

Housing



Can We Educate For Economic Gain In Our Community?

BY PROFESSOR MCKINLEY BURT

I think it is possible, but it certainly is going to take some new and unorthodox techniques. In this day of a widely-hailed "Information Explosion", it seems that "educated" children know less than their parents--and no one knows as much as the grandparents.

Unless some inspired and innovative process takes place, we'll have a 'no-win' situation here in inner northeast as far ahead as can be projected. In respect to either salaries or business income the earnings of Portlands' African Americans are substantially lower than either national or city averages. If one studies either "The Dictionary of Occupational Titles" (Jobs), or the "Standard Industrial Classification Manual" (Types of businesses), it is readily apparent that blacks for the most part are not involved in the more productive sources of income. They haven't even heard of many. And given that the relevant "information explosions" have not permeated our northeast area, things are not likely to change unless some "innovative" process does indeed take place. We need an economic 'earthquake', but change will require more than my metaphors. In fact we need a lot more than inspired dialogue to improve the finances of the residents. So what is it I am about here, you may well ask? What I wish to do in this series is combine some reality-based experiences with descrip-

tions of readily available tools and methodologies of the current era--all with the intention of getting people in motion, even if they have to 'move around' or ahead of their leaders or organizations. We are in bad shape and time is of the essence. The blind do not lead the blind very well; no more Mr. Nice Guy.

In terms of financial gain for the community, my two most productive course designs at Portland State University were; A. "Black Economic Experience" (3 semesters), B. "Affirmative Action Workshop" (one semester). Being from a non-academic background of the real worlds of the marketplace and industry, it did not take me long to discover that both courses provided a 'golden' opportunity to expand the educational objective from a simple review of the experiences of others to a hands-on exercise in maximizing financial gain for the students.

Now, we get to the heart of the matter--that which I maintain can be done equally well in less formal community settings as income of the overly-rigid academic structures. We also want to keep in mind that the deficient scholastic preparation of many minorities prevent them from qualifying for entrance to institutions providing key courses which they could nevertheless handle. I learned this on the job in California industry, and The Dalles, Oregon Martin-Marietta Aluminum Plant where I taught math to fellow employees and conducted a Youth Science Club for their children. There was

no community college.

To be specific, that year-long "Black Economic Experience" course began with the Civil War and by the final semester dealt with the current status of minority employment and business development. At each state students were able to balance skills and opportunities of the populace under study against expectations. From an examination of the vocations, professions and business enterprise of these earlier times, students were easily enabled to see where blacks had gone backward in the economic sense--and would ask "why aren't we doing these things now, where are our leaders on these things?"

While the students (ages 18 to 32 approx.) found little or no support for such ideas in the community among either individuals or organizations, we certainly got a lot going in class--and beyond, right into the real world. First, in the same fashion that our 'financial pioneers' did, we got a real business started as "class projects". I used the experience gained in my own enterprises and in working for others to structure a class section that could be aptly termed "Small Business Operations". Not only was this segment helpful to the neophyte entrepreneurs, but minority (and white) business people from the community heard of the course and enrolled--forcing me to add an evening segment.

Of utmost importance (just as now) was an element I added when I realized that most minorities had a

profound lack of knowledge about the INFRASTRUCTURE that is the essential framework of modern urban life.

You can't know how to successfully market your merchandise or job skills if you don't know how the system works--or how the components relate to each other, how, why and what they buy; who from and when do they do it; how to make your daily newspaper a full-fledged business course; don't forget the "yellow pages". We will expand these particulars next week.

Now that other course, "Affirmative Action Workshop", I began as a contract with the U.S. Forest Service to service needs in personnel administration (this, itself, a recognized business opportunity). When I redesigned this course to meet the needs of the general community, both private and public sectors, my class was deluged with business owners, personnel people from industry and public agencies and many other professionals--as well as a general mix of students.

I immediately perceived that I had created a continuous process or arena where there could take place a vigorous economic and social intercourse between the everyday and minority student body and more diverse and affluent elements of Portland's infrastructure. This is something desperately needed now for in a short time I was placing more students in jobs than dedicated agencies.

(continued next week)

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Christmas In April *Portland Set For April 17

Nearly six hundred and fifty volunteers will gather to repair and renovate over 30 Portland homes for low income, elderly, and disabled homeowners during the city's third annual Christmas in April*Portland project on Saturday, April 17.

Christmas in April*USA is a national home repair program with more than 60 chapters nationwide. Christmas in April volunteers work with low income homeowners who have neither the financial nor physical ability to maintain their homes.

Christmas in April*Portland, sup-

ported entirely by voluntary contributions of labor, time, materials, and money, has been funded again this year by major local and national corporations, local public agencies, community organizations, and private individuals.

Local individuals whose homes need work to make them safe and liveable were recommended by area service agencies, including the St. John's YWCA and local area churches.

For more information, call Rob Justus, Executive Director of Christmas in April*Portland, at 283-7515.

A HOME LOAN for PEOPLE WHO THINK THEY CAN'T GET ONE.

Not everyone has the money it takes to take out a home loan from a bank.

But right now, a lot of people in Oregon who think they can't qualify for a home loan, can. With a HomePartners loan from U.S. Bank. It gives you the money you need to buy a house without costing an arm and a leg. Or even a foot. Here's how it works.

With a HomePartners loan, the amount of money you need for a down payment is about one third

less than even the usual federally insured home loan requires. And most closing costs, for things like title insurance and other fees, don't have to be paid up front--they can be borrowed with the rest of the money.

Not only does this home loan cost less, it's easier to qualify for. A steady income and a good history of paying your bills might be all you need.

Now, we aren't exactly giving away these loans to everyone who walks in the door. But, we guarantee

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TOTAL CASH REQUIRED AT CLOSING FOR A HOUSE WITH A SALES PRICE OF \$50,000		
(For down payment, up front closing costs, estimated taxes and insurance)		
\$6,250		\$3,196
DO YOU QUALIFY?		
% OF MONTHLY INCOME ALLOWED FOR HOUSE PAYMENT		
28%		Up to 33%
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Previous loan experience on cars, credit cards, etc.		Without prior loan experience, landlord references and a good record of paying utility bills can be used to establish credit history.
<p>HomePartners can help you purchase a home in Oregon up to \$65,000. You may be eligible if your annual household income does not exceed the following: 1 person--\$26,300, 2 people--\$30,300, 3 or more people--\$34,300.</p> <p>(Multnomah, Clackamas, Washington and Yamhill Counties: 1 person--\$34,300, 2 people--\$39,300, 3 or more people--\$43,300). HomePartners loans offered through U.S. Bancorp Mortgage Company.</p>		
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that a lot of people who thought they'd never be able to get a home loan, will get one.

So, before you give up on the idea of owning your own home, take a look at what U.S. Bank's HomePartners loan has to offer. It could save you from a lifetime of rent.

