

METRO *Life*

LIFE IN THE PORTLAND METROPOLITAN AREA

The Portland Observer

Les Femmes Debs And Cavs.... "Growing To Be Men And Women... Phenomenally"



Timothy Walter Adams

Les Femmes has trained 29 high school seniors for adulthood and is prepared to present them in their 42nd Annual Debutante and Cavalier Ball in June.

Les Femmes exists to improve the lives of African-American youth, while preparing them for life after high school. Students are encouraged to join the organization as young as the sixth grade, although most join while freshmen or sophomores in high school. All students in the program are required to maintain good grades, perform community service and adhere to a strict code of ethics. As a reward for successfully completing these tasks each participant in challenged at a private "Rites of Passage" then presented at the formal ball after graduating from high school.

Each week through June, Les Femmes and the Portland Observer will feature three young people who were chosen as 1993 debutantes and cavalier. This week meet Timothy Walter Adams (Grant High School), Keylah Boyer (Central Catholic High School), and Shireen Haynes (Benson High School) who will share with you why they are "chosen."

Adams--To me a cavalier is a compilation of many things. He is polite,



Keylah Boyer

respectful, gracious, well-mannered, sensitive to the needs of others and responsible. The fellows in our cavalier group stick together and whenever one cavalier is in trouble, broth-



Shireen Haynes

ers "Rites of Passage" I can call myself merely a prospective cavalier, but I do epitomize all the qualities of those who have already earned the name "Cavalier."



Kenee Evans

time giving back to the community and puts her best foot forward. If asked to do something which she has no experience in, a debutante will not be afraid to ask for guidance. These are



Dana Fuller

in student government, I have gained leadership skills and accepted immense responsibility. While the three varsity sports I played--volleyball, basketball and tennis--has taught me



Amiri Glover

Also this week meet Renee Evans (Grant High School), Dana Fuller (Jefferson High School) and Amiri Glover (Benson High School) who will share with you why they are "chosen."

A BRIEF BIT OF HISTORY ON LES FEMMES

Les Femmes, a women's service club for youth, was one of the first groups to introduce the "Debutante" Ball to Portland. Their first meeting was held August 8, 1951 by twenty one African-American mothers who recognized the urgent need for a program to encourage social growth and development of young girls. The meeting took place at St. Philips Episcopal Church Hall, where Mrs. Beatrice Leverette was elected the first president. Mrs. Harriet Boyd is the present president (1992-93). At this time Mrs. Minnie Belle-Johnson is the remaining active charter member.

Les Femmes has given elaborate balls in the month of June, each year, presenting the senior debutantes to the community, thus climaxing the year's activities. For forty-two years Les Femmes has maintained its service commitment to youth with scholarship stipends to be given graduating seniors pursuing higher education. High structured programs, strict moral codes and chaperoned activities are the organization's trademark. Strong programs reflective of changing times are constant.

In 1979 Les Femmes began the presentation of young men, the ball now being named "Les Femmes Debutante and Cavalier Ball". Mr. Leslie Hurst became the first volunteer director of Cavaliers in 1987, serving until his death in 1990. Mr. Kevin Fuller became director of Cavaliers in 1991. Mr. Fuller developed the "Rites of Passage" program for the graduating senior debutantes and cavaliers which was adopted as a Les Femmes program component in 1992. The program focuses on responsibility, pride, self discipline and cultural awareness.

The Debutante and Cavalier Alumni group was founded in 1992. Alumni serve in support capacities for the current 100 youth participants in the senior, junior, and middle school

groups. Alumni are also featured in many capacities throughout the annual ball which exemplifies their continued growth, development and success.

This year's program emphasis has been on education, career choices, leadership, relationships, self esteem, social and cultural development, realities of the work place, peer pressures and youth and the criminal/judicial systems. Community service is an integral part of each group. Professional and community leaders, Les Femmes members, who elect their own leaders, are utilized for programs, work shops and interaction.

Evans--One can never find a snow flake that's identical to another and that's how I see Les Femmes. Everyone is unique in their own way. I can be considered the class clown because of my sense of humor. But I also know when to be serious. And I am serious when I say that I am determined to make it in life and to be the best that I can be.

Fuller--I have hopes and I have goals just like any other person, but I have the willpower to achieve them. I strive for the best so I can be everything I can possibly be, and let nothing stand in my way. My community means a lot to me and I've tried and I'll keep trying to make it better. My vision of a debutante is an angel wrapped in all white and pearls, and yes, that angel will be me.

Glover--A cavalier goes through a great amount of preparation for manhood, and this is the significant part of being a cavalier. We don't have to act like gentlemen, because we are--Real men don't pretend. You must earn the right to be presented as a cavalier and this requires hard work and dedication.

ers are there to support him. Although at times problems do occur between brothers, cavaliers believe that confronting a brother in a respectful way sidesteps physical confrontation which is more than unbecoming of a true gentleman. Because I have yet to sur-

Boyer--A debutante is a positive role model to her peers and the community as well. She is a young woman who has a set of values that cause her to carry herself with respect. A debutante is a young woman who sets her goals and tries to meet them, spends

the qualities that I carry to qualify me as a Les Femmes debutante.

Haynes--I feel that I am as debutante, because I carry many attributes that are required. I am an active student at Benson High School. As senior class secretary and involved

discipline and concentration. As a women, I hold my head up high and am proud of my past and look to my future with

confidence. I will always contain the willingness to grow and strive to be the best.

ASB'S Commitment To Help Improve MLK Jr. Blvd.

Ms. Leah Van Horton couldn't borrow the money her business needed to solidify ownership of a building or make improvements the building needed to remain an attractive location to draw business tenants. Located at 2000 Northeast Martin Luther King Boulevard, the building's location was apparently viewed as not providing some potential lenders the right risk-reward equation.

Told variously by three large banks she lacked in experience and a credit history, or that these banks were not engaged in making commercial real estate loans, Ms. Van Horton, a chemistry graduate of the University of Oregon, now asks herself, "Why didn't I go to American State Bank right off the bat to explain why my business needed to borrow and how I intended to repay the funds I wanted to borrow?"

Fred Atiemo, an American State Bank Loan Officer, worked closely with Ms. Van Horton to develop her loan request into a package he could sell to the Bank's management. Asked why American State Bank made a loan to Ms. Van Horton when other banks had turned her down, American State's Chairman, Venerable F.

Booker, replied, "It's a complex problem. Some people say it's redlining or discrimination. But the fact is that the larger banks' bread and butter comes from everywhere but inner cities. Thus those big banks don't have a commitment to, or a stake in inner cities or the normal business borrower who lives here or earns his living here."

"On the other hand, Mr. Booker said, "the Community Reinvestment Act works against the smaller inner-city Black and minority banks. To meet CRA requirements, big banks must make loans in minority communities. They rely on their depth and strength to win the lowest-risk minority customers, even using unbeatable below-market rates to attract the safest, highest-profile inner city borrowers. That's one way big banks, with misguided support from the federal government, continually squeeze inner-city minority banks. Big banks like American State to take disproportionate risks. Big banks were forced by CRA Regulators to expend the immense effort sometimes necessary to work with an inner city business owner to develop a bankable proposition. American State Bank is a resident of the inner city. We are deeply commit-

ted to making solid loans to the business and residents we share the area with.

After listening to Ms. Van Horton's plans for her business, Custom Marble Counter Tops, American State Bank understood that Ms. Van Horton's commitment to grow and improve her business paralleled AAB's drive to continually build up Northeast Portland.

Both want to accelerate economically profitable commercial activities in the area. Both recognize that only a prudent, constant effort will bring the right kind of jobs and businesses to Northeast, businesses that have an economic interest in creating new and better opportunities for themselves, their customers and their community.

Custom Marble Counter Tops, a family business begun in the early 80's provides man-made and solid-surface products primarily to residential builders. Ms. Van Horton's firm uses a chemical process to produce man-made counter tops. Solid-surface counter tops, on the other hand, refer to products like Dupont Corian, Nevamar Fountainhead, Wilson Art Gibraltar, Formica Suroil, and Avonite, which Ms. Van Horton's firm purchases in

block and custom cuts for builders.

The firm has supplied customers as far away as Hawaii. Custom Marble Counter Tops has worked with Marriott Residence Inns in Seattle and in the state of Idaho.

Just as ASB views each loan it makes as another productive building block for the community and its residents, Ms. Van Horton looks at the funds she has borrowed as the initial step to help her generate revenues larger than her loan. She stated, "I will invest those excess revenues back into Custom Marble Counter Tops' facilities in Northeast. We will improve our business, our facilities and our properties. Our goal is to be a stand-out business in Northeast, serving customers near and far so that we can continue to generate capital in our home base and hopefully attract other businesses to the area." These are the same objectives ASB's Mr. Booker constantly advocates.

MLK Blvd. Business Improvement Association

As treasurer of the non-profit MLK Business Improvement Association, Mr. Booker also viewed an ASB loan to Ms. Van Horton as strengthening the foundation of the

"MLKBIA". Founded near the end of

1992, the MLKBIA's goal is to promote businesses located on MLK, Jr. Blvd., strengthen those businesses and attract new high-quality businesses, all to build more jobs and broaden economic opportunity.

At the recent MLKBIA meeting Mr. Booker proposed the Association create an investment club. MLKBIA members, as well as non-members, can regularly contribute to a central fund. With oversight and approval from the Association, funds will target small projects within the boundaries of the MLKBIA, for example, small scholarships or rehabilitation of housing units in Northeast.

The loan to Ms. Van Horton and her Custom Marble Counter Tops relates directly to ASB and MLKBIA. Loaned funds are used to strengthen a local business. That buttresses both ASB and the MLKBIA. Strengthening ASB builds its lending capability. Strengthening MLKBIA means it can undertake more projects. Combined strengthening of a business in Northeast, of ASB and of MLKBIA invigorates all of Northeast and its ability to increase desirable economic activity. ASB And The Dilemma Of The

Small Business Borrower

ASB's Mr. Booker will be the first to say that ASB is a tough lender. "American State Bank, because of its size, lacks the risk-taking capability of larger banks, so ironically this places the full burden of community development squarely on the smallest, financial institution that, in fact, serves Northeast Portland. That's why, above all, ASB must remain profitable. American State Bank aims to be an example of an extremely well run business while participating to its fullest capability in the economic growth of Portland's inner city community."

"ASB searches for the kind of loans it can make to the Leah Van Hortons of Portland," says Mr. Booker. He goes on, "Aggressive and driven, entrepreneurs with a dream or a new idea for improving a product of service, those are the kinds of businesses that will build Northeast Portland, businesses that will help us to capture competitive capital from outside the community. Those are the loans American State Bank's officers are looking for. They must be creditworthy. They must make good business sense. That is, they must pass all the credit tests applied by a prudent banker."