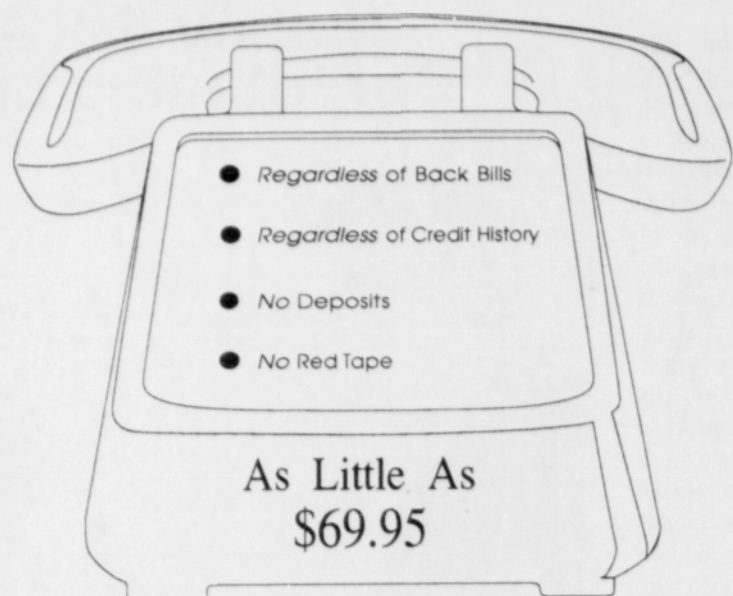


## TELEPHONE DISCONNECTED?

Your Telephone Service Can Be Restored  
In Three Days or Less!



As Little As  
\$69.95

For Telephone Service Call:

**DIAL-TONE CORPORATION**  
235-0929

## Portland Judge Attends Judicial College



Judge Roosevelt Robinson, of the District Court in Portland, has completed a comprehensive judicial education course at The National Judicial College in Reno.

"General Jurisdiction" is designed to help judges in decision making, sentencing, conducting trials, and managing evidence. The course, offered three times each year, is attended by judges from throughout the nation, and is required for most judges.

While at the College, Judge Robinson had an opportunity to meet Miss America 1991, who spoke on domestic violence, and also met with the Black Student Organization on the main campus.

The National Judicial College, on the campus of the University of Nevada, Reno, trains more than 1,800 trial and administrative law judges per year. Affiliated with the America Bar Association, NJC is the leading judicial education and training institution in the nation. Since its establishment in 1963, the College has issued more than 27,000 certificates of completion to judges from all 50 states and 118 foreign countries.

*We're getting into the graduation mode. If you have someone who has "made it" let them know how proud we are of them. Education is a precious tool. Let our young men and women know that we support them in their efforts. At least say Congratulations!*

## DAD'S OIL SERVICE

*heating oils*



**Best Cash Prices**

Speedy  
Service  
Friendly  
Call for Quote!

104 NE Russel St.  
Portland, Or 97212  
(503) 282 5111



## "I need to lose weight without losing my social life."

### Introducing the **NEW** **PERSONAL CHOICE** PROGRAM

Birthdays. Cookouts. Family get-togethers. How do you lose weight without losing your mind? Easy—with the new Personal Choice Program from Weight Watchers. New Personal Choice gives you your choice of three easy-to-follow food plans that range from structured to flexible—whatever's right for you. It's designed to adapt to your lifestyle, so you can lose weight at your own comfortable pace. What's more, Personal Choice allows you to eat the foods you want, when you want. Even in a restaurant. So you can lose weight without losing friends. If you're looking for a weight loss program that fits the way you live, now the choice is yours. New Personal Choice. Call Weight Watchers and ask about this exciting program today.

## Weight Watchers

Safe, sensible weight loss for 27 years.

### FREE FIRST MEETING

Join By June 1st and pay \$17 Registration Fee Only  
Subsequent Meetings \$9 For additional Savings Ask About Our  
GOLD CARD  
(Offer Good Only in Area 083)

JOIN ANY CLASS ANYTIME

For Information Call (collect) weekdays 8:30-5:00 (503) 297-1021  
New Members Arrive 20 Min. Early

#### Tillamook Park Bldg.

2108 N.E. 41st Ave.

Mon. 7:00 p.m.  
Tues. 7:00 p.m.  
Wed. 9:30 a.m. & 5:00 p.m.  
Thurs. 7:00 p.m.  
Fri. 9:30 a.m.

#### Jantzen, Inc.

523 N.E. 19th

Cafeteria Lounge  
Wed. 12:00 noon

#### Maranatha Church

4222 N.E. 12th

(Enter on Skidmore)

Sat. 9:30 a.m.

#### Temple Baptist Church

1319 N.E. 7th

Fireside Room

Tuesday 12:15 p.m.

(Brown Bag Lunch Class)

Weight Watchers is a registered trademark of WEIGHT WATCHERS INTERNATIONAL, INC. Copyright 1990 WEIGHT WATCHERS INTERNATIONAL, INC.

## MOVE-OUT

Pick-up & Delivery Service

10 N.E. Graham  
Portland, OR 97212

Robert Hamilton **936-1680**

# A HOME LOAN *for* PEOPLE WHO THINK *THEY CAN'T* GET ONE.

Not everyone has the money it takes to take out a home loan from a bank.

But right now, a lot of people in Portland who think they can't qualify for a home loan, can. With a HomePartners loan from U.S. Bank. It gives you the money you need to buy a house without costing an arm and a leg. Or even a foot. Here's how it works.

With a HomePartners loan, the amount of money you need for a down payment is one third less than

even the usual federally insured home loan requires. And most closing costs, for things like title insurance and other fees, don't have to be paid up front—they can be borrowed with the rest of the money.

Not only does this home loan cost less, it's easier to qualify for. A steady income and a good history of paying your bills might be all you need.

Now, we aren't exactly giving away these loans to everyone who walks in the door. But, we guarantee

that a lot of people who thought they'd never be able to get a home loan, will get one.

So, before you give up on the idea of owning your own home, take a look at what U.S. Bank's HomePartners loan has to offer. It could save you from a lifetime of rent.



© 1991 United States National Bank of Oregon



### A CONVENTIONAL HOME LOAN VS A HOMEPARTNERS HOME LOAN

A CONVENTIONAL HOME LOAN		A HOMEPARTNERS HOME LOAN	
<b>DOWN PAYMENT</b>		<b>DOWN PAYMENT</b>	
5%		2%	
<b>HOW DO YOU GET YOUR DOWN PAYMENT?</b>		<b>HOW DO YOU GET YOUR DOWN PAYMENT?</b>	
Must be from your own savings		Can be a gift from a relative	
<b>NECESSARY REPAIRS</b>		<b>NECESSARY REPAIRS</b>	
Must be done before loan is given		All repairs (except those required for health or safety reasons) can be done after loan is given	
<b>ADDITIONAL CLOSING COSTS</b>		<b>ADDITIONAL CLOSING COSTS</b>	
All costs must be paid up front		Most costs can be financed	
<b>TOTAL CASH REQUIRED AT CLOSING FOR A HOUSE WITH A SALES PRICE OF \$30,000</b>			
(For down payment, up front closing costs, estimated taxes and insurance)			
\$3,652		\$2,160	
<b>DO YOU QUALIFY?</b>			
<b>% OF MONTHLY INCOME ALLOWED FOR HOUSE PAYMENT</b>			
28%		Up to 33%	
<b>CREDIT HISTORY</b>			
Previous loan experience on cars, credit cards, etc.		Without prior loan experience, landlord references or a good record of paying utility bills can be used to establish credit history.	

The U.S. Bank HomePartners Program can help you purchase a house in Portland for up to \$49,000. You are eligible to apply if your annual household income does not exceed the following income guidelines: 1 person — \$24,000, 2 people — \$28,500, 3 or more people — \$31,700. HomePartners is offered through U.S. Bancorp Mortgage Company.