

# The Portland Observer

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Established in 1970 by Alfred L. Henderson

Joyce Washington  
Publisher



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THANK YOU FOR READING  
THE PORTLAND OBSERVER

# Towing For No Insurance Facts

Continued from front page

- proof of a deposit with the State Treasurer (as provided under ORS 806.110)
- proof of a DMV policy for self-insurance (as provided under ORS 806.130)

Please contact your insurance carrier for more information.  
**Will the police pull over a car on the hunch that the driver's car is uninsured?**

No. An officer will not stop a motorist unless the officer has reason to believe that the vehicle contains some person or evidence relevant to a violation of a law or that the driver has committed or is committing an offense. Police will not be setting up roadblocks or checkpoints.

**Will this ordinance apply to non-residents of Portland?**

The state law requiring insurance applies to all motorists in Oregon. Thus, the ordinance applies to any person where the officer develops the reasonable belief that the operator's car is not insured. Like state law it makes no exception for motorists who are not residents of Portland or of the State of Oregon.

**What constitutes proof of insurance? Is the insurance information on the back of one's vehicle registration enough.**

Because a person can meet the state's financial liability laws in various ways, including self-insurance, no fool-proof description or checklist of acceptable proof of insurance can be provided. The ordinance allows an officer to tow a vehicle if the officer reasonably believes a factual basis exists for issuing a citation for driving without insurance. "Proof of insurance" in this context, would therefore be "such proof as would satisfy a reasonable and prudent person, considering the person's training, experience and common sense and taking into account the totality of the circumstances."

The insurance information on the back of one's vehicle registration does not fit these criteria because that information may not be current or true.

**What if a vehicle is insured, but is towed anyway?**

City Council recognizes that it may take a while for some people to develop the habit of carrying proof of

insurance with them. Therefore, during the first six months of the ordinance, the City will pay the towing and storage costs when an insured vehicle is towed. This courtesy is limited to one time per vehicle and one time per household or business and must be exercised within 72 hours of the tow.

When presented with proof that the vehicle was insured when it was towed, the Police Bureau will provide the owner a form which can be presented to the towing company for the release of the vehicle without paying the towing fee and costs. The towing company will bill the city for its services.

**What if an auto repair shop employee picks up someone's uninsured car and is stopped while driving it to the shop?**

Auto repair shop drivers, like all motorists, are required to have insurance and must be able to produce proof of insurance.

Will the lienholder be notified of impending sale at the same time that the debtor is? We only have 10 days to respond and protect out interest. If a person does not keep the car insured, it is a default under our contract. DMV makes note of the lienholder and the branch from which the purchase money loan originated.

Every effort will be made to assure that the interests of lienholder in vehicles towed under this ordinance are not harmed or prejudiced in any way. Insurance companies and commercial lenders are encouraged to work with the Police Bureau to devise a process for prompt notification of the tow and impending sale of such vehicles.

**What about a car owned by a car dealer, driven for business purposes, such as a test-drive or to and from a detailer? Insurance documents won't be in the car. Are these cars at greater risk of being towed?**

Our officers will make reasonable judgements in the application of the ordinance, taking into account the totality of the circumstance. Because auto dealers are required by law to have insurance for the cars on their lots, a reasonable police officer probably would be satisfied if a computer check on the car's plates reveals that the car is registered to a dealer. On the

other hand, if the circumstances cause the officer to reasonably believe that the car has been purchased without transferring title, that fact that the car is registered to a car dealer may not prevent its being towed.

**Does this ordinance apply to rental car drivers?**

Yes. Rental car companies require that the driver must be insured; each driver needs to carry that proof of insurance.

**Will an officer accept a photocopy of an insurance card as proof of insurance?**

Motorists should carry the original card from the insurance company with them at all times. A photocopy is not recommended because they can be altered with and may not constitute "such proof as would satisfy a reasonable and prudent person."

**What if the driver has insurance but the owner of the vehicle does not? Will the car be towed?**

No. as long as the driver can show proof of insurance if stopped by a police officer.

**Where should proof of insurance cards be kept?**

Some insurance cards are printed with the driver's name and home address. For crime prevention reasons these should not be kept in the vehicle in case the vehicle is stolen (the thief then has a home address and, sometimes, a key or a garage door opener). Therefore, motorists are encouraged to carry the insurance card with their driver's license.

**What are the current towing and storage fees?**

The standard towing fee is \$75 and storage fees are \$122 a day.

**Additional questions?**

Regarding Contact  
Your personal insurance needs  
Your insurance agent or company representative

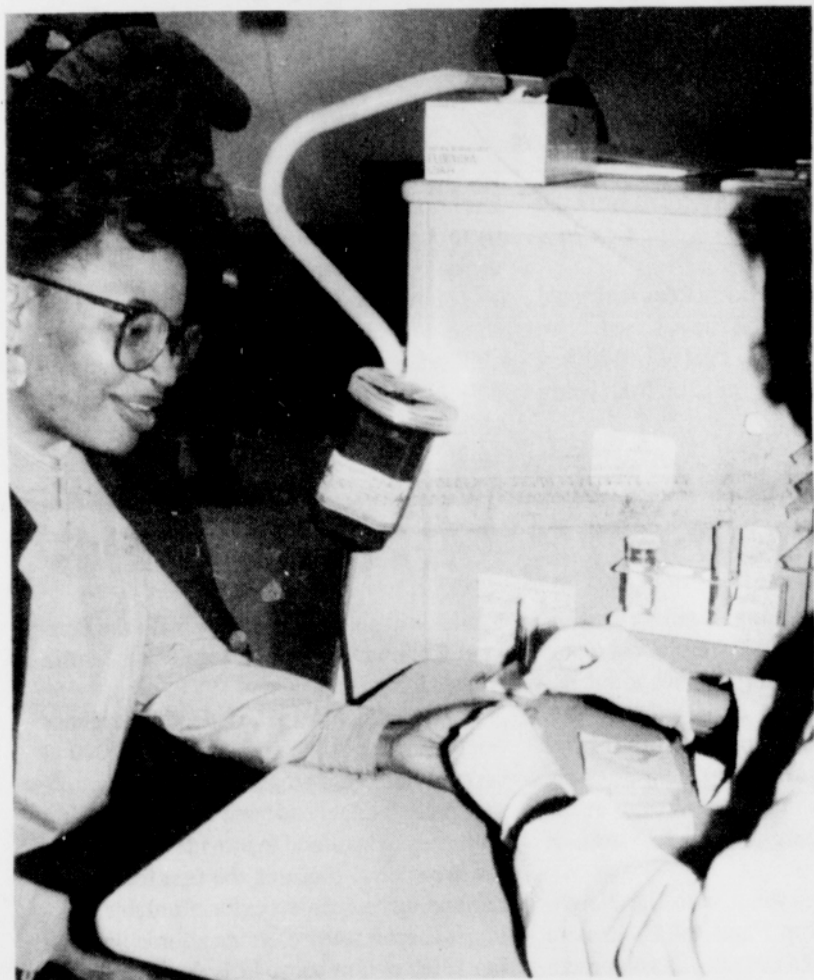
Obtaining proof of insurance  
Your insurance agent or company representative

Obtaining insurance Insurance company of your choice

Difficulty in obtaining insurance  
Western Insurance Information Service, 643-6355

Releasing a vehicle from tow  
Police Information Line, 823-INFO (4636)

## Red Cross Thanks Community For Supporting King Blood Drive



Denise Bell, Reverend at mallory Avenue Christian Church, donated blood at American Red Cross' Sixth Annual King Memorial Blood Drive. African American blood donors are in great demand.



Blood donors complete required paperwork before giving blood in the late Dr. King's honor at Red Cross' Sixth Annual King Memorial Blood Drive. Pictured are Charles Stoudamire, Blood Drive volunteer chairman, and Helen Pittman.

American Red Cross collected 46 pints of blood in Dr. King's honor at the Sixth Annual King Memorial Blood Drive. More than half of the donated blood was given by people of color. Fifteen people signed up as potential bone marrow donors and eight people signed up as pheresis donors, donors who give special parts of their blood to meet more specific patient needs. According to Blood Drive Volunteer Chairman Charles Stoudamire, thanks to the community's support and involvement, the event was a success. "Many different companies, organizations, and schools opened their arms to Red Cross allowing us an opportunity to recruit donors from their ranks. We were given a chance to educate and inform people of color about the special part they play in providing a safe, adequate blood supply." Stoudamire said the local American Red Cross has nearly 300,000 blood donors on its files, less than one percent of whom are African American. The organization's goal is to increase the percentage to seven, mirroring the local area's African American population.

"African Americans have unique blood types and combinations of blood types. African American patients, like those with sickle cell anemia, will rely on other African Americans when they require these closely tissue-matched blood products," Stoudamire explained.

All the blood donated was screened to look for rare blood types. Lab staff discovered one donor who has a blood type that only appears in one in 5,000 African Americans.

Stoudamire thanked Doris' Cafe, Nature's Fresh Northwest, Popper's Supply, Portland Bottling Company, Ruth Ashbrook Bakery and Starbucks, for the canteen donations they contributed.

"Our success is a result of the generous support provided to us from the National Council of Negro Women, Portland's Black Firefighters Association, Portland Police Bureau, Portland State University's Black Studies Department, the Urban League of Portland, and Mallory Avenue Christian Church."

Stoudamire hopes to exceed the goal of 50 pints of blood next year and encourages community groups interested in supporting the drive to call him at 284-0011, ext. 301.

## District 36-0 Lion's "Mane Event"

Lions of Oregon District 36-0 are preparing for the ninth annual Mane Event Auction. This event is the primary source of funds for the Oregon Lion's Sight and Hearing Foundation, which provides care to needy Oregonians with vision and hearing impairments. It will be held this year, Saturday, March 27th at the Red Lions, Lloyd Center.

Auction items this year will include:

a 1967 Vintage Mercedes Benz, a autographed Blazer basketball, and several overnight resort packages.

The auction is open to the public and you may purchase tickets from local Lions or at the door. This year's goal is \$40,000.

Contact: Lions Mel or Becky Clark at: (503)627-1923 or 624-7411.



## Jackie is eight and has leukemia. But that's not the worst part.



Jackie is eight years old. Unless her leukemia is arrested, she may never be nine.

Her only hope is a treatment that's been successful in cases like hers: a bone marrow transplant.

But to have a transplant, Jackie needs to find a donor. Someone whose bone marrow matches hers exactly.

And for someone who's black, that's the hard part.

You see, the best chance of finding an exact match for Jackie would be someone else who's black.

But there simply aren't enough black donors yet.

To help Jackie, and others like her, the National Marrow Donor Program is putting

together a list of volunteers.

People willing to give of themselves, so someone else can have the chance to live.

Learn more about becoming a bone marrow donor. Call your local blood center, or the National Marrow Donor Program, at 1-800-654-1247.

You might be just the donor Jackie's waiting for.

### Give a Gift of the Heart on Valentine's Day

Free Marrow Screening for people of color

Sunday, Feb. 14, 1993  
9 a.m. - 3 p.m.

Bethel A.M.E. Church • 5828 N.E. 8th Ave • Portland, Oregon •