

## Portland Community College Responds To Crisis In The Gulf

As the war in the Persian Gulf moves into its third week, students and staff at Portland Community College are responding to the crisis in a number of ways. The largest educational institution in Oregon, Administrators believe PCC is likely to have a proportionate number of students affected by events in the Middle East.

Sally Wood, PCC registrar, said her office has made special provisions for those students who have been called up for active service.

According to Wood, approximately 20 students came to the business office for help in response to the Jan. 18 Presidential Executive Order calling inactive reserve units to duty.

"We will do whatever they need. We will," Wood reiterated, adding, "The students have no control over this situation and we definitely want their transition to be as easy as possible."

Toward this end, the Registrar's office has offered complete tuition refunds to those students called up for active-duty service in the armed forces, although the deadline for winter term tuition refunds is normally past.

The bookstore also has offered complete refunds on all textbooks purchased for winter term classes.

The college has expedited tuition refunds, issuing checks to students while they wait, rather than the usual three-day mail turnaround.

In addition, students who have elected to take course incompletes will most likely have longer than the three-term period to make up the work, Wood explained.

Wood said that most students with whom she has been in touch, "appear positive. They know what they have to do and want to get their life in order before they leave."

According to Ed O'Keefe, coordinator of Veterans Affairs for PCC, he is aware of approximately four dozen PCC students who have received active-duty orders since the end of fall term.

"In support of Operation Desert Storm, the Veterans Administrator will allow the students to keep the money they were paid to the last day of attendance," O'Keefe explained, adding, "the money they haven't used stays in their account." He also provides encouragement and moral support. "The last thing our students need is some form letter sent to the desert telling them they owe money on their education account," O'Keefe said. "We don't want them to have that headache while they're serving in Saudi Arabia."

In related activities, PCC has formed a support group on the Rock Creek Campus for students and staff and their relatives who are concerned about events in the Persian Gulf. The groups meet Wednesdays from 4 to 5 p.m. in the Town Hall Room, Building 2, next to the counseling center. The meeting is also open to residents in the community. Call 244-6111, ext. 7261 or ext. 7262 for more information.

Plans for support groups on the Cascade and Sylvania campuses are also underway. The Cascade Campus support group will meet Wednesdays at noon. Contact 244-6111, ext. 5249 for additional details.

For more information on the Sylvania Campus support group, please call the Sylvania counseling center, 244-6111, ext. 4530.

## Depression In The Elderly

"Depression in the Elderly" a free program for caregivers and health professionals, will be offered at Good Samaritan Hospital & Medical Center on Wednesday, Feb. 20, from 7-9 p.m. in the Administration/Education Auditorium, 2255 N.W. Northrup, and will include a discussion on suicide in the elderly. For more information, please call Good Samaritan Education & Family Support Services at 229-7348.

## Phone Club Ministry For Children

The Salvation Army Portland Tabernacle will be sponsoring a phone club ministry for children ages 4-12 beginning February 4, 1991. A call to 234-0694 from 4 p.m. on gives a child a chance to hear Aunt Jeannie, along with CBN's Gerbert, tell Bible stories that are told in a down to earth way that can be easily understood. The Bible-related themes involve everyday feelings such as sadness, worry, fear, and joy.

## Obituary

In Loving Memory of  
Perlne White  
August 27, 1926 - January 28, 1991



Perlne Helen White

Perlne was born August 27, 1926 in Paris, Texas, the fifth child born to the union of Richard and Monette Bailey. She attended the public schools of Paris, Texas and graduated from Gibbons High School. Perlne confessed her faith in God early in life and joined the Big Holiness COGIC Church of Paris, Texas.

Perlne lived for a short period of time in San Francisco, California and later moved to Portland, Oregon with her daughter Laura. In 1948 she attended and completed studies at Portland Business College. She later met and married Charles W. White and from this union four children were born.

Perlne joined Bethel A.M.E. Church under the pastorate of Reverend Harley Akers.

Perlne was a warm and faithful, hard working and determined, goal oriented woman who was loved by both her church and the community at large.

Perlne suffered a severe stroke on January 24, 1991 and the Lord called her home on Monday, January 28, 1991.

## Obituary Harry Cecil Ward

Harry Cecil Ward was born in Muskogee, Oklahoma on September 16, 1913. He passed away on February 2, 1991.

Mr. Ward was a retired union representative working for the Oregon State Employees Ass'n. Prior to that he worked for the Oregon State Welfare Department for twelve years.

Mr. Ward taught school in Arkansas and Oklahoma. He was Tulsa Oklahoma's second black Juvenile probation officer for fifteen years. Mr. Ward was actively involved in several boards and community organizations, one of which was the NAACP where he served for 34 years, and president of that organization for five of those years. He was also an ardent member of Mt. Olivet Baptist Church.

He is survived by his wife Geraldine and several nieces and nephews. Services will be held at Mt. Olivet Baptist Church, 116 NE Schuyler, Portland, Oregon 97212.

In lieu of flowers, the family members requests that contributions be made to the Harry C. Ward Memorial Scholarship Fund, c/o Mt. Olivet Baptist Church at the above address.

*There was never a good war or a bad peace.*

Said King: "We Southerners, Negro and white, must no longer permit our heritage to be dishonored before the world... We have the duty to remove from political domination a small minority that cripples the economic and social institutions of our country and thereby degrades and impoverished everyone."

## Sentry Supermarkets Reports Outstanding Growth



Sentry Supermarkets reported outstanding sales for fiscal 1990, outgoing board of directors president Tom Conklin told members at Sentry's annual meeting last month.

Combined sales for the Sentry Supermarkets group of independently owned stores in 1990 were up 11.4 percent from 1989, to more than \$255 million. Conklin told Sentry members that Sentry Supermarkets enjoyed a 7 percent increase in customers.

Four stores joined the Sentry Supermarkets group in 1990, bringing the Sentry group total to 67. The 67 independently owned Sentry Supermarkets serve northern California, Oregon and Washington.

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## First Home Often Easier To Get Than Many Think

As mortgage interest rates decline, the hopes of many young adults to own their first home rise accordingly.

In early 1991, the financial climate for home buying is especially favorable. But many young people might find that, regardless of general economic conditions, they're closer to getting that first house than they think.

"Home ownership is a practical and achievable option for many young adults and renters of all ages," Alan Koloen said. "Factors such as interest rates and real estate values are only part of the home-buying picture. What's more important are the simple personal planning steps that can put young adults in a better position to buy."

For most people, the first step is establishment of a personal financial plan. This personal plan ought to be based on a realistic assessment of earnings and,

of equal importance, include ways both to "pay yourself first", or save, and control current expenses, usually by budgeting. Setting financial goals—short- and long-range objectives—is another fundamental, early part of the financial planning process...one that can reflect the desire for a house.

"A purchase as significant as a home cannot happen by coincidence," Koloen said. "Most young couples find it necessary to make saving for a house part of their regular monthly budget; some even create a special savings or investment account solely for that purpose."

Learning about the financial side of home-buying also is important. "We often find that people are surprised at how close they already are to being able to afford a home," Koloen continued. "Looking at a full purchase price can be

intimidating, but, after some study, young adults will learn they can 'get into' a house for far less. The required down payment and closing costs may already be, or soon can be, within their reach."

Studying the personal qualifications lenders look for also is helpful: being able to show steady, long-term (more than two years) employment often is equally important as salary. But prospective buyers must have some cash available, and be able to demonstrate an adequate monthly cash flow; 1% of the purchase price is considered "rule of thumb" for estimating monthly house payments.

There are numerous mortgage packages available. Some of these packages—adjustable rates, "balloon" payments, bond programs—can seem complicated to those uninitiated in home buying, but their complexity can work

for first-time buyers. Many such packages are specifically designed for, and ideally suited to, first-time buyers.

Home ownership, of course, brings a couple of key financial advantages. In most cases, the interest portion of mortgage payments is fully deductible, offering tax advantages that aren't available to renters. What's more, homes build equity and are, themselves, often good investments as their value increases.

Planning, prioritizing and learning more about the home-buying process are important beyond the specific advantages they offer, according to Koloen. "Using these approaches ultimately makes a home seem, as well as be, less 'out of reach'" he said. "Often, the realization that a new home is achievable helps the prospective first-time buyer recognize the importance of putting

together a personal financial plan. "Interest rates and home prices rise and fall, making some times better to buy than others. But the best time to start planning—and saving—for a new home always is now.

Waddell & Reed, based in greater Kansas City, has more than 200 offices nationwide and has been in the financial services business for more than 50 years. The company manages more than \$7 billion for more than 600,000 clients. It offers a wide array of financial planning products and services, as well as a variety of insurance products through affiliates.

For elaboration and specific information on personal financial planning, please contact Alan Koloen, Division Manager, Suite 1033, 700 NE Multnomah, Portland, Oregon, 97222, (503) 238-6036.

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