

Housing

HOME

BY GINA LAWRENCE

I believe that a home should be more than a place for one to eat, sleep, and take baths. A home should be a special place to live and grow, mentally and spiritually as well as physically. Not just a "place" to be when you have no place else to go.

When you become weary of the world tossing you about, or rejecting you, the cheerful thought of going home to be refreshed, should bring a smile to your lips. Because you know that no matter how you are treated "out there" you have a home to go and revive and recharge your mind, body and soul.

I have a most unusual concept of what I want my home to be like. I desire a home that is expandable. A home that is capable of growing as I grow. As I change and become a wiser and more knowledgeable individual I'd like a home to reflect those changes. In perspective, I want my home to take on the unique nature of my character, this concept may sound odd indeed, but, in my opinion, it is possible.

Now, I love the things of nature, such as, cedar wood, flowers, rocks, sea shells, animals, water, etc. My home should be large enough to accommodate my natural desires. My

dream home must be surrounded by trees, and flowers and water. The animals I choose will be free to roam the premises, uncaged and unhampered. These things give me a sense of joy and inner peace.

Another of my loves is books. I love books like Abraham lived his only son Isaac. Well, maybe not quite that fervently. But you get my point. If someone came and stole all of the books I have collected for many years, I would have a room designated only for my many books. The shelves, preferably will be permanently built-in, unmovable.

When I feel sad and dejected, I want a place where I can go and think and make myself feel happy and whole again. So many people are sorrowful and lonely, and all because they have not found a "Home" to belong to, a place of refuge and hope, a place where they know they are loved for who they are and not who they are expected to be.

The letters in H-O-M-E represent heart, ownership, memories, and everlasting. When you find a dwelling place where you can experience all these things, you have not just found a house in which to sleep at night, you have found a real Home!

Correcting Your Tax Return

You've mailed your federal tax return to the Internal Revenue Service. Then what do you do when you receive an additional Form W-2 "Wage and Tax Statement" or an interest statement from a bank account?

The IRS says Oregonians who need to correct their original tax return should file a Form 1040X, "Amended U.S. Individual Tax Return." Form 1040X is used to correct previously filed Form 1040, 1040A, or 1040EZ.

On the form you will figure your correct income and tax. In general, if you are expecting a refund, you should wait until you get the refund before sending in the amended return.

An amended return claiming a refund generally must be filed within three years from the due date of the original return, or two years from the date the tax was paid, whichever is later.

If you made a math error or forgot to attach a schedule, you do not need to file an amended tax return. The IRS will automatically correct math errors and will request any missing attachments.

To get Form 1040X and instructions, call the IRS, toll-free art 1-800-829-(TAX)-3676(FORM).

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The first Secretary of Labor, William B. Wilson, vowed to promote the "the welfare of wage earners in the U.S.," according to The U.S. Department of labor's Bicentennial History of The American Worker.

0%, 3% & 6% Home Improvement Loans

Join Other Portland Homeowners with Neighborhood Pride!

Home improvement loans are available in Piedmont, Woodlawn, Concordia, Sabin, Eliot, Boise, Humboldt, King and Vernon neighborhoods. At 0%, 3% and 6% interest, depending on your income - these are probably the best rates in town. You may qualify to borrow up to \$12,500 from the Portland Development Commission (PDC) and show your neighborhood pride by making your home and neighborhood an even better place to live.

Your chances of qualifying for one of these City loans are good if you own your home, need city-approved repairs or improvements, and have a qualifying income.



Before and after photos of a successful home repair loan project — one more family showing neighborhood pride.



If you have questions, or would like to find out if you qualify for a loan, call PDC's Eastside Neighborhood Housing Preservation Office at 823-3400, Monday through Friday, 8 a.m. to 5 p.m. Remember, City funds are limited for this program, so call today to begin enjoying the benefits of your home repairs.

PDC is the City's agency for urban renewal, housing and economic development. The home repair loan program is funded through a federal Community Development Block Grant administered by the Bureau of Community Development.



PDC Offers 0% Interest Sewer Hookup Loans To Eligible Homeowners

Eligible homeowners facing costs associated with hooking up to the City's sewer system may find assistance through sewer hookup loans available from the Portland Development Commission (PDC). The Sewer Hookup Loan Program has been streamlined making it easier to qualify, income guidelines have been expanded, and the loans offer 0% interest with no monthly payment.

The loans are available in the City of Portland and Multnomah County (Gresham is excluded) and

- Connecting home to the sewer branch line
- Any plumbing changes necessary to connect to the sewer
- Abandoning an old cesspool
- All permit costs including sewer, plumbing and abandonment fees

Each applicant receives expert assistance by being paired with a PDC Finance Advisor and Housing Specialist who help the homeowner through every step of the loan process—from loan application to getting bids to loan

closing. PDC staff will also review the entire plumbing system for any additional work that may be necessary for the sewer hookup.

For more information about the Sewer Hookup Loan Program, or to find out if you qualify, contact PDC's Eastside housing Preservation Office at 823-3400, Monday through Friday, 8am to 5pm.

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New Program Helps Women Explore Technical Careers

A new program at Lane Community College called "Access" helps women identify careers in non-traditional technical careers. Five one-credit mini-courses are available in automotive technology, energy management, construction, aviation maintenance, welding and woodshop. Women's Center Coordinator Kate Barry says the program is for women interested in good wages, job satisfaction, marketable skills, a personal challenge and independence. For more information or a free program brochure, call the LCC Women's Center at 747-4501 ext. 2353.

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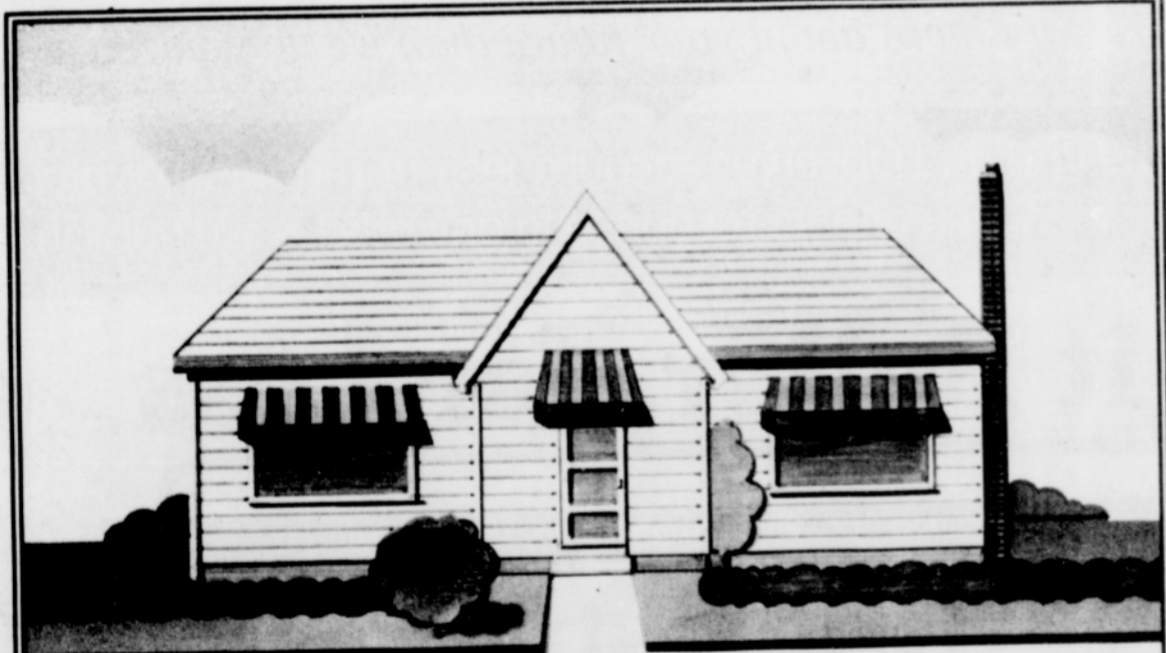
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OWN YOUR HOME We'll Show You How

Whether you're just dreaming of owning a home or you're ready to buy, First Interstate Bank would like to show you how.

Because at First Interstate, we're committed to revitalizing our neighborhoods through home ownership. And, through our Community Lending Center, we place a special emphasis on first-time home buyers.

The Community Lending Center offers potential homeowners a step-by-step approach to buying a home. We'll help you put together a plan to realize your dream of home ownership. We'll focus on finding the loan that best meets your needs and then assist you throughout the home

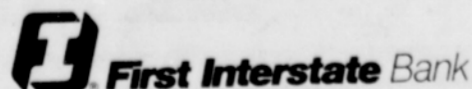
loan process. And we'll provide information and support after your home loan closes.

We also sponsor community seminars on home ownership.

And if you already own a home we can help, too. We'll show you how to use the equity you've built up in your investment to make home improvements or repairs.

So when it comes to any aspect of buying, owning or maintaining a home, call First Interstate. We're here to show you how.

Community Lending Center
5730 NE Martin Luther King, Jr. Blvd.
Portland, Oregon 97211
Phone: 225-3751



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