

# Interest rates lower for first time buyers

Oregon Housing & Community Services (OCHS) announces that it has lowered the interest rate for its Residential Loan Program (RLP) to a record low fixed rate of 4.9 percent.

"Our record low is intended to put home ownership within reach of many of Oregon's first-time home buyers as possible," said Bob Repine, OCHS director. "I hope that first-time home buyers will take full advantage of the exceptional low interest rate being provided so that they can buy a home of their own."

OCHS's Residential Loan Program, also known as the "Oregon State Bond Loan", is designed to help eligible home buyers throughout Oregon increase their purchasing power by offering below-market interest rates when financing a first home.

In part, the below-market rates offered by the program help counter the high cost of buying a first home in Oregon. In partnership with participating lender, OHCS strives to offer low and moderate-income households attractive interest rates, usually 0.75 percent to 1 percent below the market rate for a similar loan.

The below-market rates are made possible through the sale of tax-exempt mortgage revenue bonds periodically issued by the department. While OHCS offers first-time home buyers access to the program funds, the interest rate is adjusted periodically to ensure year-round access to the funds.

To be eligible for RLP, a household's total annual income must not exceed \$48,900 statewide.

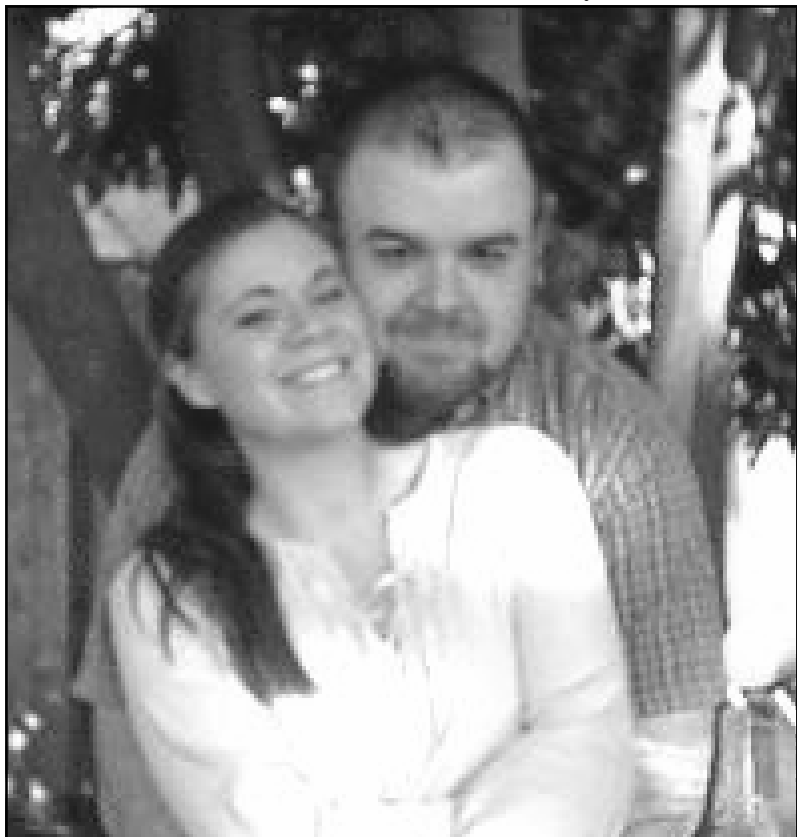
Interested home buyers should contact one of OCHC's participating lenders to see if they qualify for the lower rate loan program. To receive a program brochure and a list of participating lenders, phone (503) 986-2015 or visit [www.hcs.state.or.us](http://www.hcs.state.or.us).

Besides offering below-market rate first mortgage financing, OHCS also sponsors a down payment and closing cost assistance program, the Home Purchase Assistance Program (HPAP). In partnership with the Oregon Bankers Assoc. (OBA) and the Oregon Mortgage Lenders Association (OMLA), HPAP is designed to help low-income families buy their first home by reducing the amount of cash required by to close a home loan.

Saving the necessary cash to close on a first home is still a major barrier of many first-time home buyers.

HPAP allows home buyers to overcome this common barrier by providing eligible households a \$1,500 second mortgage loan with some of the best terms available. It does not require any monthly payments to be made (except in the case of default), nor does the loan accrue any interest. It is a "silent second" mortgage which must be repaid to OHCS when the borrower sells, transfers or refinances.

For more information phone (503) 581-3522 or (503) 223-6622. HPAP assistance may be used in conjunction with an Oregon State Bond Loan.



MELANIE DEMAREST & JOSHUA BURNS

Monmouth resident Melanie Hart Demarest, 21, and former Cave Junction resident Joshua Samson Burns, 24, announce their engagement and forthcoming wedding.

Demarest, a graduate of Central High School in Independence, Ore., is the daughter of David Hart Demarest, of West Paris, Maine, and Debbie Demarest, of Salem, Ore. She is employed as a barista

(coffee-maker). The prospective bridegroom is a graduate of Illinois Valley High School. He is employed as a restaurant supervisor in Independence. Burns is the son of Cave Junction residents Sam and Sandy Burns.

The wedding is scheduled for Jan. 18, 2003 at Living Word Fellowship in Cave Junction at 139 S. Caves Avenue, Suite G.

# Safe winter driving tips from ODOT

With winter setting in across Oregon, Oregon Dept. of Transportation (ODOT) wants to remind you to make winter driving safe.

### Before you hit the road:

\*Consider alternatives to studded tires.

\*Practice chaining up.

\*Prepare for stormy driving conditions.

\*Don't plow driveway snow onto state highways.

\*Sno-Park permits are required in designated winter recreation parking lots.

### On the road:

Basic winter driving tips -

\*Watch for ice on bridges and overpasses.

\*Keep clear of plows and sanders.

\*Watch for black ice.

\*ODOT and Oregon State Police offer driving advice during low-visibility conditions.

\*Traffic crashes can cause power failures.

Phone (800) 977-6368. If phoning from outside Oregon, (503) 588-2941.

# DHS director; Mink retiring after 14-years

Bobby S. Mink, director of the Oregon Dept. of Human Services, (DHS), announced that he will retire.

Mink, 55, has headed the state's human services agency since early 2001. He has spent 21 years in state government, including 14 years at DHS, where he has also served as deputy director and as an administrator in child welfare.

"I've been honored to lead an organization that's so dedicated to serving Oregonians, and leaving will be difficult," Mink said. "But the job has taken a lot of time away from my wife and children. This decision is the right thing for me and for my family."

DHS oversees programs including health-care for low-income Oregonians, cash assistance, welfare-to-work, child protection, public health, mental health, alcohol-and-drug treatment, and services for seniors and people with disabilities.

Oregon's largest state agency, DHS has more than 9,500 employees and an annual budget of approximately \$4 billion.

Mink has led a restructuring at DHS aimed at placing a broad range of services within easy reach of clients,

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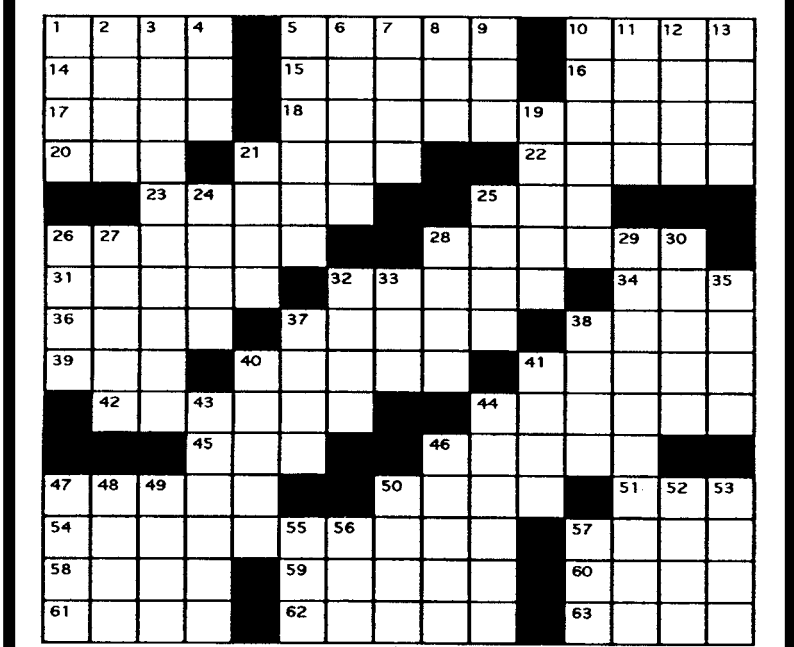
### CROSSWORD PUZZLE

ACROSS  
 1 Ashen  
 5 Iron or gold  
 10 Move suddenly  
 14 Cattleman's item  
 15 Humiliate  
 16 Collection of this and that  
 17 Elec. units  
 18 From ...; completely  
 20 "Diamond State" abbr.  
 21 Convicted ones  
 22 Author of The Count of Monte Cristo  
 23 Strange twist of circumstances  
 25 Wee one  
 26 Elevator alternative  
 28 Opposite of blesses  
 31 Change in London  
 32 Blueprints  
 34 Portion of land  
 36 Formerly  
 37 Like a

country bumpkin  
 38 Expensive painting  
 39 \_\_\_ off; infuriate  
 40 Find an answer to  
 41 Rustic shelter  
 42 Disease-carrying insect  
 44 Make fun of  
 45 Spike or Peggy abbr.  
 46 Spay  
 47 Man the rudder  
 50 School orgs.  
 51 Plus  
 54 \_\_\_ stand; hot dog vendor's spot  
 57 Prison: slang  
 58 Mine entrance  
 59 Item on a teacher's desk  
 60 Depend  
 61 Stewart and others  
 62 Isle of Man residents

63 Sweetened juices  
 DOWN  
 1 Bush, to  
 2 City built on seven hills  
 3 Refrigerator and stove  
 4 Word of agreement  
 5 Bricklayers  
 6 Heavy wood  
 7 Letters for Plato  
 8 Crawling creature  
 9 Give permission to  
 10 Police: men's snacks  
 11 See 1 Down  
 12 St.  
 13 Filing  
 19 Fragrances  
 21 Central part  
 24 Staple for billions  
 25 Song  
 26 Flower's neighbor  
 27 Doctrine  
 28 Abode

of long, long ago  
 29 Explained in detail  
 30 Dependable  
 32 Anemic  
 33 IX times VI  
 35 Minute  
 37 Feature for Rudolph  
 38 Be bold  
 40 Metric unit  
 41 Hit Broadway play  
 43 Chooses  
 44 Sky sights  
 46 Ring-shaped island  
 47 Skin: mark  
 48 Bustle  
 49 \_\_\_ Ok!  
 50 Word with dream or filter  
 52 Place for gnus and elands to drink  
 53 Carrie Nation  
 55 Rising gas  
 56 Bath with seats  
 57 Fern: title



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SUNDAY MORNING/AFTERNOON														DECEMBER 22, 2002													
	6:00	6:30	7:00	7:30	8:00	8:30	9:00	9:30	10:00	10:30	11:00	11:30	12:00	12:30	1:00	1:30	2:00	2:30	3:00	3:30	4:00	4:30	5:00	5:30			
2	WTTES (4:30) <b>Movie: ** Beaches</b> (1988) [RE]	Movie: *** <b>Sommersby</b> (1993) A presumed-dead Civil War soldier returns to his wife. [RE]	Movie: *** <b>When a Man Loves a Woman</b> (1994, Drama) Alcoholism threatens to tear a San Francisco family apart. [RE]	Movie: *** <b>The Game</b> (1997) Michael Douglas, a businessman takes part in an unusual form of recreation. [RE]	Movie: *** <b>The Shawshank Redemption</b> (1994, Drama) (PA) Tim Robbins. A mild-mannered banker is sent to prison for murder. [RE]	Movie: *** <b>Ghost</b> (1990) Patrick Swayze	Movie: *** <b>Bayless</b> (1998) [RE]	Movie: *** <b>Amazing</b> (1998) [RE]	Movie: *** <b>Medabots</b> (1998) [RE]	Movie: *** <b>Beyblade</b> (1998) [RE]	Movie: *** <b>Power Rangers</b> (1998) [RE]	Movie: *** <b>Power Rangers</b> (1998) [RE]	Movie: *** <b>Power Rangers</b> (1998) [RE]	Movie: *** <b>Power Rangers</b> (1998) [RE]	Movie: *** <b>Power Rangers</b> (1998) [RE]	Movie: *** <b>Power Rangers</b> (1998) [RE]	Movie: *** <b>Power Rangers</b> (1998) [RE]	Movie: *** <b>Power Rangers</b> (1998) [RE]	Movie: *** <b>Power Rangers</b> (1998) [RE]	Movie: *** <b>Power Rangers</b> (1998) [RE]	Movie: *** <b>Power Rangers</b> (1998) [RE]	Movie: *** <b>Power Rangers</b> (1998) [RE]	Movie: *** <b>Power Rangers</b> (1998) [RE]	Movie: *** <b>Power Rangers</b> (1998) [RE]			

