179.80 for repainting living and dining rooms; \$180.50 for resingling roofs, and \$159.50 for residing roofs.

With these skyrocketing costs, the Institute says that you may find yourself faced with repair and reconstruction costs that far exceed your insurance coverage.

This would be particularly true if you have not checked your coverages for several years.

This spiraling inflation has been aggravated by the shortage of petroleum, which is a necessary ingredient in and the basic primary fuel used for the production of such things as heating and electrical insulation, plumbing materials and roof tiles.

It is surprising how many home owners fail to realize that their insurance protection is inadequate. An analysis of fire losses on homes in one state, for example, reveals that only one home owner in three carried enough insurance to cover even one-half the replacement value of his house.

Assuming that it would cost \$30,000 to replace your house at today's swollen prices, how much insurance should you carry on it? Since you will collect no more than the face amount of your policy should you have a total loss, it is easy to see the advisability of not having coverage in excess of your home's full value.

Most persons who own their own homes have them insured under a special package policy commonly called a homeowners policy. This policy is also available to those persons who rent homes or apartments and thus need insurance only on their personal property or to protect them against any liability which they may incur as the result of

anyone being injured in their home.

Within the package of coverages in the homeowners policy is a clause called the replacement cost provision.

This provision gives the property owner an added advantage when it comes to claims for partial damages to his house. If he carries insurance at 80 per cent of value or more (in the case of a \$30,000 home this would be \$24,000) claims involving damage to the building are settled on the basis of the full cost of replacing or repairing. In other words, no deductions would be made for depreciation, as is customary in settling insurance losses.

If his insurance equals less than 80 per cent of value, he will receive less than replacement cost but in no event less than actual cash value (replacement cost less depreciation).

To illustrate further how the replacement cost provision works, let's see how it would apply to a specific situation.

Assume that painting and other interior decorating in a house has a life of 10 years. Also assume that smoke damages the interior of a house decorated five years earlier. Under the replacement cost provision, the full costs of repainting and re-decorating would be paid by the insurance company. Without the provision, the insurance company would pay only one-half of the loss because the value of the decorating would have depreciated to one-half of its original value.

The amount of coverage you purchase on your swelling becomes the basis for determining amounts of coverage which are automatically assigned to appurtenant private structures (garage), personal property and additional living expenses while your house is being repaired.

If you have chosen the Broad Form of the homeowners policy and your house is insured for at least 80 percent of its replacement value (in this example \$24,000), your other private structures are now insured for \$2,400 (10 percent of the dwelling); and you have an allowance of \$4,800 (20 per cent of the dwelling) for additional living expenses you may incur if you're forced to find temporary housing after a fire.

The Institute suggests that if you are not sure of the replacement cost of your home, have your insurance agent give you the name of someone who can appraise it and provide you with this useful information.

## Deadline Near Scappoose Tournament

Now is the time to work on those shirt shots and tee shots as the deadline draws for the second annual Scappoose Open Golf Tournament. This year's tourney is expanding to two days—the 24th and 25th of August with the women having their day on Saturday and the men on Sunday.

The field calls for a maximum of 48 women and 100 men and they will be competing for \$1500 in merchandise prizes. The women's prizes total \$500 and the men's \$1000.

The men's division will feature four flights and the women's three flights. All entrants will compete on a handicap basis, thus giving the average duffer an equal chance with the more accomplished golfer.

Entry blanks are available at the major sponsor's as well as at the Golf Course or contact Bob Holdridge at P.O. Box 26 for more information. Entry fee for the tournament is \$10 which includes green fees. When the player limits are reached—which should be in the next few days—tee times and foursome pairings can be made, so for those who haven't already entered, now is the time, before the tournament field is full.

## Vocational Workshop Set

Is a job promotion, or change, your ambition? "The first rule of vocational planning is self knowledge, knowing what you have to offer the employer," states Bernice Feibleman, instructor of "Vocational Workshop," offered in September by the Oregon Division of Continuing Education, 1633 S.E. Park Avenue.

Three class sessions, beginning September 9, will include complete vocational and interest testing, group discussions, and an individual counseling session. Advising employees to take the initiative, Mrs. Feibleman says, "Marketing yourself includes evaluating your skills and talents, knowing how you work best. If you are sold on yourself, you can sell others."

Although the testing and counseling service is available to men and women throughout the area, "vocational Workshop" is offered only in the fall. Registration begins August 15, and complete information on fees and times of class can be obtained by contacting Mrs. Feibleman at the Division of Continuing Education Building, 229-4825.

## Directory Of Churches

### VERNONIA BIBLE CHURCH

Adams & Maple  
Kenneth Wooten, Pastor  
Sunday:  
9:45 a.m. - Sunday School  
11:00 a.m. - Morning worship service  
5:45 p.m. - Junior Youth Fellowship  
7:00 p.m. - Evening worship service  
Wednesday:  
7:30 p.m. - Bible Study and Prayer  
If you have a spiritual need or question, call Pastor Wooten at 429-3363.

### CHURCH OF JESUS CHRIST OF LATTER-DAY SAINTS

VERNONIA BRANCH  
850 Madison Avenue  
Branch Pres. - Henry T. Hudson  
1st Cours. - Claude E. Gibson  
2nd Cours. - Elmer C. Schrader  
Ward Clerk - Robert E. McNair  
Meeting Schedule  
Priesthood - 8:30 a.m.  
Sunday School - 10:15 a.m.  
Sacrament Mtg. - 11:30 a.m.  
Relief Socy. - Tuesday, 10:30 a.m.  
M.I.A. - Wednesday, 7:30 p.m.

### ASSEMBLY OF GOD

Jefferson and Maple  
Rev. Dwane Hurley  
9:45 a.m. - Sunday school. Classes for all ages  
11:00 a.m. - Morning worship  
7:00 p.m. - Evangelistic service  
7:30 p.m. - Wednesday Prayer Meeting and Bible Study  
(Need a ride? Call 429-6353)

### ST. MARY'S CATHOLIC

Father Anthony Gussin  
Mass is celebrated every weekday morning at 8:30 in the rectory. Confessions are heard before Mass.  
Saturday - Mass at 7 p.m. in the church  
Sunday - Masses at 8:30 and 10 a.m.  
Confessions - On Saturday from 6 to 6:45 in the church, before Mass

### SEVENTH-DAY ADVENTIST

2nd & Nehalem  
Willard L. Santee, Pastor  
Claude Veal, Local Elder  
9:30 Sabbath School  
11:00 Worship Service  
7:00 P.M. Monday - Dorcas Society at Veal's home.  
7:30 P.M. Tuesday - Prayer Meeting at the church.  
7:00 P.M. Mon. - Pathfinders at Scout Cabin.

### FIRST EVANGELICAL CHURCH

957 State Avenue  
Jack Carlson, Pastor  
7:30 a.m. - Men's Prayer  
9:45 a.m. - Church School, Jack Seeley, Sup't.  
11:00 a.m. - Worship Experience  
6:00 p.m. - Youth Fellowship.  
7:00 p.m. - Sunday Classmeeting  
WEDNESDAY EVENING  
7:00 p.m. Hour of power, prayer and Bible Study.

### EMMANUEL EPISCOPAL CHURCH

BIRKENFELD, OREGON  
The Rev. C. S. Shulda, Vicar  
Phone Clatskanie 728-2331  
Celebration of the Holy Communion the Fourth Sunday of each month at 12:00 Noon.

### FIRST BAPTIST CHURCH

Washington and A Streets  
Claude Butler, Pastor  
Phone 429-3391  
Sunday: 10 a.m. Sunday School  
11 a.m. Worship Services.  
6 P.M. Training Union Girls in Action, Mission Friends and Pre-School.  
7:00 P.M. Evening Worship  
Wednesday: 7:00 P.M. Midweek Prayer Service.

### MIST - BIRKENFELD COMMUNITY CHURCH

Birkenfeld, Oregon  
Eldon Sletler, Pastor  
9:45 a.m. - Sunday School  
11:00 a.m. - Church Services  
7:30 p.m. - Wed. Prayer Meeting  
10:30 a.m. - (Winter Months) on 2nd Wed. Women's Missionary and Work day.

### FIRST CHRISTIAN CHURCH

430 North & Washington Streets  
Russ Vinyard, Pastor  
Phone 429-6322  
Sunday - Bible School 9:45 a.m.  
Homer Fuller, Supt.  
Morning Worship 11:00 a.m. (Nursery Provided)  
Fellowship Hour 6:07 p.m.  
Wednesday: Choir Practice 7:00 p.m.  
(1st only - Church Night 6:30 p.m. (2nd & 4th) CWF - 1:30 p.m.  
Friday: Bible Study - 8:00 p.m. (Call for location of Bible Study)

## Mrs. Martin Hanson Surprised By Visit

MIST—Mrs. Martin Hanson had a surprise visit Thursday afternoon from long known friends, Mr. & Mrs. Clarence Hazzard of Boulder, Colo.

Mr. & Mrs. D.D. Barr visited at the home of Mr. & Mrs. D. Sweeney at Clatskanie on Sunday.

Mr. & Mrs. Norman Hansen drove to Creswell on Sat. and attended the Down-Justice Wedding Sat. They returned home on Sat. bringing his mother back home with them, she having been down there for a couple weeks at the Merle Tiedeman home.

Mr. & Mrs. Robert Haataju of Rosburg Wash. visited on Sunday at the home of Mrs. Jane Hansen.



MANY TURNED out to enjoy the joint picnic of the Nehalem Valley Chapter and Washington County Chapter of the Izaak Walton League held Sunday, August 11 at Elmer Bergerson Memorial Park. Food and fun was enjoyed in old-fashion potluck style.

## Ike's Enjoy Get-Together

Members of the Nehalem Valley Chapter and the Washington County Chapter of the Izaak Walton League met Sunday, August 11 at the Elmer Bergerson Memorial Park for a family-style potluck picnic.

On the agenda for the day was a horseshoe tournament and a cribbage tournament with the competition sometimes fierce but always fun.

Among those attending from Vernonia were Mr. and Mrs. Ralph Bergerson, Mr. and Mrs. Gerald Russell, Mr. and Mrs. Norm Davis, vice-president of Nehalem Valley Chapter, David King, president of the Nehalem Valley Chapter, and Ken Davidson.

Also attending were Jim Belknap, Washington County outgoing president, Don Robb, the incoming president for the chapter, and Mr. and Mrs. Rod Monroe. Monroe is the Oregon Division President.

The Izaak Walton League is a conservation organization and, while they have no official authority, they work in the entire environmental area including land, wildlife, and put theory into practice with the building of campgrounds such as those they made at Mt. Hood, National Forest and making approximately 4000 wood duck nesting boxes which have been placed in such areas as South Yamhill and Sauvie Island.

Each year the two chapters of the league get together at an old-fashioned picnic and enjoy the chance to visit in the beauty of the park which was built ten years ago and dedicated in the memory of Elmer Bergerson.

## Vets Eligible For Insurance

Some 36,000 Oregon Vietnam-era veterans are eligible for a new low-cost Veterans Group Life Insurance program which offers as much as \$20,000 coverage for \$3.40 per month to young veterans, but they must apply before Aug. 1, 1975.

The nonrenewable, five-year term insurance is available for veterans discharged from military service since April 2, 1970, according to Mrs. Donna M. Arndt, director of the Portland Veterans Administration regional office.

The new Veterans Administration-supervised program, authorized May 24 under the Veterans Insurance Act, also offers coverage in amounts of \$5,000, \$10,000 and \$15,000. Rates for the maximum \$20,000 coverage are \$3.40 per month for veterans aged 34 and under and \$6.80 for those 35 and over.

Application forms for veterans discharged prior to August 1, 1974, are available from the VA Regional Office, 426 S.W. Stark St. Portland, Oregon; or from the Office of Serviceman's Group Life Insurance, 212 Washington St. Newark, N.J. 07102. Applicants must furnish evidence of good health. However, VA-rated service-connected disabilities will be waived.

Servicemen discharged after Aug. 1 will receive application forms automatically. Mrs. Arndt pointed out. Personnel leaving active duty are permitted 120 premium-free days to convert

## John Haskins' Visit At Virgil Snooks

RIVERVIEW—Mr. and Mrs. John Haskins of McMinnville visited Mr. and Mrs. Virgil Snook and other friends here on Sunday.

Last week visitors at the home of Mr. and Mrs. Charles Great-house were their daughter and son-in-law Mr. and Mrs. Gerald Moschette and his mother Mrs. Angela Moschette of San Leandro, California.

George Wells underwent surgery at the Tuallity hospital at Hillsboro recently. He is home and recovering satisfactorily.



HORSESHOES were enjoyed at the annual joint picnic of the Nehalem Valley Chapter and Washington County Chapter of the Izaak Walton League.

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