

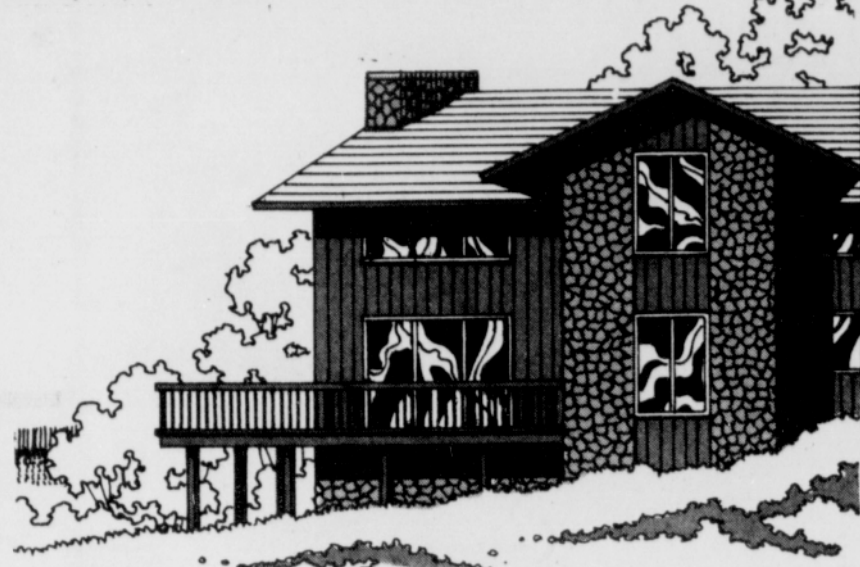
CLASSIFIED ADVERTISING

Richard J. Brown
Photographer

Portland, OR. 97211
By Appt. (503) 289-0707



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15% discount to Senior Citizens

You can save \$100,000 or more
with a "bi-weekly" mortgage

ASK MR. BERKO

DEAR MR. BERKO: I am buying a home and I was told about a "bi-weekly" mortgage that supposedly could save me more than half the interest compared with a mortgage paid monthly. Is this true? How does it work?
—Monte S., Dickeyville, WI



Dear Monte: A bi-weekly mortgage provides that instead of one monthly payment, you pay half the amount every two weeks. Paying this way, for instance, on a 30-year, 11.5% interest rate, conventional \$100,000 mortgage would reduce the scheduled \$256,504 in interest to only \$149,117—a savings of more than \$100,000 (about 40%) and it would be paid in full in less than 20 years. Part of the reason for the reduced term of the mortgage is the fact that you will be making 26 payments, the equivalent of 13 payments on a monthly pay plan. In addition, since you are paying interest based on the balance due at the time of payment, the interest is less and more of the payment is credited to principal. New homeowners can ask their bank for the details and availability of the bi-weekly mortgage. Some banks will let you pay existing mortgages on this schedule. An alternative, for those with existing mortgages, is to pay an extra amount each month, say \$50. Each \$50 payment can save as much as \$125 in interest and reduce the time until your mortgage is fully paid. These prepayment plans also add quickly to your equity and will enable you to borrow money for

home improvements, college tuition and other family and business needs.

DEAR MR. BERKO: My father-in-law has permanent kidney failure and is getting dialysis treatment three times a week. He will possibly get a transplant if a donor is located. Can he apply for Medicare? —Seth T., Erie, NY

Dear Seth: When a person is eligible for Medicare because of permanent kidney failure, the time his or her coverage starts depends on the kind of medical treatment the condition requires. If a person is receiving maintenance dialysis treatment, Medicare protection starts on the first day of the third month after the month the treatments begin. If a person goes into a hospital for a kidney transplant, coverage can start immediately.

ASK Mr. Berko is researched by Consumer Education Research Center, publisher of *Consumers Guide to Social Security Benefits, Including Medicare*, \$5.95 (plus \$2 p&h) from CERC, PO Box 336-C, South Orange, N.J. 07079. Questions can be sent to the same address.

Red Cross Classes Scheduled

The Red Cross will sponsor and instruct a CPR class at Emanuel Hospital, 2801 N. Gantenbein on Saturday, July 11 from 8:30 a.m. to 4:30 p.m. The cost is \$15. Certification will be issued upon completion of the class. Call 284-7090 to register.

Help Wanted

Hiring Now! Construction (all phases), Drivers, Machinists, Mechanics, Welders, Airlines, (up to \$32,600/hr.) (308) 382-3700.

BUSINESS OPPORTUNITY

TRADING POST in Lincoln City's center, on coast. Ideal for couple, only \$25,000 cash out. Owner retiring. Antiques, tools, furniture, appliances, Earthstove dealership. (503) 994-5368, 994-3744.

HOMES FOR SALE

OREGON COAST: Beautiful 4 bedroom, 2 bath; large fenced landscaped lot; near beaches, lake, rivers, hunting, fishing. \$38,900. (503) 332-7505; Box 955, Port Orford, OR 97465.

PERSONALS

BANKRUPTCY - \$75 - stops collectors, law suits, & garnishments. DIVORCE - \$65 - no court hearings, complete preparation of all legal documents. Legal Alternatives, Inc., (503) 255-3412 or 1-800-642-2208.

BUSINESS FOR SALE

BOWLING CENTER AMF 8 lane with excellent restaurant, seats 50. Heart of hunting and recreation area in Eastern, OR. Before 10 am or after 7:30 pm (503) 676-5442.

BUILDING MATERIALS

POLE BUILDING KITS. Complete building packages, 1/sliding door, 4/colored walls, 6x6 poles, 24x36x10 \$1,705; 24x48x12 \$2,281; 30x60x12 \$3,242. Many other sizes. Labor and financing available. 1-800-331-0155, (503) 263-1805.

AUTOS FOR SALE

CARS JEEPS & TRUCKS
under \$300/BUY DIRECT!
Local GOV'T sales. SIEZED
& REPO vehicles.
Call NOW!
1-518-459-3535 Ext. J6061A
for directory. 24 HRS

BUSINESS OPPORTUNITIES

EXCLUSIVE HI-TECH manufacturer of shop-lifting prevention products/systems seeks individual/company for regional distribution, due to massive growth and demand. Call collect, Mr. Grant, (604) 255-5178.

BUSINESS OPPORTUNITIES

OPEN YOUR OWN ONE PRICE (\$9.99) DISCOUNT SHOE STORE. All first quality merchandise. \$13,900 to \$16,900 includes beginning inventory, fixtures, supplies, training and air fare. Call Ed Brant, The Source (214) 556-1882.

ERASE

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PERSONALS

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ext. C 30260R

REAL ESTATE

HUNTING, FISHING & GOLF! Charming 2 bedroom house; approximately 10 acres. Fabulous view. Electric furnace, air conditioner, wood stove, dishwasher. Crooked River Ranch; \$44,950, owner. (503) 923-1351.

FOR SALE \$29,000

2 Bedroom House, Newly Remodeled, Double Car Garage, Large Back Yard, New Washer, Dryer, Refrigerator. May be seen at 4128 N.E. Cleveland. Call 288-4467 or 294-3268.

MISC FOR SALE

BARBED WIRE, dog runs, chainlink fence cost less at Fox Fence Co., 4330 SE Division Street, Portland, OR 97206. Call 1-800-235-4188 (OR); 1-800-237-4188 (outside OR).

AUTO SALES

NISSAN BUYERS!!! Don't overpay. Call us for a guaranteed better deal. OceanWay Nissan, McMinnville, (503) 472-8403; Portland, 241-5465; Salem, 364-4559.

POSITION OPEN

Production

Five-day metropolitan business newspaper seeks competent layout/paste-up person with at least 5 years experience in make-up and markup of both classified and display advertisements. Duties will include lifting heavy equipment, maintenance work, and cleaning. Hours are from 8 a.m. to 4:30 p.m., 19/hr., 24 paid days off annually, medical and dental; no weekend work. Contact Ali Hassanni, Production Manager, Portland Business Today, P.O. Box 10127, Portland, OR 97210. (503) 226-1311.

BUSINESS OPPORTUNITY

EXCELLENT opportunity: Commercial Ag operation, equipment, shop, storage. Nice 4 bedroom home. 5.8 acre wooded site, Central Willamette Valley. Complete package \$230,000. No Realtors. 503/864-2277.

SCHOOLS/INSTRUCTION

ENJOY CHILDREN? Study at nationally recognized training school. Free nationwide placement-incredible demand. Contact NNI, 2100 NE Broadway, Suite 3F, Portland, OR 97232. Tel (503) 284-1240. Call collect.

MISCELLANEOUS FOR SALE

HALF PRICE! 50% off!! Our best, large flashing arrow sign \$339! Lighted, non-arrow \$329! Unlighted \$269! Free letters! See locally. Call today! Factory: 1-800-423-0163 anytime.

PICKUPS/CANOPIES

DISCOUNT PICKUP CANOPIES. Pay net Totem prices. 150 Brahmas, 350 Totem aluminum. Free price list, phone FREE 1-800-452-9113, 9 am to 5 pm 7 days Totem Mfg. Inc., Salem.

BUSINESS FOR SALE

RESTAURANT seats 50. Best place in town. 8 lane Bowling center, 11 leagues, great hunting and recreation area in Eastern OR. After 7:30 pm (503) 676-5442.

MISC. FOR SALE

TYPEWRITERS: New 1987 Royal Electric; electronic typewriters: \$159! (List \$249). Factory close-out offer. Full keyboard with "error-out" internal correction. ROYAL guarantee for service & parts. (Office models slightly higher). Check, credit cards, C.O.D. or layaway. Free delivery! (714) 548-4425, anytime!

MISC. FOR SALE

MARKET TEST Offer! "The Sew & Serge" machine! Finally! An all purpose, free arm home sewing machine, designed to: Sew the seam, overlock the edge & trim off excess fabric! Plus built-in buttonholer, blindhem, stretch, etc. Heavy duty "steel drive gears." 20 year guarantee. List \$539! Free delivery! (714) 548-4425, anytime!

MISC FOR SALE

'300" ROSS TRIPLE SLUICE, \$10,000; D9 18A angle blade, drum, canopy, 75% undercarriage, \$10,000; Unused 250 pound electric smelter furnace, spare crucible, \$1,200; Prentice Model 50 w/twist-o-wrist grapple, trailer mounted, \$4,500; custom-built 8-12" diesel, suction dredge, \$14,000 OBO; 1955 International 4x6, 5 yard dump truck, licensed, operating, \$1,200; 30x24" Ball mill w/power, \$2,500. (503) 592-3358.

HELP WANTED

WANTED! Police Officer: City of Florence, OR (Salary: \$1,378-\$1,650/month; good fringe benefits). BPST certification, high school graduate, good driving record, and at least 21 years of age. APPLY BY: 5:00 p.m., 6/1/87. Submit applications to Chief of Police, PO Box 340, Florence, OR 97439. Phone (503) 997-3515. AAEOE

FINANCE/ OPPORTUNITIES

REAL ESTATE LOANS, Example: \$15,000, 5 years, 14 1/2 %, \$250 month, Balloon \$8993, costs \$2,550, Apr. 22.5. 'Espirit Mortgage (503) 370-4400, Salem, OR.

REAL ESTATE FOR SALE

"BROOK — HAVEN" planned community, 55 years and over, 42 units, no exterior maintenance, clubhouse, sauna, tennis/croquet courts, horseshoe pits, BBQ/picnic areas; security gate. Prices start at \$87,950. Building site sales office. (503) 469-5118 or (503) 469-3761, M&F Building Company, P.O. Box 1178, Brookings, OR 97415.

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