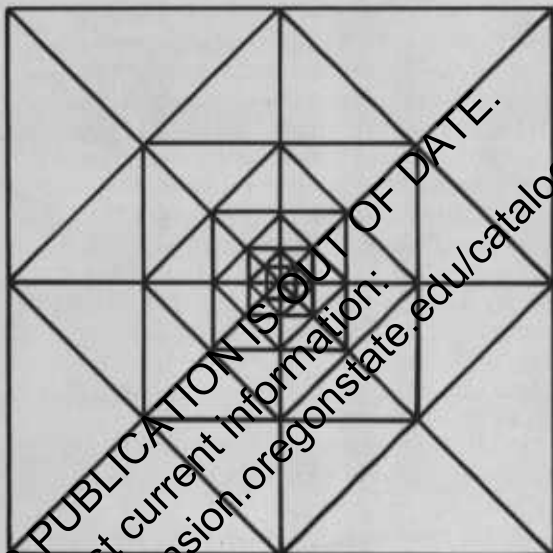


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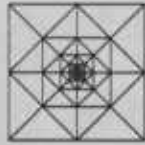
# PROJECT GAIN

GAINING ACCESS TO INFORMATION NOW



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Oregon State University Extension Service



There's not a lot of money. Creditors are making threatening sounds. At the same time, the kids need new shoes and it's time to apply for next year's operating loan. You're uncertain about the future. You need GAIN.

In times of financial stress, you and your family need accurate information so you can make decisions that are best for you. When you fully understand your situation, you'll be able to better cope with stress, identify all your options, and plan for the future with greater confidence.

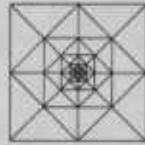
Project GAIN, "Gaining Access to Information Now," is the Oregon State University Extension Service's effort to help families facing financial difficulties. We created GAIN in response to the economic crisis faced by families who make their livelihoods from renewable resource industries such as agriculture, forestry, and commercial fishing.

GAIN is designed to assist families facing financial problems who request help. Response is quick and confidential.

At the same time, we're involving others in the community to assist financially-troubled families. We're recruiting other professionals, government agencies, and businesses to help provide solutions. And, we're changing our on-going Extension educational programs to emphasize family financial and business management.

Project GAIN can help if you and your family are involved in farming, forestry, commercial fishing, or other renewable resource industries and you:

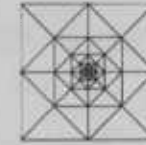
- need help analyzing the financial strength of your business (short-term survival may be the immediate goal)



- are financially solvent, but concerned with survival in the long run (planning to prevent financial stress may be the objective)
- have recently left your business or will do so in the near future (for some, this may mean referral to counseling, retraining, or employment agencies for help with managing stress and relocation)
- want financial stability by planning for unexpected medical expenses, transferring assets between generations, or improving tax and estate planning.

Specially-trained teams of Extension agents in agriculture, forestry, commercial fishing, home economics, and financial management are available to work with families in most Oregon counties. The teams can assist you by:

- analyzing your operation's financial condition and identifying problem areas and needed information
- providing computer-generated financial analysis of your records
- identifying unusual or severe stress affecting your family
- identifying and putting you in touch with community resources
- determining options and consulting with your lender and other affected parties
- preparing a report and agreeing upon necessary action
- assisting with goal setting.



## Community Support

Individuals, organizations, and government agencies play an important part of Project GAIN. They are concerned about what's happening in rural areas. They reflect the needs and concerns of each county and may include:

**Farm loan review committees.** Lenders, accountants, attorneys, financial consultants, and Extension agents contribute knowledge and experience as disinterested third parties. Committee members review financial situations and suggest alternatives.

**Farm family support groups.** Community support groups of neighboring farm families will be encouraged to assist in stress management and coping with crisis. We're training farm couples in stress management techniques to share with other families.

**Community assistance networks.** We're developing a network and directory of assistance. This includes professional legal, accounting, and counseling services, and employment and retraining information.

With the help of Project GAIN, you'll find answers for "where are we, where are we going, and how can we get there?" This will help you plan actions necessary for a successful financial future.

## To Get Assistance

Call or visit your county office of the Oregon State University Extension Service. Addresses and telephone numbers are listed elsewhere in this folder. There will be no charge. On-site visits may be made by members of the Extension team.

# OREGON COUNTY EXTENSION OFFICES

You are invited to visit, write, or phone your Extension office for information, publications or other assistance. In Gilliam County, for example, the office is in the Courthouse, but if you write, address the Gilliam County Extension Office, P. O. Box 707, Condon, Oregon 97823.

- BAKER—2610 Grove Street, Baker 97814, Ph. 523-6414, Ext. 230
- BENTON—2720 N. W. Polk, Corvallis 97330, Ph. 757-6750
- CLACKAMAS—200 Warner-Milne Rd., Oregon City 97045, Ph. 655-8631
- CLATSOP—Post Office, P. O. Box 207, Astoria 97103, Ph. 325-8573
- COLUMBIA—Courthouse, St. Helens 97051, Ph. 397-3462
- COOS—Courthouse Annex, 290 North Central, Coquille 97423, Ph. 396-3121, Ext. 246
- CROOK—Courthouse, Prineville 97754, Ph. 447-6228
- CURRY—Curry Co Office Bldg, P. O. Box 488, Gold Beach 97444, Ph. 247-3271
- DESCHUTES—922 West Highland, P. O. Box 756, Redmond 97756, Ph. 548-6088  
—Courthouse Annex, Bend 97701, Ph. 388-6436
- DOUGLAS—1134 S.E. Douglas Ave., P. O. Box 1165, Roseburg 97470, Ph. 672-4461
- GILLIAM—Courthouse, P. O. Box 707, Condon 97823, Ph. 384-7271
- GRANT—Courthouse, Canyon City 97820, Ph. 575-1911
- HARNEY—Courthouse, 450 N. Buena Vista, Burns 97720, Ph. 573-2506
- HOOD RIVER—2990 Exp. Station Dr., Hood River 97071, Ph. 386-3343
- JACKSON—1301 Maple Grove Drive, Medford 97501, Ph. 776-7371
- JEFFERSON—Old Courthouse, 530 D St., Madras 97741, Ph. 475-3808  
—Tribal Office Building, P. O. Box 428, Warm Springs 97761, Ph. 553-1161, Ext. 238
- JOSEPHINE—215 Ringuette St., Grants Pass 97527, Ph. 474-6613
- KLAMATH—3328 Vandenberg Rd., Klamath Falls 97603, Ph. 883-7131
- LAKE—Courthouse, Lakeview 97630, Ph. 347-2279
- LANE—950 W. 13th Ave., Eugene 97402, Ph. 687-3243
- LINCOLN—29 S.E. Second St., Newport 97365, Ph. 265-6611, Ext. 207
- LINN—4th & Lyons, P. O. Box 765, Albany 97321, Ph. 967-3871
- MALHEUR—718 S.W. Fifth Ave., Ontario 97914, Ph. 881-1417
- MARION—180 Center St. N.E., Room 160, Salem 97301, Ph. 588-5301
- MORROW—Gilliam & Bistac Bldg., P. O. Box 397, Heppner 97836, Ph. 676-9644
- MULTNOMAH—211 S.E. 80th, Portland 97215, Ph. 254-1500
- POLK—288 E. Elm Dale, P. O. Box 640, Dallas 97338, Ph. 623-8395
- SHERMAN—Courthouse, P. O. Box 385, Moro 97039, Ph. 565-3230
- TILLAMOOK—2204 Fourth St., Tillamook 97141, Ph. 842-5511, Ext. 372
- UMATILLA—13 S.W. Nye, Pendleton 97801, Ph. 276-7111, Ext. 235  
—Columbia Basin Agricultural Research Center, P. O. Box 105, Hermiston 97838, Ph. 567-8321  
—418 N. Main Street, P. O. Box E, Milton-Freewater 97862, Ph. 938-5597
- UNION—Route 1, Box 1705, La Grande 97850, Ph. 963-1010
- WALLOWA—Courthouse, P. O. Box 280, Enterprise 97828, Ph. 426-3143
- WASCO—Courthouse Annex, P. O. Box 821, The Dalles 97058, Ph. 296-5494
- WASHINGTON—Branch Co. Office Bldg., 2448 Tualatin Valley Highway, Courthouse, Hillsboro 97123, Ph. 648-8771
- WHEELER—Courthouse, P. O. Box 407, Fossil 97830, Ph. 763-4115
- YAMHILL—2050 La Fayette Ave., Courthouse, McMinnville 97128, Ph. 472-9371, Ext. 559

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Prepared by Hugh J. Hickerson, coordinator of Project GAIN and Extension agent in Linn and Benton counties, and John Bell, chairman of the Polk County Extension Office and former coordinator of Project GAIN.

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