

Washington Mutual To Hold A Seminar For First Time Home Buyers

Washington Mutual will hold a July 11 seminar for first-time home buyers and other people who wish to purchase a home with just a five percent down payment.

The four-hour seminar will be held from 9 AM to 1:00 PM at Washington Mutual's Hollywood Financial Center, 4333 NE Sandy Blvd. in the Hollywood district.

The program is designed for low-to middle-income families who are a good credit risk, but lack the funds for a traditional down payment. Under the program's guidelines, two percent of the five percent down payment may be a gift or funds borrowed from a non-profit agency.

A \$15 per-family fee will include textbook, credit report and refreshments. Pre-enrollment is required and

seating is limited. Interested parties may call Washington Mutual's Hollywood financial center at (503) 280-5939 to enroll.

"Because we believe people who better understand the home purchasing process are a better risk, qualified buyers who attend these seminars are able to make lower down payments than would normally be required," said Susan Fillman, manager of the Hollywood financial center.

"The seminar takes people through the complete process of buying a home: creating a monthly budget, determining how much home they can afford, qualifying for a mortgage loan, and closing the transaction. We include guest speakers who explain credit reports, price negotiations, and the importance of a structural inspection,"

Fillman said.

The seminar is sponsored by Washington Mutual, in conjunction with GE Capital, a private mortgage insurance corporation. GE Capital will underwrite mortgage insurance for people who complete the four-hour certification program and then successfully qualify for a five percent down payment loan.

The program does have some restrictions: Properties must be owner-occupied, a family's gross income cannot exceed \$44,850, and the borrower must meet some credit requirements.

With assets of approximately \$8 billion, Washington Mutual is the Northwest's premier consumer bank, operating 118 financial centers and 18 home loan centers in Washington, Oregon and Idaho.

Pauline Kelly June Operator of the Month



Pauline Kelly was selected as Tri-Mets Operator of the month in an awards ceremony held June 17, 1992

Congratulations!!

Dew-Claw Reading Series

Oregon poets Peter Jensen, Erik Muller, and David Johnson will read from their new book of poetry, *Confluence*, published by Walking Bird Press. Peter Jensen, an English teacher at Lane Community College in Eugene, has produced several previous books of poetry including *This Book Is Not A Mask For Tear Gas*, and twenty years of his collected poems make up the volume *When Waves Sprout Birds*. Erik Muller, also a teacher of English at Lane, is an editor of *Fireweed* and author of the books *The Rainfall Regime* and *Entering Eastside*. David Johnson is a contributing editor at *What's Happening*, a Eugene weekly, and author of *Eleven Poems for Julie Ellen and Butch Beneath the Stars*.

Confluence is a unique achievement, in which, as Vern Rutsala notes, "the poems cooperate, each voice distinct yet joining the others in something akin to the intricate close harmonies of certain kinds of folk music." The poets will present an interactive encounter with the book, a dynamic reading in the key of what many might consider "performance art."

Powell's monthly dew-claw readings are free and open to the public.

Have a safe Fourth of July!

Free Screening Offered By The Comprehensive Cancer Program

Early detection and prevention of oral cancer is the goal of a free screening offered by the Comprehensive Cancer Program at Good Samaritan Hospital & Medical Center.

The screening will be Thursday, Aug. 6, 2 - 6 p.m. in the lower level of the Comprehensive Cancer Center, 1130 N. W. 22nd Ave.

Otolaryngologists (ear, nose and throat physicians) will conduct the screenings and provide information on self-exam, risks & prevention.

Screening appointments, which take approximately 10 minutes, are limited so pre-registration is required. For more information or to pre-register, please call Legacy Physician Referral and Health Information at 335-3500.

Motorists Prepare for Fourth Of July Holiday

Fourth of July travelers need to be prepared for their trip to ensure a safe and pleasant holiday. Careless motorists can cause problems not only for themselves, but also for other motorists. Drivers may be preoccupied with their destination or plans and in a hurry because they have not allowed enough time to make their trip comfortably.

In order for motorists to have a safe trip, keep these tips in mind:

- The driver should be well rested and ready for the trip.
- Comfortable clothing makes a long drive more enjoyable.
- Travelers should plan enough time to reach their destination without rushing.
- Take rest breaks every couple of hours.
- Be ready for possible changes in weather.
- Watch carefully for informational and regulatory signs when driving in unfamiliar areas.
- Be sure your vehicle is in proper running condition.

Blumenauer Outlines Savings to Goldschmidt Task Force

City Commissioner Earl Blumenauer today announced a set of recommendations he has made to former Governor Neil Goldschmidt to restructure state and local government that could save taxpayers \$9.8 million dollars.

"Most of these proposals are steps state and local officials can take now to cut spending," said Blumenauer. "We should return these savings to the public by providing new public safety services and reducing costs to the taxpayer."

Blumenauer outlined the proposals this morning at a City Hall news conference. He discussed the ideas privately last week with Goldschmidt, who is chairing a task force to scrutinize local services in Multnomah, Washington and Clackamas counties for overlapping functions and duplication. The group is to report to Governor Barbara Roberts in August.

"I suggested to Governor Goldschmidt that the task force look hard at three areas," said Blumenauer. "First, we should eliminate unnecessary layers of administration between government and community agencies. We should award state contracts, such as those for mental health programs, directly to community agencies instead of through the counties, and abolish county programs that provide the same service state-wide, such as elections, tax collection, and property assessment. These two steps would improve service, cut administrative costs in half, and save taxpayers \$5.4 million."

"Second, we should continue the consolidation begun with Resolution A which assigned urban services to Port-

land and corrections and human services to Multnomah County," said Blumenauer. "We could put 60 more police officers on the streets of Portland by using an existing agreement to transfer Sheriff's Deputies to Portland from Multnomah County. We should also eliminate overlapping municipal and county services in road and bridge maintenance and cable television. Together these changes could save \$2.9 million."

"Finally, we should regionalize water and sewer services in the tri-county area," said Blumenauer. "We don't need 31 local water districts and 30 sewer agencies. Combining them into one regional government would improve service and lower administrative costs. Reducing existing administrative expenses for water and sewer by just 10% — a very conservative estimate of the potential savings — would save ratepayers \$1.5 million."

"These are just a few of the areas where I think savings can be achieved," said Blumenauer. "And the ideas behind them — eliminating middle-management between state government and community agencies, consolidating local and county programs, and combining key services such as utilities into regional agencies — could be applied to other areas too."

"As someone who has fought hard — and successfully — to eliminate waste in government and consolidate public services, I know from firsthand experience how difficult the job can be. But this year I also think we have a unique opportunity to make the kinds of critical changes which will provide long term benefits for everyone."

Planned Parenthood of the Columbia/Willamette

proudly announces the opening of our new
N.E. PORTLAND CENTER
at 4326 N.E. Killingsworth, Portland
Opens Wednesday, July 1

Clinic open Tuesday through Saturday
Walk-in pregnancy tests available

Birth control services * Annual exams * HIV tests * Infection tests & treatment
Confidential, affordable. Payment plan available. Medical coupons/Medicaid welcome.

Call 288-8826

FINALLY...

A USER-FRIENDLY MORTGAGE FOR LOW- TO MIDDLE-INCOME HOMEBUYERS!

Washington Mutual invites you to attend a homebuying seminar on July 11 from 9AM to 1PM at the Hollywood Financial Center, 4333 NE Sandy Blvd. Those who attend will learn basic survival skills for buying a home and may qualify for a special financing program which features a low-down payment and more flexible qualifying guidelines. The cost is \$15 per family, includes textbook, credit report, and refreshments. Seating is limited! Call 280-5939 to enroll or to obtain further information.

Washington Mutual

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Deposits at Washington Mutual, a Federal Savings Bank, and Washington Mutual Savings Bank are insured by FDIC



July 4th Celebration To Include Food Drive

Most churches plan their canned food drives for the winter holiday season. But this year the Church of Scientology Celebrity Centre Portland is celebrating the 4th of July with the Spirit of 76 by combining a picnic in Willamette park with a canned food drive for Fish Emergency Service.

"The Church of Scientology here in Portland has been a vital force in this community for many years," said Gwen Mayfield, spokeswoman for the Church. "I know that many of the emergency food services in town are often forgotten about this time of year. When I received Fish's newsletter and saw that they needed canned fruit and jars of peanut butter, I decided to do a special food drive just for them and include it as part of our July 4th celebration."

FISH Emergency Services is a non-profit food and clothing bank in Southeast Portland that regularly publishes a "wish list" in their newsletters.

The canned food drive is not the only unique thing that the Church will have in Willamette park on the 4th of

July. They will also be the only Church in the state of Oregon with a six foot tall volcano. The prop is intended to represent the volcano that has marked the cover of *Dianetics: The Modern Science of Mental Health* for close to the last four decades. The volcano has been used in more recent years in the *Dianetics* Foundation television ads. The self help book, written by L. Ron Hubbard in 1950, has sold over 15,000,000 copies and continues to hit the top-ten bestseller lists around the world.

"We aren't going to set off the volcano this year," Mayfield stated. "We thought that people would be able to find us easier in the crowd this way."

The picnic will be from 4 pm to 8 pm on the 4th of July at Willamette park and is open to the general public. Anyone wishing to participate is asked to bring a can of fruit or a jar of peanut butter for FISH Emergency Services. For more information on the canned food drive or the picnic, contact Helen Burke at the Church of Scientology Celebrity Centre at 228-0116.

Portland Gray Panthers

Gray Panthers Annual Meeting, 10 a.m. Saturday, June 20, 1992 at Northwest Service Center, 1819 N. W. Everett. A potluck luncheon will follow at noon. Bring friends and a dish! Open to all!

Fireworks Can Frighten Pets

The Oregon Humane Society urges pet owners to take special precautions to protect their pets during the Fourth of July holiday. Animals are often terrified of the fireworks that people enjoy so much.

The number of animals lost around the Fourth of July far exceeds any other time of the year. Pet owners should be especially careful to see that their dogs and cats are suitably confined, particularly during fireworks events.

All pets should be wearing their identification tags just in case they do run away. Current ID tags will help ensure that lost pets are quickly reunited with their families. A new pet identification option now available in the metro area is the AVID microchip implant which provides permanent ID. People interested in the names of veterinarians providing implant services can call the Humane Society at (503) 285-7722 ext. 215 or AVID at 1-800-336-AVID. Anyone losing a pet is urged to contact the Humane Society for information on how to find their missing animal.

The Oregon Humane Society is located at 1067 NE Columbia Blvd. and is open from 11 a.m. to 7 p.m. Monday through Friday, 10 a.m. to 6 p.m. Saturday and Sunday. Telephone 285-7722.

Holiday Safety Tips

The Fourth of July holiday is upon us. Motorists are reminded to take extra care when driving in areas where children are likely to be playing, such as parks, schools, playgrounds, and residential neighborhoods.

Right turns at red light can be particularly hazardous. Motorists watching for other traffic may not notice a young pedestrian in a crosswalk.

Parents can help ensure a safe holiday by making sure their children know how to be safe pedestrians. Children can reduce the risk of accidents by:

- Choosing a route with the fewest streets to cross.
- Crossing only at corners.
- Looking in all directions before crossing any street, every time.
- Obeying all traffic laws and signals.
- Walking across streets. Give yourself plenty of time.
- Watching for vehicles that might turn into your path.
- Facing traffic when walking on roads without sidewalks.
- Wearing something white or reflective and/or use a light if you must walk near traffic when it is dark.

Library To Be Closed July 4

Multnomah County Library will be closed Saturday, July 4, Independence Day.

"The Great Summer Escape" Continues At Your Library

It's not too late to make "The Great Summer Escape," with Multnomah County Library's summer reading program, going on now through September 1. Join us for events, activities and drawings for kids and young adults at all branch libraries. Everyone who completes a reading contract earns a coupon for a free meal* at select Red Lion Coffee Shop restaurants. For details, see your librarian.

*Free meal when another meal of equal or greater value is purchased. Just Call "Read"

Library news by telephone? It's available by calling News Now at 244-4444 and entering the extension 7323 (Read). Listeners can request library news in three categories: library services, branch library events and Central Library events.

Have a safe Fourth of July!

!! REWARD !!

For information leading to the arrest and conviction of the murderer of my wife Jamie Brock, who was killed in her tavern at 1313 NE Fremont Portland on 11-24-91 Call Detective Joe Goodale at 796-3479 Bill Brock

SEEDLESS GRAPES Red or Green The Natural Snack 79¢ POUND	
HONEYDEW MELONS sweet melons Whole 39¢ POUND <small>CUT MELONS 43¢ LB.</small>	
LEAF LETTUCE GREEN, RED, BUTTER or ROMAINE 39¢ EACH	
GREEN PEPPERS large size 3 \$1.00 PEPPERS FOR	TOMATOES large size hot house 59¢ POUND
PEPSI COLA-DIET PEPSI-PEPSI FREE WILD CHERRY PEPSI-MOUNTAIN DEW SLICE (All Flavors)-DR. PEPPER MUG ROOT BEER regular or sugar free flavors 6 12 oz. CANS \$1.19 PLUS DEPOSIT	
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