

Low-income families can save money

by Lanita Duke

GRASSROOT NEWS, N.W. — Don't let your tax refund burn a hole in your pocket. This ideology, along with financial self-control, is being promoted by Von Ray Johnson, an insurance salesman, president of King School's PTA and a local body-building champion.

"When low-income families say they are struggling, I can understand their situation. But once they re-arrange their priorities, low-income families can take advantage of existing financial services advertised as beneficial only to the rich," Johnson added.

With the Federal government re-treating from financing higher education, Johnson said he believes that now is the time for low-income and single-parent families to start saving for their children's education.

"With saving incentives such as I.R.A.s, low-income families can start down the road to financial independence. You can start a significant savings with \$200 down and \$50 a month," he added.

Johnson decried the frivolous nature of consumption in the 1980s. "The message I try to get out to young people is: Don't buy designer label clothes. Buy what you need and save the rest," he noted.

Johnson predicts an end to transfer payment (welfare) and an uneasy future for Social Security. "You have to crawl before you walk and we as Black people need to start exercising some financial self-control. All it takes is a re-ordering of priorities. Before you spend a penny, you should ask yourself, 'Do I really need this?'"

The answer to this type of question is the difference between sending your child to college, retiring with an income or giving your child an empty inheritance and yourself an empty future. Johnson said he will spread this message everywhere and to whom-ever listens. "I have an investment in the Black community and it's time for our community to invest in itself. When we become financially independent, we can write our own ticket in life. Save today to ensure a brighter tomorrow," Johnson concluded.

School Lunch Menu

April 8

Italian Spaghetti
Tossed Green Salad
with House Dressing
Warm Garlic Bread
Orange Wedges
Milk

April 9

Cheddarwurst on Bun
Whole Kernel Corn
Fresh Pear Half
Chocolate Pudding
Milk

April 10

Hawaiian Pizza
Carrot Coins with
Ranch Dip
Applesauce
Raisin Cup
Milk

April 11

Crazy Chicken Nuggets
Freaky French Fries
Silly Celery with
Punky Peanut Butter
Pounky Peaches
Boggie Brownie
Monster Milk

April 12

Hamburger on Sesame Bun
Lettuce-Pickles-Tomatoes
Tater Rounds
Apple Wedges
Butter Cookies
Milk



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- ★ **INTERESTED?** - Call any real estate agent and say, "I'm interested in owning a HUD home." They'll provide you with the information, show you homes, complete the paperwork, and best of all, HUD PAYS the agent's commission, if there's a sale.
- ★ **TOO EXPENSIVE?** - If our low, low asking price is more than your budget will allow, make us an offer!! We might accept it!!
- ★ **WHAT SHOULD YOU DO? -** Call or see a real estate agent TODAY!!!

BID OPENING HOMES

BID ACCEPTED UNTIL 11:00 AM APRIL 15TH
BID OPENING 1:00 PM APRIL 15TH

* 13010 Weir Rd SW, Beaverton 3 Bd, 2 Ba, 1176 Sq Ft \$44,000	* 1880 Regina St, Eugene 2 Bd, 1 Ba, 792 Sq Ft \$21,900	3508 SE Division, Portland 2 Bd, 2 Ba, 1540 Sq Ft Duplex \$29,750	548 3rd S, Springfield 2 Bd, 1 Ba, 716 Sq Ft \$17,450
20480 SE Della, Boring 3 Bd, 1 1/2 Ba, 1351 Sq Ft (2 Acres) \$49,100	1130 Maple St West, Lebanon 2 Bd, 1 Ba, 720 Sq Ft \$16,500	4620-22 Haight Ave N, Portland 2 Bd, 2 Ba, 1288 Sq Ft Duplex \$18,000	3220 Pheasant Blvd, Springfield 2 Bd, 1 Ba, 808 Sq Ft \$16,900
117 Quincy, Cottage Grove 2 Bd, 1 Ba, 930 Sq Ft \$22,500	* 1488 Fellers Loop, Eugene 2 Bd, 1 1/2 Ba, 904 Sq Ft \$22,500	6722 Mississippi N, Portland 2 Bd, 1 Ba, 858 Sq Ft \$25,650	* 7508 NE 120th Ave, Vancouver 3 Bd, 1 1/2 Ba, 1056 Sq Ft \$39,150
	434 Main E, Pilot Rock 2 Bd, 1 Ba, 1046 Sq Ft \$18,150	* 18015 Davis, Sandy 3 Bd, 2 Ba, 1752 Sq Ft \$60,800	3106-08 E. McLaughlin, Vancouver 2 Bd, 2 Ba, 1158 Sq Ft Duplex \$19,550

BID OPENING HOMES

BID ACCEPTED UNTIL 11:00 AM APRIL 8TH
BID OPENING 1:00 PM APRIL 8TH

* 1888 Tucson Way NE, Bend 3 Bd, 1 1/2 Ba, 1140 Sq Ft \$38,000	* 37 Evely St N, Lowell 3 Bd, 2 Ba, 1096 Sq Ft \$27,500	3605 N. Missouri, Portland Tri-Plex 3 Bd, 3 Ba, 1687 Sq Ft \$21,500	* 9255 SW Millen Dr., Tigard 3 Bd, 2 Ba, 1092 Sq Ft \$45,000
* 3226 22nd Pl, Forest Grove 4 Bd, 2 Ba, 1704 Sq Ft \$54,000	* 85 Moss St., Lowell 3 Bd, 1 1/2 Ba, 1096 Sq Ft \$27,500	525 S. 10th St, Redmond 2 Bd, 1 Ba, 576 Sq Ft \$13,500	711 SE 18th St, Troutdale 3 Bd, 2 Ba, 1238 Sq Ft \$48,000
* 104 3rd St., Gaston 3 Bd, 1 1/2 Ba, 1360 Sq Ft \$47,000	1800 #6 Crater Lake Ave, Medford Condo 2 Bd, 1 1/2 Ba, 896 Sq Ft \$15,000	* 1925 16th St NE, Salem 2 Bd, 1 Ba, 756 Sq Ft \$26,000	10720 NE 8th St, Vancouver 3 Bd, 1 Ba, 988 Sq Ft \$24,100
226 Spring St, SW, Grants Pass 3 Bd, 2 Ba, 1404 Sq Ft \$31,000	434 E. Main, Pilot Rock 2 Bd, 1 Ba, 1046 Sq Ft \$18,150	* 4827 Indiana Ave. NE, Salem 3 Bd, 1 Ba, 1157 Sq Ft \$34,000	* 4205 E. 18th St, Vancouver 2 Bd, 1 Ba, 780 Sq Ft \$25,000
368 Union St, Jefferson 4 Bd, 1 1/2 Ba, 1294 Sq Ft \$25,000	* 4428 SE 49th Ave, Portland 2 Bd, 1 Ba, 884 Sq Ft \$26,500	311 Brook St, Silverton 3 Bd, 1 Ba, 1008 Sq Ft \$17,000	* 15513 NE 20th St, Vancouver 3 Bd, 2 1/2 Ba, 1982 Sq Ft \$51,000
737 Lincoln St, Klamath Falls 2 Bd, 1 Ba, 1156 Sq Ft \$10,000	119 SE 78th Ave., Portland Duplex 3 Bd, 2 Ba, 1640 Sq Ft \$23,000	1512 Prescott, Springfield 2 Bd, 1 Ba, 880 Sq Ft \$15,000	

EXTENDED LISTING HOMES

342 10th N, Cottage Grove 3 Bd, 1 Ba, 1735 Sq Ft \$22,500	* 19320 Sunnyridge Ct S, Oregon City 3 Bd, 2 Ba, 1450 Sq Ft \$62,000	6030 Willow St NE, Portland 1 Bd, 1 Ba, 792 Sq Ft \$15,000	* 970 23rd Ave, Sweet Home 3 Bd, 1 1/2 Ba, 1302 Sq Ft \$25,000
1215 6th St. S, Cottage Grove 2 Bd, 1 Ba, 978 Sq Ft \$19,100	3925 15th Ave. NE, Portland 2 Bd, 1 Ba, 963 Sq Ft \$23,000	* 17775 Chase Ct, Sandy 2 Bd, 1 Ba, 840 Sq Ft \$45,000	* 28593 #18 Ash Meadows B, Wilsonville 2 Bd, 1 1/2 Ba, 1302 Sq Ft PUD \$60,000
4317 Avalon Pl, Klamath Falls 3 Bd, 1 Ba, 1378 Sq Ft \$30,000	3927-3927A Cleveland Ave, NE, Portland 4 Bd, 2 Ba, 2061 Sq Ft Duplex \$25,000	347 Seventh Ave, Sweet Home 3 Bd, 1 Ba, 1301 Sq Ft \$26,000	

TERMS AND CONDITIONS

- ★ Only homes with * are eligible for FHA mortgage insurance. Buyer must choose lender.
- ★ The only contingency for financing is FHA mortgage insurance. These properties are identified with an *.
- ★ Homes listed above as "Extended Listing Homes" and Homes listed as "Bid Opening Homes" that are not sold as a result of the competitive bid offering will remain available for sale until such time as they are subsequently relisted under different terms. Each working day at 3:30 pm offers received for these homes during the day will be evaluated. In the event that circumstances prevent HUD from opening offers on a given day, the properties will remain available up to the point of actual acceptance by HUD of the best net offer. Offers submitted under this procedure shall be submitted in appropriately marked sealed envelopes containing HUD-9551 with addendum, sales contract, earnest money deposit, and forfeiture statement.

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