

Dick Bogle



No one needs me to tell them these days are economically tough for all of us and when such times come it's always toughest on Blacks. That's because the Black unemployment rate far exceeds that of whites and also because so many Blacks hold low paying jobs.

So, it's easy to see why many Black families could be having big trouble in staying afloat economically.

Fortunately there is a local program available for anyone who has some sort of income, but not enough to make all the payments each month. It's not a government program and it's definitely not a giveaway.

Located at S.E. 34th and Powell, the Consumer Credit Counseling Service is helping 1200 Portlanders keep the wolf away from the door.

It began operating in 1968 after it was noticed that Oregon was in the top three states for number of bankruptcies in 1967. That very high rate dropped the next year, the first year for CCCS, by 23 per cent.

Some of the biggest names in the retail business are supporters of the service such as J.C. Penney and many others. Their support is necessary both because they con-

tribute financially and because many of them are credit grantors who would otherwise be left holding the bag if debtors don't pay.

Doug De Haan, chairman of the board of CCCS, says 20 to 25 per cent of the people seeking help with their debt problems need only counseling and help in communicating with each other as well as instructions as to how to prepare and use a household budget.

He says about 15 per cent are not serious and don't undertake the program when they find out what it requires of them. De Haan says the majority, about 60 per cent, are serious and really want to get out of debt.

What they do is prepare a list of debts and the amount scheduled for payment. A professional counselor then will examine the list and work up a payment program usually for a reduced amount. For example if the regular payment to Meier and Frank is \$35.00, perhaps the proposed plan will call for payment of \$25.00 a month instead. After this is done, the entire proposal is submitted to the creditors for their approval.

This, more often than not, is okayed by the credit grantors

because they realize their money, even though a reduced amount, will be coming in regularly.

After the creditors okay the plan, the hard part comes. The debtor then takes all his paychecks to C.C.C.S., where they return to him money for housing, food and clothes. C.C.C.S., takes the remaining amount and mails payment to those owed.

De Haan says the average time for a family or individual to get out of trouble is between one and two years. He also says the average person coming for help owes about \$6,000.00 to 15 creditors. This, he said, does not count real estate nor car payments.

Now the big question. How much does this cost? De Haan says most people pay a little bit, never over \$10.00 a month and if a family doesn't want to pay at all, it doesn't have to.

De Haan sees the use of this program as one way of avoiding bankruptcy which by the way is easier since 1976 than ever before.

In 1979, the Congress revised the federal bankruptcy laws which hadn't been significantly changed since their inception in 1898.

De Haan says, "What had been

intended as a grubstake for the needy instead created a cop out for the greedy."

This has caused a massive increase in the number of bankruptcies filed to just under 100% more in the past year. This amounts to \$35 billion dollars lost to bankruptcy in the first year under the new law. Some are expecting that

amount to climb to 50 billion in 1981.

What concerns men like De Haan is many people are filing that are not now nor never have been delinquent in their bills and have the ability to pay.

The revisions in the law created so many exemptions that one can file bankruptcy and keep most of his

possessions.

De Haan says one section of the law states if a State does not like the exemptions as stated, that the State can adjust them to its own liking.

There are moves here in Oregon to make such changes in the law but their chances of passing are not clear at this time.

DON'T PANIC. PUSH THE BUTTON.



The fire department. Ambulance. Police. Or a pizza. When you want to make a call in a hurry, nothing does it faster or more error free than the amazing new Touch-A-Matic 12* telephone. Its one-button dialing makes calling

fast, convenient, even fun. The same's true of our Touch-A-Matic 12 Dialer* You'll find them both, plus other Bell security products, right now at your Bell PhoneCenter Store. Come in for a test touch today.

BELL SECURITY DAYS THROUGH APRIL 19.

PhoneCenterStore

Downtown - 208 S.W. Fifth Mall 205 Holly Farm Mall Hollywood - 2030 N.E. 42nd Jantzen Beach Bell Phone Booth

© 1981 Pacific Northern Bell

Available only on Touch Tone*

From the Capitol

Congressman Ron Wyden



Q. Congressman Wyden, the savings rate is falling to a desperately-low level in Oregon and throughout the country. What can we do to reverse this disturbing trend?

A. At the outset, we must get rid of the tax on savings. Americans are understandably reluctant to save when their money is taxed twice - once when they earn it, and once again when they earn interest on it. To help alleviate this problem, I am co-sponsoring HR 1541 which increases the amount of dividends and interest that can be excluded from taxes to \$1,000 on an individual return and \$2,000 on a joint return. This legislation would also allow individuals 65 years of age and older to exclude \$5,000 (for an individual return) to \$10,000 (for a joint return) from taxes. I am a firm believer that if we make it economically attractive to save,

people will begin to do so.

Q. Recently the National Commission on Social Security System. What do you think of the Commission's proposals, Congressman Wyden?

A. It's really a mixed bag, with some pluses and some minuses. On the plus side, I was pleased that the commission did not recommend that we tax Social Security benefits. I am very concerned however, about the commission's recommendation that we raise the normal retirement age from 65 to 68 beginning in the year 2000. To do so would break a long-standing contract with workers who've already paid into the system with the understanding that they could retire and receive benefits at age 65. I am also concerned about the commission's recommendation to maintain (at age 72) and later raise (to age 75) the age at which older workers can earn a reasonable

salary without losing their Social Security benefits. Such a recommendation only provides yet another disincentive for older workers to remain in the work force. With the birth rate, and consequently, the potential labor pool on the decline, we become less and less able to afford this loss with each passing year.

Q. Congressman Wyden, what do you think of the tax credit approach to energy conservation?

A. The concept is great. Unfortunately, IRS statistics indicate that less than 20 percent of energy tax credits go to people with modest incomes. Since the majority of Americans fall into this income bracket, I believe we should begin to look at a refundable type of credit or some other plan that would allow those with modest incomes to participate as well.

Parents learn computers

Harriet Tubman Middle School has a goal: get more parents involved in the education of their children.

One big way that the goal has been realized is through a series of Computer Workshops for parents. These sessions are amazingly well attended on a Friday night and enjoyed by parents.

Harriet Tubman has been most fortunate to have the computer program in the school. Craig Moore, coordinator, and Michael Grice, assistant principal, began working in August to set up the program. There are two banks of computers in the school. One bank operates under the direction of Andrena Penn and provides drill and practice for students in language arts and mathematics and keep track of student progress right up to the minute. The second bank of computers is a network system of 16 terminals tied into the teacher's unit. The classes on the network system learn programming skills in Basic (computer language). Because students have advanced so rapidly this year the school expects to have an upper level class next year in robotics.

Computers used in a class are part of a new communication concept called "inter-active media." When parents sit down, many for the first time, a whole new world is opened up to them. In cooperation with the Northwest Regional Educational Lab Joyce Hollis provides an introduction to the many functions of computers, while Craig Moore and Michael Grice outline the specific uses for computers at Harriet Tubman.

"The parents reaction is just like that of their students" claims Craig Moore, coordinator. "They get started and don't want to stop. I



Michael Grice helps as parents of Harriet Tubman Middle School learn about computers.

had to turn off the equipment to get their attention again."

According to Michael Grice, parent's enthusiasm is high because it is such an unusual opportunity to explore electronic learning. The intent of the project is to bring parents close enough to the experiences of their child that they can share the excitement, ask the questions, and solve the problems students encounter daily. They also get a chance to meet with other parents and compare feelings about the computer program and the first year operation of Harriet Tubman Middle School in general.

Because there is so much to absorb about computer language, hardware, software, management and so on the March 27 conference was only one in a series. The next and last computer conference for parents will be held on Friday, April 24, at 7:00 p.m., in the school's computer lab, 2508 N.E. Everett. Anyone interested in attending should call 231-4996.

Next year promises to be even

more attractive according to principal, Edith Wilson, because plans are being drawn to give more students an opportunity to take the courses and more sophisticated courses for advanced students.

Because they have been so successful the parent computer workshops are likely to continue and be more numerous for the 1981-82 year.

About the project, Michael Grice says "We are glad to be leading the way in bringing parents and students together at the curriculum level. Computers, whether we like it or not, are here to stay; they're not just a fad. It's time we point our young people toward a broader range career option and help them understand the preparation necessary."

If their interest is any indicator, fear of electronic supplements is gone and this batch of tomorrow's adults may be a little closer to a new reality. Parents who support their student's learning by participation help the child's and the teacher's job be more profitable.