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High: 61 Low: 47 Precip: 50%	High: 65 Low: 46 Precip: 20%	High: 66 Low: 45 Precip: 30%

IN BRIEF

First lady praises program that mentors children

PORTLAND — Laura Bush made a second West Coast stop Thursday to build support for her "Helping America's Youth" program, visiting the headquarters of a nonprofit group that pairs first-graders with adults to reduce the chances the students will get involved with drugs or gangs.

"Children want us in their lives, and they need us in their lives," Bush said, repeating a line she had used earlier Thursday at a similar gathering to wrap up a Los Angeles visit.

She drew a standing ovation from a crowd of more than 1,000 people who packed the headquarters of Portland-based Friends of the Children, which provides mentors to first-graders who suffer from various problems, including drug-addicted parents, neglect or sexual abuse.

"Every moment in a child's life is precious," Bush said.

She praised Duncan Campbell, who founded Friends of the Children in 1993.

Bush noted that Campbell overcame his own troubled childhood growing up poor with alcoholic parents, earning a law degree and becoming a successful businessman who has invested his time and money in his old neighborhood, which is still suffering from many of the same problems.

Campbell joined Bush for a meeting with some of the mentors and their children before her speech, and he told the crowd he still becomes emotional when he hears their stories and sees their determination to overcome serious problems.

"I've been doing this for 12 years, and I almost started crying like a baby," Campbell said.

But outside the headquarters, standing on the porch of his house, 10-year-old Demarcus Spencer asked whether Bush would be able to help improve support for public schools, including his, Boise-Eliot Elementary.

"What is she going to do about saving our schools?" the fifth-grader asked.

Jim Edmunson, Democratic Party chairman in Oregon, said the Bush administration has proposed cuts in 48 different education and children's programs totaling \$4.3 billion.

Edmunson noted that some of those programs facing cuts specifically target inner-city youths, the children the Portland program is designed to help. He also said the proposed administration budget "dramatically underfunds" the president's No Child Left Behind initiative.

"If the first lady is serious about helping America's youth, she ought to go back to Washington and tell President Bush to stop slashing programs that benefit Oregon's youth who need them most to give tax breaks to those who need them least," Edmunson said.

— The Associated Press

Senate panel OKs bill to cap interest on payday loans

BY NIKI SULLIVAN
THE ASSOCIATED PRESS

SALEM — New restrictions would be imposed on the high-interest, short-term payday loan industry under a bill passed by a Senate panel Thursday.

The bill would limit interest charges to 15 percent, set a minimum 31-day loan term and require consumers to pay off a quarter of the loan before renewing it.

It's supported by advocates for the poor, who say it will help those who have nowhere else to turn for money from falling too far into debt.

But opponents call the bill unnecessary, citing the low number of consumer complaints.

The bill passed the Senate Commerce Committee on a 3-1 vote and now heads to the full Senate.

There was no testimony in Thursday's hearing, but in previous hearings the Oregon Food Bank supported the bill as a way to prevent the poor from falling deeper into debt.

Angela Martin of the Oregon Food Bank described the bill in a previous interview as a way to set up consumers to succeed, not to prevent them from getting payday loans. She said the bill is a compromise that still allows profitable interest rates but also helps keep consumers from abusing the loans.

Oregon is one of eight states that have no cap on payday loan interest charges, according to the Oregon

Department of Consumer and Business Services.

The bill passed despite opposition from Sen. Doug Whitsett, R-Klamath Falls, who said he hadn't heard testimony from one person directly harmed by the high-interest loans.

But Sen. Charlie Ringo, D-Beaverton, said he "never heard any discussion of why lenders need to charge interest rates of 500 percent."

The small, short-term loans usually come at a cost of \$15 or more per \$100 loaned, with additional fees each time the loan is renewed.

Figured annually, the interest rate varies from 300 to more than 600 percent in Oregon, according to figures payday lenders are required to disclose to consumers under federal law.

The bill would limit charges to \$15 per \$100 loaned, in addition to allowing consumers to enter a repayment plan if, after their second loan renewal, they are still unable to repay the balance.

While committee members and advocates for the poor said they were happy to support the bill, a payday lending group said it was unnecessary.

In 2003, 677,000 payday loans were made in Oregon with a combined value of \$215 million. There are currently more payday loan stores in Oregon — more than 320 — than any single fast-food chain.

AMBER: Oregon is 5th state to use the Web portal system

Continued from page 1

The previous system, which only utilized electronic highway billboards and radio and television broadcasts, could take up to three hours to distribute information. Those three hours are critical because in that short period of time, 74 percent of kidnapped children are killed, according to a press release from Walek & Associates, the firm handling the Web Portal Consortium.

"This is just the next step in an initiative to protect children," Kulongoski spokeswoman Anna Richter Taylor said, adding the AMBER Alert Web Portal was already available to media and law enforcement, but now anyone can sign up.

Recently in Washington state, one child was recovered under the new system before the old system had time to kick in, Walek & Associates spokesman David Rosen said.

All Oregonians are encouraged to go to www.oregonamberalert.com and sign up to receive PC pop-ups as well as cell phone and pager text message alerts.

In addition, businesses with Oregon Lottery will receive AMBER

Alert printouts from validation machines, which the retailers can post for customers to see.

"The more people who know, the better chance we have of rescuing the child," Taylor said, adding that everyone who has a cell phone or computer should sign up.

Not only will the new Web portal provide live information and updates to anyone who signs up, but law enforcement, broadcast media, enhanced 9-1-1 call centers, electronic highway billboards, other states, border agencies, transit authorities and casinos will also have access, according to a press release from the Oregon State Police.

Taylor said because the funding is coming from non-profit organizations and corporate sponsorship, the system is free to the public.

Oregon is the fifth state to utilize the Web portal system, joining Washington, Idaho, Montana and Arizona. In the coming months, Alabama, Nevada, Oklahoma, Missouri and Rhode Island are scheduled to receive the program as well.

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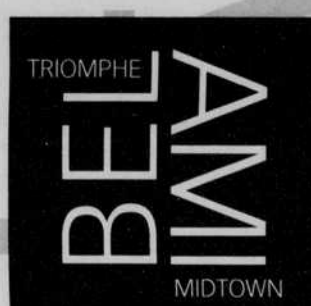
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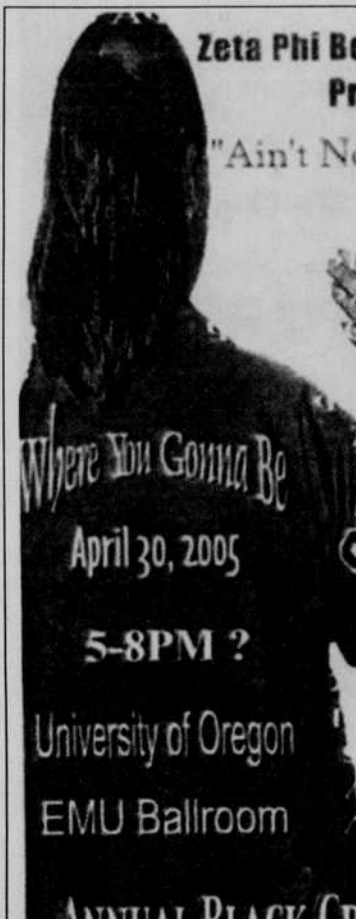
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