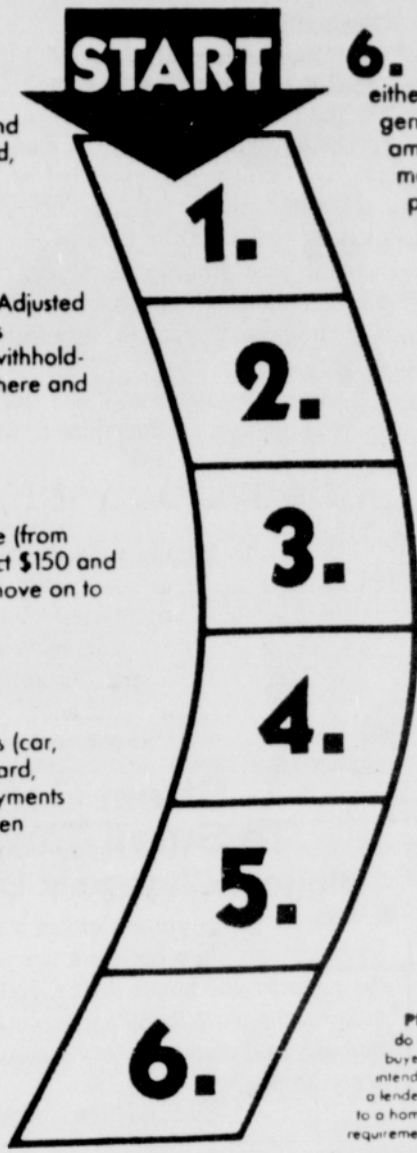


WANT TO BUY YOUR OWN HOME? MOVE SIX SPACES FORWARD.

(It'll take just a few minutes to see if you can afford a HUD home!)

1. If you've worked for two years for the same employer (or in the same occupation) and you have a good credit record, move ahead 1 space
2. Stop here and compute your Adjusted Income. That's your total gross monthly income, less federal withholding taxes. Write your answer here and move on.
3. Multiply your Adjusted Income (from space 2) by 0.38, then subtract \$150 and write the answer here. Then move on to the next space.
4. Add up all your monthly debts (car, loan, credit purchase, credit card, child support and alimony payments you owe every month) and then add \$150. Fill in the total here and go to space 5.
5. You're almost home. Multiply your Adjusted Income (from space 2) by 0.53, subtract the amount on space 4, and write the result here. Now move along.



6. Write the smaller amount of either space 3 or space 5 here. As a general rule, that's the maximum amount you can afford for a monthly house payment (including property taxes).

YOU DID IT! If the number in space 6 is more than \$550, then chances are good that HUD has an affordable home for you. Your next move is to call your real estate agent.

Low monthly payments and 3% down!

Most of our HUD homes are approved for FHA Mortgage Insurance, which makes them more affordable than ever. Plus, HUD's bid process is easy.

For listings of HUD homes available now, look for our big real estate classified ad in every Sunday Oregonian.



PLEASE NOTE: Individual circumstances vary as do lenders' requirements for qualifying a prospective buyer for a home mortgage. The formula here is intended only to provide you with a general idea of how a lender may view your financial condition as it applies to a home purchase. For further information on loan requirements, talk to your real estate agent or local lender.

Society Names Acting Director



Millard McClung

Following a Friday afternoon meeting, members of the Board of Directors of the Oregon Historical Society named Millard McClung to the position of Acting Director. The selection follows the resignation on Wednesday of former Director William J. Trampusch. Mr. McClung was associate Director of the Society until his retirement in 1990.

President Huntington stated "Millard McClung has an excellent understanding of the Society's operations. We expect him to provide capable and energetic leadership to the Society's current programs as the Board initiates steps toward selection of a new Executive Director."

According to Huntington, the Board intends to commence promptly a thorough review of its mission and development of qualifications and job description for the position of Executive Director.

Graduate Tuition Waiver Program Deadline Nears

April 15 is the deadline for application to the 1991-92 OREGON LAURELS GRADUATE TUITION REMISSION PROGRAM at Portland State University. The program pays tuition costs for successful applicants. (This statewide tuition waiver program was formerly known as the Oregon Merit and Oregon Minority Merit Graduate Tuition Remission Programs).

Application is open to full time or part time students admitted to a PSU graduate program, who have an undergraduate grade point average (GPA) of at least 3.0 or a graduate GPA of 3.5 or above, and who are U.S. citizens or permanent residents, with preference given to Oregon residents.

Funding for the 1991-92 academic year has increased to \$171,450. Last year, the Oregon State System of Higher Education earmarked \$72,450 to fund this program at PSU and 36 students received awards.

"This year we expect that approximately 70 tuition remission awards will be available for both full time and part time graduate students," says C. William Savery, Vice Provost for Graduate Studies and Research at PSU. "Further, institutional goals for achieving student diversity are an important selection criterion, and under-represented minorities are urged to apply."

Selection of the graduate-level tuition waiver awardees will be based on scholarship, goal statements by applicants, faculty recommendations, and on goals set by the institution for achieving student diversity.

Applications and information may be obtained at PSU from the Office of Graduate Studies, 303 Cramer Hall, 725-3423. Applications are also available from PSU's Affirmative Action Office, 122 Cramer Hall, 725-4417, and the Financial Aid Office, 175 Neuberger Hall, 725-3461.

Portland Women's Crisis Line

The Portland Women's Crisis line announces openings in its may training for Crisis Line volunteers. Trainings are 46 hours long, scheduled over a three week period. Crisis Line volunteers are trained to answer the crisis line, provide crisis intervention counseling, and to provide advocacies for women and children (and their families and friends) who have or are experiencing domestic or sexual violence.

PWCL is a non-profit, tax-exempt organization which operates a 24 hour a day crisis intervention hotline, pro-

vides advocacies and support groups for victims/survivors of domestic and sexual violence. Additionally, we provide transportation from danger to safety for women and children.

Women interested in volunteering at the Crisis Line can call 232-9751 for application and further information. Deadline for applications is April 25. College students are urged to apply. Practicum credit is available.

PWCL is an equal opportunity employer, funded in part by the United Way.

WOMEN—ARE YOU BATTERED, ABUSED?
WE CAN HELP!

BRADLEY - ANGLE HOUSE PROVIDES SHELTER FOR WOMEN AND THEIR CHILDREN ESCAPING DOMESTIC VIOLENCE; TRANSITIONAL HOUSING FOR SINGLE WOMEN; AND, SUPPORT GROUPS.

CALL: SHELTER 281-2442
SUPPORT GROUPS 232-7805



Congratulations to Beaumont Girls' Eighth Grade Basketball Team



Photo by Veronica Green

First row: Cory Washington, Sandy Golden, Talunaka Washington, Cherise Broath, Yvonne Williams, Tony Washington
Second row: Monique Fair, Latoya Johnson, Hanefah Dudley, Jennifer Gawins
Third row: Demetrea Gill, Nakia Jimmerson
Not pictured: Tiffany Morris

The girls completed a successful season. They had a great time and look forward to the next year. Most of the team will continue with their sports endeavors and play softball this spring.

Tri-Met General Manager In Leading Symposium

Tri-Met General Manager James E. Cowan will join other U.S. transit officials March 13 in leading a national symposium on the future of public transit.

The symposium, held by the Senate Subcommittee on Housing and Urban Affairs in Washington D.C., will address issues relevant to the reauthorization of the Surface Transportation Act, which expires September 30.

"I am pleased to be representing Portland as a national model for effective land use and transportation planning," Cowen said. "This is a significant opportunity to stress to Congress and to the public the important

transportation decisions the country will make this year.

In his testimony, Cowen will give an overview of Portland's progress over the past 20 years: establishing an urban growth boundary to discourage urban sprawl; building a 15-mile light rail line instead of a freeway; and adopting a Downtown Plan that called for a transit mall, a parking lid and high-density development. The results, Cowen says, have been cleaner air, less crowded streets and a higher quality of life.

"We believe that Portland's experience in developing a workable land use and transportation plan is a model that should be emulated in the reau-

thorization of the Surface Transportation Act," Cowen said. "We also believe that cities which have had the foresight to plan for the future, and make the difficult land use and zoning decisions accordingly, should be rewarded—not penalized—under the provisions of the new Surface Transportation Act."

Officials from the Metropolitan Service District and the City of Portland will also attend the symposium. Cowen's Congressional appearance comes during the American Public Transit Association's annual legislative Conference in Washington, D.C.

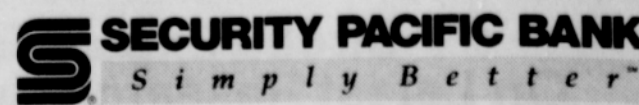
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