

Two Roads: Which Way For Me

NOBODY CAN DIRECT YOUR WAY TO SUCCESS BETTER THAN YOU.

At this moment you may think there is just no way out of my particular situation. That because of all or part of your past experiences, life has just shut you out of good things. Maybe nobody has taken the time lately to say one pleasant, good or positive word to you. But I a perfect stranger will... The "Key" to a better you. Listen, the most important psychological discovery of this century, is the discovery of the "Self-Image"...

I, me...the person reading this article, I carry around everyday of my life, a mental blue print, or internal picture in my head of myself. This picture of myself maybe either dimly defined, vague, or very sharp. In fact this picture of me may not be consciously recognizable at all, but believe me, it is nevertheless there. This picture is complete, right down to the last detail. This "Self-Image" is my own conception of the sort of person I am. This concept of my self has been built up from, parent and relative abuse, verbal, or physical. From statements heard from relatives, instructors, or friends, and other insensitive beings. But most of these beliefs about myself have unconsciously been formed in my head from my past experiences in my lifetime, my successes and failures, my humiliations and my triumphs, and the way other people have always reacted to me, especially in my early childhood. Once an idea or belief about myself goes into this picture, it be-

comes to me true or "My Truth". I have not taken time out to question the validity of this self picture, but I have acted over and over again, upon this inner picture as if it were really true.

Yet, this "Self-Image" can become my Golden Key. To me living a better, different, less stress-filled miserable life - everything that I do in my present actions, all of my present feelings, behavior, even my abilities - are always consistent with my Self-Image. In other words, I will "Always" act, talk, and feel just like the sort of person that I internally see myself to be.

But here is the kicker, it is virtually impossible for me to act, think, talk, or feel otherwise. No conscious effort, no external influences, or acts by others will prevent me from doing so.

If I conceive myself to be a nobody, or a failure-type-person, I will somehow, find a way to fail, in spite of all my good intentions. I can call up all of my will power, and even if wonderful opportunities are, literally dumped into my lap, if I cannot change my internal picture of myself, I will fail.

My Self-Images a "Premise", a base, or a foundation upon which my entire personality, my behavior, and even my daily circumstances are built.

Because this foundation was built early in my life; -- all of my experiences right now seem to verify that I receive good things in life, or bad things. I either do good things over and over, or I am constantly in trouble. I am caught in a vicious cycle, or I am

the recipient of beneficent blessings...

It very seldom occur to me that my troubles lie in my "Self-Image, or my evaluation of myself.

My Self-Image can be changed. But one of the reasons I probably haven't changed, is; It has been so difficult for me personally to change my habits, or my way of life.

I have spent a good deal of my past time and effort blaming my surroundings or my contacts, rather than my inner person I realize now that I must change my thinking of my true self, which will accomplish most any goal that I set for myself.

A very wise teacher once warned people of his day about the folly or foolishness of trying to patch new material upon old worn-out garments, or of putting newly fermented wine into old worn out wine skins that could leak at any minute, spilling the valuable product.

You cannot read "Positive Thinking" books or listen to motivation speakers, and use the material or advice effectively as a patch or a crutch to mend the same old unchanged self-image.

In fact, it is literally impossible to maintain thoughts about, or act on positive situations, as long as I harbor or secretly hold a negative concept of my true self.

Once, I decide to, once I make an effort to, once I take that grand step to change the concept or idea, or truth about myself: All other things and thoughts consistent with my new concept of myself are accomplished easily and without any overwhelming strain on my part...

The secret is this: For me to really "Live".

That is, for me to find my life personally and reasonably satisfying:

I inwardly must have and believe in an adequate and realistic Self-Image, that I can confidently and comfortably live with. I must find myself totally acceptable to "Me". I must have a truly wholesome self-esteem. I must see a self that I can wholly trust and believe in. I must have a self that I am in no-way ashamed to be. One that I can forgive, move on and be able to express freely, and not hide and cover up.

I must have a self that will fit into reality, which is an imperfect society. I must fit into a culture with problems of their own, and can accept me with problems of my own and we work together. I must really, really know myself - both my strengths and my weaknesses and be truly honest with myself concerning both. My Self-Image must be a reasonable approximation of the "Real" me. It must be neither more than I really am inside, nor really less than I am.

When this, my true Self-Image is intact and secure, I will always feel good, when it is threatened, I will feel anxious and insecure. When it is adequate and one that I can be wholesome and comfortable with: I will feel self-confident.

I will feel free to "Be-Myself". And to express myself. I will be functioning at my peak.

When it is an object of shame, I will attempt to hide it rather than express, it.

My creative expression is blocked.

I will be hostile and hard to get along with.

My true self-image is important to me, it will benefit all associated with me.

What we really all want is really more life.



BY ART KELLER

AAA Oregon Elects Officers, Directors

C. Edwin Francis, Portland, was elected Chairman of the Board of AAA Oregon at the Auto Club's 89th annual membership meeting held March 16. A.W. Sweet, North Bend, was elected Vice Chairman.

Terry W. Baker, Portland, was elected Treasurer, and Roger L. Graybeal was elected President and Secretary.

AAA Oregon, which has over 460,000 members, also elected to its Board of Directors: Floyd Bennett and Peter L. Smith, representing metropolitan Portland; R. D. Colclough, representing Harney, Malheur, Crook, Deschutes, Jefferson, Grant and Wheeler counties; George H. Corey, representing Umatilla, Union, Wallowa and Baker counties; and A. W. Sweet, representing Coos, Curry and Douglas counties.

AAA Oregon is a not-for-profit organization providing automotive, travel and other services to its members.

Eager To Explore And Environmentally Aware?

Ecotraveler Names 10 Most Visited Ecotourism Spots

Travelers who pack their environmental values in their luggage are changing the travel industry. Ecotravel is now the fastest growing segment of the multi-billion dollar travel business, with an estimated 35 million people now calling themselves ecotravelers in the U.S. and countless more overseas.

And where are ecotravelers going? The 10 international destinations most visited by ecotourists, as compiled by EcoTraveler magazine, are: Costa Rica, Nepal, Brazil, Kenya and Tanzania, Ecuador and The Galapagos, Guatemala, Australia, New Zealand, Belize and Thailand.

"An increasingly large number of travelers are concerned about their impact on the environment. As a result, they are choosing eco-sensitive vacations over mainstream tourist resorts," says Lisa Tabb, publisher of EcoTraveler, a Portland-based consumer travel magazine.

"But it's important to note that ecotourism can be applied anywhere in the world," Tabb adds. "It simply implies traveling in an environmentally and socially responsible manner, and that has an enormous appeal. The beauty of ecotourism is that you can take a wonderful vacation without adversely affecting local resources or cultures."

Bank Of America Lending Reaches Record \$206.2 Million In Oregon

Bank of America Oregon in 1993 provided a record \$206.2 million in loans and investments throughout Oregon in support of lower-income home buyers and consumers, affordable housing construction and small businesses.

The bank's 1993 lending performance in support of the Community Reinvestment Act (CRA) was more than double the prior year. Bank of America Oregon's CRA programs were rated "outstanding" by federal regulators in 1993.

"We believe the special lending programs were have developed during our first three years in Oregon are taking hold and making a difference in the lives of thousands of lower-income Oregonians," said W. Charles Armstrong, chairman and CEO of thousands of Bank of America Oregon.

Rich Brown, vice president of Corporate Community development, attributed the steady growth in the company's community lending to the development of special programs that use flexible underwriting and targeted marketing. He also cited the

cooperation and input of community-based housing and economic development organizations as well as a special advisory committee consisting of community members from outside the bank.

"Community input has been critical in helping us build programs that are effective and profitable, providing benefits to both our communities and our share holders," Brown said.

The majority of Bank of America's 1993 community lending was generated by home loans within low-income census tracts and to lower-income Oregonians, totaling \$160.8 million. These volumes were achieved primarily through Bank of America's Neighborhood Advantage program, which targets low-income customers and uses modified underwriting criteria to expand eligibility.

Bank of America's loans for development or preservation of low-income, multifamily housing in Oregon totaled \$21.4 million. That amount includes loans from the Bank of America Community Development Bank, which specialized in financing affordable multifamily projects for

non-profit developers.

Loans for small businesses totaled \$23.8 million. These consisted primarily of loans through the Small Business Administration, other government-assisted lending programs and the bank's Advantage Business Credit (conventional small business loans up to \$100,000).

Beyond the \$206.2 million in CRA loans, Bank of America provided an additional \$154.5 million in other CRA lending in Oregon, consisting primarily of loans to public entities and public bond issues. The bank extended \$54.3 million in direct loans to local governments, housing authorities and other public entities in support of affordable housing, infrastructure improvements and other municipal finance needs. Additionally, BA Securities Inc. underwrote \$95.4 million in public bond issues, including the Oregon Baccalaureate Bonds.

Bank of America Oregon has 89 branches and assets of \$3 billion. It is a subsidiary of BankAmerica Corporation, the nation's second largest bank holding company.

Walsh Construction Gets HUD Waiver

In a triumph of common sense over bureaucracy, the Portland HUD office announced on Wednesday the 23rd of March 1994, reduced paperwork requirements for a Portland area contractor who has built 55 multifamily projects over the last 20 years with HUD programs. (The contractor is Walsh Construction, headed by Bob Walsh.)

Instead of requiring detailed financial statements from Walsh construction, HUD will use credit report reviews to determine the credit worthiness of Walsh Construction in its role as a general Contractor. This will reduce paperwork for both HUD and Walsh construction and speed multifamily project processing for any project in which Walsh Construction is a general contractor.

Portland HUD Housing Development Director Tom Cusack said that

the waiver was the first of this kind granted in the nation.

Portland HUD Housing Development Director Tom Cusack said that the waiver was a direct result of a delegation of authority which grew out of the "reinvent" HUD initiatives of HUD Secretary Cisneros. Using this authority, HUD Assistant Secretary Nic Retsinas challenged HUD Field Offices to waive program instructions that were not contained in published regulations or the law.

Cusack said, "We couldn't figure out why we should keep looking at the same stuff over and over again when we had a 20-year history with Walsh Construction, without any financial problems."

According to HUD records, Walsh Construction has been a general contractor for 55 separate HUD projects over that 20-year period.

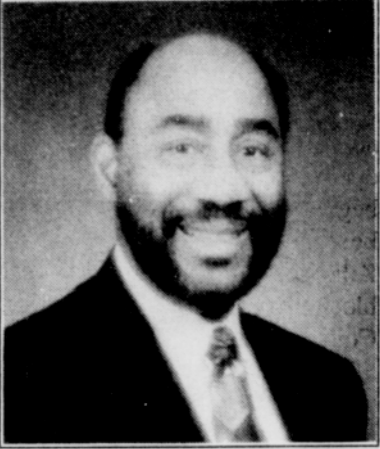
A Fund Raiser

To Retain Metro Councilor Ed Washington

Friday, April 1, 1994; 6:00 PM - 9:00 PM

Tickets May Be Purchased At:
The Brooks Building;
3620 N. Williams,
Portland, Oregon 97227

\$20.00
(Suggested Donation)



Ed Washington

This is sponsored by Friends Of Ed Washington Campaign Committee




Word Challenge

- courier** n.--A: messenger. B: favor-seeker. C: weapon. D: forward-artillery observer.
- vigil** n.--A: lengthy search. B: high-mindedness. C: lighted candle. D: period of careful watching.
- niggling** adv.--A: squirming. B: stingy. C: petty. D: straggling.
- sedition** n.--A: withdrawal B: insurrection. C: calming medication. D: libelous statement.
- enfilade** (en fuh Lade) n.-- A: raking gunfire. B: long valley. C: smoothness. D: sharpness.
- baleful** adj.--A: absurd. B: overflowing C: kindly. D: menacing.
- chary** (Chair ee) adj.--A: kindly. B: smoky. C: confused. D: cautious.
- purveyor** n.--A: inspector. B: overseer. C: supplies. D: scoundrel.
- summarily** adv.--A: gruffly. B: promptly. C: thoroughly. D: unfairly.
- secede** v.-- A: to replace. B: ignore. C: withdraw. D: win.
- lickspittle** n.-- A: fighting spirit. B: greedy person. C: good appetite. D: fawning person.
- enumeration** n.--A: itemization. B: duplication. C: significance. D: questionnaire.
- reconnoiter** (rek uh Noiter) v.-- A: to hunt down. B: survey. C: reject. D: rearrange.
- enormity** n.--A: foolishness. B: strong desire. C: grandeur. D: great wickedness.
- celerity** nb.-- A: fame. B: intelligence. C: swiftness. D: clarity

ANSWERS ON PAGE A6

Elaine is basking in our gratitude.

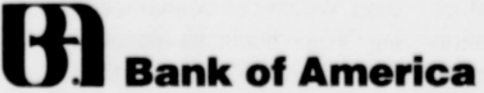


Elaine from Seaside is a loyal checking customer. We sincerely appreciate her business, and wanted to say thanks for banking with us (without having to resort to any corny giveaways).

IMPROVED LOANS: LOWER RATES FOR CUSTOMERS

Starting now, all B of A checking customers are entitled to a 1/2 percent discount off of the current rate for any new consumer loans. ► That means car loans, boat loans, RV loans, home equity loans (you get the idea). It's our way of showing our gratitude. Call 1-800-THE-BofA or stop by any branch for more information. (P.S. If you're not a B of A customer, stop by any branch and sign up for any checking account - including our no-monthly-fee VERSATEL® Checking. Presto, you'll be eligible for the discount on a new consumer loan.)

BANKING ON AMERICA®



*Mike from Legal needs us to include this important message: "Fixed rate loans are based on automatic payment from a B of A checking account. If automatic payment is stopped, the rate will increase by 1/2%. See branch for complete details. Bank of America Oregon. Member FDIC."