

NOTICES

Willamette University's 2nd Annual Social Pow-Wow

March 13, 2004 – 4 p.m. to 10 p.m.

Willamette University's Cone Fieldhouse,
Sparks Athletic Center – Admission is free!

Master of Ceremonies: Bob Tom
Arena Director: Craig Whitehead

- Traditional Dancers
- Native American Drum Groups
- Craft and Food Vendors
- Raffle Prizes

Directions from I-5: Take exit 253 and turn west (left from I-5 South and right from I-5 North) onto I-22 and continue for 1.5 miles. Exit on overpass to 12th St., and keep in left lane. Willamette University is located at first

right turn, with parking available in the Sparks Athletic Center lot. Visit <http://www.willamette.edu/directions.htm> for alternative directions.

For more info, contact Gordy Toyama, director of Multicultural Affairs, 503-370-6265 or gtoyama@willamette.edu.

Brought to you by the Native American Enlightenment Association and funded by ASWU

32nd Annual E-PEH-TES Championship War Dances

March 19-21, 2004

Pi-Nee-Waus Community Center – Lapwai, Idaho

Specials

Men's Round Bustle – "Idaho" Greene Family

3-Man Hand Drum – Nigele Wilson
Grass Dance – "Miss E-Peh-Tes" Naomi Wood

"Honoring The Elders" Drum Contest – Lightning Creek Singers

Schedule

March 19: Memorials/Namegivings at 1 p.m., Grand Entry at 7 p.m.

March 20: Friendship Dinner at 11:30 a.m., Grand Entry approximately 2 p.m., Grand Entry at 7 p.m.
March 21: Grand Entry at 1 p.m.

Contacts

Concessions and Vendors: Pete Wilson, 208-843-2812

Other: Josh Henry, president, 208-843-2614; Lewis Holt, vice president, 208-843-2465; Josette Henry, sec./treas., 208-843-2531

The committee is not responsible for lost or stolen articles or short-funded travelers!

Nursing Home Care Available For Veterans

If you or a veteran you know is in need of nursing home care, the Oregon Veterans' Home may be the answer for which you have been searching.

The Oregon Veterans' Home in The Dalles offers high quality nursing home care and outstanding services in a home-like environment to qualified

veterans at an affordable cost. It is the state's only veterans' home built exclusively to serve veterans residing in Oregon.

The home is a 151-bed facility, with 126 beds dedicated to providing care to veterans in need of general nursing home care and 25 beds in a special care

unit for veterans with Alzheimer's disease or other dementia-related challenges.

In addition to the already affordable cost of care, veterans may qualify for benefits from the U.S. Department of Veterans Affairs (federal VA) to assist them with the cost of their care. This, coupled with the home's new Medicaid

certification status, gives veterans with limited income additional options to help them afford the cost of the care they have come to need.

For more information, please contact Roxane Kuehl, admissions coordinator, Oregon Veterans' Home, at 1-800-846-8460 or 541-296-7151.

Cash Assistance Can Help First-Time Homebuyers

SALEM, Ore. – Oregon Housing and Community Services (OHCS) recently announced that it now offers cash assistance to help eligible homebuyers fund their down payment and closing costs to purchase their first home.

This new home loan option is called the "CashAdvantage Home Loan." It provides eligible homebuyers with cash assistance equal to 3 percent of their first mortgage amount along with a low, fixed interest rate on their home loan.

Unlike many down payment assistance programs, the CashAdvantage Home Loan option is not just limited to low-income households. Moderate-income households also qualify.

It also can be used to purchase any eligible property in Oregon. While other down payment assistance programs usually need to be repaid when the borrower sells or refinances the home, this new program does not require that cash assistance funds be paid back when the first mortgage loan is paid off.

The CashAdvantage Home Loan option is compatible with other secondary financing and down payment assistance programs since no secondary lien is recorded to secure the cash assistance funds. While the borrower repays the cash assistance via a higher interest rate, he/she may pay off the loan at any time without penalty.

OHCS will offer year-round funding of the new CashAdvantage Home Loan option through ongoing bond sales issued by the department. Since this program doesn't use limited federal or state grant funds to operate, those funds are available for other important programs and services.

OHCS also announced that it would now call its standard rate option the "RateAdvantage Home Loan." This option has been offered since 1978 and provides eligible borrowers with the department's lowest fixed rate to maximize their home purchasing

power. In 2003, the program helped 1,018 households buy a home.

The current CashAdvantage Home Loan rate is 5.45 percent and includes the cash assistance. The current RateAdvantage Home Loan rate is 4.95 percent. In other words, for only a .5 percent higher interest rate, the borrower can obtain the cash assistance they need to close the loan.

Both rate options are for fixed-rate loans with a 30-year term and a loan origination and discount fee equal to 1.75 percent of the loan amount. For current rates, please call 503-986-2015 or visit www.oregonbond.us.

For more information about rate options and to learn more about program requirements, interested homebuyers should contact a participating lender or OHCS. To receive a program brochure and a list of participating lenders, please visit our Web site at

www.oregonbond.us or call the OHCS loan information line at 503-986-2015.

To qualify for either option, borrowers must meet all program and lender requirements, which include not exceeding the program's household income limits. The limits are: \$56,300 statewide; \$65,300 for Benton County; and \$65,800 for Clackamas, Columbia, Multnomah, Washington, and Yamhill counties.

The borrowers must be first-time homebuyers (for most areas of the state). This means that the borrowers cannot have owned and occupied a home in the past three years. The borrowers also must occupy the home until the program loan is paid off or refinanced.

The property's sales price must not exceed the program's applicable purchase price limits. The program's purchase price limits vary by county and whether it's a new or existing home.

For more information, visit our Web site at www.hcs.state.or.us.