



Column:
Sea-side Social Scene page 5

CURRY COASTAL PILOT

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WEDNESDAY, OCTOBER 21, 2026

Brookings, Oregon

Fourth District Congressional Candidates discuss priorities in North Bend

By NATE SCHWARTZ
Editor

The Bay Area Chamber of Commerce’s latest political forum on October 7, 2026, saw a standing room only crowd flood the Ko-Kwel Casino Resort’s Salmon Room to hear the candidates for Oregon’s Fourth Congressional District (OR-04) address the local community. Incumbent Val Hoyle (D) is seeking her third term as part of the South Coast’s D.C. delegation and facing a now-familiar opponent in Col. Monique Despain (R).

Hoyle has been in the role since 2023, having previously served as Oregon’s Labor Commissioner as well as Majority Leader in the Oregon House of Representatives.

DeSpain spent 30 years of service time in the Air Force, its reserves and the National Guard. With 20 of those years spent as a lawyer in the Judge Advocate General’s (JAG) Corps, she parlayed that experience into a post-service career as a legal consultant. This will be the second time she has challenged Hoyle for the seat.

Without an empty seat in the room, it was clear that both candidates had put out word to their supporters to show up in number. As always, the forum was moderated by Ron Kutch, chair of the BACC Legislative Action Committee. Kutch opened the proceedings by effectively simmering down any lingering tensions. Kutch had both candidates raise their right hand and swear a comedically lengthy oath to be a “cheerleader” for the South Coast, and for both candidates to focus on their own platforms during the forum.

That last promise wasn’t always up-



Congresswoman Val Hoyle (l) and challenger Monique Despain (c) field questions from Ron Kutch (r) on housing, economic development, data centers and more in the Bay Area Chamber of Commerce Candidate Forum on October 7, 2026.

Photo by Nate Schwartz

held, as DeSpain spent significant time trying to conflate Hoyle with Governor Tina Kotek and highlight what she called a failure in terms of policy, as she did in her opening statement.

“Oregon’s career politicians have had decades to deliver the results we so

desperately need, yet they have failed,” opened DeSpain. “Lip-service does not make life more affordable. Excuses do not produce good jobs, affordable housing, accessible medical care, accessible child care or safe neighborhoods. When those needs go unmet, we deserve answers, ac-

countability and a change in leadership.” Understandably, Hoyle opened by highlighting the work she has already done

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Coast Guard urges preparedness ahead of heavy weather



Under federal law, crossing a closed or restricted bar is strictly prohibited without Captain of the Port authorization. (Courtesy photo from the U.S. Coast Guard)

The Coast Guard Northwest District is urging all commercial mariners, recreational boaters, and coastal visitors throughout the Pacific Northwest to prepare for heavy weather

season. Many accidents on the water and along the coast can be prevented by taking

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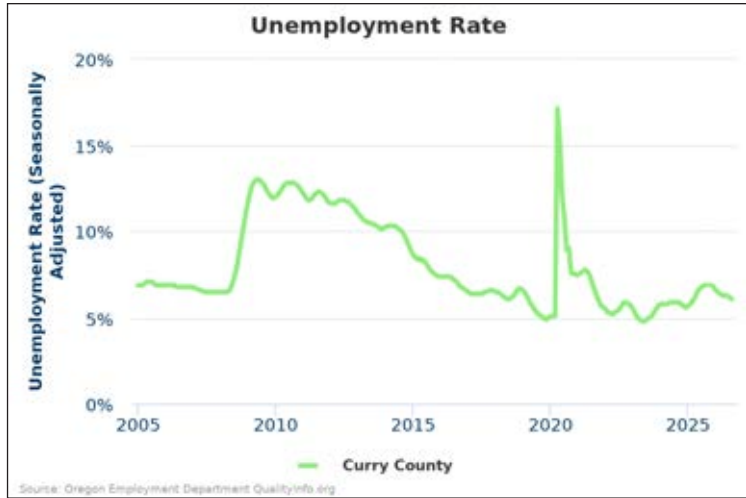
Curry County unemployment rate on slight decline

Staff Report

According to a recently released report by the Oregon Employment Department, Oregon’s unemployment rate was little changed at 5.0% in September and 5.1% in August. Officials state that rates have held to a tight range between 5.0% and 5.3% for the past 19 months, since March 2025 when it was 5.0%. The U.S. country-wide unemployment rate was 4.2% in September and 4.1% in August.

In September, Oregon’s seasonally adjusted nonfarm payroll employment rose by 5,800 jobs, following a revised gain of 2,600 jobs in August. September’s gains were largest in construction (+2,000 jobs); health care and social assistance (+1,700); and leisure and hospitality (+1,300). Losses were largest in retail trade (-1,500 jobs).

In the past 12 months, payroll employment rose by 2,600 jobs, or 0.1%. Health care and social assistance continued its rapid growth during the past four years



Graph courtesy of OED

by adding 12,100 jobs, or 3.8%, in the past 12 months. Other services (+1,600 jobs, or 2.4%) and private education (+1,300, or 3.6%) were the other major industries that added the most jobs since September 2025. Manufacturing (-4,300 jobs, or -2.4%) cut the most jobs in that time, followed by government (-4,000 jobs, or -1.3%).

Construction employment

drifted upward during April through August, then jumped higher by 2,000 jobs in September. In the past 12 months, each of the three component industries expanded: construction of buildings (+900 jobs); specialty trade contractors (+500); and heavy and civil engineering construc-

See More Decline
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Publishes the week of November 11, 2026

This Veterans Day we are putting the spotlight on local veterans.

November 10 in The World and November 11 in The Curry Coastal Pilot. We will be showcasing our local Vets in a special commemorative edition. This offers you the unique opportunity to place your advertising message in a wonderful keepsake collection of local veterans and their service history.

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Opinion & Letters

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Letters to the Editor

Back to the Future for Curry County

My opponent says our Curry County Board of Commissioners set-up is broken. Here's how it works. You decide.

Since 2023, the three commissioners serve as one board. We set policy, pass the budget, and oversee the money. A Director of Operations runs the day-to-day work. Department heads and elected officials follow one set of rules for hiring and handling money.

Before that, departments kept their own books and rules. Some were written down, some were not. With no central deposit policy, money was misapplied or lost. For more than ten years, about \$390,000 in donations to the Sheriff's Office never reached the county's books. It took the new system to find it.

Our BOC results since 2023:

- Two balanced budgets, about \$800,000 carried into 2027, without raiding the road fund to pay for the sheriff. A 3rd balanced budget coming.
- More than \$2 million invested in roads, culverts, and bridges.
- \$1.2 million secured for jail and courthouse repairs.
- \$2.1 million saved on staff, materials, and services.
- About \$400,000 in possible waste, fraud, and theft referred to investigators for recovery.

Remember Back to the Future? Marty McFly goes back, fixes what went wrong, and comes home to a better present. That is our BOC job.

Not everything in our past was broken. It gave us one of Oregon's lowest

county tax rates: fifty-nine cents per \$1,000 of assessed value. You told us twice to hold the line at fifty-nine. We did. We left behind loose rules, separate books, and the money nobody could find.

My promise: Keep the fifty-nine cents. Keep our books clean and open. Keep one set of rules for everyone, including me.

I ask for your vote on November 3.

Lynn Coker
Curry County Commissioner

Coker's record is undeniable

This Curry Commissioners Race is about the Candidates' Records.

I met Lynn Coker shortly after he and his family moved to Gold Beach 10 years ago and we have served this community together ever since. From the beginning, his character stood out: steady, honest, highly principled, and committed to doing what is right for our Citizens.

As a former 6-year Curry Commissioner and now 4-year Southwest Oregon State Representative; I have watched Lynn step into the job and deliver. He has worked alongside Commissioners Hollinger and Trost to protect scarce public resources, keep budgets balanced, and put accountability first. He helped secure more than \$1.4 million for emergency road repairs and funding for courthouse and jail improvements - without shifting the burden to local taxpayers.

Public safety is not a slogan for Commission-

See More Letters on page 3



Holy Cow! History

Learn about the ship that tried to save the Titanic

By J. MARK POWELL
InsideSources.com

What is it about that frigid April night that haunts us so relentlessly? More than a century has passed. Other tragedies have horrified us: the Hindenburg, Chernobyl, the Challenger. Each an intersection between mankind and technological progress where something went terribly, catastrophically wrong.

Yet none surpassed our collective obsession with the giant ship that was supposed to be unsinkable, the iceberg that gashed a fatal hole and the appallingly large loss of life that resulted from it. From hit movies to books to touring national exhibits of its recovered relics, the Titanic still



fascinates unlike anything else.

However, two ships were involved that night. While one lives on in legend, the other is nearly forgotten; a footnote at best, a neglected oversight at worst. And she met with her own sad ending, too. This is her story.

The North Atlantic is a lonely place in the dead of night. Although the calendar said spring, the frozen formations all around resembled the dead of winter. And so, Capt. Arthur Roston threaded his vessel through them slowly, carefully, all too aware that danger could be lurking just below the dark surface.

The RMS Carpathia was also a passenger ship. But unlike the glittering

Titanic, that brand-new floating five-star hotel and pride of the prestigious White Star Line, Cunard's Carpathia did yeoman's service in the transatlantic trade. While the Titanic catered to millionaire travelers, Carpathia was its blue-collar cousin. For nine years, it had shuttled mostly poor immigrants between the old and new worlds. It wasn't glamorous, but it was profitable and helped keep Cunard afloat during several lean years.

She was doing so yet again on the night of April 14-15, 1912, headed out of New York bound for modern-day Croatia. She was filled to the brim with around 125 first-class, 65 second-class and 550 third-class travelers, plus crew.

It was just after midnight when the ship's wireless operator picked up the Titanic's distress signal and immediately rushed it to the captain. The Carpathia was 58 miles away.

Realizing it was a matter of life or death, Roston rolled into action. He not only ordered the ship at full speed ahead, but he also summoned an extra shift of stokers, men who shoveled coal into the Carpathia's massive

furnace to make it blazing hot. He even shut off the ship's heating and water supply to provide the maximum amount of steam possible for powering the Carpathia's two massive propellers.

A ship designed to cruise at 14 knots was now rocketing through hazardous waters at 17 knots, and in the dark, no less. But Roston couldn't think about it, for he knew it was a race against time.

And he lost. When he finally reached its last reported position, the "Ship of Dreams" had been sitting on the bottom for 90 minutes.

Yet, she was still a lifesaver. For more than four hours, the Carpathia combed the area looking for lifeboats, hauling the traumatized passengers and crew onboard until the last person was found at 8:30 a.m. More than 700 survivors were rescued because of Roston's heroic response. Without it, the Titanic's toll would likely have been even greater.

Three days later, the survivors were finally in New York. Those who

See More HISTORY on page 4

Weekly Poll

OVERALL, WOULD YOU SAY YOU FEEL THE STATE OF OREGON IS HEADED IN THE RIGHT DIRECTION OR HAS GOTTEN OFF ON THE WRONG TRACK?

- 15.8% RIGHT DIRECTION
- 73.7% WRONG TRACK
- 10.5% UNSURE

Poll Results

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Off the charts: CBC

By Dr. GiGi Reed MD

People often ask what we learn from the many blood tests they order. One of the most common is the complete blood count, or CBC. It is a routine test for good reason: it provides a broad snapshot of the cells circulating in the bloodstream and can offer important clues about infection, anemia, inflammation, bleeding, and response to treatment.

A CBC rarely provides a diagnosis by itself. Instead, it helps point the clinician in the right direction and indicates when additional testing—or simply closer observation—may be needed.

The three main cell groups

The CBC measures three major components of blood: there are the Red blood cells, which carry oxygen from the lungs to tissues throughout the body, the white blood cells, which are part of the



body's immune defense system; and last but not least there are the Platelets, which are small cell fragments rather than complete cells and help blood clot after an injury.

Abnormalities in any of these groups may signal that something is changing within the body. The significance depends on the person's symptoms, medical history, medications, physical examination, and other laboratory findings.

Let's talk about the white blood cells, WBC. WBC are especially informative because they include several different types, each with specialized functions. Looking at

the overall white blood cell count, as well as the individual types, can sometimes suggest the nature of an illness.

- Neutrophils often rise with bacterial infections, physical stress, or acute inflammation.
- Lymphocytes may become more numerous during many viral infections.
- Eosinophils are often associated with allergies, asthma, certain skin conditions, medication reactions, and parasitic infections.
- Monocytes can increase with some chronic infections or ongoing inflammatory conditions.
- Basophils may rise in allergic conditions and, less often, in certain disorders of the bone marrow.

These patterns are useful clues, not firm answers. For example, a high white blood cell count does not automatically mean a person has a bacterial infection, and a normal count does not rule out illness. The results must always be

interpreted in the context of the whole patient.

The red blood cell portion of the CBC helps assess the blood's ability to deliver oxygen. Two familiar measurements are hemoglobin and hematocrit.

Hemoglobin is the oxygen-carrying protein inside red blood cells. Hematocrit measures the proportion of blood made up of red blood cells. When these values are below normal, the person has anemia. Anemia can cause fatigue, weakness, shortness of breath, dizziness, paleness, or a rapid heartbeat, although mild anemia may cause no noticeable symptoms.

The CBC also reports the average size of red blood cells, called the MCV, or mean corpuscular volume. This value often helps narrow the search for the cause of anemia. For example, a low MCV means the red blood cells are smaller than usual. Iron deficiency is a common cause, although other con-

ditions can also produce small cells.

A high MCV means the cells are larger than usual. Possible causes include vitamin B12 or folate deficiency, liver disease, alcohol use, thyroid problems, and some medications.

Additional blood tests are usually needed to determine the specific reason for an abnormal result.

Platelets are essential for forming the first plug that helps stop bleeding after a cut or other injury. A low platelet count can increase the tendency to bruise, develop pinpoint skin spots, or bleed more easily. A very low count may require prompt medical attention.

An elevated platelet count can occur with inflammation, infection, iron deficiency, recent bleeding, or—less commonly—certain bone marrow disorders. As with other CBC findings, the count is only one piece of the clinical picture.

A useful overview test In everyday practice,

clinicians use the CBC as a screening tool, a diagnostic aid, and a way to monitor health over time. It may be ordered for fatigue, fever, weakness, easy bruising, bleeding, unexplained weight loss, or symptoms of infection. It is also commonly included in routine examinations, preoperative testing, and follow-up of chronic illnesses or treatments.

Put simply, the CBC is one of medicine's most valuable overview tests. It is quick, widely available, and inexpensive, yet it can provide a remarkable amount of information when interpreted carefully.

Leaving Germany after college, Dr. Gudrun (Gigi) Reed spent over 20 years as a scientist in the U.S. She holds four patents in DNA research and was a university professor. Today she is busy as co-medical director for hospice, acute rehabilitation and practices family medicine in Brookings, OR. Gigireed-md@gmail.com

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Letters
From page 2

er Coker. Through our Curry Local Public Safety Coordinating Council, Lynn has brought law enforcement, the courts, and treatment partners together on addiction, homelessness, and mental health. He moderated the South County Homeless Town Hall and has kept working afterward on practical follow-through. Lynn listens, convenes, and finishes the work. That is how progress happens.

Commissioner Coker also stood with South Coast families against large-scale offshore wind development. He has been my 'go to' expert, he showed up, organized, and helped give

voters a strong voice. Curry Citizens later answered with a clear 78 percent opposition vote. That is leadership that respects our coast, fisheries, ports, tribes, and our way of life.

Lynn always brings thorough preparation to the table: degrees in planning and urban affairs, decades of executive experience in complex organizations, and 25 years as a volunteer addiction counselor.

The Coker record matters as Curry County is moving in the right direction. Keeping that momentum requires proven, transparent leadership. I wholeheartedly endorse Lynn for Commissioner and urge my constituents, friends and neighbors to please do the same. Thank you and sincerely,

Court Boice
State Representative, Oregon
House District 1 - Coos, Curry
and Douglas Counties

Curry County Deserves a Working Board of Commissioners

To the Editor,
I believe elected county commissioners have a responsibility to lead, ask hard questions, understand the issues before them, work together, and remain accountable to the people

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On Page 4

THE BOICE OF REASON...

STATE REPRESENTATIVE

COURT BOICE

DISTRICT 1

I PROUDLY ENDORSE THE FOLLOWING CANDIDATES FOR CURRY COUNTY AND OREGON

I FULLY ENDORSE THESE FOUR MOST HONORABLE CANDIDATES.

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DRAZAN
FOR OREGON GOVERNOR

Christine's integrity is a bright light for all Oregon Citizens! Her capacity to effect change for our state is desperately needed. She is a proven Problem Solver, and her policies will improve the lives of all in House District 1.

BROCK SMITH
FOR U.S. SENATE

I have watched David for nearly 15 years. His hard work, strong ethics, and ability to get things done for Oregon Citizens is second to none. David deserves our support for his Washington D.C.'s commitment.

DESPAIN
FOR U.S. CONGRESS - DISTRICT 4

Monique's Military and Legal background is greatly needed in Washington, D.C. for our Southwest Oregon's seven Counties. Ms. DeSpain is the antithesis of a career politician.

COKER
FOR CURRY COUNTY COMMISSIONER

Lynn is one of the brightest and most capable people I know. We are very fortunate to have him offer his fabulous background and talents for the citizens of my home county.

Oregon is at a Historic Crossroads.

I wholeheartedly endorse these four candidates, as they are all running for the right reasons and are exceptional examples of those who fully understand Public Service. They are the epitome of Servant Leaders. Their integrity, dedication, and history of hard work are unmatched. All of these candidates give me and future generations great hope, and I have tremendous gratitude for how much they all love their country.

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Obituaries

Gudrun “Gundi” Marianne Cheshier

March 10, 1940 - October 1, 2026



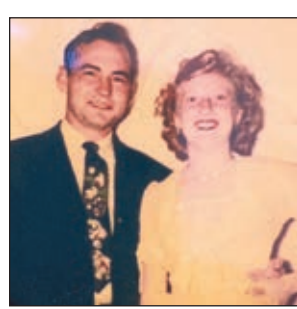
Gudrun “Gundi” Marianne Cheshier, 86, passed away on October 1, 2026. She was born on March 10, 1940, in Silberberg, Germany, to Artur and Lenchen Schicht. Gundi grew up in a small village outside Bremen before her family moved to the city. She completed her education at a business college in Bremen and worked as a stenographer for an insurance company. In 1962, at the age of 22, Gundi moved to San Francisco to work as an au pair for a couple with two young children. After a year and a half,

she decided to remain in America rather than return to Bremen. She worked at Crocker Bank for 11 years and later for a German steel company, both in San Francisco. While living there, she met Finley Paul Cheshier in 1975. They married on Christmas Eve in 1976, beginning a life together filled with love, adventure, and beloved animals. Gundi delighted in becoming a full-time homemaker. Gundi and Finley later made their home in Florida, where they had a ranchette with horses, cows, chickens, peacocks, and many dogs and cats. Gundi had a lifelong love for animals, and although she and Finley never had children of their own, their cherished “fur babies” filled their home and hearts. In 1990, they returned to California and spent the next 14 years in Livermore. In 2004, Gundi and Finley moved to Brook-

ings, Oregon, to enjoy retirement. There, she spent her days gardening, caring for her animals, and pursuing her love of painting. An accomplished painter, Gundi drew inspiration from the beauty of the coast, creating landscapes and seascapes that reflected her appreciation for the world around her. She was also a talented gourmet cook who loved to entertain, delighting Finley and their many friends with wonderful dishes. More than 60 years after caring for the children in San Francisco, Gundi reconnected with the little girl she had once looked after, now grown, who became her treasured “fairly god-daughter.” Their renewed connection grew into a relationship Gundi cherished dearly. Gundi and Finley belonged to the Presbyterian Church in Brookings, where they found great comfort, support, blessings, and inspiration through the wonderful pastors and members of the congregation. Gundi touched many lives through her friendliness, kindness, creativity, and love for people and animals alike. She will be deeply missed and lovingly remembered by all who had the pleasure of knowing her.

Lovona Jean Maple

1937–2026



Lovona Jean Maple, 89, passed away peacefully at home in Colorado on October 1, 2026, surrounded by her loving family. Born and raised in Denver, she later moved to California with her parents and graduated from high school in Redondo Beach in 1954. A talented ballet dancer in her youth, she

married her beloved John “Scott” Maple, sharing 50 wonderful years of marriage and raising four children. Lovona was preceded in death by her parents, Frank and Ruth MacIvor; her husband, John; and three children, James “Scott” Maple, Kathy L. Watkins, and John F. Maple. She is survived by her son, Daniel L. Maple; daughters-in-law, Susan and April Maple; ten grandchildren; twelve great-grandchildren; two great-great-grandchildren; and many nieces, nephews, cousins, and dear friends.

A gifted artist and art teacher, Lovona was cherished throughout the Brookings-Harbor, Oregon, community for her creativity and talent. She will be remembered for her kindness, elegance, devotion to family, and unwavering faith in the Lord. Services will be held at 1:00 p.m. Tuesday, October 20, 2026, at Adamson Life Celebration Home in Greeley, Colorado, and at 1:00 p.m. Saturday, November 7, 2026, at W.F. Ward Memorial Cemetery in Brookings, Oregon, where she will be laid to rest beside her beloved husband

HISTORY

From page 2

lived through the disaster, including Margaret “The Unsinkable Molly” Brown, presented him with a silver cup. He went on to receive the official thanks of Congress and the Congressional Gold Medal, along with dozens of prestigious honors and awards (including a knighthood from King George V). And that’s where the Carpathia’s story always stops, the lone flicker of brightness in an otherwise dismal tale. But what happened after that? Her moment of glory

behind her, she returned to the dreary transatlantic trade. When World War I broke out, the Carpathia’s passengers were suddenly all soldiers as she ferried Canadians (and later Americans) to the fighting in France. She was in convoy from Liverpool bound for Boston when, on the morning of July 17, 1918, the skipper of Germany’s U-55 spotted her in his periscope off the Irish coast. He fired two torpedoes. Some 218 of the 223 people she carried got off safely. The U-55 surfaced and fired a third torpedo as the crew was trying to flee. There was a massive explosion,

and the RMS Carpathia disappeared beneath the surface. Her wreckage wasn’t discovered until 1999. And so, both ships sit at opposite ends of the same ocean, rusting reminders of a time when man’s hubris convinced him nature’s threats were finally tamed; the other of the humanity displayed while recovering from the damage resulting from that terrible fall. ABOUT THE WRITER J. Mark Powell is a former television journalist. His nonfiction book “Witness to War: The Story of the Civil War Told by Those Living Through It” is available at jmarkpowell.com. He wrote this for InsideSources.com.

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Tuesday Mass.....5:15 p.m.
Wednesday Mass.....5:15 p.m.
Friday Mass.....5:15 p.m.
Saturday Mass.....4:30 p.m.
Saturday Spanish Mass.....6:30 p.m.
Sunday Mass.....8:30 a.m.
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First Saturday every month Mass 9 a.m.
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550 Chetco Lane, Brookings 541-469-6822

Mon	Tue	Wed	Thu 1	Fri 2
Menu is subject to change without notice. Meals include Drinks (Coffee, Tea (hot or iced), Milk, or Water), Salad, and Dessert. Meals Cost \$10 to prepare - Donations requested.				
5	6	7	8	9
Beefy Chili With Beans Cornbread Corn	Fish Taco Rice Black Beans	Sweet & Sour Chicken Turmeric Rice Asian Blend	Italian Baked Fish Tomato Pasta Green Beans	Cheeseburger Lettuce, Tomato Pickle, Onion Sweet Potato Fries
12	13	14	15	16
Smoked Pork Ribs Yams Succotash	Egg & Chili Taco Regried Beans Fruit	Chicken Alfredo Pasta Chef's Blend	Salmon Patty On A Bun Chicken Noodle Soup	Beef Stroganoff Biscuit Carrots
19	20	21	22	23
Beef Stew Biscuit Beets	Chicken Taco Rice Beans	Meatloaf Baked Potato Chef's Blend	Fish 'N Chips Peas & Carrots	Cheese Ravioli With Maranara Garlic Bread Zucchini
26	27	28	29	30
Kielbasa With Sauerkraut Mac 'N Cheese	Beef Taco Refried Beans Corn	Vegi Spaghetti Bread Sticks Grilled Vegetables	Tuna Melt Clam Chowder	Turkey Stuffing, Mashed Potatoes, Gravy Yams

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502

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790

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800

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999

Public Notices

NOTICE OF PUBLIC MEETING
The Curry County Soil & Water Conservation District is holding its **regular monthly meeting at 5:30 p.m. on October 27, 2026**. In addition to routine business, agenda topics include approving the addition of an admin staff position and approving updates to the Memorandum of Understanding agreements with the South Coast and Lower Rogue Watershed Councils. Other matters may be discussed. The meeting will be held at the Curry Watersheds Partnership office located at 29286 Ellensburg Ave., Gold Beach. The location is accessible to persons with disabilities. An option to join electronically is available. For electronic access information, please contact Liesl Coleman at liesl.coleman@currywatersheds.org or (541) 247-2755 ext 0. To request an interpreter for the hearing impaired or for other accommodations for persons with disabilities, please contact Liesl Coleman at least 48 hours prior to the regular meeting. 10/21/2026 Pilot 431256

PURSUANT TO ORS CHAPTER 87
Notice is hereby given that

999

Public Notices

the following vehicle will be sold, for cash to the highest bidder, on 10/26/2026.
The sale will be held at 10:00am by GOLD BEACH HITECH AUTO & TOW 29719 ELLENSBURG GOLD BEACH, OR 2019 SUBA CRO UT VIN = JF-2GTACC2KH225740 Amount due on lien \$7610.00 Reputed owner(s) > BILLIE GRACE LORD PEAK CREDIT UNION 10/14, 10/21/2026 Pilot 431280

IN THE CIRCUIT COURT OF THE STATE OF OREGON FOR THE COUNTY OF CURRY
PROBATE DEPARTMENT
In the Matter of the Estate of: SHIRLEY J. RETTKE, Deceased.
Case No. 26PB08837
NOTICE TO INTERESTED PERSONS
NOTICE IS HEREBY GIVEN that Cynthia L. Williams has been appointed personal representative. All persons having claims against the estate are required to present them, with vouchers attached, to the personal representative at c/o K.R. Olin, Attorney at Law, PO Box 7530, Brookings, OR 97415, within four months after the date of first publication of this notice, or the claims may be barred.
All persons whose rights may be affected by the proceedings may obtain additional information from the records of the court, the personal representative, or the attorney for the personal representative, K.R. Olin, PO Box 7530, Brookings, OR 97415.
DATED AND FIRST PUBLISHED October 14, 2026.
/s/ K.R. Olin
K. R. Olin, OSB #903547
Attorney for Personal Representative
PO Box 7530, Brookings, OR 97415
(541)469-2669
olinandassociates@gmail.com
10/14, 10/21, 10/28/2026 Pilot 431099

IN THE CIRCUIT COURT OF THE STATE OF OREGON IN AND FOR THE COUNTY OF CURRY
PROBATE DEPARTMENT
In the Matter of the Estate of: PAUL CHRISTOPHER MURPHY Deceased.
Case No.: 26PB08923
NOTICE TO INTERESTED PERSONS
NOTICE IS HEREBY GIVEN that Susan Garvey has been appointed Administrator of the above captioned estate. All persons having claims against the estate are required to present them, with vouchers attached, to Susan Garvey, 409 Deerfield Circle, Santa Rosa CA 95409, within four (4) months after the date of first publication of this notice, or the claims may be barred. All persons whose rights may be affected by the proceedings may obtain additional information from the records of the Court or Susan Garvey. 10/14, 10/21, 10/28/2026 Pilot 431267

IN THE CIRCUIT COURT OF THE STATE OF OREGON, FOR THE COUNTY OF CURRY
In re Trust Agreement of WILLIAM DAVID RAUHAUSER, Deceased
Case No. 26PB09288
NOTICE TO INTERESTED PERSONS
NOTICE IS HEREBY GIVEN that William David Rauhauser, Grantor and Trustee, established the William David Rauhauser Revocable Living Trust ("Trust") under agreement dated February 22, 2026. William David Rauhauser died May 25, 2026. Talesha Maurine Rauhauser is the Successor Trustee of the Trust.
All persons having claims against the Trust are required to present them in writing to the undersigned Trustees in care of attorney David C Johnston at Law Office of David C Johnston, P.O. Box 4884, Brookings, OR 97415, within four months after the date of first publication of this notice, as stated below, or such claims may be barred. Dated and first published on October 21, 2026.
/s/ Talesha M. Rauhauser
Successor Trustee
Lawyer for Trustee:
David C. Johnston, OSB #140957
Law Office of David C Johnston
15957 Hwy 101 S #6; P.O. Box 4884, Brookings, OR 97415
(541) 373-8706
10/21, 10/28, 11/4/2026 Pilot 431476

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Sea-Side Social Scene

By JACQUES KEPNER
Social Columnist

The coast has been positively humming lately—like a grand convention of talent, goodwill, dancing shoes, and citizens who apparently regard sitting still as bad luck. First, a standing ovation—for Jordan Branch and The Family Tree, who set Crescent City ablaze recently without so much as torching a cocktail napkin. Jordan, joined by family-band comrades Nick Martell and Ray Martell, served up the kind of musical evening that makes the next morning’s coffee seem philosophical. Ray anchors the bass for Jordan, (and the formidable Black GTO band), but he also owns Redwood Records, Crescent City’s remarkable recording

studio and a dependable launching pad for local musicians, soundscapes and possibly the next great rock anthem. Hear Ray with Vince Dana’s band Black GTO on Oct 23, at 101 World Headquarters in Harbor.

I bow deeply for the show put on by Music in the Redwoods at Crescent Elk Auditorium in CC recently. “Honalee,” tribute band for Peter, Paul and Mary was superb and so nostalgic- reminiscent from my youth growing up in San Francisco!

Meanwhile, Gold Beach put on its best ribbon-cutting face for the new, state-of-the-art infusion center at Curry General Hospital. The ceremony was warmly attended and smoothly shepherded by the hospital, with assistance from Chamber of Commerce

stalwarts Michelle Ramos and Marie Curtis. Bright and thoughtfully designed, the center represents something far more meaningful than walls, paint, and filtered sunlight. It means compassionate care close to home for neighbors facing difficult days. That is the kind of achievement that deserves applause louder than a Pacific squall. Bless everyone who helped bring it into being!

Down in Harbor, the noble hounds of Dog Park Mondays came charging into the 101 World Headquarters and howled up a proper birthday celebration. Veronica, Scott, Alex, and Charlie: congratulations on three lively, noisy, happy years together! May there be many more. Catch them on the second Sat night of every month. And, lest the region’s other

canine-named musical institution feel overlooked, sincere apologies to the Dumpster Puppies. No rivalry is intended. There is plenty of room for all well-behaved musical mutts, particularly the ones who know how to make a crowd dance. Speaking of DP,, news is that Alias and Samala have united as one—and the word is marriage! Congratulations to the newlyweds! Consider getting married on my weekly broadcast, “The Doc and Jacques Radio Show!” Seriously!

Speaking of the radio show, Three, seems to be the magic number. Dr. Gigi Reed, M.D., and yours truly are also celebrating three years of the popular, syndicated show, heard live every Wed on KCIW 100.7fm. We have hosted over 300 fascinating

guests- proving once again that this gloriously lopsided coast has no shortage of talent, wisdom and the sort of pleasant eccentricity that makes life worth tuning in for.

Now, hold onto your hats, Halloween enthusiasts: DTP, otherwise known as Disturbing the Peace, will arrive at Chetco Brewing Co. on Oct 30, prepared to violate all sensibilities and probably a few bedtimes. Dr. Gigi and yours truly plan to be on the big, packed dance floor all night, assuming our knees approve the hoppy haunts. Boo, indeed! We love DTP!

Wild River Mushroom Festival will spore into action Nov 7 and 8 at Chetco Brewing Co. Mushrooms, merriment, fellow foragers, and fine local brewing: it is hard to imagine a more

civilized way to spend a coastal autumn weekend. Way to go, Alex and M

Look up Rouge Strings on Facebook to catch Lacey Young and Yana G of Gold Beach do their incredibly fun musical act.... 2-Thumbs, way UP!

Lastly, I’ll be visiting these pages weekly in the Curry County Pilot, so send me news, rumors, triumphs, birthdays, bands, brave deeds, and the occasional good-natured scandal. Around here, there is always something worth talking about—so let me know!

TEXT Jacques: 510-881-3679
Email: jaxlist4u@gmail.com

Cheers!

LETTERS From page 3

who elected them. That means taking responsibility for county government rather than shifting those responsibilities to unelected bureaucrats.

The public deserves answers to some basic questions. Why has the Curry County Board of Commissioners held only nine regularly scheduled business meetings this year while calling 17 special meetings with just 24 hours’ notice? Why was the Board’s last business meeting held on September 15, leaving nearly a month

without another regular business meeting?

Is that acceptable? If they are collecting a full-time salary to govern Curry County, they should be doing the full-time work. Period.

Other counties prioritize regular weekly meetings to conduct public business. Curry County deserves a Board that takes that responsibility just as seriously. Commissioners should show up, do the work they were elected to do, and make themselves accessible to the people they serve.

While my opponent focuses on debating the details of his salary increase

and those of the other commissioners, I remain focused on a more fundamental question: Are our commissioners doing the work taxpayers are paying them to do?

This is about more than meeting schedules. It is about restoring a working Board of Commissioners, reducing unnecessary bureaucracy, and returning authority and responsibility to the elected officials who are directly accountable to the public.

I am running for County Commissioner because I believe Curry County deserves leadership that puts our communities before politics. I will ask the hard

questions, take responsibility, and work to make county government more accessible and accountable to the people it serves.

The days of passing the buck and avoiding accountability are over. We the people deserve a working Board.

It is time to make a different choice and vote for an independent voice this November. You can see my plan at <https://jeremydumire.com/the-dumire-playbook>

*Jeremy Dumire
Candidate for Curry
County Commissioner,
Position 1*

gram of fiscal responsibility that has no equivalency to Mr. Dumire’s self-stated past experiences.

A vote for Coker is a vote for the continuation of a cohesive and united board of commissioners that has made real progress in effectively running the county without raising taxes.

*Mark Nast
Gold Beach*

currypilot.com

Police Blotter

The police blotter is an excerpt of a public record of incidents as reported by law-enforcement agencies. All individuals arrested or charged with a crime are innocent until proven guilty. The information printed is preliminary and subject to change. For a list of missing items found in the Brookings area, you can visit the police services page of the city of Brookings website at www.brookings.or.us/134/police-services and follow the link near the bottom of the page.

Tuesday, October 6 11:56 am, Bridge St, warrant service. 2:43 pm, Court St, disorderly conduct. 3:16 pm, Ransom St, disorderly conduct.	11:30 pm, W Benham Ln, telephone harassment. Sunday, October 11 12:22 am, Chetco Ave, loud noise.	10:05 am, Pioneer Rd Bhhs, harassment. 1:19 pm, Chetco Ln and Chetco Ave, violation of city ordinance. 3:13 pm, 5th St, juvenile problem. 5:05 pm, Chetco	Ave Northgate, harassment. 9:45 pm, Myrtle St, harassment. Monday, October 12 8:01 am, Highway	101, traffic crash. 10:13 am, Gerlach Ln, fire alarm. 1:00 pm, Chetco Ln, criminal trespass. 2:03 pm, 5th St, criminal trespass. 4:22 pm, Spruce St,	alarm. 4:49 pm, Pioneer Rd, intoxicated subject. 5:26 pm, Chetco Ave, violation restraining order.
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Calendar of Events

Submissions for events can be sent by email to: pilotofficemgr@countrymedia.net. The deadline for submission is 4:30 pm Monday, the week prior to publication.

DAILY					
- Daily Meal, Chetco Activity Center, 550 Chetco Lane: 11:15 am - 12:30 pm. All Year Long - Beyond 250 Oral History Project, Chetco Library. Anyone who has called Brookings-Harbor home is welcome to share lived experiences for the oral history project. Learn more and sign up at chetcolibrary.org/Beyond250. Mondays - Line dance lessons, Brookings Elks Lodge, 800 Elks Drive: 10:30 am - 1:00 pm. Membership not required. Absolute beginners 10:30 am, improver 11:00 am, intermediate 12:00 pm. \$2 minimum donation. - Qi Gong for Health & Vitality, Chetco Library: 5:30 pm. Free class with licensed instructor Linnie. All are welcome; donations appreciated. Tuesdays - Brookings-Harbor Garden Club Work Party, Brookings Botanical Garden: 10:00 am - 11:30 am. - Bridge, Chetco Activity Center: 12:15 pm. - Line Dancing, Brookings Elks Lodge: 6:00 pm - 8:00 pm. Donations requested. - Storytime, Chetco Library: 10:30 am. Stories, songs, and games for young children. - Tween Club, Chetco Library: 3:30 pm. Activities for youth ages 10-13. - Pinochle and Card Games, Chetco Activity Center: 12:00 pm - 4:00 pm. - Amateur Radio Net, Gasquet Net: 6:30 pm (147.18); DN Amateur Radio Club: 7:15 pm (146.88). - Line dance lessons, Crescent City Elks Lodge, 359 H Street: 10:30 am - 1:00 pm. Membership not required. Absolute begin-	ners 10:30 am, improver 11:00 am, intermediate 12:00 pm. \$2 minimum donation. - Ukulele Group, Chetco Activity Center: 1:00 pm - 2:30 pm. Bring your instrument and a music stand. Music provided. Wednesdays - T'ai Chi, Chetco Activity Center: 9:00 am - 10:30 am and 12:00 pm - 1:30 pm. - Qi Gong for Health & Vitality, Chetco Library: 9:30 am. Free class with licensed instructor Linnie. All are welcome; donations appreciated. - Line dance lessons, Brookings Elks Lodge, 800 Elks Drive: 10:30 am - 1:00 pm. Membership not required. Absolute beginners 10:30 am, improver 11:00 am, intermediate 12:00 pm. \$2 minimum donation. - The Walking Group, Azalea Park: 11:00 am. Meet by Capella by the Sea. If raining meet at Brookings Harbor Shopping Center by the barbershop. 541-412-8664. - Afternoon Creation Station, Chetco Library: 1:30 pm - 4:00 pm. Drop-in activities for school-aged kids. - Recorder Group, Chetco Activity Center: 1:00 pm - 2:30 pm. Bring your instrument and a music stand. Music provided. - Men's Club Golf, Salmon Run Golf Course: 9:00 am. Friendly team and individual play. All skill levels welcome. Bob K: 701-269-7822. - Cribbage Club, Wild Rivers Pizza: 5:30 pm. Thursdays - Rowdy Creek String Band, Chetco Library:	10:00 am - 12:00 pm. Open rehearsal for acoustic string instrument players. - Bridge, Chetco Activity Center: 12:15 pm. - Widows and Widowers Coffee Clique, Community Center, Airport Way, Gold Beach: 10:30 am - 11:30 am. - Checkmate Corner, Chetco Library: 3:00 pm - 5:00 pm. Weekly chess club for all ages and skill levels. - Easy Flow Yoga, Chetco Library: 5:30 pm. Free class. Participants should be able to comfortably get up and down from the floor. All are welcome; donations appreciated. - Recreational Table Tennis, 102 Park Street, Brookings: 6:30 pm. Intermediate players welcome; bring your own paddle. - Line dance lessons, Crescent City Elks Lodge, 359 H Street: 10:30 am - 1:00 pm. Membership not required. Absolute beginners 10:30 am, impr over 11:00 am, intermediate 12:00 pm. \$2 donation. Jean: 541-251-8998. Fridays - Bingo, Chetco Activity Center: 12:00 pm - 12:30 pm. - The Walking Group, Azalea Park: 11:00 am. Meet by Capella by the Sea. If raining meet at Brookings Harbor Shopping Center by the barbershop. 541-412-8664. - Pinochle and Card Games, Chetco Activity Center: 12:30 pm - 4:00 pm. - T'ai Chi, Chetco Activity Center: 9:00 am - 10:30 am. - Threads, Hooks, & Needles, Chetco Library: 10:30 am. Fiber	arts club for knitters, sewers, and more. Saturdays - Saturday Storytime, Chetco Library: 10:30 am. Stories, songs, and games for young children. - Saturday Shuffle: Pokemon, Chetco Library: 1:00 pm. Play and trade Pokemon cards with guidance from an experienced player. Wednesday, October 21 Special Wednesday Crafternoon: Happy Birthday Winnie the Pooh, Chetco Library: 1:30 pm - 3:30 pm. Activities celebrating the 100th anniversary of A.A. Milne's character. Time Management, SWOCC Curry Campus: 5:30 pm - 7:30 pm. Community education class in the Essential Skills for Life and Work Series with instructor Gayle Goldstone. Cost \$40. Register at socc.edu/community; course WKFC 0513 99. Residential Organic Yard Waste curbside collection, Gold Beach city and urban growth areas. Bundle material in four-foot lengths or use dumpable containers or paper landscape bags; plastic bags will not be collected. Curry Transfer & Recycling: 541-469-2425. Thursday, October 22 Residential Organic Yard Waste curbside collection, Port Orford city and urban growth areas. Bundle material in four-foot lengths or use dumpable containers or paper landscape bags; plastic bags will not be collected. Curry Transfer & Recycling:	541-469-2425. Friday, October 23 Brookings-Harbor High School football, Elmer Bankus Field, SOCOMI Sports Complex: vs. Siuslaw. Homecoming and Senior Night. Saturday, October 24 Spooky Season Double Feature, Chetco Library: 1:00 pm - 4:15 pm. The Nightmare Before Christmas and Hocus Pocus will be shown back-to-back; attend one film or both. Fall Poetry Circle, Chetco Library: 3:30 pm - 4:45 pm. All-ages community gathering celebrating written and spoken verse. The Horsenecks concert, presented by the Pistol River Concert Association, Pistol River Friendship Hall: doors open at 6:00 pm; concert begins at 7:00 pm. Old-time Appalachian stringband, classic country, original folk and bluegrass. Tickets are \$20 at Wright's Custom Framing in Brookings or First Chapter Coffee House in Gold Beach, \$21 online at pistolriver.com, or \$25 at the door if available. Ages 17 and under are free. Tuesday, October 27 Music of Four Centuries: Peter Fletcher in Concert, Chetco Library: 5:00 pm. Free solo classical guitar recital with repertoire from the Renaissance through the 20th century. Wednesday, October 28 Craft'n'Connect with	Kim, Chetco Library: 1:00 pm. Free step-by-step Forgotten Fairies miniature workshop for adults; registration opens October 1 and is required. Look-Back Book Club, Chetco Library: 5:30 pm - 6:30 pm. Teens 16+ and adults revisit a childhood classic; see library social media or chetcolibrary.org for the October selection. Monthly Drum Circle, Chetco Library: 5:30 pm - 7:00 pm. Drop in to play percussion or listen; all percussion instruments are welcome. Thursday, October 29 Tea and Tarot, Chetco Library: 3:00 pm - 5:00 pm. Monthly gathering near the full moon hosted by Kalyca Bell, with tea and tarot reflections in a welcoming setting. Friday, October 30 Brookings-Harbor High School football, at Douglas Trojans. Friday, October 30 - Saturday, October 31 Trick or Treating & Spooky Selfie Station, Chetco Library: all day. The library is an official stop on the Curry County Chamber of Commerce candy map, with treats and a family photo station. Saturday, October 31 Book Talk Book Club, Chetco Library: 1:00 pm - 3:00 pm. Discussion of Caretaker by Marcus Kliever in the Quiet Reading Room.

SEASON From page 1					
tion (+100). Several industries rebounded over the most recent two months. Government added 1,300 jobs since July, following losses in prior months. Nonetheless, it has cut 4,000 jobs in the past 12 months. Manufacturing added 1,700 jobs since July, partially reversing steady declines during the	past three years. Leisure and hospitality's September gain reversed losses in June and July. Curry County Specifics After hitting a five-year peak of 6.9% in the final months of 2025, seasonally adjusted unemployment in Curry County has fallen slightly over the course of 2026. It now sits at 6.1%. If recent yearly patterns persist, there is a likelihood that numbers will creep slight-	ly upward as we head into the holiday season. Curry County payroll employment rose by 50 jobs in August. The largest gain was in local government education, which added 30 jobs over the month. Local government excluding educational services added 20 jobs. Private-sector industries showed little job change in August. Over the past year Curry County payroll decreased slightly, down by 30 jobs and was	estimated at 6,720 jobs in August. Job losses were estimated in construction (-30); leisure and hospitality (-30); and local government education (-30). On the positive side, jobs were added in professional and business services (+20); health care (+20); retail trade (+20); and local government excluding educational services (+20). Comparatively, Coos County total payroll employment climbed by 140 jobs in August. Local	government education had the largest job gain, up by 50 over the month. Smaller increases were also estimated in private education and health services (+30), and transportation, warehousing, and utilities (+20). Other published sectors showed little job change over the month. Since August 2025 Coos County payroll employment fell 320 jobs for a loss of 1.4%. Jobs were lost in manufacturing (-130); professional and	business services (-130); leisure and hospitality (-110); construction (-90); and retail trade (-40). Industries adding jobs over the year were private education and health services (+80) and transportation, warehousing, and utilities (+30). Government added 60 jobs over the year, mostly due to a gain of 130 jobs in Indian tribal local government. Local government education lost 30 jobs and federal government fell by 20 jobs since August 2025.

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King Crossword

ACROSS

1 Off-white
 5 "Star Trek II" villain
 9 Yoga pad
 12 Lopsided win
 13 — the Great (kid-lit detective)
 14 Yucatan "Bravo!"
 15 Lead singer of Matchbox Twenty
 17 Present location?
 18 Most devious
 19 Den fixture
 21 ICU worker
 22 No-frills
 24 Big cheese
 27 Warm-up run
 28 Kitten calls
 31 — Jima
 32 Noshed
 33 Slangy denial
 34 Arrears
 36 Roast VIPs
 37 Hereditary unit
 38 Jazz legend
 40 Concerning
 41 Prefix with violet
 43 Social blunders
 47 Egg — yung
 48 Workplace invitations

DOWN

1 Blunders
 2 "Neato!"
 3 July birth-stone
 4 Says
 5 Shoelace snarl
 6 Deli choice
 7 — premium
 8 Tree houses
 9 Frenzied gathering
 10 Lotion additive
 11 Libretto
 16 QVC alternative
 20 Energy
 22 Foul up
 23 Ice and Bronze
 24 Auction action
 25 Have bills
 26 Pitiful tale
 27 Magazine for docs
 29 Pallid
 30 That ship
 35 Pitch
 37 Lincoln Center's David — Hall
 39 Indian prince
 40 U.K. fliers
 41 Sci-fi vehicles
 42 LummoX
 43 "Gee whiz!"
 44 Greek salad cheese
 45 Part of Q.E.D.
 46 Swift jets
 49 — pro nobis
 50 "Dynamite" band

TIGER

OKAY, I'LL TAKE YOU TO THE PLAYGROUND

THIS SWING SQUEAKS TOO MUCH.

DARN SLIDE'S TOO HOT TO TOUCH!

STUPID JUNGLE GYM HAS SPLINTERS

by BUD BLAKE

OLIVE & POPEYE
By Randy Milholland

Panel 1: Popeye says, "YER JUSK GIVIN' UP THE MAP?" Olive Oyl replies, "NO, I RETURNED IT."

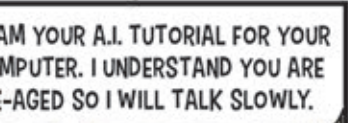
Panel 2: A treasure map with a keyhole. Text: "THE MAP IS ALSO THE KEY TO ACCESSING THE TREASURE. THOSE BEINGS HAVE BEEN CUT OFF FROM IT."

Panel 3: A bakery scene. Sign: "POP'S BAKERY". Baker: "HARRY BOLTINOFF". Customer: "HARRY BOLTINOFF".

Find at least six differences in details between panels.

Just Like Cats & Dogs

by Dave T. Phillips



CryptoQuip

This is a simple substitution cipher in which each letter used stands for another. If you think that X equals O, it will equal O throughout the puzzle. Solution is accomplished by trial and error.

Clue: E equals F

BE EKGQWN NBAHCL YBQA

SCLC NMQLBAH VQAMKVM

FCANCN, SJKM EFWBY GBHJM

NJC WNC? VCFBAC NQFWMBQA.

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SCRAMBLERS

Unscramble the letters within each rectangle to form four ordinary words. Then rearrange the boxed letters to form the mystery word, which will complete the gag!

Vicar	V	I	C	A	R
APRONS					
Brisk	B	R	I	S	K
SCRIP					
Altar	A	L	T	R	A
INSHER					
Absorb	A	B	S	O	R
PENGOS					

"We've got to stop seeing each other like this, Debra — I hate

"

TODAY'S WORD

Weekly SUDOKU

		5					6	8
4		8	6	7	5	1		9
9		6		8	1		4	
		4				2		7
6	7							3
3			7		9			1
2		9				5		
	6	3	9	5				
8	5			1		9	3	4

Place a number in the empty boxes in such a way that each row across, each column down and each small 9-box square contains all of the numbers from one to nine.

DIFFICULTY THIS WEEK: ◆

◆ Moderate ◆◆ Challenging
 ◆◆◆ **HOO BOY!**

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FiveSpot™

Voice ID?

S	O	U	N	D	
					Healthy
					Nose
					Extended family members
					Visit frequently
					Group prayer or invocation
					Soccer or tennis contest

Solve each row by replacing one letter from the answer above or below and scrambling to make a new word. When complete, the top and bottom words will have no letters in common.

© FiveSpot is a trademark of Michael McQuinn
See more at www.fivespotgame.com



Trivia test

by Fifi Rodriguez

1. BUSINESS: Which company produced the Frisbee?

2. GEOGRAPHY: What is the capital of Ethiopia?

3. LITERATURE: What was American poet Wallace Stevens' job aside from writing poetry?

4. HISTORY: The first atomic submarine was built in which decade?

5. MEDICINE: What is the medical name for low blood sugar?

6. MOVIES: In what year was the terrorist-threat movie "Black Sunday" released?

7. U.S. PRESIDENTS: Which U.S. President's image was featured on a dollar coin in 1971?

8. INVENTIONS: When was the transistor invented?

9. U.S. STATES: What is Wyoming's official nickname?

10. MEASUREMENTS: How many hectares are in 1 square kilometer?

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7	1	5	4	9	2	3	6	8
4	3	8	6	7	5	1	2	9
9	2	1	7	4	5			
5	9	4	1	6	3	2	8	7
6	7	1	5	2	8	4	9	3
3	8	2	7	4	9	6	5	1
2	4	9	8	3	7	5	1	6
1	6	3	9	5	4	8	7	2
8	5	7	2	1	6			

— King Crossword —
Answers
Solution time: 25 mins.

1. Wham-O
2. Addis Ababa
3. Insurance executive
4. 1950s
5. Hypoglycemia
6. 1977
7. Dwight D. Eisenhower
8. 1947 Bell Laboratories
9. The Equality State
10. 100

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Oregon insurance regulators warn of cheap healthcare plans

SHAANTH NANGUNERI
Oregon Capital Chronicle

Oregonians should be cautious before purchasing health insurance coverage through misleading “self-funded” or “limited partner” plans that can result in high out-of-pocket costs and unexpected medical bills, state insurance regulators said.

The Oregon Division of Financial Regulation in a recent press release warned that companies may offer plans to Oregonians by classifying them as “limited partners” or “employees” to avoid state law guaranteeing consumer protections. The message

comes after the agency approved a nearly 22% increase in premiums for individuals using the state’s health insurance marketplace and a 15.5% increase for small businesses.

Typically, self-funded plans involve employers who take on the risk of insuring their employees’ claims rather than paying lump-sum premiums to insurance carriers. These employers often obtain stop-loss insurance to guard against expensive surges in claims.

More than 25% of businesses in the state offer at least one of these types of plans to their employees, according to federal data from

last year. These plans are regulated under the federal Employee Retirement Income Security Act rather than state insurance law.

But that also makes these arrangements vulnerable for misuse by companies who are not serious employers seeking to cover their companies. Oregonians may be attracted to the low cost, but plans from these companies often end up only offering substantial coverage for checkups and routine screenings, according to state regulators.

“Consumers should remember the adage that if a deal looks too good to be true, it probably is,” Oregon Insurance

Commissioner TK Keen said in a statement. “If a health insurance policy offers unusually low premiums and low deductibles, yet promises full or unlimited coverage, be skeptical.”

The warning from state insurance regulators comes as open enrollment for Oregonians who do not obtain health insurance through their employer, Medicare or the Oregon Health Plan approaches beginning Nov. 1. Plans that comply with the federal Affordable Care Act are available through licensed insurance agents or Oregon’s health insurance marketplace, which operates on an official “.gov” website.

In the meantime, other “red flags” state regulators said to watch out for include salespersons claiming they do not need a license because their product is not insurance, cheap plans that reference “stop-loss” insurance or a company attempting to delay or deny claims while making excuses about failing to pay for them.

Oregonians who believe they may have been deceived can contact consumer advocates with the state at 1-888-877-4894 (toll-free) or email dfr.insurance-help@dcbs.oregon.gov. State regulators also encourage people to request their insurance agent’s full name and

National Producer Number, which can be verified through a database hosted by the National Association of Insurance Commissioners.

<https://oregon-capitalchronicle.com/2026/09/29/oregon-insurance-regulators-warn-of-cheap-healthcare-plans-resulting-in-high-bills/>

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Weather from page 1

basic safety precautions, including wearing a life jacket, planning ahead and maintaining situational awareness.

The Coast Guard recommends the following precautions to stay safe:

- Wear a life jacket. Drowning accounts for 76 percent of boating deaths. You can find more information on life jackets here: Safe Boating Campaign - Life Jackets.
- Check bar conditions. Under federal law, crossing a closed or restricted bar is strictly prohibited without Captain of the Port

authorization. Bar statuses are broadcast on VHF-FM Ch. 16 and 22A. They are also available online here: Local Bar Observations.

- File a float plan. Always leave a detailed itinerary with a family member, marina operator, or reliable shore contact. Detail your planned route, vessel description, passenger count, and expected return time.
- Carry a working VHF radio. Have a VHF radio or waterproof communication device on your person in case you go overboard or are unable to access it inside your vessel.

Mariners in distress should contact the Coast Guard via VHF-FM radio Channel 16 or dial 911.

- Check the weather. Check tides, currents, and the latest National Weather Service Coastal Waters Forecast before setting sail or tune into NOAA Weather Radio. Ensure your vessel is capable of handling the weather conditions.

Shoreline Hazards

- The Coast Guard urges clam diggers, hikers, and coastal residents to exercise extreme caution near the water’s edge.
- Watch out for sneaker waves. Sneaker waves are disproportionately large, powerful waves that appear suddenly without warning between sets of smaller waves, surging much farther inland than normal surf.
- Avoid waterlogged

drift logs. Heavy surf easily lifts and rolls multi-ton driftwood logs resting on beaches, posing fatal crush and entrapment hazards. Stay well above the high-tide line and never sit, stand, or walk on drift logs in the active tidal zone.

- Stay off jetties and coastal rocks. Breaking waves wash over rocky breakwaters and seawalls with explosive energy, easily sweeping bystanders into turbulent, cold currents.
- Respect frigid water temperatures. Pacific Northwest coastal waters remain dangerously cold year-round. Cold water shock can incapacitate a person within minutes, leading to rapid loss of

motor function and hypothermia. Keep children close and pets on leashes.

Emergency Contacts

If you encounter an emergency on the water or observe someone swept into the surf, immediately contact the Coast Guard on VHF-FM Channel 16 or dial 911. You can also reach regional Coast Guard command centers directly:

- Sector Puget Sound command center: (833) 449-0369
- Sector Columbia River command center: (833) 769-8724

Bar Report Contacts

For the most real-time updates on bar conditions, you can find reports online: Local Bar Observations, tune into VHF-16/22A, or

contact local Coast Guard units directly by telephone:

- Station Quillayute River: (206) 815-6960
- Station Grays Harbor: (206) 815-6661
- Station Cape Disappointment: (206) 815-6678
- Station Tillamook Bay: (206) 815-6708
- Station Depoe Bay: (206) 815-6881
- Station Yaquina Bay: (206) 815-7130
- Station Siuslaw River: (206) 815-6720
- Station Umpqua River: (206) 815-7188
- **Station Coos Bay: (206) 815-7227**
- **Station Chetco River: (206) 815-7126**

Candidates from page 1

for the district, as well as boast her wide coalition of support. Hoyle listed endorsements from elected officials on either side of the aisle, the Oregon Coalition of Police and Deputy Sheriffs, the commercial fishing industry and the South Coast’s tribal nations.

“I’ve been productive in my second term, even as a sophomore in the minority and I’m excited to continue working for you. My office has been recognized as one

of the most effective in passing legislation. I was one of the most effective freshmen in congress, and in constituent services. I want to thank Monique [DeSpain] for her service in the military, that’s no small thing, but this election is about who will best fight for and represent the district, and I have a proven record of doing just that... I brought back \$103 million from Washington to the South Coast for investments in our communities priorities,” said Hoyle in her opening statement.

Kutch would go on to drill down on specific

issues like support for the Port of Coos Bay and its planned expansions, maintenance and harvesting of forest lands, as well as top of mind problems like medical service gaps, housing development and data centers.

On the port and its intermodal terminal project, DeSpain spoke to her support for legislation like the SPEED Act, meant to expedite permitting and environmental surveying processes. Though later in the forum, DeSpain would state she does not have enough information to fully support the PCIP project in specific at this time, despite generally being in favor of development at the port.

Hoyle spoke to the ground work done by her office and other members of the delegation who have been demonstratively behind the project which, thanks to that work, has remained a priority despite the radically different philosophies of the two most recent administra-

tions. Given her history with labor, she also focused on the importance of workforce development for local workers.

“This is a public/private partnership and the company that is building the port, North Point, has project labor agreements to ensure that we have the highest quality workmanship in building this port with apprenticeship opportunities. So that we not only invest in building this port, we invest in building the workforce for everything in the future,” said Hoyle on the PCIP.

Both candidates emphasized the importance of healthcare and housing to economic development, which would be the focus of later questions.

To that end, Hoyle spoke on the efforts made by herself and local representatives toward helping Bay Area Hospital consolidate its debt and avoid reducing its bed counts, as well as the \$4 million in federal funding secured for workforce housing development of the former county annex in North Bend. Hoyle spoke to the less-than 0.5% vacancy rate on the South Coast, and supported legislation to expedite development.

DeSpain pointed to supporting small business

as the answer, stating that she would also support legislation, specifically to help local developers. She would echo the party line on Medicaid and Medicare fraud and throw her support behind legislation that prosecutes said fraudsters, claiming that it is an important hurdle to hospital reimbursement. She would draw wry chuckles from the crowd with a comment on pointing fingers across party lines.

“First, I’ll start by saying, there is no limit to what we can do in Congress and in the State of Oregon if we drop the party labels and stop pointing fingers at the reason we’re not getting things done is that they’re wearing a different jersey. I won’t be delivering that excuse. I pledge to work with anyone to solve this problem,” said DeSpain.

On the question of data centers, both candidates supported locals having a say in whether they accept development in their community. DeSpain, despite generally being pro-business, blamed Kotek and Hoyle for supporting legislation that has attracted data centers.

Hoyle agreed that she would support federal legislation that puts local voices at the forefront of

the discussion, but also went one step further to advocate for clear federal legislation that provides environmental protection, strong labor standards, protection from rates raising for citizens, as well as a requirement that those seeking to develop a data center pay for any infrastructural improvement needed to facilitate their presence in a community. On the use of AI in business, Hoyle supported clear federal legislation that requires labor to have a say in how emerging technology is implemented, in an attempt to prevent the hemorrhaging of human jobs.

In closing, Hoyle reiterated that she works for the entire district, regardless of political affiliation: “You do have a choice in this election. Understand that when I’m reelected, I will work for this entire district whether you voted for me or you didn’t, to make sure that people here in OR-04 have a voice and have a path to the middle class... What I would say is, do your research, reach out. I am proud to be your representative.”

DeSpain would close with an appeal for change: “You do not have to tolerate failure. You do not have to accept the disastrous policies of Tina Kotek and Val Hoyle. These policies have made it nearly impossible for working families to get ahead, and has caused business to leave Oregon or close their doors for good... Today you heard two different visions of our future. You can keep your current congresswoman; nothing will change. Finger-pointing is all you’ll get. I offer a new direction.”



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