

Multnomah County Retired Senior Volunteer Program

Typists Needed

Retired Senior Volunteer Program has need for typists who can pick their own hours to work, the office being located in NW Portland near several bus lines. Relaxed, friendly atmosphere. Contact Helen Wahl or Katrinka Easterday at 229-7787.

Theatre Volunteers

Portland Civic Theatre and Academy has opportunities for volunteers in the areas of sets and costumes, ushering, house management, clerical work, grant writing, graphic design, etc. Call 248-9158 for more information.

Committed Partners

Mentoring positions open for eighth grade at-risk students help-

ing them learn how to make positive life choices and changes. SE and North Portland locations. One year commitment, two phone calls and at least one personal visit with youth per week. Call Roger Hill at 283-1706. Or attend informational meeting Sept. 21 or Oct. 6 from 7-9pm, Room 2032 at Lloyd Center. Community Project For At-Risk Youth. Oct. training.

RSVP offers its registered members 60+ partial transportation reimbursement and supplemental insurance coverage. RSVP is a federal ACTION program sponsored locally by Legacy Health System at Good Samaritan Hospital & Medical Center.

Voters Will Now Write Congress By Phone

A constituent's letter carries more weight than a phone call in Salem, Oregon and Washington, D.C. A recent survey of 79 senior Congressional aides revealed that 84 percent consider personalized written communication to elected federal and state officials to carry great weight and credibility, as well as significant importance in communicating the views and wishes of constituents.

Now citizens can dictate letters to elected leaders over the phone with the Letter Line. Using the latest digital voice-capture technology and an extensive database, the service provides complete access to any government official, 24 hours a day, through a single phone number.

To use the service, a person calls 1-900-65-WRITE. A voice-menu asks for the caller's name and address, which officials (up to three) will receive the letter, and then prompts the caller to dictate a letter of up to one

page.

The letter is transcribed, printed on plain paper and mailed to the caller along with pre-addressed envelopes. The caller simply signs the letters and drops them in the mail. The letters look like personal correspondence and all caller information is strictly confidential.

Callers are charged \$2.00 per minute for the service, billed through their phone company. With a five day turnaround time, callers receive their letters before they receive the billing.

"Lots of people tell me they think about writing their Congressman," says Letter Line President, John Resnick. "But they never do it. Either they don't know who to send it to or think they don't have the time, so they forget about it. Now, personalized letters to the government are just a phone call away."

The Letter Line is a product of VoxWerks, a 900 phone line company based in Portland, Oregon.

New Tax Bill Gives Immediate Refunds To Some Taxpayers

Recently signed legislation has three retroactive provisions which may result in refunds for many Oregonians. The new law reinstates some tax benefits which had expired on June 30, 1992.

About 30,000 self-employed Oregonians may be able to claim a larger 1992 deduction for health insurance premiums. To qualify, they must have a net profit from self-employment or receive wages from an S corporation in which they were a two percent or more shareholder. They also must not have been eligible for coverage by health plans sponsored by their employers or, if filing jointly, their

spouse's employers.

To claim this deduction for the second half of 1992, qualified taxpayers can use the worksheet on page 21 of the 1992 Form 1040 instructions. They should substitute their full-year payment total for the half-year figure on the first line and use 100 percent instead of 50 percent on line 5 of the worksheet. They should then refigure their tax and claim any refund by filing Form 1040X, Amended U.S. Individual Income Tax Return.

Taxpayers who received financial educational assistance from

their employers in 1992 may also be entitled to refunds of income and social security taxes paid. The exclusion from income of up to \$5,250 of such benefits applies retroactively to July 1, 1992. The IRS expects to issue guidance soon on how employers and employees can receive reimbursement for social security and income taxes paid on these benefits.

The new legislation also repeals the treatment of charitable contributions of appreciated property as a tax-preference item for determining the alternative minimum tax (AMT). This means that for AMT purposes, tax-

payers will not be limited to deducting the property's cost rather than its current value.

For tangible personal property, this repeal is retroactive to July 1, 1992, and could result in refunds for 1992. For intangibles and real property, the change effects contributions made on or after January 1, 1993. Taxpayers who included this tax-preference item in computing their 1992 AMT should refigure their tax and claim any resulting refund by filing Form 1040X.

Taxpayers can get Form 1040X at local IRS offices or by calling 1-800-TAX-FORM (1-800-829-3676).

New Small Business Lending Group

Full service banking at one location. That's what Key Bank of Oregon small business customers will experience through a new Small Business Lending Group designed to specifically address the banking needs of small business.

This group began operations June 14 to service business loans up to \$150,000. Eleven leaders have been transferred into branches throughout the system to provide direct service to small business customers. "Lender accessibility allows our small business customers to do all their banking business at one location. We have created a full-service, one-stop shopping approach to small business bank-

ing. We can meet both the business and personal needs of our customers at one location," commented Trudy O'Donnell, Vice President, Small Business Lending Group Manager. "This reorganization reinforces Key Bank's long-time recognition of the importance of small business to the economy of our communities and our commitment to serving small to medium-sized firms," continued O'Donnell.

Approximately 8 out of 10 Key Bank of Oregon's business loan borrowers fall in the category defined as small business. Over the last four years Key Bank of Oregon has ranked first or second in the state for largest

number of loans or largest dollar volume in loans made through the Small Business Administration. Most recently Key Bank has been designated a Preferred Lender by SBA a status held by only one other bank in the state.

Key Bank of Oregon with assets more than \$1.7 billion has 71 locations throughout the Willamette Valley from Portland to Eugene. Key Bank of Oregon is a subsidiary of KeyCorp. Other subsidiaries in the KeyCorp network include Key Services Corporation, a data processing facility; KeyCorp Mortgage, a full-line national mortgage firm; and the Key Trust Company of the North-

west, the first regional trust company authorized to conduct business in both Washington and Oregon. Key Banks are also located in Alaska, Idaho, New York, Maine, Utah, Washington, and Wyoming.

KeyCorp (NYSE:KEY) with assets of more than \$30 billion is a multi-regional bank holding company headquartered in Albany, New York. It has focused its banking expansion activities in the Northeast and Northwest. As "America's Neighborhood Bank," KeyCorp pursues a middle-market target concentrating its resources in cities and small communities of the northern tier states.

Parents Group Opened Volunteer Office

A parents group that is seeking to stabilize school funding for Oregon's children opened a local campaign office here this Saturday, and kicked off the volunteer effort to gain a yes vote on Ballot Measure 1.

Portland Citizens for Oregon Schools (PCOS), part of a statewide network of parent volunteers, held the office grand opening Saturday, September 11th.

The opening also served as the campaign kickoff for the local effort to pass Ballot Measure 1, which would guarantee stable school funding in Oregon. Ballot measure 1 is a targeted plan to provide permanently dedicated funding for school operations and school improvement.

"This summer, we've developed

a terrific support base to start the campaign with over 200 hundred parent volunteers," said Jane Ames, the volunteer co-chair for PCOS. "This campaign is a real grassroots effort; we have a dozen coffees scheduled already for the next two weeks and parent volunteers are starting to deliver information about Ballot Measure 1 in neighborhoods throughout Portland. Parents want everyone to see that a yes vote is a win-win vote for every Oregonian--after all, we're working to secure a bright future for our children and our communities," said Ames, whose child attends Richmond School in Southeast Portland.

Before the parents moved ahead with the campaign, some Portland School Board members demonstrated

what it really means to be a public servant when they served volunteers a special "grand opening lunch."

"Parents and taxpayers form the foundation of all school districts. I am honored to be a small part of the overall effort to improve our schools here in Portland and elsewhere around the state," said Lucious Hicks, a member of the school board. "Serving lunch is just a small token of appreciation for the parents' leadership and dedication. It really shows that this campaign is about kids."

"We hope parents and everyone interested in education will join us Saturday and during the next two months," Ames said. She added that people who attend Saturday's event are encouraged to bring an office

supply gift. "this is a volunteer effort, so whether it's a ream of paper or a stapler, everything helps," Ames said.

Portland General Electric became the first to start equipping the office, with its loan of three computers and a printer. "As a representative of the business community in general, PGE supports the activities of the Portland Citizens for Oregon Schools," said PGE Vice President for Public Affairs Fred Miller. "We are pleased to loan our computer equipment to support the citizens group efforts. PGE advocates a strong local educational system to ensure a highly trained citizenry prepared to meet leadership roles for the future." For more information about how to volunteer for PCOS, call 503/282-3282.

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Bank Of America

Bank of America and Safeway are bringing the convenience of banking to the neighborhood grocery store, with the opening of a Bank of America Branch inside the Rose City Center Safeway Marketplace in the Rose Way neighborhood.

"This partnership will offer customers of both Safeway and Bank of America a new level of convenience by enabling them to do their banking and grocery shopping at one location," said Jim Barri, vice chairman of Retail Banking for Bank of America

Oregon.

The new branch will offer extended banking hours from 9 a.m. to 7 p.m. on weekdays and 9 a.m. to 5 p.m. on Saturdays. It also will be equipped with two Versateller ATMs, giving customer access to banking services around the clock.

Bank of America will offer a full range of financial services, including savings and checking accounts, home and car loans, investment services and business banking services. "You

will be able to apply for a loan, make an investment, cash checks or do anything else you would at your regular Bank of America branch," Barri said.

The Rose City Center Safeway Marketplace branch is the first in-store, or supermarket, branch Bank of America has opened in Oregon. The bank plans to open two more in-store branches in Salem and Eugene during the next two weeks. Bank of America already operates more than 100 in-store branches in six other western states.

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