

## Down Payment Assistance Education Program Puts Home-Buyers in Control

A young couples wants to buy their first home. But they've heard how complicated and expensive the process can be, and don't think they can afford it.

Think again, say 26 Oregon banks participating in the Down Payment Assistance Education Program. The creative statewide program dispels myths and teaches facts about the home-buying process, and offers affordable, creative financing to low-income residents who qualify.

"The banks have taken a comprehensive approach to increasing home ownership among low-income individuals and families throughout Oregon," said Frank Brawner, executive vice president of the Oregon Bankers Association (OBA). "While the financing element is very important, so is helping the first-time buyer develop a clear understanding of the purchase process."

Program applicants, or anyone seeking initial information on home-buying and financing, can stop by any participating bank branch statewide for assistance. Anyone who buys a home through the new Down Payment Assistance Education Program must complete an education course before closing.

The home-buyer seminars, presented by local bankers, offer comprehensive, step-by-step information on how to buy a home. Participating banks also offer course instruction on video tape for people who are unable to attend an area seminar. Take-home workbooks also are provided.

Elements of the course include:

- Role of key players in the purchase process--realtor, inspector, appraiser, lender, purchaser, closing/escrow officer, mortgage insurer, loan servicer, etc.;
- Property inspection;
- The loan process;
- Developing and implementing a monthly budget; and
- Maintenance tips to protect the property's value.

"Education elements of this program are very important," said Karen Tolvstad, chairperson of the program and vice president of U.S. Bank. "First-time homebuyers in the program aren't automatically given a loan package and a handshake. We work with each customer throughout the process to ensure that all bases are covered."

Educational materials and seminars were developed by a consortium of banks and the OBA in cooperation with the Oregon Mortgage Bankers Association (OMBA), Network for Oregon Affordable Housing (NOAH), Neighborhood Partnership Fund and Department of Housing and Urban Development (HUD).

The Oregon Bankers Association, established in June 1905, is a non-profit trade association consisting of all banks in Oregon, providing a wide range of banking-related services to members and Oregon residents.

For a local bank contact in your area, please call Frank Brawner at the OBA at (503) 581-3522.

## Juneteenth USA '92

Juneteenth USA '92, a century-old festival celebrating the end of slavery in the United States, will be held June 12 through 14 in Cherokee, NC.

Originally celebrated in Texas, Juneteenth is now an annual event held in many cities. "The decision to hold the celebration in Cherokee this year is based on the fact that many Black Americans can trace their roots to a Native American ancestor," says Janice Inabinet of the festival.

The Juneteenth celebration originated shortly after the end of the Civil War. In 1862 President Abraham Lincoln signed the Emancipation Proclamation legally ending slavery in the United States; however, many slaves did not claim their freedom until June 1865, two months after the War ended. To mark their end of slavery and the beginning of freedom, the Juneteenth celebration was begun.

Juneteenth will begin at 4 p.m. Friday and end Sunday at 5 p.m. with many events taking place. Highlights include drumming by renowned Black and Native American drummers, storytellers, performances by choral groups, arts and crafts, Bid Whist tournament and Native American pow-wow.

"By bringing two unique cultures together, we feel the festival will offer components normally not found at festivals that have an ethnic base," she notes, and by having all aspects of the festival as audience participatory, we feel this will be a memorable experience for all who attend."

For more information on how to participate in the festival or to purchase advance admission tickets call 1-800-USA-JUNE. North Carolina residents can call 704-254-7783 or 704-497-3967.

## Search for Woman Age 30 or Over to Become Dove Classic Model

Academy One Scouts Northwest Women's Expo in the Oregon Convention Center, Portland

If you're a woman age 30 or over who's ever dreamed about becoming a model, now is your chance. Dove Beauty Bar and Academy One, Inc. are searching for women with modeling potential to win the 1992 Dove Classic Model Discovery Contest. The winner of Dove's seventh annual search will have the opportunity to launch a professional modeling career.

The 1992 Dove Classic Model will win \$25,000 in cash, a \$5,000 designer wardrobe and a one-year modeling contract with Wilhelmina International Limited.

Entry forms will be available at the Northwest Women's Expo in the Oregon Convention Center on May 8, 9 and 10 from 10 a.m. to 7 p.m. and at Academy One, 1510 S.W. 6th, Portland, until the July 31 contest deadline.

Model agency pros will be available to offer free advice on modeling careers. There will also be fashion shows which will feature mature models.

By joining Dove Beauty Bar's search, Academy One hopes not only to help discover the 1992 Dove Classic Model, but also to attract mature women to its agency/school.

"As advertisers become aware of the growing number and increasing spending power of women over 30, they are recognizing the importance of using mature models to represent their product and services. Women over 30 want to see models they can relate to," says Chris Cusick, former model and partner in Academy One. "Therefore, the opportunities for mature models are

growing steadily," Cusick adds.

Last year, a 36-year-old woman became the sixth Dove Classic Model and embarked on a modeling career with a leading New York modeling agency. The 1991 winner, Debbie Hollister, of The Colony, Texas, appears in a beauty editorial about the contest in the May issue of *Ladies Home Journal*. Ms. Hollister will make appearances on television and in newspapers as the spokesperson for the Dove Classic Model Contest.

Several past contest winners, aged 33 to 53, are enjoying ongoing careers as models appearing in advertisements, fashion catalogues, fashion shows and national television programs. Two past winners are television talk show hosts. The contest highlights the growing career opportunities that exist for mature models and is designed to showcase the unique beauty and elegance of the mature woman.

"Dove is the beauty bar that doesn't dry your face the way soap can. It helps give women skin that feels smoother and younger," says Christine Korduba, brand manager at Lever Brothers, manufacturer of Dove and sponsor of the Classic Model Discovery. "That's why Dove is an important skin care product for any woman, especially women who are entering their 30's and may be beginning to experience dry skin."

Any woman at least age 30 by the July 31 deadline can enter Dove's Classic Model Discovery by submitting two snapshots, a head shot and a full body shot; two wrappers from Dove Beauty

Bar OR the following phrase on a 3"x5" piece of paper: "Dove contains 1/4 moisturizing cream. It won't dry your face like soap."; and, in 50 words or less, completing the statement, "I have camera potential because..." Women with prior national modeling or national commercial exposure are not eligible. Women with local modeling or local commercial exposure are eligible. Entry forms are available in the May issue of *Ladies Home Journal* or by sending a self-addressed stamped envelope to:

Dove Discovery  
c/o Ogilvy Adams & Rinehart  
708 Third Avenue, Dept. M  
New York, NY 10017


A toll-free number, 1-800-354-DOVE explains how to enter.

Deadline for receipt of entries is July 31, 1992.


The Grand Prize winner will be selected from six regional winners representing the East, West, and Central states.

Region winners receive a four-day, all expenses paid trip to New York City to participate in the grand prize selection and \$500 toward a day of beauty in their hometown. They will be judged on the basis of skin and overall appearance, conversational skill and professional modeling potential.

"I think all women can be beautiful if they believe in themselves and maintain a proper diet, exercise and skincare regimen," says Ms. Hollister. "Encourage every woman over 30 to enter this contest. If you don't try, you can't win," she adds.



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### "Give A Message Of Life On Mothers Day"

Portland, Oregon, April 2, 1992--The Oregon Chapter of the National Black Leadership Initiative on Cancer announced plans for their second annual Mothers Day Card Project. The purpose is to celebrate Mothers Day and educate women 35 and older of the necessity to receive mammograms. This year's theme, "Mothers of all colors" will reflect a multi-ethnic design.

1 out of 9 women will be diagnosed with breast cancer in her life time. Mammograms, breast self exams, and yearly breast exams by Physician are essential for early detection and cure.

For more information, call 1-800-4-Cancer. Proceeds from the cards will assist in cancer education and outreach.

The National Black Leadership Initiative on Cancer is a national initiative which aims to educate and implement activities that will reduce the incidence of cancer. The Oregon Chapter is a sub-committee of the African American Health Coalition.

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### 9th International AIDS Candlelight Memorial

Cascade AIDS Project announces the 9th Annual International AIDS Candlelight Memorial and March, a multi-cultural service honoring those who have died of AIDS. It will be held on May 17th from 7:30-9:00 p.m. at the Northwest Service Center, 1819 N.W. Everett, followed by a 3-block march to Couch Park for closure.

The AIDS Candlelight Memorial is an opportunity to express our losses and grief, as well as the hope that together we can meet the challenges of AIDS. As of April 6, 1992, 889 Oregonians have died from AIDS. In other 100 cities on five continents, candles are being used as a unifying sign to remember and honor the dead, and to support and affirm the living. We invite all who have been impacted by the AIDS epidemic to join together for this ceremony.

In addition to Cascade AIDS Project, the event is being co-sponsored by: Oregon Minority AIDS Coalition, Our House of Portland, Indian Health Board, Portland Gay Men's Chorus and the Oregon Health Division.

### Portland Coalition of Black Men

*Invites you to honor*  
Portland Schools Superintendent  
Dr. Matthew W. Prophet  
"An Evening with Dr. Prophet"  
May 22, 1992  
6:00 p.m. Cocktails  
6:45 p.m. Seating for dinner  
Oregon Convention Center  
777 N.E. Martin Luther King Blvd.  
RSVP: Charles Ford (280-5835) or (280-6155)

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