

HOUSING

The
Portland
Observer

Serious Study Requires A Serious Work Setup

(NU) - Following a summer of fun, few children look forward to evenings spent memorizing vocabulary words and solving math problems. But studies show that homework has a tremendous influence on a child's academic success.

It not only reinforces academic skills, it teaches self-discipline and self-direction, cultivates good work habits, and fosters initiative.

Parents have a role in homework, too. Your most important assignment is to encourage learning by providing an environment that motivates children to become independent, self-reliant, responsible students.

Here are some suggestions for creating a productive learning environment at home.

- **Time:** Show children the importance of education by devoting time every day to learning.

- **Place:** Create a serious study environment and equip your child with the necessities to become a serious student. If possible, each child should have a desk of his or her own. With today's inexpensive ready-to-assemble (RTA) furniture, that goal is easy to achieve.

- **Equipment:** Outfit the area with all the necessary tools — a dictionary, thesaurus, calculator, pens, pencils, paper clips and a stapler. Having the right materials readily at hand reduces distractions and makes the child feel fully prepared to tackle homework.

A bookcase or desk with hutch provides accessible storage for reference resources to help children solve problems on their own — with-



This ready-to-assemble computer desk and bookcase from Sauder Woodworking creates a good working environment.

out relying on your help. • **Space:** Create both psychological and physical space for serious studying. Honor homework time by establishing periods of quiet throughout the house and eliminating TV and phone calls during a mutually agreed upon time.

Also, honor a child's physical needs by supplying a work surface that provides room for both study materials and elbows. • **Lighting:** Strong, direct illumination is especially important to successful studying. It reduces eye fatigue and visually defines the work area, helping children focus their attention.

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Key Bank Earns Rating For Home Lending

Key Bank of Oregon has earned an outstanding rating from the Federal Deposit Insurance Corp. for its lending practices in Oregon, including low and moderate neighborhoods.

The bank was cited for its efforts to assess the needs of local communities and to develop financial products to meet those needs.

Home improvement and repair loans were specifically mentioned as examples of successful business practices.

Key Bank has helped solve housing related credit needs through its involvement with the Network of

Oregon Affordable Housing, Habitat for Humanity, Project Down Payment, Albany Partnership for Housing and Community Access, Emanuel Neighborhood Ownership Program and the Homebuyers Enrichment Loan Program.

The bank also was recognized for its role in the purchase of limited partnerships from non-profit organizations to build and manage low-income housing. The support resulted in the availability of approximately 600 units of low-income housing.

The bank and its employees have also been involved in community

activities, including a partnership with the Urban League of Portland to provide summer jobs. An annual Neighbors Make The Difference Day is held as employees and bank officials donate an afternoon to do volunteer work in the community.

Key Bank of Oregon with more than \$2.7 billion in assets and 85 branches is a subsidiary of Key Corp. one of the largest bank holding companies in the United States. Headquartered in Cleveland, Ohio, the company has more than 1,300 branch and affiliate offices in 23 states.

Home Plumbing Can Contain Harmful Lead

Even though there is little if any lead in Portland area drinking water, there can be lead in consumer plumbing systems.

Portland's Bull Run water supply which serves most of the Portland metropolitan region, is virtually lead-free. However, this high quality water is slightly acidic and soft, and consequently, more corrosive. This corrosive quality could affect consumer plumbing systems that contain lead, such as those with lead-soldered copper pipe.

In cooperation with Environ-

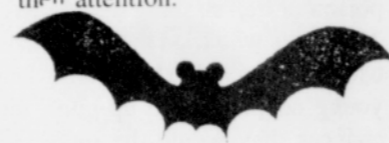
mental Protection Agency guidelines, the Portland Water Bureau and other water providers have prepared educational materials which will be sent to customers with their water bills.

All water utilities agree the best advice for protecting consumers from lead in plumbing systems are:

- *Use fresh water for cooking and drinking. Run the water until it's cold. If you haven't used your water for 6 or more hours, this allows fresh water from the main to enter the system. (This water can be used for non-cooking or non-drinking purposes.)

- *Use only cold water for cooking, drinking and making baby formula. Hot water is more corrosive than cold and is more likely to pick up contaminants from pipes, water heaters and faucets.

- *When making plumbing repairs, use only lead-free solders. Using lead solder in plumbing systems is against the law, and contributes to lead in drinking water. (Lead solders are still available for uses such as making stained glass.)



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