

## 1996 "BEST Business" Applications Open

The fourth annual "BEST Business" awards will be unveiled during Earth Week in April.

Applications are being accepted now. To be considered, local businesses must apply by February 28. The "BEST Business" awards are issued annually to Portland area businesses with notable energy and environmental accomplishments.

BEST stands for Business for an Environmentally Sustainable Tomorrow. It is an assistance program offered by the City of Portland Energy Office; a no-cost service for businesses that want to:

- use energy efficiently,

- conserve water,
- reduce (and recycle) waste, and
- use efficient transportation options.

BEST services have been offered since early 1992. "BEST Business" awards -- issued in all four categories -- have been issued annually since 1993.

Best awards over the past three years have gone to successful local businesses such as: Blue Cross & Blue Shield, Marco's Cafe, the Mill End Store, Red Lion Hotels, and the Port of Portland building (for energy efficiency); Elf Atochem, Fred Meyer's Gateway store, Hercules Incorporated, the Riverside Golf

course, and Tektronix, Inc (for water conservation); continental Brass, Davis Wright Tremaine, Kaiser Permanente, Mentor Graphics Corp, Nike, Inc., Oregon Arena Corporation, Oregon Soil Corporation, and Oregon Steel Mills (for waste reduction); and Nike Town, United States Bakery (Franz), and US Bancorp (for efficient transportation)

The Best awards are co-sponsored by the Association for Portland Progress (APP) and The Business Journal.

Applications are available from the Portland Energy Office. For an Application or more details call 823-7222.

## "A Touch Of Class"

By TONY WASHINGTON

The Edward Wadsworth Institute came into being on July 1, 1984, when it purchased the College of Beauty. Edward Wadsworth offers courses in Hairstyling, Barbering, Manicuring, and Facial Technology. Each of these courses of study is designed to present a quality education to each deserving student. The student, upon completing the course of study, is prepared to take the State Board, get a license, and become job ready.

BJ's Touch of Class is thankful for the Wadsworth Institute's recent graduate Maryam Lowe, 23 years old. Maryam graduated with honors specializing in Hairstyling Preparation and is employed by BJ's Touch of Class. The daughter of Terry and Diane Lowe of Portland. She also graduated from Madison High School in 1991. Maryam was inspired by her best friend, Donya Frazier, who is also an employee at BJ's Touch of Class, basically family owned. The proprietor, Barbara J. Owens, has been in business for six years. Prior to that Barbara was employed at Broadway hair Weevers. Maryam is



Maryam Lowe, Sandra Killings, Donya Frazier and Barbara J. Owens, owner of the Touch of Class

a prime example of a young determined business woman who has as her long term goal, is to own her own business someday. Maryam and Donya have future plans of doing this. Maryam enjoys bowling, shopping and also loves Chinese food. Donya and Maryam look forward to traveling to see hair shows, such as the hair show in New York sometime this year. Maryam is a great example of how the Edward Wadsworth Insti-

tute can really enhance someone's life. It seems to have really touched Maryam's and her family. Striving towards long term goals is what The Wadsworth Institute produces, such as Maryam.

If there are any other potential hairstylists out there, give The Edward Wadsworth Institute a call. The Portland Observer commends Maryam for her achievement and wishes her the very best.

## Portland Company Unveils Unsecured Second Chance VISA Card Program

The American Fair Credit Association is a unique company that is dedicated to helping financially troubled Americans regain the social status of credit worthiness. Millions of good people have suffered severe financial setbacks due to circumstances beyond their control such as divorce, layoff, recession, and medical expenses. Unfortunately, the credit industry does not take into consideration individual circumstances, when looking at credit reports. In today's world, credit is the key to the American Dream. Without credit, you cannot own a home, get a college education, or afford safe, reliable transportation.

Clients turn to AFCA after being repeatedly turned down for credit by other companies. AFCA offers a variety of benefits including credit education, money saving discounts, and an Unsecured VISA Credit Card with No Security deposit. This not only gives members the advantages of a major credit card in an almost cashless society, but the benefit of having one of the nation's know creditors give a good credit report monthly to the nation's major credit bureaus. This has led to many of AFCA's clients being able to purchase their own homes. According to office owner Steven Conner, there are many programs out there to help

people purchase their own homes even with a moderate income. The most common thing that holds people back is their credit report. AFCA's program is the quickest and easiest way to get back into the mainstream credit world.

To qualify for the AFCA program you have to be currently employed for at least 3 months with a gross income of \$900 per month before taxes, have a picture ID, and have either a checking or savings account. AFCA is located at 811 E. Burnside, Suite 219. They see people by appointment only by calling 249-0483. AFCA is proud of the role it plays in helping people achieve their American Dream.

## Oregon Economy Expected To Level Off

Although Oregon's current industrial boom is driving its economy above the national average, the state's economy is expected to level off by the year 2000, predicts First Interstate Bank Economist and Senior Vice President William Conerly, Ph.D.

Conerly was one of the featured speakers at the 1995 Winter Conference of the Oregon Bankers Association and the Independent Community Banks of Oregon, held recently in Portland.

In his "Look of '96" address, Conerly singled out the \$10 billion that the semi-conductor industry has committed to the Portland metropolitan area as one of the main

stimuli behind Oregon's recent economic upswing.

While the current national economy remains fairly stable, the Oregon boom has seen unemployment levels drop within the Portland area to about 3.7 percent and to 4.7 percent throughout the rest of the state, he said.

Oregon's low unemployment will eventually lead to the economy stabilizing, Conerly predicted. As wages rise and unemployment remains low, companies will seek other locations for their new operations where more workers are available at lower wages, he predicted.

Conerly pointed to rising real estate prices and growing urban congestion, both in Portland and through-

out other Oregon cities, as two other factors that will contribute to the expected economic shift by the year 2000.

These factors will also eventually lead other workers to decide not to migrate into Oregon, he predicted. "Oregon has grown to the point where it is not going to see that rapid growth that we've seen in the past couple of years," he said.

Oregon companies that depend on national markets should expect to see some stability in the short term, Conerly said, adding that Oregon companies that focus solely on their local markets should prepare for an upcoming shift to a more moderate economy.

## OREGON ASSOCIATION OF AMERICAN MOTHERS, INC.

Official Sponsor of "Mother of the year" presents the

### State Literature Scholarship

**Gertrude Fogelson Cultural and Creative Arts Program**  
American Mothers, Inc. encourages mothers to develop their talents in the creative arts. The Cultural and Creative Arts program can be a positive force in helping young mothers learn more effective ways of teaching children through the use of literature in the home.

#### ELIGIBILITY & REQUIREMENTS

A \$10 entry fee includes a 1 year membership to American Mothers, Inc.

Contact Audrey Kocarnik, State Chairman, at 13630 SW Fielding Rd., Lake Oswego, OR 97034 for entry form with a list of eligibility and qualifications. All entry forms Must be in by February 1, 1996.

#### CATEGORIES

- #1. Poetry; #2. Short Stories; #3. Essays; #4. Articles

Announcement of winners will take place on February 24th 1996, at the 1996 Oregon Association of American Mothers, Inc. Mother of the Year Recognition Banquet (Gala Extravaganza)

## Senior Meals Promised

"In response to a possible curtailment of government funding, the Loaves and Fishes board decided at their meeting that Loaves and Fishes is committed to the seniors we serve and we will make every effort to serve seniors-at-risk even if our government funding is reduced or terminated," said Executive Director Don Ballinger.

This may include suspension of the walk-in congregate program where meals are served at Loaves & Fishes sites throughout the metro area.

The board stance is to monitor the current situation and to maintain existing service levels for at least ten days following a change in Loaves & Fishes' funding.

It is to be emphasized that Loaves and Fishes will continue delivery to at risk Meals-on-Wheels and congregate seniors.

## Direct Lending Cuts Would Hurt Students, Colleges

Jeannette Galanis, a senior at the University of Colorado, Boulder, faced a difficult dilemma upon graduation in the spring of 1994. She was offered the job of her dreams as president of the U.S. Student Association, a national non-profit association representing college students. But, as with many non-profit organizations, the pay was low -- and Jeannette faced a whopping \$345 monthly student loan payment.

"I was in a tough predicament," Galanis said, "of either giving up a

job I had prepared for and wanted for so long, or facing the very real possibility of defaulting on my student loans. Either way I would lose."

Fortunately, Jeannette didn't have to choose between her dream job and her loan obligations.

She was able to do both thanks to a new repayment option offered under the William D. Ford Federal Direct Loan Program, which bases monthly payments on borrowers' income and is adjusted annually as their income level changes.

Designed to give borrowers more control over their finances and career choices, income-contingent repayment plans can be especially helpful right after graduation when salaries tend to be lower.

This is just one benefit of President Clinton's direct lending initiative that would be lost to million of students nationwide if Congress prevails in its attempt to cap direct loans at 10 percent of total student loan volume.

# Not Your Ordinary WHITE SALE

Prices Effective January 10 through January 16, 1996 at your nearby Safeway store.



**Snow's New England Clam Chowder**

- 15 Ounce
- SAVE UP TO 81¢

**68¢**

## Fresh Cut-Up Oregon Fryers

- ECONOMY PACK
- Whole Fryers 69¢-lb
- Cut-Up Fryers or Fryer & Half 79¢-lb
- SAVE UP TO 39¢-LB

Washington Thrifty Pack Sold In Washington Stores

**59¢**  
lb

## Fresh White Mushrooms

- Northwest Grown

**99¢**  
lb

Look For Your Safeway Weekly Shopping Guide In Your Oregonian FOODday in the Portland Metro Area...And Save More Shopping At Safeway!

Enjoy Extra Savings With The SAFEWAY EXTRA In-Store Savings Guide Available at your Safeway store.