

Consumer Credit Counseling Service Offers Advice For Holiday Shoppers

As the busiest shopping day of the season approaches, Consumer Credit Counseling Service (CCCS) has some good advice for avoiding the after Christmas Blues. Plan ahead; create a Christmas list budget; and then stick to that budget.

According to Larry Winthrop, president of CCCS of Oregon, thousands of people spend more than they should during the holiday season trying to buy the special people in their life the perfect gift. "The best way to buy Christmas presents on credit is to list the amount along side each recipient so you will know what your bills will be after the holidays," he said. "However, many people don't plan ahead and unforeseen circumstances of the new year put people in a financial position they were not expecting." He adds that January and February is the busiest time for CCCS because it's when people begin feeling the crunch of holiday bills.

Winthrop wants to remind people that if they find themselves in financial distress, CCCS is ready to help. A non-profit agency, CCCS offers free financial counseling. Their counselors work with clients to create a workable family budget. If necessary, CCCS will negotiate with creditors to take smaller payments over a longer period of time. CCCS is the only viable alternative to filing for bankruptcy, a blemish that remains on one's credit record for up to ten years. Winthrop commented that the earlier people seek assistance with their credit problems, the more likely CCCS will be able to help.

With offices in Portland, Beaverton, Gresham, Vancouver, Longview and now in McMinnville, CCCS has been serving the community for nearly 25 years.

Oregon Symphony Presents Free Concert To Benefit The Campaign To End Childhood Hunger

The Oregon Symphony will host "Music Gives," a free community concert, on Thursday, December 12th, 7:30 p.m., at the Arlene Schnitzer Concert Hall in Portland. Sponsored by Pacific First Bank, the concert will be conducted by Assistant Conductor Ching-Hsin Hsu ("Apo"). Admission is free with the donation of nonperishable food items to benefit Oregon Food Bank's Campaign to End Childhood Hunger.

Concertgoers are invited to enjoy a program of classics and benefit hungry families and children at the same time. Suggested donations include high-quality nonperishable food items appropriate for children and families, such as canned or dry milk, canned meat, soups, stews, tuna, boxed macaroni and cheese, rice, pasta and peanut butter.

Oregon Food Bank's Campaign to End Childhood Hunger was launched in response to the rising number of children requiring emergency food assistance. Through the campaign, Oregon Food Bank and the Oregon Coalition to End Childhood Hunger hope to enlist the community's support in alleviating the problem of hunger among children. Oregon Symphony conductor and Music Director James DePreist is the campaign's Honorary Chair.

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GAP Seeks Funds To Help Needy Pay Winter Heat Bills

Northwest Natural Gas Company is soliciting tax-deductible donations to its Gas Assistance Program (GAP), a fund to help needy individuals and families pay their heating bills.

Administered through the United Way, GAP funds are distributed to state community action agencies in every area served by Northwest Natural Gas. Each individual or family is screened by a community agency to determine eligibility. The funds provide one-time assistance to people in every community served by Northwest Natural Gas.

"Last year, GAP was able to help 2,951 households with \$248,211 in donations," said Paul Hathaway, senior vice president for Northwest Natural Gas. "During this holiday season, it's a great way to help our less fortunate neighbors have a warmer winter. Special red and green envelopes have been sent with customer's November gas bills to make donating easier."

Northwest Natural has a variety of payment plans and options for those having trouble paying their heating bills, but have turned to the Low Income Home Energy Assistance Program (LIHEAP) and GAP. LIHEAP, which is federally funded, has had to manage with reduced funding.

"The need for heating assistance is about the same as last year," said Marian Milligan, energy programs coordinator for Oregon's State Community Services. "Of the approximately 150,000 families eligible for LIHEAP funds last winter, we were only able to help 60,100."

This is the eighth year of the GAP program, which to date has raised about \$1.76 million from Northwest Natural Gas employees, customers, shareholders and friends. In addition to the 6,300 individual and shareholder donations, last year's GAP campaign received \$8,000 from Northwest Natural's Spring Classic 8K road race and \$2,155 from The Dalles Bass Tourney.

All contributions should be sent to UW/GAP, 718 W Burnside, Portland, Ore. 97209. Those needing assistance should contact their local community action agency.

Portland Parks and Recreation Offering New Schedule Of Winter Outings Through Its Outdoor Recreation Program

Portland Parks and Recreation is offering a complete schedule of outdoors trips and classes through its Outdoor Recreation program this winter. Offerings include cross country skiing, telemark skiing, snowshoeing, fly fishing, bus tours and more.

Outdoor Recreation is offering an extensive program of cross country ski lessons, tours and overnight trips. As an introduction to the sport, Outdoor Recreation presents a series of eight free workshops throughout the season introducing the basics of cross country skiing. Dates, times and workshop locations can be obtained by calling Portland Parks and Recreation.

In January, February and March Outdoor Recreation offers three levels of cross country skiing lessons to accommodate everyone from first timers to experienced skiers. Day long guided ski tours are also available throughout the season to the best of the Cascades many ski trails. Overnight cross country ski trips are planned to some of the Northwest's most spectacular sites such as Breitenbush Hot Springs, the Methow Valley and the Wallowa Mountains. Van transportation is provided on all Parks Bureau trips. Specialized lessons and tours tailored to the needs of older adult skiers are also available.

Guided tours are scheduled to Kahneeta, whale watching at Newport, the "Great Bavarian Ice Festival" in Leavenworth, Washington to name a few.

For a brochure and further information call Outdoor Recreation at 796-5132.

Valley Art Association
The Hungry Artist Sale
November 8 through 17th
at the
Valley Art Gallery
2022 Main Street
Forest Grove, Oregon.

9-1-1 Response Time Improves

City Commissioner Dick Bogle has released figures showing dramatic improvements in 9-1-1 emergency response since the start of a public education campaign in mid-September.

Bogle, who oversees the city's Bureau of Emergency Communications, said he is "extremely pleased" with the drop in the average time it takes a 9-1-1 dispatcher to answer a call.

In June, July and August, the average held steady at about 8.0 seconds. In September, it dropped to 7.1 seconds, and in October, after the campaign was well underway, it plunged to 5.3 seconds. Bogle said the trend has continued into November, with the average time for the first three weeks at 4.4 seconds.

During the same period, the number of calls which were abandoned before dispatchers could answer them dropped almost 50 percent—from 2,833 to 1,443.

"This means people are getting

the message that when they call 9-1-1, they must stay on the line," Bogle said. "When people hang up during times of heavy call volume, they overload the system so that genuine emergencies can't get through."

Bogle said one aim of the public education campaign has been to direct persons not requiring immediate police, fire or emergency medical response to a non-emergency number, 230-2121.

He said use of the non-emergency number is reflected in a marked improvement in the 9-1-1 call load, which decreased from 57,805 in August to 50,358 in September and 43,631 in October.

The system has experienced reductions in unnecessary calls to 9-1-1, unnecessary calls to the non-emergency number, delay times for access to 9-1-1 and 230-2121, the maximum delay item for both emergency and non-emergency calls, and the number of abandoned calls.

Cold-weather goods needed
As winter nears, blankets, heavy coats and other cold-weather clothing are once again atop our list of desperately needed items. Among the other needs: workboots, rain gear and tents (for the homeless), blankets, pillows, bedsheets, baby blankets, pots, pans, dishes, kitchen utensils, tables and chairs, chests of drawers.
For details: 284-6878.

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PDC
PORTLAND DEVELOPMENT COMMISSION

Commission Meeting
Date: December 11, 1991
Place: Portland Building
1120 SW Fifth Ave., 11th Fl.
Portland, OR
Time: 9:30 a.m.

Commission meetings are open to the public. A complete agenda is available at PDC. Call 823-3200.

PDC is the City of Portland's urban renewal, housing and economic development agency.

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Holiday Savings



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SAFEWAY

Western Family Foods Helps Boost Cans Film Festival Totals To Record High

A special challenge by Western Family Foods helped push this year's Cans Film Festival totals well over Oregon Food Bank's 60,000-pound goal. Thanks to the combined efforts of Act III Theatres, media support from KGW TV8 and KINK FM 102 Radio, and the Western Family Foods donation, a record total of nearly 70,000 pounds of food was donated for hunger-relief efforts.

On November 6th, Act III Theatres throughout Oregon and Clark County, Washington, offered moviegoers admission to a first-run movie of their choice for a donation of two cans of nonperishable food items to benefit agencies of the Oregon Food Bank network. Western Family Foods' support contributed to the largest one-year increase in the event's 11-year history. As a new sponsor of the Cans Film Festival, Western Family Foods kicked off the event with a donation of over 2,000 cans of high-quality food.

"The community's response to the Cans Film Festival is very much appreciated and very much needed," said Susan O'Hara, Oregon Food Bank development officer. "The tremendous support from Western Family Foods, in particular, generated over 15,000 pounds of additional food for the event."