

Bank Of America To Oregonians

September 15, 1994--Bank of America introduced major service enhancements and guaranteeing to beat its competitors' consumer loan and CD rates as part of an aggressive statewide initiative to improve banking for Oregonians.

"We've listened carefully to what people want in a banking relationship and we're going farther than any bank in the state's history to deliver it," said BofA Chairman W. Charles Armstrong.

"We're asking Oregonians to compare our services with those of their current bank and simply choose the better bank."

Armstrong said BofA hopes to attract customers with an unprecedented set of offers most beginning this month and good through 1994. Leading the list is the bank's promise to beat any published rate on auto, home equity, boat or RV loan in the state by 10 percent (10 basis points). The offer applies to any secured fixed-rate installment loan. The bank also will beat the published CD rates of its Oregon competitors by the same margin. Other offers include two years of personal or business checking without fees.

The bank is also adding a long list of service enhancements:

Extending Home Loan By Phone

service by four hours daily. Home buyers can now apply for mortgages seven days a week from 7 a.m. to 9 p.m. -- virtually anytime they find the home they want. BofA introduced Home Loan By Phone to Oregon last year and now four of five customers choose to apply for mortgages by telephone. The response has helped win BoA the largest share of the state's home lending market.

Adding money-back service guarantees. BofA has extended its list of service guarantees, including a new \$5 to customers who wait more than five minutes for services at its branches. "Customers like the fact that we put our money where our mouth is," said Armstrong, who said the guarantees were among the bank's most popular service innovations ever.

Launching BankAmericard Photo Care. Intended to cut down on credit card fraud, the photo card includes the card holder's color portrait and signature to discourage unauthorized use. Armstrong said the card, available as Visa or MasterCard, is proving a hit with Oregonians.

Opening accounts by telephone. BofA's popular 24-hour telephone banking service will allow customers to open checking and savings accounts from their home or office

anytime. They need only call 1-800-USE-BofA (1-800-873-2632).

Adding ATMs one a week. Bank of America already operates the most free ATMs and will add another location every week through the end of 1995. The new Versateller machines build on BofA's distinction as having the largest ATM network in the West.

The bank's enhancements and offers are being announced in an aggressive advertising campaign that suggest to Oregonians: "Improve Your Banking: Choose Bank of America." The campaign--the most extensive in BofA's four-year history in Oregon--highlights what the bank is hearing from consumers and how it is responding with ways they can improve their banking.

Although the newly announced improvements and offers present a challenge to competitors, Armstrong emphasized that BofA's attention is focused on meeting consumer demands.

"We've been listening closely to what consumers need and want from their bank, and these new rates and service innovations are just our latest response," Armstrong said.

He added that other enhancements and offers are planned through the end of the year and into 1995.

Trainings Offered To Enable Childcare Providers To Serve Disabled Children

The Arc of Multnomah has announced that it has been joined by Oregon Health Sciences University in offering their innovative KICS training to childcare providers throughout the state of Oregon. As part of this unique partnership and for a limited time, the trainings will be offered at no charge, with the cost to participants absorbed by OHSU.

KICS, or Kids in Community Settings, is a comprehensive training

which enables childcare providers to acquire skills needed to include children with developmental disabilities in childcare programs already in place. The training, which was developed by The Arc of Multnomah under a grant from the Oregon Developmental Disabilities Council, is equally adaptable for childcare center staff including those in work-site facilities, and family childcare providers.

The KICS trainings are offered in a variety of sites throughout the tri-county area, and in other communities upon request. A nominal charge for the training manual will be asked of those participants who live outside of Multnomah County.

Providers interested in taking the trainings are asked to call Mary Magee, KICS Coordinator, at The Arc office, 223-7279.

HOUSING Home Loans For 3% Down

Low- and middle-income home buyers having difficulty with the down payment can now finance with as little as 3% down through GMAC Mortgage. The program was recently offered on a test basis in nine cities to determine its appeal to first-time home buyers.

"We've been delighted with the response since the program's introduction in the nine cities," says Mark Korell, president and chief executive officer of the GMAC Mortgage Group. "We've now decided to commit \$50 million to offer the program nationwide."

The 3% program is similar to

Fannie Mae's popular Community Home Buyer's Program, in which GMAC Mortgage also participates. Like Community Home Buyer's, the program allows borrowers easier qualifying through flexible debt to income standards and lower closing costs. It also shares the home buyer education requirement that made Community Home Buyer's unique. But the 3% down option is different in that Community Home Buyer's allows down payments to be that low only if additional down payment money is supplied from a gift or unsecured loan or if the

property is located in one of several targeted urban centers. This is a conventional fixed rate mortgage not involving government housing programs.

"The 3% down program is opening the housing market for more and more families," says Korell. "The principal challenge for most people who want a home is still coming up with the money for closing costs. Reducing a down payment is one of the strongest steps we can make to help home buyers."

For information on the 3% down program, call the GMAC Mortgage location nearest you.

Portland Observer's VOICE PERSONALS To Place Your FREE Voice Personal Call 1-800-813-0553

Single Women

COLLECTS BEARS

SF I am 28 years old, brown hair and hazel eyes. I collect bears, but I am missing that perfect grizzly out there. If you are a rough but gentle and kind grizzly bear that knows how to have a good time, we can climb a tree and have a grizzly of a good time. I have three cubs and more are welcome. This bear likes to fish and I can even be a dancing bear at times if you wind me the right way. Can you be my Grizzly? Please call. Call Ext. 63043

LOOKING FOR MEN

SF I am 28 years old, hazel eyes and brown hair. I am looking for some new men in my life to sit on the bank and do some fishing. Go camping, hiking, candle-light dinners, beaches and going dancing. I am not looking for a commitment right now but would like to meet someone that will treat me like a lady and show me a good time. I have children, you can too. Call Ext. 63041

NEW TO SALEM

DWF Professional, 34. I am new to Salem. I am seeking adventure, passion, romance, conversation, companionship, laughter, new friends. If you are witty, wise, warm, open minded, comfortable with yourself, enjoy music, dancing, my cooking or gardening or have something that you think that someone new to this area has to see, please call. After, living in Salem for two and a half months I'm sure I am the only single person left, please prove me wrong. Leave a message. Call Ext. 62925

IS WILD

SF 26, 5'6, 120 lbs. Looking for someone to have fun with. I'm wild, I like to have fun. Please leave a message. Call Ext. 616610

INSTRUCTIONS

To Place Your FREE Voice Personal 1-800-813-0553 To Respond or Browse Ads or Retrieve Messages, Call 1-900-725-4343 (\$1.98/min) 18 + Then:

PRESS: 1. To Record an Ad or Change Your Existing Ad.

PRESS: 2. To Hear Latest Ads Sorted By Area Codes

PRESS: 3. To Respond To A Specific Printed Ad Shown Here

PRESS: 4. To Retrieve Your Messages

PRESS: 9. For Customer Service

PRESS: 0. For Information

Single Men

PRETTY ATHLETIC

SM I am 22 years old and I am from England. I like to have fun and I am looking for people who also like to have fun. I like to go to the beach, water ski, skiing, cycling, reading, dancing and everything. I am 5'10, 175 lbs and pretty athletic. I am looking for girls who are between 18 and 25 years of age. Who like to keep fit and is open to most anything. Call Ext. 63048

RED HEAD

SF Red haired, green eyed Irish lady. Looking for someone who is responsible, understanding & has a heart. I like the Grateful Dead, have fun in the outdoors. Call Ext. 62725

WE LIKE HARLEYS

We are 2 beautiful single sisters looking for 2 beautiful single men who drive beautiful Harleys. We are interested in fun loving gentlemen who can have a good time. If you want to go on a double date give us a call. Call Ext. 62726

SEKS PETITE FEMALE

SM I am 25 years old. I am seeking a attractive, petite female between 18 and 23. Hispanic. I just like to have fun, see a movie, go to the beach. Call Ext. 63025

MEDIUM BUILD

SM 18, 5'6, medium build, dark hair, hazel eyes. I enjoy down town Portland, the beach, outdoors, clubs and movies. I'm seeking someone around the same height, attractive, nice build and enjoys the same things. Call Ext. 62929

VERY HANDSOME

SM Tim, 5'8, long blonde hair, 165 lbs, good shape. Call Ext. 62794

LOVES VOLLEYBALL

SM 24, new in the Portland area, actor. Love to play volleyball, go dancing. Call Ext. 62770

WELL BUILT

SM 30, 5'9, well built, long brown hair, brown eyes. Looking for someone 18-25, who's fun to be around, likes to have a good time. In the Salem area. So call. Call Ext. 616378

OUTDOORSMAN

SM who is an outdoorsman, big time windsurfer, snowboarder, in 30's, 6, blue eyes, light brown hair, very athletic, very handsome. Looking for girls with similar interests, outdoors, camping, fishing, hiking, & if into it, go to Mexico & dive, just enjoys life. Call Ext. 62741

VERY OUTGOING

SM 27, 6', 195 lbs, brown curly hair, blue eyes, very outgoing, likes camping, sports activities. Looking for a female attractive, around the same age group. Give me a call. Call Ext. 62718

BLUE EYED BLONDE

SM looking for woman 19-26, 5'2, blonde hair, blue eyes, who wants to walk with me on the beach, go to movies, & sit home by the fireplace. Call Ext. 62720

Single Women

POSSIBLE RELATIONSHIP

SF I am 18 years old, dark hair and green eyes. Seeks single White male, 18 to 25. Looking for someone who is honest, likes to have fun, exciting, charming and goal oriented, for friendship, possible relationship. Call Ext. 63016

ENJOYS DANCING

SF I am 20 years old, I really enjoy the outdoors and dancing. I just want to get to know a bunch of different people. Please call. Call Ext. 62994

ROMANTIC DINNERS

SF I am 5'6, 115 lbs., blue eyes, blondish-brown hair. I like to have fun, I like camping, I like hiking, I like dancing, I like football, I like baseball, I like all kinds of sports. I also, love romantic dinners and walks on the beach. I just like to have fun. I am not looking for anything serious, just someone to have fun with. Call Ext. 616610

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Remember, these ads are only a small portion of the ads available to you. Use the Browse option to listen to the ads not yet in print.

1-900-725-4343 \$1.98/min 18 or older


Boy Scouts Of America Adopts New National Theme

The Boy Scouts of America is sending out its new message and mission with its new 1994-96 national theme, "Character Counts! Be prepared for the 21st Century."

The Boy Scouts of America continues to commit itself to developing character, citizenship, and mental and physical fitness in young people. Our belief in America's youth and our commitment to preparing them for their future will remain of utmost importance to the BSA.

The 1990's present a host of challenges for today's youth. Without steady leadership and guidance from caring adults, many youth will never develop the moral foundation that allows them to make sound, rational decisions when faced with overwhelming peer pressure.

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BLACK CLUB OWNER'S ASSOCIATION

"BROTHERS FROM THE EAST PUBLIC RELATIONS" SALUTES N.E. PORTLAND'S COMMUNITY SATURDAY, OCTOBER 8, 1994
N. E. ALBERTA STREET - BETWEEN 17TH & 18TH
TERRIFIC INFORMATION BOOTHS! FANTASTIC VENDORS! LIVE ENTERTAINMENT!

MEL BROWN, KURT GREEN BAND, R&D BLUES BAND, MICHAEL COOPER, NEW SONG JAZZ ENSEMBLE, SOUL SYNDICATE GREAT BAR-B-QUE! MARVELOUS PEOPLE!

SEE YOU THERE! NOON TO 7:00 PM


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Estimates

Have you ever used a hog's hair brush?

Sometimes those hard nylon ones scratch your car. The hog's hair is soft & plush, and when the foam comes thru it is thick with suds - almost like shaving cream. As a kid, I remember watching my grandpa lather up with one of those hog's hair shaving brushes....then he would chase me around without his teeth. We laughed a lot.

You'll love our thick foaming hog's hair brushes!

 **You'll Love It!**

National Pride Self-Service Car Wash
5733 NE Martin Luther King, Jr. Blvd.

McMurphy's Appliance Center

Washer & Dryer \$199⁰⁰
Refrigerators From \$129⁰⁰
Ranges From \$129⁰⁰

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