

HUD Announces First Ever Waiver To Help Employees Qualify For FHA Loan Program Emanuel Grants Its First ENHOP Loan to Employee



working at Emanuel, I had some concerns," she said, "but I've met a lot of people who live in the area and I think, overall, parts of this area are really nice."

McCullar said she bought the home, located just off of Portland Blvd., primarily for the neighborhood. "I was quite taken by it," McCullar said. "I looked around a lot and in this neighborhood people help each other out," she said, "It reminds me of where I grew up."

"What Emanuel's program has allowed me to do is have a little of the American Dream," said McCullar. "The ENHOP program can only benefit the employees and neighborhoods," she said, "It's innovative and wonderful."

All employees of the Legacy Health System who qualify may apply for an ENHOP loan. The third largest private

see its significance as other employers institute programs for their employees," he said.

Emanuel has stated that they will make the materials used to create the ENHOP program available for other employers to adopt.

"This is a model program," said Cusack, "but the only way it can truly be successful is for other employers to become involved. As other enterprise zone employers become committed, we will see the difference the HUD waiver will make state-wide."

The HUD waiver carries sign significance that may even influence other cities in the nation to begin similar employee-assisted loan programs.

In addition, Fannie Mae, a private company chartered by Congress to provide a national secondary mortgage market, has named ENHOP as the first employer-assisted homeownership program in the state to be approved for their Magnet 3/2 program. This program allows for three percent down from the buyer's funds and the balance to be provided by an employer loan.

"Fannie Mae is delighted to be part of this new plan to enable the employees of Emanuel Hospital to afford homeownership near their work place, and at the same time, revitalize the Portland community surrounding the hospital," said John Fulford, senior vice president in charge of the company's 10-state western regional office.

He went on to add, "This is exactly the kind of effort Fannie Mae Chairman Jim Johnson had in mind in March 1991 when he announced a special \$10 billion corporate commitment to special needs and low-to moderate-income housing nationwide."

Proceeds go towards youth attending regional youth conference

youth group of
Mallory Church of Christ
presents
1st Annual Fashion Show Fundraiser
"Fashion Safari"

An Ethnic Experience
A Visual Trip Through The World of African American Fashions

Performance by:
The African American Ballet

Reception to Follow

Door Prizes

Saturday, April 25th 8PM
Whittaker Middle School
42nd & Killingsworth

Donation: \$10.00
Contact: Wanda at 288-1092

OSU, NAACP Collaborate On Scholarship For Ex-Inmates

Oregon State University and the Corvallis-Albany branch of the National Association for the Advancement of Colored People have established a new scholarship fund to benefit former inmates of the state Department of Corrections.

Officials of OSU's College of Liberal Arts and the NAACP believe it is one of the first scholarships of its kind in the U.S.

The Benjamin L. Hooks Scholarship Endowment Fund--named in honor of the recently retired national executive director of the NAACP--is designed to assist former inmates continue their education, according to Earnestine Berkey, president of the Corvallis-Albany NAACP branch.

Applicants must be former clients of the Department of Social Services; should have families with children; and should have been enrolled in education or vocational training programs with the Department of Corrections.

At the time scholarship funds are paid out, recipients shall be enrolled as full-time students at OSU, and classified at least as sophomores. Scholarship recipients will receive \$500. Sponsors say the recognition is more important than the amount.

"This says to the recipients that 'we have faith in what you are trying to do' and hopefully will show them a sense of trust," Berkey said. "To a college student, especially a former inmate with a family, \$500 can be pretty important."

The College of Liberal Arts is handling counseling and supervision of scholarship recipients, said Harold Hunter, director of development for the college.

"We think this an exciting idea and we hope it will capture the imagination of people around the state," Hunter said.

The Department of Corrections will help identify candidates for the scholarships, which will be funded primarily through efforts of the NAACP, Hunter said. Representatives of the Corvallis-Albany branch of the NAACP will make the final decisions about scholarship recipients, who will be chosen from a list approved by OSU and the Department of Corrections.

Fundraising will begin immediately for the Benjamin L. Hooks Scholarship Endowment Fund, which has been established with the OSU Foundation. For more information, contact Harold Hunter at the College of Liberal Arts, 737-4587.

City Council Endorses Kafoury's Livable City Project

The Portland City Council adopted a resolution on March 4, 1992, supporting the Livable City Project: Managing Portland's Growth. The project, introduced by Commissioner Kafoury and supported by the Portland Planning Commission, is designed to implement Portland Future Focus goal of capturing a larger share (20%) of the region's projected growth without destroying the cohesiveness and character of existing neighborhoods. "This project will test the theory that we can make neighborhoods safe and stable by building upon the historic characteristics of neighborhoods as they developed along trolley lines," explains Commissioner Kafoury. "We are seeking the input of residents throughout the city to determine how to accommodate growth and enhance our city's livability," she added.

The Planning Bureau will be in charge of the Livable City Project, coordinating citizen involvement and other city bureaus. Planning Director Robert Stacey is candid about the challenges of this project. "We have more light rail

coming and with it some redevelopment opportunities for housing, retail, and employment," Stacey noted.

"It's time to test some land use concepts for accommodating more people inside Portland instead of allowing all of the growth to occur in the suburban fringe," he added.

There are three main components of the Livable City Project:

1. Engage the community in a city-wide discussion of the growth concepts.
2. Coordinate with other projects related to growth and development such as Metro's Region 2040 Study.
3. Tie a number of other planning projects into a consolidated effort including updating the land division code, meeting the requirements of the state transportation rule, reassessing application of site and design review, reviewing tree preservation strategies and development on steep slopes, and preparing an infill/redevelopment analysis.

The project will be under way immediately.

Weeks Approves Merger Of Blue Cross And Rogue Valley

A proposed merger between Blue Cross and Blue Shield of Oregon and Rogue Valley Physicians Service has cleared the first hurdle following the approval of Oregon Department of Insurance and Finance Director Gary K. Weeks.

Weeks held a hearing on the proposed merger in Medford on January 23. Nearly 100 affected people attended the hearing, and while some asked for clarification of the terms of the merger, all were supportive of the merger. Weeks' decision to approve the merger followed a thorough consideration of the following issues: the legality of the merger; its affect on policyholders or shareholders; the quality of service to be provided under the agreement; and its affect on competition.

"After careful thought and consideration and after hearing the concerns of the subscribers, we believe this merger is in the best interests of those affected," said Weeks. "In approving this merger,

I remain committed to the viability and importance of small regional insurers. We will do everything we can to assure regional carriers continue to provide alternatives."

The merger is next subject to approval by the corporate member of BCBSO and the physician members of RVPS. If those parties approve the merger, Weeks will then issue a certificate of merger and acquisition, RVPS would effectively cease to exist and BCBSO would take its place on April 1.

The merger was initiated by RVPS which was concerned about rising health care costs. The company felt that it could best protect its policyholders by merging, while it was healthy, with a large insurance company.

Consumers who have questions about the merger can write the Company Regulation Section, Insurance Division, 440 Labor & Industries Building, Salem, OR 97310, or call them at 378-4281.

Century Products Recalls Swings

Century Products Company, Macedonia, OH in cooperation with the U.S. Consumer Product Safety Commission (CPSC) is voluntarily recalling its 1991 model wind-up infant swings with the "Whisper-Wind" motor. Century has received 31 reports of injuries to consumers involving these swings. Most injuries were to consumers who were attempting to open the motor housing or repair swings that had stopped working.

If the plastic cover over the swing motor is removed, the powerful, coiled wind-up spring will unwind rapidly and forcefully and may cause serious injury. Injuries reported to the firm include puncture wounds and lacerations requiring immediate medical treatment.

The recall applies to approximately 181,000 Century "whisper-wind" infant swings manufactured during 1991. The five swing models involved were sold for about \$30-\$80 nationwide (model numbers: 12-319, 12-329, 12-344, 12-345, and 12-349). Recalled units bear manufacturing date codes 9101 through 9112. The date codes are located on a white label on the bottom of

The U.S. Consumer Product Safety Commission is announcing the recall as part of its mission to protect the public.

Note: To report an unsafe consumer product or a product related injury, consumers may call the U.S. Consumer Product Safety Commission's toll-free hotline at 1-800-638-2772. A teletypewriter for the hearing impaired is available at 1-800-638-8270; the Maryland TTY number is 1-800-492-8104.

Expect the Best at Safeway



Ad Prices Good March 11 through March 17, 1992 At Safeway.

Golden Fancy Bananas

Dole golden ripe fancy bananas, ready to enjoy in salads, jello, pies, puddings, breads, muffins and so many other delicious ways. Stock-up!

3 \$ 1
Lbs.



Look In The This Week Magazine for your Safeway Shopping Guide for a complete list of specials on sale this week at Safeway!

This Week
MAGAZINE

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The Fastest Way To Send Money....Available In All Safeway stores in Oregon & S.W. Washington.