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"Serving the community through cultural diversity

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The Portland D' .erver250

## Insurance Company Cancels Child's Coverage



Alexandra Ellis

our-year-old Alexandra Ellis has can cer, and a group of her parents' friends are soliciting donations and staging a benefit concert in January to help raise funds to pay her medical expenses.

Alexandra, daughter of Cliff and Regina Ellis of Southwest Portland, was operated on in August to remove a malignant tumor. In November, tests showed new growth of the tumor on her spine, and evidence of another inoperable one in her chest. The cancer is also in hte child's hip bones and marrow.

Alexandra iss currently undergoing intensive chemotherapy treatments and faces the possibility of a bone marrow transplant.

## NIKE Employee Sulminate **Diversity Celebration**

s a prelude to its observance of the Dr. Martin Luther King, Jr. national holiday, employees of NIKE, Inc. heard first-hand about the slain civil rights leader's legacy form one of his heirs. Yolanda King, the eldest of the four King children, visited the NIKE World Campus today as the closing speaker for the company's annual "Diversity Week" celebration.

Ms. King, an actress, director/producer and lecturer, spoke to NIKE employees during a break in the national tour of her multi-media theatrical production "TRACKS," which celebrates the life and philosophy of her father.

"We are thrilled to have had such a unique opportunity to share and learn form Ms. King," said NIKE President Richard K. Donahue. "This marks the third year that our company's domestic operations have observed this national holiday, and we're proud to commemorate our Diversity Week effort in such a positive fashion."

Divesity Week has become NIKE's annual celebration of the company's own global diversity. Employees plan and execute a range of educational and interactive programs, all designed to highlight various ethnic groups and cultures which make up the NIKE employee family.

NIKE's connection to the King legacy extends beyond the campus visit by Yolanda King, according to Virginia Hensen, the company's Public Affairs Director.

"We've been supporters of the I Have a Dream Foundation program in the Portland area over the years," said Hensen. "Through its public affairs programs, NIKE has tar-



Yolanda King and students from Harriet Tubman Middle School

education and achievement. The I Have a Dream Foundation does a superb job of teaching children about achieving their goals." Last summer, NIKE was also the corpo- Hensen said.

geted programs with strong messages about rate sponsor for the "Kids' Day" segment of "KingFest," an annual cultural festival in Atlanta sponsored by the Martin Luther King, Jr. Center for Nonviolent Social Change,

Ms. King's visit to the NIKE campus also included a talk with a group of students from the Harriett Tubman Middle School and the Martin Luther King Jr. Elementary School from Northeast Portland.

BY PROMISE KING

nce upon a dream. It was like a story of some sorts, hung in every one's mind. It's echo reeled through the steel rafters of the Jefferson High School

## DREAM'S DAY

I had earlier cornered the former City Commissioner with some questions. He expressed concern over black on black and white and black violence, while blaming the use of drugs as the driving force for these crimes. "I think if Dr. King was here today, he would be focusing on the violence that is in our community and pressuring those in power to come up and develop some policies that are real". To Mr. Bogle there is no single solution to black on black violence. He advised those in authority to tame these teenagers at a tender age with proper care. He is worried that there is a lot to be done at the city hall, where he once ruled. To members of the panel, "Living The Dream" means changing influence using diversity to create harmony, hoping to the hate and racial crimes, and looking seriously into ways and means of alleviating poverty in our communities. Moose decked in his police regalia did not mince words. His face sobered as he talked about the need to take position on "Gun Control, education and poverty". Youngchu who spoke on behalf of the Asian

The Ellis family has no insurance, because the insurance carrier terminated coverage for Alexandra after her surgery in August, claiming that her condition was "pre-existing." The family already has accrued about \$55,000 in medical bills, and faces a possibility of \$250,000 more.

In an effort to raise funds to cover some of those expenses, friends of the family have created the Alexandra Ellis Donation Fund through U.S. Bank. Donations to the fund can be made at any branch, or sent to Alexandra Ellis Donation Account, U.S. Bank, S.W. Nyberg Rd., Tualatin, OR, 97062.

In January, the acoustic-folk group Motherload will perform a benifit concert to raise money for the fund. The event will be held Sunday, Jan. 23, at 2:30 p.m. at the Unitarian Church at S.W. 12th and Taylor in downtown Portland. Tickets will be available at Artichoke Music and It's My Pleasure.

Persons with questions about the donation fund or the concert may contact Stephanie Lamberson at (503) 292-2650.

**February Is** 

**Black History** 

Month

Join

**The Portland Observer** 

In Our Annual Celebration

**Of Black History Month** 

auditorium where the tales about a "Dream" were being told in chronological succession. The date, the 17th of January, 1994. It was Martin Luther King, Jr.'s birthday. Ritually, the descendants of the "Dream" had gathered to dance as the "Dream" beat goes on.

The stage was set and every light glared in riveting precision. The director of the occasion, Michael "Chappie" Grice had walked into the coziness of the curtains beneath a banner that carried the theme - "Living The Dream". By exactly, twelve noon, the vast expanse of the auditorium had been filled. Motley dressed ladies clad in white apparel, shoved everyone to a settee. Feelings were high. Tales and memories of tears and fears Dr. King shed while alive were in every conversation. To every one present. It was time to talk about the"Dream".

What does living the 'Dream' mean to you?", Dick Bogle former Portland City Commissioner, who served as the Master of Cer-



Shirley Brown

emonies, quipped on the microphone to the panel, that had Portland Police Bureau Chief Charles Moose, Luvlene Shamausdr-Din, Chair Commissioner on Black Affairs, Lauri Wimmer, Oregon Commissioner on women, nity Center, Sheikh Uikhal Shabazz.

J.W. Friday, Associate Minister, Morning Star Baptist Church, Donald Yhoungchu, Director Multnomah Commission on Aging and Imam of the Portland Muslims Commu-

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## When Are You Ready To Buy A Home?

BY STEVE CARTER, DIRECTOR OF SPECIAL SERVICES, CENTURY 21 NORTHWEST REGION

ith low interest rates, plenty of available housing and an abun dance of affordable mortgage plans, especially for first-time buyers, you may feel ready to buy a home. But are you prepared? To determine if you are ready, ask yourself a few questions.

How are my finances? There are closing costs, insurance moving expenses and property taxes to consider. Will your income support your monthly mortgage payments? No more than 28 percent of your

house payments although some lenders will consider higher ratios depending on your other bills. Take into consideration other outstanding bills such as credit cards and car payments. Estimate your new monthly utility bills. It's also important to have a cash reserve set aside for unexpected emergencies such as broken pipes or a new furnace.

How is my credit history? Past delinquent payments can stay on your record for up to ten years and can affect your eligibility for a mortgage. Check your credit record and clear up any discrepancies before applying for a loan. How long do I plan to live in the home?

gross monthly income should be dedicated to The length of your stay affects the type of mortgage you should choose. For example, if you anticipate starting a family and moving into a larger home in five to seven years, and adjustable rate mortgage can mean lower monthly payments during the first few years.

How are the appliances, fixture and layout of the home? Will you have to come up with even more money to replace floor coverings or kitchen and bathroom appliances and fixtures? What about the furnace, hot water heater, washer and dryer? These are major purchases that can set you back financially. Consider also if the seller will purcilise a home protection plan covering some of the above.

There are many costs and factors to consider when purchasing a home. An experienced real estate agent can help you decide whether you are really ready to buy and determine how much house you can actually afford. Now is the best time to buy a home -the affordability index is the strongest it has been in 20 years--but purchasing a home is probably the biggest investment you'll ever make, so be sure you're prepared.

For more real estate information contact Steve Carter, Director Special Services, Century 21 Northwest Region at (206) 258-2100, 18000 International Boulevard, Suite 1021, SeaTac, WA 98188.

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