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**THE
FIRST
RESORT**

1983-1984



STUDENT HANDBOOK

THE FIRST RESORT

1983-84



NEWBERG, OREGON 97132

FROM THE OFFICE OF:

DEB LACEY
ASSOCIATE DIRECTOR OF STUDENT LIFE

Our purpose in providing this handbook is to acquaint you with enough of the college so that when you "shake hands" with the campus during orientation, you may feel a little less like a total stranger.

THE FIRST RESORT is a clue. It's a very tiny clue as to what the idea of community life at George Fox College is all about. You'll be expected to know about the information packed in this handbook.

The section on Proscribed Conduct is an outline of the basic rules and regulations that govern the lifestyle of the college community, for which you'll be responsible. Following that section is a section called "The Pyramid Concept." I urge you to read that section which describes the responsibility of each student, faculty and staff to each other, and to consider what you can add to the community during your living-learning experience at George Fox College.

The Student Life staff hopes you'll find this handbook helpful for your needs right at the beginning. After all, that's why it isn't called "The Last Resort".

One final note: Never hesitate to ask any questions! We're here in the Student Life Office to help answer them with God's help.

PHILOSOPHY

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George Fox College is a learning environment where people can build a life plan. Education occurs whenever and wherever experiences contribute to human development. The integration of faith, Scripture, and learning is a primary objective of the College.

George Fox College is firmly committed to biblical principles. Spiritual growth is encouraged through several opportunities for on-campus Christian fellowship, such as discipleship groups that follow the Navigators' program; individual Bible study groups that develop on floors or between friends; Celebration on Sunday nights, which includes singing, sharing, speakers, films; and occasional guest speakers in classes.

Mandatory Chapel-Assembly programs are an integral part of the College's educational program. Chapel-Assembly is not just worship or spiritual experiences, but an experience that attempts to integrate what is happening to students into how they are living. It is a place of dialogue and encounter as well as a time to be challenged and to explore new areas of thought.

STUDENT HOUSING

Student housing at GFC is an integral educational part of the college experience. The residence communities provide unique and meaningful experiences in human relations along with various opportunities to discover one's potential, self-worth, and philosophy of life. The various physical environments of the residence halls, houses, and apartments provide challenging opportunities for individual growth and development while maintaining a common bond of college residency.

All unmarried full-time (12 hours or more per term) students except those living with their parents or guardians are required to live in college-owned housing. Petitions to move into off-campus housing shall be evaluated on the basis of the length of time the student has been enrolled at George Fox College and the length of time the student has lived independently of his/her parents. Further information may be obtained from the Dean of Students. Petition requests must be filed two weeks prior to the end of the term.

R.D.s AND R.A.s

Each living area is staffed by a Resident Director who has had extensive training to prepare them to be an effective educator qualified to give you assistance with academic, social, spiritual and personal problems. Each subcommunity (floor, wing, apartment area) within the living areas has a Resident Assistant who is an undergraduate student carefully selected and trained to contribute to your successful living-learning experience. The ratio of Resident Assistants to residents is 1-26.

RESIDENCE HALLS

EDWARDS HALL is a three story, two-winged residence hall that houses 104 women on six floors. The two wings are joined by a large lobby with the Resident Director's apartment directly attached. Edwards is located directly opposite the Student Union Building. Special note: The beds in Edwards are extra long (39"x80"). You will find that regular flat sheets will fit. For fitted twin sheets you will need to buy special sheets-the Sears and Wards catalogs list some that will fit.

HOBSON HALL is a three story residence hall that houses 80 men and has a full basement. It is part of the Hobson-Macy-Sutton complex. Please note: (the beds in Hobson are extra long (39"x80"). You will find regular flat sheets will fit. For fitted sheets you will need to buy special sheets-the Sears and Wards catalogs list some that will fit.

MACY HALL is a three story residence hall housing 72 women and is a part of the Hobson-Macy-Sutton complex. Macy is fully carpeted with a study room, kitchen, washer, dryer and ironing board on each floor. You will need to bring your own

desk lamp. The beds are extra long (39" x 80"). Extra long fitted sheets are required. Regular flat sheets will fit.

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PENNINGTON HALL is a two story residence hall which is "L" shaped with two wings joining in a lounge. One wing houses 50 women and the other wing houses 50 men. Pennington is located next to Heacock Commons for convenient access to the Student Union and academic buildings. Please note: The beds in Pennington are extra long (39"x80"). You will find that regular flat twin sheets will fit. For a fitted sheet you will need to buy special sheets-the Sears and Wards catalogs list some that will fit.

SUITES

SUTTON HALL is a 56-person fully carpeted living area which is three stories high with a full basement and is the central location of the Hobson-Macy-Sutton complex. A study room and a laundry room are on each floor. The rooms in Sutton are arranged in suites consisting of a bedroom and a study room. The beds are extra long (39" x 80"). Regular flat sheets will fit. Extra long fitted sheets are required.

CAREY HALL is a two story living area that houses 32 students. It is placed in a scenic spot on the east side of the campus. The rooms are fully carpeted and are divided into suites consisting of a bedroom and a study room. The beds are extra long (39" x 80"). Regular flat sheets will fit. Extra long fitted sheets are required.

FLOOR ALTERNATIVES

UPPERCLASSMEN FLOORS - In order to meet the residence needs of students, one male floor and one female floor have been reserved strictly for upperclassmen. Consequently, freshmen will not be permitted on these floors. This provides an opportunity for upperclass cohesion within a Residence Hall. Pennington two has been designated for the upperclass floors.

QUIET FLOORS - Two floors have been reserved to provide an atmosphere conducive to serious study and sensitive consideration for each other. Macy three and Hobson three have been the designated floors for this experiment!

APARTMENTS

The college owns four apartment complexes: WINTERS, LEWIS, NEWLIN and WEESNER VILLAGE. The apartments house mostly upper classmen and are in close proximity to the rest of the campus with easy access to campus facilities. Beds in the apartments take standard twin-sized sheets.

HOUSES

The college offers a certain number of houses each year as an option for groups of 5-10 people. The houses are usually reserved by upper classmen.

FAMILY STUDENT HOUSING

The college provides a limited amount of housing for married and single-parent students. Those interested in student housing should contact the Residence Life Office for further details.

For those students who are eligible to live off-campus, the Residence Life Office maintains a bulletin board of available housing in the Newberg area.

RAIDS

Students have the privilege to participate in traditional college raids while at GFC. It can be a creative mode of expression when handled with consideration and forethought. Students are expected to be responsible and organized in these activities.

Raids are not an avenue for negative aggression nor an opportunity for irresponsible and destructive pranks. A contract signed by participants is required and is available through the Resident Director. If this privilege is abused, Raids will be terminated.

SAGA

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All students who live in residence housing, with the exception of seniors (living in apartments or houses), are required to eat in Heacock Commons. Students have the option to purchase either 14 or 20 meals per week. SAGA Food Service, a contracted national food service company, provides cafeteria-type meals. There is always a variety of entrees available, plus vegetables, salad, desserts, and a wide choice of beverages. The meal schedule (subject to change) is as follows:

	Daily	Sat.	Sun.
Breakfast	7:15-8:00	Brunch	8:00-8:15
Lunch	11:55-1:25	10:30-11:30	12:15-1:15
Dinner	5:30-6:30	4:30-5:30	4:30-5:30

Anyone seeking to be exempt from the board program due to a medical problem, requires a statement from a medical doctor containing diagnosis and a specific prescribed diet. This must go through the Student Life Office, receiving approval for board exemption from the Dean of Students.

WITHDRAWAL FROM SCHOOL

If you find it necessary to withdraw from school, follow the procedure below:

1. Obtain withdrawal form from the Registrar.
2. Complete exit interview.
3. Obtain required approval with appropriate signatures and dates.
4. Take withdrawal form to the Student Accounts Office, where the refund amount will be determined.
5. Report to the Registrar for final approval.

Withdrawal during a term results in financial penalty. Refunds are prorated; both the Student Accounts Office and Student Life Office have refund policy statements available upon request.

FEDERAL PRIVACY ACT

The federal Family Educational Rights and Privacy Act of 1974 allows students to inspect their educational records and provides guidelines on the release of personally identifiable information to third parties (grades, transcripts, career planning information). Records of school officials that are in the sole possession of the maker thereof, and that are not accessible to any other person except a substitute, are not considered to be educational records and are exempt. Parents' confidential financial statements are not open to students.

Further information on the Family Educational Rights and Privacy Act of 1974 may be found in the College Catalog on page 124.

DISCRIMINATION

George Fox College does not discriminate on the basis of age, sex, handicap, race, color, or national origin in its education programs or activities, including employment, and is required by Title IX of the Education Amendments of 1972 and Title VII of the Civil Rights Act of 1964 not to discriminate in such manner. Further information is available in the College Catalog on pages 123-124.

ROOM DECORATIONS-FURNISHINGS

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Each person in residence halls and suites is supplied with a bed, dresser, desk, closet, and bulletin board. There is ample room for the things you need, but not so much space you will want to bring everything you own. Each floor has an ironing board. As for radios, TV's and other appliances, you may wish to write to your roommate to agree upon who will bring what for the best use of your space. You will need to bring all those items that make your room your home, i.e., linens, posters, plants, iron, typewriter, rugs, clock, stereo, etc. No individual room refrigerators are permitted.

Each apartment is furnished with beds, dressers, desks, kitchen table and chairs and at least one lamp. You will benefit from bringing a study lamp and/or a lamp for the living room. Standard twin-sized sheets will fit the beds. The college does not supply cleaning supplies or linens. A vacuum cleaner is available to be checked out by apartment residents. You may wish to correspond with your roommates to avoid duplication of useful but not essential items.

LAUNDRY

There are coin operated washers and dryers in each living area. The cost for washing a load is 50¢ and the cost for drying a load is 25¢ - save your quarters!

TELEPHONES

After business hours students may use the college switchboard for outside calls. Incoming calls may be received 24 hours per day. Pay phones are located throughout the campus, from which all collect calls should be made. A Portland line is available after 5:30 p.m. and on weekends for students to place calls to Portland at no charge to them. Calls to residence extensions should be made prior to midnight to minimize the disturbance to those whose rooms are near the phones.

AUTOS-BIKES

There are no restrictions on the use of automobiles as long as all traffic regulations are obeyed and proper insurance coverage is maintained. Students are required to register vehicles with the Physical Plant Office and to abide by the College's parking policy. Due to a short supply of parking spaces for commuting students, resident students are asked not to drive to classes. A decal with registration numbers will be given to the registrant, who must display it on the left rear bumper (driver's side). The registrant is responsible for his/her vehicle at all times--this applies to leaving an auto unattended in NO PARKING areas. Bicycling is popular. Edwards, Hobson, Macy, Sutton, and Pennington Halls have covered bicycle racks. Repair shops are close to campus. The city of Newberg has an ordinance that requires all bicycle owners to register their bikes at the police department. There is no charge.

PRIVACY

Your right to privacy will be respected. College personnel may enter a student's room or unit without notice only in emergencies where imminent danger to life, safety, health, or property is reasonably feared, or when there is suspicion or probable cause to believe that college regulations have been or are being violated. When the College seeks access to students' rooms or units to make repairs or improvements or for other necessary reasons, the occupants of the room or unit involved shall be notified of such action not less than 24 hours in advance, unless consent has been given. Requesting service or repairs shall be deemed giving consent to enter as necessary to provide service or repairs.

*Other's right to privacy is also a concern. In keeping with our responsibility toward one another, let us be mindful of our residence neighbors and keep the volume of radios, etc. at a considerate level.

HOURS

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All freshmen and provisional students are to be in their residence unit by midnight Sunday through Thursday and by 2:00 a.m. on weekends (Friday and Saturday). Upperclass students are not required to follow these hours, but are encouraged to follow them. Doors to residence halls are locked at 11:00 p.m. Each residence hall resident has "late desk duty" approximately once a term to open the doors for residents coming in between 11 p.m. and 2 a.m.

STORAGE

Articles stored must be boxed and clearly labeled with the name and permanent address of the owner. Articles will be kept no more than one term following a student's absence. Articles may be stored over the summer months when space is available. Preference for summer storage is given to those students living out of state. Articles left in storage more than one term may be given away. Bicycles left at the end of the academic year may be stored by maintenance during the summer. There is a \$10 storage charge.

ROOM CHANGES

No room or unit changes are allowed the first two weeks of any term. If you wish to change rooms or units, obtain consent of your Resident Director.

PETS

Only fish and turtles are allowed in residence housing.

GUEST ROOMS/GUESTS

Two guest rooms are available at a minimal charge. Reservations can be made in the Business Office. Guests of students are the responsibility of the host/hostess and the visits are to be of short-term duration. All visitors (except those staying in guest rooms) are expected to leave at the closing hour unless special permission is granted by the Resident Director. Visits by prospective students should be arranged through the Admissions Office. No person of the opposite sex is to stay overnight in a student's room or apartment.

SOLICITATION

There is to be no soliciting on campus without approval from the Student Life Office. No door to door solicitation is allowed. For further information inquire at the Student Life Office with the Associate Director of Student Life.

COMMUNICATION/KEYS

To keep up-to-date on current happenings, changes, or additions on policy, etc., students are expected to apprise themselves of the information contained in the Bulletin, published two times a week. Other on-campus communications include the student newspaper (*The Crescent*), the campus radio station (KFOX), the college directory (*The Bruin*), and the yearbook (*L'Ami*).

Post Office boxes and keys are assigned to each student during registration. Replacement keys cost \$2.

PROSCRIBED CONDUCT

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Discipline administered by the College is limited to incidents of student misconduct that adversely affect the College community's pursuit of its educational objectives. Various types of misconduct for which students are subject to College discipline include the following:

1. All forms of dishonesty including cheating, plagiarism, knowingly furnishing false information to the institution, and forgery, alteration, or use of college documents or instruments of identification with intent to defraud. In addition, unauthorized possession or use of keys to the campus or parts of the campus is prima facie evidence of intent to violate campus regulations and may result in dismissal from the College. KEYS ARE NOT TO BE LOANED TO ANOTHER PERSON, USED BY ANOTHER PERSON, OR DUPLICATED.
2. Sexual Immorality. The College stands firmly upon the biblical principle that sexual intercourse should be confined to marriage. The college cannot create situations that foster permissiveness in the area of sexual relations. For this reason unauthorized intervisitation in students' rooms of the men's and women's residence halls is not permitted. Examples of sexual immorality include involvement in both premarital and extramarital sexual relationships, and in homosexual activities.
3. Gambling.
4. Unauthorized possession or use of firearms (including air rifles and air pistols), ammunition, or explosives in or upon College-owned or College-supervised property.
5. Violation of fire safety regulations. Any interference with the normal operation of a fire alarm system and/or inappropriate and unauthorized use of fire-fighting equipment is considered by the College to be extremely serious misconduct. Furthermore, students are not permitted to discharge any type of fireworks or explosives in and around buildings; tamper with a building's electrical system; burn incense or have open flames in rooms or residence halls; refuse or obstruct participation in regularly scheduled fire drills; nor use "open coil" appliances. Placing any motorized vehicle in a building or on a porch violates the fire safety code and may result in a \$50 fine.
6. Misuse, sale, distribution, and possession of nonprescribed drugs and use of tobacco and alcohol.
7. Intentional disruption or obstruction of teaching, research, administration of disciplinary proceedings, or other college activities.
8. Physical abuse of any person on college premises or at college-sponsored or supervised functions.
9. Hazing or other initiations or actions hazardous, dehumanizing, or humiliating to students. The College does not approve of these or pranks which have the effect of creating hazards or which are humiliating to those affected. Such activities are considered to be violations of personal rights and freedoms and are not to be part of our Christian community. Persons engaging in such activities subject themselves to personal liability.
10. Theft from or damage to College premises or damage to property of a member of the College community or College premises.
11. Social Dancing. The College has determined that its interests are best served by not sponsoring dances and by not permitting social dancing on campus, or at college-related activities or events.
12. Failure to comply with directions of College officials acting in performance of their duties.

13. Violation of published College regulations including those related to entry and use of College facilities, the expectations found in the Student Handbook, and any other regulations that may be enacted.

14. Violation of law on or off College premises or in residence halls in a way that affects the College community's pursuit of its proper educational purposes.

VISITATION

No person is allowed to be in the bedroom of a student of the opposite sex except for occasional open house visitation periods to be authorized by the Student Life Office according to the Open House policy.

Opposite sex visitors to apartments or houses shall confine their visits to the living/dining room areas and shall leave no later than midnight on week-nights and 2:00 a.m. on weekends.

FINES

The following behaviors have occurred frequently enough to lead to the establishment of a fine structure to discourage them. These are not the only behaviors for which fines may be imposed. Specific circumstances may lead a Resident Director to specify fines for other behaviors. Also, students are at all times responsible for their actions. This responsibility includes financial responsibility for any damage to College property.

Housing or feeding pets other than fish and turtles on campus	\$25
Making or carrying an unauthorized key	\$25 minimum
Walking on a roof without permission	\$25
Breaking screens	\$10
Leaving a screen off a window at check-out	\$ 5
Entering or exiting dorms or apartments through windows	\$25
Unauthorized moving of furniture from living units	\$25
Participating in water fights in college facilities	\$25
Unauthorized entry onto a residence hall floor	\$25
Causing or allowing an open flame to be in a college residence	\$25
Propping open outside doors	\$25
Failure to follow check-out procedure	\$35
Discharging fire extinguishers	\$25 per person involved
Setting off a false fire alarm	*\$50

*Plus compensation for any damages and any other disciplinary measures deemed appropriate. This is a criminal offense subject to civil penalties of up to \$1,000 fine and one year imprisonment.

Fines which are not compensation for damages or other expenses incurred by the College will be assigned to the activities account of the residence in which the infraction occurred.

THE CONFRONTATION MODEL OF DISCIPLINE

All members of the campus at George Fox College share the responsibility for fulfilling and maintaining the community distinctives and life-style expectations. Nearly one third of the members of our community are new each year. Much information regarding community structure and expectations must be communicated to these new members in order to assimilate them into the community. Returning students, administration, faculty, student life personnel, and staff also need to be reminded of the GFC discipline model.

In the area of lifestyle expectations and discipline related to those expectations, the communication and confrontation process is visualized as a pyramid. This model is called a "pyramid approach to discipline" because many individuals are involved in the confrontation process with the student. This is in accord with the teachings of Scripture (Matthew 18:15-17, Luke 17:3-4, and James 5:19-20). As situations are dealt with and followed up, they rise through the pyramid until eventually the final decision regarding disciplinary action is made by a single person, the Dean of Students. Depending upon the nature of the violations of the community lifestyle expectations, some situations rise immediately to the upper levels of the pyramid while others may linger at lower levels. Yet, even a relatively minor offense (such as disruptive noisy behavior in residence halls) may result in suspension or dismissal if repeated occurrences in the face of counseling and confrontation demonstrate a serious negative attitude or a destructive impact upon the community.

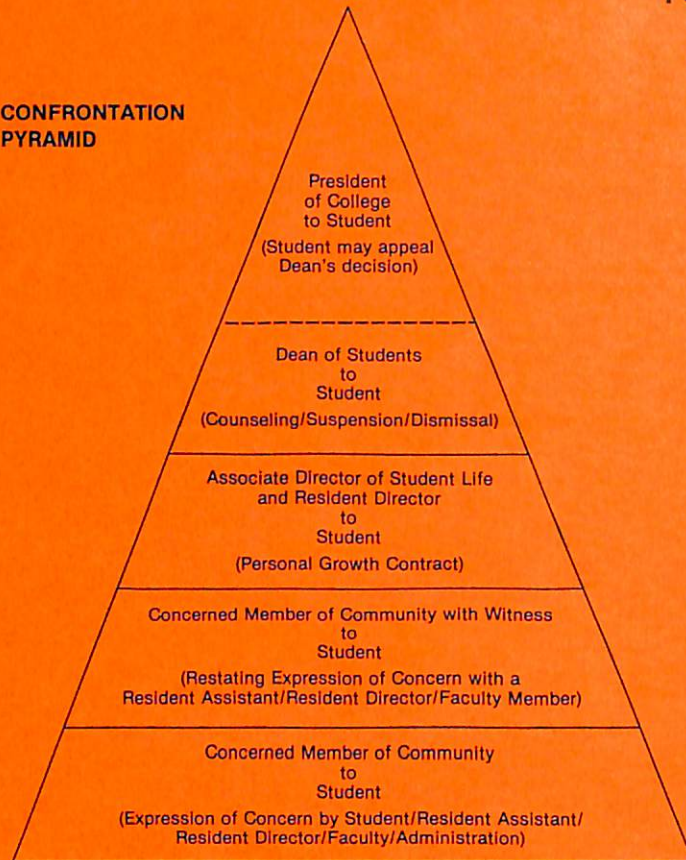
When a George Fox student behaves in an unacceptable manner, a concerned individual should communicate the expectations of the college to the student as they relate to the observed behavior. If the behavior changes, the problem is resolved. Thus, we have the broad base of the pyramid with the two thirds of the community that is familiar with the structure and expectations of the community communicating to the one third that is new and unfamiliar with these expectations.

If the unacceptable behavior continues, the student is confronted once again, but with a third party as a witness. In the case of a student-to-student confrontation, the third party may be a Resident Assistant or Resident Director. In the case of a faculty/staff member-to-student confrontation, the third party may be another faculty/staff member or a Resident Director or other Student Life staff member.

If the behavior persists, the Associate Director of Student Life and the Resident Director are involved to develop a personal growth contract with the student. Such a contract specifies what behaviors are in need of change and what kinds of changes are deemed beneficial. The contract is put in writing with both parties signing it. At this point the pyramid of confrontation and communication has narrowed to the point that few people are involved in the negotiation of personal growth contracts.

If a student fails to implement the terms of a personal growth contract, the Associate Director of Student Life presents the case to the Dean of Students, who then takes appropriate disciplinary action. The Dean then continues the ongoing counseling process with the student and discusses the case with those who have been involved in the confrontation process. The Dean and the student involved will work together to resolve the situation. Whatever the circumstances, however, action will be taken at this time. If the student is suspended or dismissed by the Dean of Students, he or she may appeal the Dean's disciplinary action to the President of the College.

CONFRONTATION PYRAMID



Appeals to the President of the College must be made within two school days. All such appeals must be made in writing and submitted to the Office of the President of the College. The appeal shall consist of a statement of the facts that set forth one of the following exclusive grounds for appeal:

1. There is significant new evidence that has not yet been considered.
2. The discipline imposed was unreasonable.
3. The official(s) imposing the discipline was biased.

Upon review of the appeal, the President may take any of the following actions:

1. Affirm in whole or in part the findings and disciplinary action.
2. Reduce the severity of the disciplinary action.
3. Order a reconsideration of the case.

ASCGFC

There are a great variety of opportunities available to you through student government. There are opportunities to participate in the ASCGFC (Associated Student Community of George Fox College) in all kinds of areas. You can be involved in intramural sports, outreach to fellow students, outreach to the Newberg Community, help plan and participate in activities as well as work with the newspaper (The Crescent) and the annual (L'Ami); all as part of student government.

Early in fall term there is an application process in which the standing committees select their membership for the year. This is your opportunity to get in and play an active role in the student community.

COMMITTEES

CENTRAL COMMITTEE: This council is responsible for coordinating and supervising the function and scope of student government activities. Members include all ASCGFC officers and committee chairman from each of the following committees, a Student Life representative, and a volunteer faculty representative.

ACTIVITIES COMMITTEE: This committee is chaired by the ASCGFC Activities Director and is responsible to plan and promote all ASCGFC student activities including the Raft Race, Homecoming, May Day festivities, films, and other related activities. This committee also coordinates the scheduling of intramural activities.

CAMPUS AFFAIRS COMMITTEE: This committee is responsible for internal review and evaluation. It may provide an ombudsman function for students with student government and, if necessary, with the administration.

CHRISTIAN EMPHASIS COMMITTEE: This committee is chaired by the Student Chaplain and is responsible for encouraging campus spiritual activities, including areas such as voluntary chapels, Bible study or prayer groups, and Celebration.

CHRISTIAN SERVICE COMMITTEE: This committee is responsible for harnessing the resources of the ASCGFC for Christian Service projects.

COMMUNICATIONS COMMITTEE: This committee is responsible for supervising the operations of L'Ami, The Crescent, and the campus radio station, KFOX.

CULTURAL EVENTS COMMITTEE: This committee is responsible to provide ASCGFC-sponsored events of cultural significance on campus. This may include artists in the areas of music, drama, or the visual arts.

FINANCE COMMITTEE: This committee is chaired by the ASCGFC treasurer and is responsible for coordinating expenditures of ASCGFC funds in a manner that is consistent with previously agreed upon priorities.

STUDENT UNION COMMITTEE: This committee is chaired by the ASCGFC Student Union Director and is responsible for supervising the Student Union Building and its uses, including building maintenance and game room facilities.

CAREER DEVELOPMENT EDUCATION OFFICE

This office assists students and alumni in making and implementing career decisions. In addition to providing career counseling, it compiles occupational information and graduate school information, and maintains placement files for students and alumni.

WELLNESS CENTER/INSURANCE

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A part-time registered nurse is on duty providing consultation and treatment. She is generally available Monday through Friday from 9:00 a.m. to 1:00 p.m. No appointment is needed. When the nurse is not on duty, the student should contact the Resident Director. However, the nurse is available "on call." Being in close contact with Newberg's physicians, the nurse makes arrangements with any doctor the student wishes. Insurance forms must be obtained before treatment by a physician.

A minimal amount of health and accident insurance is required of all students. A limited insurance plan is made available as a service to the students. Students will be automatically enrolled in this program unless a waiver card, indicating other coverage, is presented to Student Accounts, either prior to or at the time of registration.

Insurance information is sent to the student prior to registration. Any questions concerning insurance should be directed to the Wellness Center Director.

Students are responsible for obtaining class excuses from the Wellness Center when ill by contacting the Wellness Center in person or by telephone (ext. 332) during their illness. It is the student's responsibility to know which professors require these excuses, usually when attendance affects the grade. Class excuses will not be given days or weeks afterward if the Wellness Center was not notified during the illness.

Personal property insurance can be arranged privately, but is not required. THE COLLEGE DOES NOT TAKE RESPONSIBILITY FOR PERSONAL PROPERTY.

BOOKSTORE

The George Fox College Bookstore, although open to the Newberg Community, functions primarily for students, faculty, and staff and their needs. Not only may texts be purchased, but also stationary, GFC garb, notebooks, candies, gifts, and a wide range of reading material. In addition to this, a film-developing and special-order service are available. Used books are bought back at the end of spring term, providing there is a market for them, and offered at prices in keeping with national used book pricing practices.

BANKS

Four local banks in Newberg provide services: The Commercial Bank, U.S. National Bank of Oregon, Newberg State Bank, and The First Interstate Bank. In addition, there is an American Federal Savings and Loan, Benjamin Franklin Savings and Loan Association office and a branch office of the First Federal Savings and Loan Association of McMinnville.