

Hello.

My name is Bonnie Walls. I live in Scappoose.

I would like to share my story with you, in hopes that it helps explain why Oregonians need you to support HB2008.

I am a senior, living on a small, fixed income. Over the past few years, I have faced a series of unfortunate and unavoidable events, that have left me in a very, very hard financial situation facing impossible choices. Until Oregon laws are changed, I don't know what to do.

I worked in a brush making factory for over 30 years. I retired in 2014. Shortly after, I got sick with diverticulitis and ended up in the hospital. I had a blood transfusion and a bunch of tests. After I got home, I started to get sick again. It ended up that I had cancer. It was around this time that we began to rely more on our charge cards to help pay for gas to get to treatments and afford groceries. Not long after I had recovered, my husband, Benny, got sick. He fell and broke a couple of ribs. He didn't live long after that.

Benny and I lived on our Social Security. We were married for 54 years and he died last March and from that day forth, I not only lost my husband, I also lost over half of the Social Security income we were receiving.

I did have a pension, but after being ill and having medical bills I joined a debt program to help me pay for my charges. Or so I thought. But they were a scam. They wiped out my pension, taking \$417 a month and not paying anything. I tried to do the right thing, thought I was doing the right thing, but they took my money and didn't pay any of my bills.

After Benny passed and the scamming company dropped me, the collection calls started up. Nobody wanted to hear that I lost my husband, and I lost my income, and I don't have the money to pay right now, and I'm working on trying to figure it out. I think they need to care a little more. They called every minute of the day from seven o'clock in the morning until eight or nine o'clock at night. You know it's like I never got a break, even when I was talking to them and telling them I just don't have it.

So that's where I'm at—buried in debt, and at risk of losing my home. I just don't know what to do anymore. I'd like to keep my car and my house. I mean, that's all I got. But if I file for bankruptcy, they will take my home. I will not be left with enough money to find a new place. There's no place to go. You know, they say old age homes, but my God, they want a fortune. I can't afford to go there. All my friends have died, now my husband's gone. So it's not like I can even bunk with somebody else and share expenses. I just don't have anybody anymore. They're all gone. So it's me. And I just want to stay in my home until it's time to go. In the home where Benny and I spent the last 16 years of our marriage.

I hope you'll support HB 2008. These updates to Oregon laws will help Oregonians, and seniors like me, be able to recover from debt and stay in their homes.

Thank you.