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The Portland Observer

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### Best Used Car Buy May Be The One You Own

If you've been muttering about your old car's nickel and diming you to death, you may be fighting the urge to head for the dealer's showroom or used car lot. Sticker shock, however, can make those nickels and dimes look pretty good, especially when weighing the facts and figures provided by the Car Council in their pamphlet "Renew or Replace: Rx for Making a Decision."

Think about investing perhaps no more than the amount of a down payment or fix up your old car at the right price from someone you can trust: YOURSELF.

When and if you do consider this option, be objective. Visit a mechanic and let him inspect your care. He can compile an itemized list of mechanical needs and the approximate cost to put it back in good shape. Next, put the pencil to it. If the car is paid for, you'll probably save money by giving

it a new lease on life. Further, by having it repaired you can make your car serviceable for another couple of years while saving toward its replacement. And, when you are ready to deal, you'll have a better car to trade.

Most car owners look first to the outside of the car. They want a nice paint job, no dented fenders or missing trim. Some touch up work or perhaps a new paint job may be needed. Look at the interior. Does the fabric need to be cleaned and/or repaired? A

little money can go a long way toward upgrading a car. The bank may finance a repair loan. The customer's payments will be more affordable and on a shorter term.

For more information on this topic send a stamped, self-addressed, business-sized envelope to the Car Care Council, Dept. R, One Grande Lake Drive, Port Clinton, OH 43452. Ask for their free pamphlet.

### Howard University Names New Dean Of The Chapel



The Rev. Dr. Bernard Richardson

The Rev. Dr. Bernard Richardson, pastor of Archer Memorial A.M.E. Zion Church and associate professor of counseling and school psychology at Southern Connecticut State University, has been named Dean of the Chapel at Howard University, Dr. Frankly G. Jenifer, president of the university, has announced.

The Dean of the Chapel at Howard is the executive officer for religious affairs at the university. As such, he manages Andrew Rankin

Memorial Chapel and coordinates the wide array of ministries sought by students and their parents, faculty, staff and the wider community. He also participates in religious programs and public programs of the university and serves as liaison between the university and religious organizations at the local, national and international levels.

Dr. Jenifer said, "I am confident that Dr. Richardson will bring to Howard the experience, creativity and clear vision these many tasks require."

Dr. Richardson is an alumnus of Howard, graduating with a bachelor's degree in sociology in 1975. He also earned an M.A. and Ph.D. degrees in counseling from Michigan State University in 1976 and 1981, respectively, as well as a Master of Divinity degree from Yale University Divinity School in 1984.

He had also served as an adjunct professor of pastoral counseling at Hartford Seminary in Hartford, Conn.

In 1991, Dr. Evans E. Crawford retired as Dean of the Chapel after 33 years of service. He extended his service for the last two years while the university conducted its search for the new dean.

### Packwood Concludes Extensive August Recess Trip Through Oregon

Oregon Senator Bob Packwood has concluded his three-week August trip through the state, during which he held numerous public meetings, and met with constituents and the media.

Packwood held 28 public meetings in 16 Oregon counties during his three-week trip, including five in the Portland area. During those meetings, Packwood heard concerns of Oregon small businessmen and women regarding increasing federal taxes and regulation.

At Bowman Trucking in Island City, Packwood was told that the increase in the federal tax on diesel fuel contained in the recently-enacted Clinton tax plan would prevent the company from hiring new workers.

Packwood also discussed his ideas on reducing the federal budget deficit by limiting the increase in federal entitlement programs. Packwood suggested means testing Social Security, Medicare and other federal retire-

ment programs, including the one for U.S. Senators.

Under his plan, Packwood would begin phasing down retirement benefits when a beneficiary had outside (non-pension) income of \$50,000 per year. At \$100,000 outside income per year, retirees would receive benefits only equal to what they paid into the program, plus, interest.

Currently, the average Social Security recipient receives benefits equal to what he or she contributed to the system, plus interest in about five years.

Packwood would also like to see federal medical programs--Medicare and Medicaid--adopt the strategy of the Oregon Health Plan. Packwood noted that the Oregon plan recognizes that government cannot afford, at public expense, to pay for all the health care citizens think they want or need. Oregon has ranked health procedures from most effective to least effective, and will only pay for all the

health care citizens think they want or need. Oregon has ranked health procedures from most effective to least effective and will only pay for certain procedures at taxpayer expense. Packwood would adopt that system at the federal level.

Packwood's final meeting was a private breakfast with the U.S. District court judges in Portland. He heard their concerns about pending legislation, and participated in a discussion of the future of the U.S. criminal justice system.

During his public meetings, and 35 media interviews, Packwood answered numerous questions about his plan, the North American Free Trade Agreement, taxes, spending, the Endangered Species Act, international trade, the Columbia Gorge National Scenic Act, international trade the Columbia Gorge National Scenic Act, and many other subjects. Packwood has now visited 31 of Oregon's 36 counties during 1993.



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