

HOUSING

The Portland Observer

FACTS & FIGURES

Direct Deposit is the banking service that lets employers deposit employee paychecks directly into their bank accounts. Over 70 percent of federal employees now get paid by Direct Deposit, as do 50 percent of the nation's 43 million Social Security recipients. The estimated savings to the U.S. government is more than \$100 million a year—savings passed along to all taxpayers.



Direct Deposit, reports the National Automated Clearing House Association (NACHA), costs employers ten to 23 cents less per payment than issuing a paycheck because of savings in preparation, distribution and reconciliation costs. In addition, American companies could increase productivity by four to five billion dollars a year if all employees were paid via Direct Deposit—workers would no longer need time off on payday to deposit their checks.

Direct Deposit is virtually error-proof. Of the 18 million Social Security payments made via Direct Deposit each month, not a single one has ever been lost. For a brochure on Direct Deposit, send 50 cents to: Federal Reserve Direct Deposit Brochure, Consumer Information Center, Pueblo, CO 81009.

ASK MR. MOTHER EARTH

YOUR INDOOR GARDENING QUESTIONS ANSWERED
By Joel Rapp
Sage Advice

Q. I'm thinking of starting an herb garden. What do you think?

A. Growing herbs at home is a smart idea. You get the double benefit of a beautiful potted plant and something delicious to put in your cooking pots. One herb that's easy to grow is that hardy perennial, sage.

The most common indoor variety is *Salvia vulgaris*, which can grow to over two feet tall. There's also the pineapple sage, whose light green leaves have a strong pineapple aroma.

Like most herbs, sage needs full sun, well-drained soil, and regular feedings of a top liquid plant food such as Miracle-Gro. Sage can be propagated by seeds or stem cuttings.

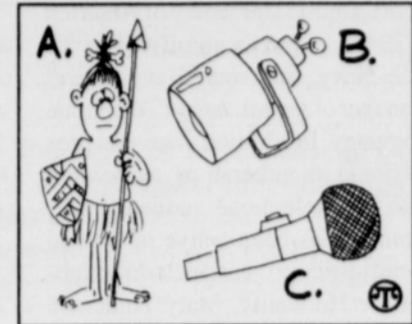
Joel Rapp, best-selling author, gardening editor of Redbook, and radio show host, is among America's best known gardening experts.



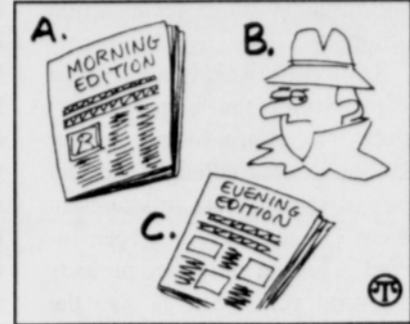
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QUICK QUIZ

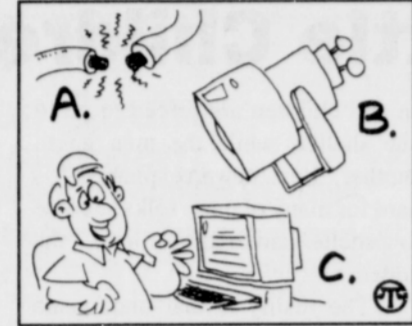
Are you getting your message across? Here's a quiz that can help you tell if you're in tune with the latest terms in the field of communications.



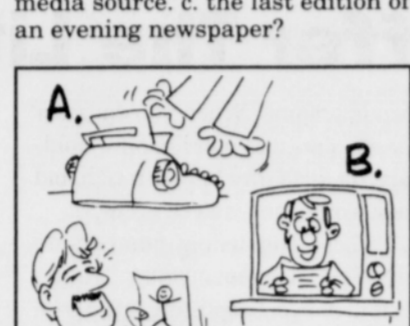
1. A dingalinga is a. an African tribe. b. a low-power spotlight. c. the most widely used microphone?



2. The term bulldog refers to a. the earliest edition of a morning newspaper. b. an uncooperative media source. c. the last edition of an evening newspaper?



3. Etaoin shrdlu is a. the generic term for a leading component of electrical cable connectors. b. technical name for a low-power spotlight. c. words used by operators of Lintotype equipment to test hot-lead typesetting machines?



4. An interrobang would be most often used by a. print journalists. b. broadcast journalists. c. artillery officers?

Answers

1. b. It's also called a dinky. 2. a. 3. c. The term is used for testing because it contains the five vowels and seven common consonants, according to Webster's New World Dictionary of Media and Communications (Simon & Schuster, New York). The new reference book by Richard Weiner, a renowned practitioner of public relations, defines over 30,000 slang and technical terms, including old and new ethnic and British words. The book covers 27 fields including advertising, broadcasting, computer graphics, film, journalism, library science, marketing, newspapers, photography, videotex and more. Each definition is written so that the user can understand it even if he or she is not a professional working in the field. It's available at local bookstores or you can send a check for \$29.95 plus \$3.00 for postage and handling (total: \$32.95) to: Public Relations Publishing Co., 1633 Broadway, New York, NY 10019. 4. a. It's a punctuation mark, combining an exclamation point and question mark.

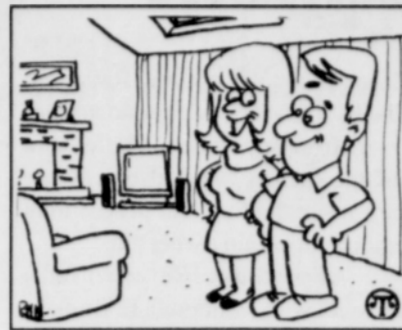
RENDS FOR HOMEOWNERS

Remodeling That Brings The Entertainment To You!

Can your home accommodate a gourmet dinner for 30 of your closest friends? Does your six-year-old want the entire first grade over for burgers and fries? Are your out-of-town guests visiting for "just a few days"? According to the National Association of the Remodeling Industry (NARI), if these scenarios put you in a panic, perhaps it's time to stretch your living space by remodeling!

Entertaining and being entertained at home are the most popular social activities of the new decade. This, in part, explains why two of the hottest remodeling trends in the U.S. are kitchen/living room and home entertainment/media center additions.

A kitchen/living room simply combines space for cooking as well as for family gatherings and casual entertaining. The living room side may include a comfortable sofa and chairs, a fireplace, skylights, or other amenities to make for an inviting conversation area.



More and more homeowners are stretching their living space by remodeling.

Home entertainment centers are the perfect rooms in which to hook up your television, VCR, stereo, compact disc player, personal computer with video games or any other equipment that will enhance your own "electronic playground."

"As more and more families congregate in their kitchens and dens it becomes increasingly important to improve the capacity and

functionality of these rooms," says Ron Walters, NARI President. "A kitchen/living room or media/entertainment center project completed by a NARI contractor is certain to increase your family's enjoyment of their home for many years to come."

With more than 5,400 members nationwide, NARI is the only national trade association committed to the service of the professional remodeling industry. As the voice of the remodeling industry, NARI represents professional remodeling contractors, manufacturers, wholesalers, distributors, lenders, utilities, and publishers. NARI also serves as a clearinghouse for information on the remodeling industry.

Contact your local NARI chapter to obtain the names of professional NARI remodeling contractors in your area. Or call NARI National at (703) 276-7600 for the location of the NARI chapter nearest you.



The fastest speed at which a giant tortoise can crawl is about five yards a minute.



If you could hold a square mile of sunlight in your hand, it would weigh three pounds.



Halloween
is Monday, October 31st.
Kids are out trick-or-treating.
Please drive safely.



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U.S. Bank can now make it easier for you to buy a home by making it easier to qualify for a loan. With a HomePartnersSM loan, the money you'll need for a down payment or closing costs is probably much less than you've ever dreamed possible. Sound too good to be true? Keep reading, it gets even better. Because we've made it easy to qualify. A steady income and a good history of paying your bills might be all you need.

So instead of paying for your landlord's home, stop by the offices of any U.S. Bank branch. We'll show you that owning your own home doesn't



have to be a figment of your imagination.

