

## Loan Consolidation Can Make A Difference For Many Student Loan Borrowers

Student loan borrowers who are entering repayment in January and are concerned about their student loan debts may find a belated holiday gift in the Federal loan Consolidation Program.

The Federal Loan Consolidation Program is designed to help borrowers who have a number of student loans by allowing them to combine their loans into one. And, effective Jan. 1, 1993, the program offers borrowers more benefits.

"For many borrowers, consolidation can mean the difference between financial hard ship and a manageable debt," explained Phoebe Hollenbeck, vice president of the Northwest Education Loan association (NELA), a guaranty agency that administers the student loan programs in the Northwest.

Loan Consolidation allows borrowers with student loans totalling \$7,500 or more to combine these loans into a single debt, making loan repayment more manageable. By combining several student loans, borrowers then make only one monthly payment to only one lender. Loan Consolidation can also reduce the amount of a borrower's monthly payments by extending the repayment period for as long as 30 years, depending on the size of the debt.

Effective Jan. 1, 1993, Loan Consolidation borrowers also receive the following benefits:

- Interest will be paid on consolidation loans by the federal government during periods when borrowers qualify to defer their loan payments.

- Married couples can jointly con-

solidate their loans if they meet the minimum debt amount and both agree to be held liable for the combined loan.

- Income-sensitive repayment terms are available which tie monthly payment amounts to a borrower's earnings.

- Borrowers who have defaulted on their student loans may consolidate if they make satisfactory repayment arrangements with the holder of the loans.

"While Loan Consolidation offers many benefits, there also are certain drawbacks which borrowers need to consider," Hollenbeck cautioned.

For example, interest costs are higher for consolidation loans. The minimum interest rate is 9 percent which may be higher than the rate on the borrower's existing student loans. In addition, an extended repayment period also means the borrower pays more in interest costs.

For more information about the Federal Loan Consolidation Program, contact NELA's toll-free loan repayment hotline at 1-800-356-6924. NELA staff members can explain the Loan Consolidation Program and advise borrowers on the pros and cons of consolidating based on individual circumstances.

NELA is a private, non-profit agency which guarantees student loans against default and provides information to borrowers on all aspects of the Federal Family Education Loan Program, formerly called the Guaranteed Student Loan Program.

## Classes Just For Homeowners

The Portland Housing Center is offering a series of free classes to help homeowners maintain, afford, and increase the livability of their home and neighborhood.

Today, January 13th, a class on home maintenance scheduling will be held from 6:30 to 8:30 pm at Portland Community College's Cascade Campus at 705 N. Killingsworth, Terrell Hall, Room #218. Fred Merchant of the Portland Development Commission will instruct homeowners on maintenance issues, including how to identify and plan for repair problems, and when to hire a professional.

A Creative Landscaping class will begin today also, and will meet four Wednesdays from 6:30 to 8:30 pm at Grant High School, 2245 NE 36th, in Room #137. Taught by Doe Risko, a Landscape Design Artist, this class will explore alternatives to traditional lawns and shrubbery with water conservation and low maintenance in mind.

Various classes will be offered this Winter. These classes can be found in the PCC Winter catalog in the Community Education section. Registration will be taken at the door. Call Portland Housing Center for additional class information, 282-7733.

The Portland Housing Center is a private, non-profit program that provides information, education, and counseling for home buyers and homeowners. A program of Ecumenical Ministries of Oregon, the Portland Housing Center is supported by a partnership of private and public funds.

## Blood Donor Does The Right Thing...And Finds Out He's One In A Million

Charles, "Chuck," Green, Central Office Technician at U.S. West Communications, doesn't think he's special. In fact, he describes himself as a "quiet kind of person." And, even though he's given blood 38 times at American Red Cross in Portland, he's never worn one of the "Be nice to me. I gave blood today" stickers. He doesn't want a pat on the back, he just feels good about doing the right thing.

The 46-year-old Portland resident began doing the right thing by donating blood when he was in the army. In 1986, Portland's Red Cell Reference Laboratory discovered through mass random screening that Green has U-negative blood, a rare blood type found in only one in 5,000 African Americans. It is non-existent in the white population. Fortunately for a 13-year-old sickle cell anemia patient living in the Pacific Northwest, ten frozen pints of Green's blood helped her make it through multiple sickle cell crises.

To understand why Green is so special, it helps to know why certain blood types are rarer than others. Blood contains red cells and on the surface of those cells are protein substances called "antigens." Red cells carry many different antigens. And, whether you have a certain blood type depends on whether or not your red cells have a particular antigen. This is in addition to the ABO antigens and Rh factor. There are more than 600 antigens known today and more are discovered each year. Less familiar antigens, or antigens that most of us carry on our red cells but that a few

people's red cells lack, like Green's U-negative, make him a rare donor. Blood is "rare" if only one person in 1,000 or more lacks the same antigen or combination of antigens. The rarer a person's blood type, the more difficult the circumstances if that person suddenly needs matching rare blood for a transfusion.

Green and other rare donors are listed on the Red Cross Rare Donor Registry, a listing of thousands of rare donors throughout the U.S., who can be contacted if their blood is needed. It also contains a computerized inventory of all the frozen rare blood being stored at Red Cross regional blood centers. In 1993, Red Cross celebrates the Registry's 25th Anniversary.

Green will celebrate his special status as a rare donor by giving blood at the Fifth Annual Martin Luther King Jr. Memorial Blood Drive, on Friday, January 15, 1993, at Immaculate Heart Catholic Church, Multi-Purpose Room, 2926 N Williams Ave., Portland. The drive is from 3 to 7 p.m.

According to Volunteer Blood Drive Chairman, Charles Stoudamire, Green and other "non-rare" African American donors are in hot demand.

"The local Red Cross has a whole blood donor file of more than 290,000 people: Less than one percent is made up of African Americans. It is our hope that by encouraging African Americans to give blood, more rare donors, like Chuck, will be discovered. More African American patients will benefit

by these discoveries."

Stoudamire said African Americans make a special contribution to the black community because some have different combinations of blood types than people of other races.

"Twenty percent of all blacks have Type B blood compared to 11 percent of whites. Almost twice as many blacks need Type B blood if they are transfused. People with sickle cell anemia, like the patient relying on Chuck, are often treated with transfusions. They will need 20 percent of their blood from type B donors. Shortages of African American donors can result in shortages of Type B blood."

Stoudamire hopes that through Red Cross' efforts, starting with the King Blood Drive, African American donors will grow to match the percentage of the population in the local area.

Blood donors must be at least 17 years old, weigh at least 105 pounds and be in good health. All donors who give blood at the King Memorial Blood Drive will be screened to see if they are the same rare and special type as Chuck Green.

Donors can call 284-0011, ext. 292, to schedule a donation appointment.

Green will keep doing the right thing...in addition to giving blood in King's honor, he'll be recruiting African Americans to do the same.

"I give blood because there is a need. I try to do my little bit."

## AAA Oregon Promotes Bicycle Safety

The Automobile Club of Oregon invites K-6 Oregon students to participate in the 2nd Annual Safety Poster Contest.

This year's contest promotes bicycle safety. In 1990, there were 21,580 deaths and injuries in the U.S. to bicyclists between the ages of 1-14.

The statewide contest includes three categories, K-2, 3-4, and 5-6. All entrants will receive a AAA Oregon Waterbottle. Each category will have its own 1st, 2nd, and 3rd place prizes. First place finishers will receive a Mountain Bike, second place prizes include Rollerblades, and third place finishers will receive a Bicycle Helmet.

Teachers of the first place finishers will receive a \$150 gift certificate to an AAA Oregon Approved Accommodation.

The overall size of any poster must either be 18" x 24" or 22" x 28". All posters must be illustrated on the horizontal axis only and must be packaged flat for shipping, not rolled or in tubes. Entries must be postmarked no later than April 2, 1993.

AAA Oregon encourages Oregon schools to participate in our poster contest. If you would like more information, please call Scott Thompson at (503) 222-6747 or 1-800-452-1643 outside the Portland metropolitan area.

PORTLAND OBSERVER  
"The Eyes and Ears of the Community"  
Office: (503) 288-0033  
Fax #: (503) 288-0015

## At Risk Teenage Girls Need "Big Sisters"

Volunteers of America's Kletzer Hall is seeking women to sign up now as volunteers for their Big Sister Program. The volunteers will spend approximately 10 hours per month becoming role models and caring friends for at-risk teenage girls.

Kletzer Hall will host a Big Sister volunteer training January 19, 22, and 26 from 6:00 p.m. - 8:30 p.m. Those interested in volunteering as a Big Sister need to attend all three meetings. To register please call 234-9211.

Kletzer Hall provides short-term shelter for adolescent girls who come from unstable home environments. Volunteers of America is a nationwide social service organization with branches in over 200 communities. As well as Kletzer Hall, Volunteers of America Oregon, Inc. serves the community through child care, family preservation programs, a shelter for homeless women with children, a senior center, senior health clinic, adult day care program, residential substance abuse facilities for adult felons, and a Christmas Assistance Program.

## FEBRUARY IS BLACK HISTORY MONTH

CALL 288-0033 or FAX 288-0015 TO ADVERTISE OR RESERVE YOUR SPACE



Martin Luther King, Jr

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## IRS Assistance Hours Announced

The Internal Revenue Service has announced additional hours of taxpayer assistance for Oregonians filing federal income tax returns. Telephone tax assistance will be available state-wide Monday from 7:00am until 5:30pm and Tuesday through Friday from 7:00am until 4:30pm, except for federal holidays.

In addition telephone assistance will be available four Saturdays during the filing season. The Saturday service will be provided January 30, February 6, April 3, and April 10 from 10:00am until 2:00pm.

To obtain telephone assistance, taxpayers calling from the Portland metropolitan area may call 221-3960. Those calling from other areas in Oregon can call toll-free 1-800-TAX(829)-1040. Filing season brings a high demand for telephone assistance and callers may be met by a busy signal when they try to call in. Generally, demand is slightly less in the early morning hours and late in the week, so callers may wish to try calling at those times.

All phone calls are subject to monitoring by supervisors and quality review personnel to ensure courteous and accurate assistance.

Individuals who are deaf or hearing impaired and who have access to a TDD may contact the Portland office by going through Oregon

Telecommunications Relay Service (OTRS) at 1-800-735-2900 TDD/voice and using the IRS telephone number of 503-326-3168. A clerk will take the name and phone number of the taxpayer and an IRS tax assistor will return the call to the taxpayer via TDD.

In addition to telephone service, walk-in service is available at five locations in Oregon, although during peak periods there may be long lines for assistance. The Portland office location is:

Federal Bldg., 1220 S.W. 3rd Ave., South Lobby (Both federal and state tax assistance is available at this location)

The office is open Monday through Friday from 8:00am until 4:30pm.

IRS employees are not expected to prepare taxpayers' returns, nor do they prepare complex business schedules or assist with bookkeeping and accounting functions. IRS normally advises individuals needing that type of help to seek assistance from private tax preparers.