



RELIGION

SCRIPTURE OF THE WEEK: PROVERBS Chapter 23 & 24

OBITUARIES



Ms. Wilma E. Rhaney-Rose

MONROVIA, Liberia - Mrs. Wilma Elaine Rhaney Rose, 48, died Thursday after a short illness. The Savannah native was in Liberia on a three-year Baptist missionary assignment as academic dean and social studies teacher at Suehn Industrial Mission. She was a former resident of Phoenix, Ariz., where she was a

public school and community college teacher. She was 1975 teacher of the year for Maricopa County and a member of First Institutional Baptist Church, where she was assistant superintendent of Sunday school, Girl Scout leader and a member of Family and Community Services Ministries board of directors. She was a former resident of Savannah and Portland, Ore. She received a bachelor's degree from Western Oregon State College in Monmouth, Ore. She was a member of Delta Sigma Theta.

Surviving are her husband, Abel J. Rose of Phoenix; two sister, Mrs. Clara R. Richardson of Fort Washington, Md., and Mrs. Florence R. Bennett of Greensboro, N.C.; a niece, two nephews and other relatives.

EYE ON GOSPEL

Faye Tillman

Winans & Clark Sisters Team, Up: It was like old times at Detroit's Mumford High, when two of gospel music's biggest superstars--the Winans and the Clark Sisters--got together for a jam session at Detroit's Proving Ground Studios. The occasion was the recording of background vocals for "Knocking On Heavens' Door, one of the selections featured on the "Lethal Weapon 2" album soundtrack. The selection, featuring jazz songstress Randy Crawford on lead vocals, was produced by Michael Powell. Powell, who produced Anita Baker's current smash LP, is also a born-again Christian.

Did Christianity spoil success for Donna Summer? Well, that seems to be what the record community would have many to believe, now that the former disco queen, now 40, is back on the pop charts for the first time in over five years. In fact, record industry hype is that Summers's difficulties began after she publicly pronounced that she was a born-again Christian. But Summer knows better. In fact in a recent interview, Summer said "my life used to be chaotic and it was only by the grace of God that she didn't OD on some sort of medication or do something crazy like taking too many pills. When I reaffirmed my faith in God, I had an instant deliverance."

No Competition For Commissioned: Success is changing the face of gospel music, as more and more artists are attracted to the medium via the successes of groups like the Winans and Take Six. Gospel music is growing up and industry insiders say competition in the field is getting stiffer. However, members of the group Commissioned, whose current LP "Will You Be Ready?" is holding at number eight on the gospel music charts, say the don't view other gospel acts as completion. "We're all lifting up the name of the Lord and trying to win souls. I think we all should pray for one another and when somebody else is up, we need to lift them up in prayer that someone may be healed or delivered through music ministry. And when we are on top, we feel the same way, so there isn't any pressure of competition."

Sponsors Boycotting Shows Found To Be Morally Offensive: Pressure from consumers as well as fundamentalist Christians has prompted several major advertisers to provide ad agencies with long lists of TV programs with whom they do not wish to advertise. Fact is, the big advertisers are now boycotting shows like "Geraldo," "Married With Children," "Golden Girls," "Knots Landing," "Divorce Court," and even "Oprah Winfrey" and "Nightline," due to complaints from consumers who find them morally unacceptable or offensive. Said one company exec, "there seems to be a mood swing against permissiveness. American people apparently have had enough."

Just Briefly: Britain gospel sensation Lavine Hudson is reportedly in the states laying tracks for her second gospel release for Virgin Records, although no release date for the album has been set...Entertainer Lola Falana who was stricken by multiple sclerosis just two years ago, says it is her faith in God that is now her strength and the reason why she was able to appear at the Las Vegas Sands recently...This week's scripture: "If anyone considers himself religious and yet does not keep a tight rein on his tongue, he deceives himself and his religion is worthless"--James 1:26.

SOCIAL SECURITY

QUESTIONS AND ANSWERS

For Social Security or Supplemental Security Income assistance telephone 1-800-234-5772.

QUESTION: I own a small business and have several employees to help me operate it. They, as well as I would like to know how much Social Security tax will be taken out of our earnings this year.

ANSWER: This year self-employed people, such as yourself, are paying Social Security taxes at a rate of 13.02 percent of their earnings up to the maximum of \$48,000. The tax rate for your employees is 7.51 percent of their earnings up to that yearly maximum.

QUESTION: My husband and I are retired and have been enrolled in an HMO for the last 4 years. All of our health needs are taken care of and it has been very convenient. We are now going to leave the area and relocate where our son and his family are living. Since our HMO is a local organization, we will lose its coverage when we move. Can someone at Social Security assist us in finding similar HMO coverage in the new location?

ANSWER: Yes, certainly. Just call 1-800-234-5772 or visit your nearest Social Security office in the new location. Someone there will have information about the insurance plans and health service organizations in your new area.

QUESTION: I had a serious back injury 4 years ago and got disability benefits for over a year and a half until I could return to work. My back condition has worsened over the past few months and I don't know how much longer I will be able to work. I remember waiting several months before I received my first check. If I apply for benefits again, will it take as long as it did the first time?

ANSWER: Maybe not. It depends upon what the new medical reports say and whether additional evidence is required. A worker who becomes disabled a second time within 5 years after benefits stopped can have his or her checks start again, beginning with the first full month of disability, if the new claim is approved. There is no new 5-month waiting period required, as was the case in your first claim. Also you may be interested to know that since you probably did not have Medicare during your first period of disability, those months of prior disability will count toward the 24 benefit months required for Medicare entitlement.

QUESTION: I recently received my "Personal Earnings and Benefit Estimate Statement" from social Security and I like it! I did not realize there was Social Security survivor and disability coverage. However, I have a question that was not answered on my statement. What amount will my spouse receive on my retirement account?

ANSWER: An eligible spouse of a retired worker under the Social Security program is entitled to up to 50 percent of the worker's unreduced Social Security benefit. The exact amount depends on whether the spouse starts benefits before reaching age 65. A spouse's benefit is also affected by her own Social Security coverage. It is possible for a wife to get a higher benefit on her own account. If your wife has worked, she should get her own "Personal Earnings and Benefit Estimate Statement."

QUESTION: I am getting close to retirement and just received a letter from the Federal Assistance Corporation, with an offer to help me file for Social Security benefits if I send them \$18.00. Will using this service help me get benefits more quickly?

ANSWER: The Federal Assistance Corporation is not affiliated with the Social Security Administration in any way. They cannot provide you any help that will not be provided free by Social Security. Using that service may actually delay the processing of your Social Security application. Social Security recommends people not to use this type of service.

QUESTION: I receive Supplemental Security Income (SSI) payments because of a crippling condition that began in my youth. I am not able to work in a regular job, but thought I could handle a home-based job selling cosmetics. I know that my earnings will have an effect on my monthly payment.

ANSWER: In order to remain eligible for SSI, your income must be within certain limits. In 1989, your monthly countable income must be under \$368. Generally, if you have unearned income, the first \$65 of earned income is not considered when calculating your countable income, and half the amount over \$65 does not count either. If you have no unearned income, the first \$85 of earned income plus one-half of the remainder does not count. The amount that remains after all exclusions are applied results in a \$1 for \$1 reduction in your SSI payment amount. Be sure to notify Social Security if you begin working.

KEMP SUSPENDS NEW APPLICATIONS, ANNOUNCES REFORM OF RETIREMENT SERVICE CENTER PROGRAM

Secretary of Housing and Urban Development Jack Kemp has canceled both new and pending applications for a housing program which was created in the mid-1980's but which has already cost the government more than \$119 million in direct losses, and in total has mortgagees in default totaling a quarter of a billion dollars.

"This program that should serve low-income people, but instead is serving upper and middle income persons--and doing it very poorly at that," Secretary Kemp said. "I plan a complete redesign of the Retirement Service Center program and will require that it be targeted to low-and moderate-income elderly."

All projects currently in the pipeline without firm commitments will be returned to their sponsors, along with the processing fees submitted. New rules will be published following an intensive review of existing projects. To date, co-insurers have approved \$626 million in mortgages under this program, and HUD itself endorsed mortgages totaling \$583.2 million.

About 30 percent of all projects which received HUD approval since December, 1983, are in default, as well as 12 percent of those approved by co-insurers. Many projects, particularly in the co-insurance program, have not reached a stage in their development where they would be most likely to default, and the total percentage of defaults and government losses is expected to climb.

An audit report issued by HUD's Inspector General on projects in one HUD Region concluded that the program was mismanaged: held staff "did not adequately address market recommendations made by HUD's Economic and Market Analysis Division, or did not assure project sponsors had adequate prior experience" or both, the audit said.

The Retirement Service Center (ReSC) program was designed primarily for persons 70 years of age or older who can live independently and pay market rates for the services provided. ReSCs do not provide nursing or medical services or continuous care, although they may provide central dining or other supportive services.

The insured housing vehicle which helped make ReSCs possible is the Section 221 (D) (4) program, which is intended for low and moderate income persons. However, an example from a project in Florida serving upper-income groups charged \$2,000 per month for two-bedroom units.

Too often, ReSC developments found few elderly tenants able to afford high rental rates: foreclosure resulted, with HUD paying the bill.

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