

## More Accidents Raise Oregon Auto Insurance Costs

"The auto insurance industry in Oregon is beginning to see increases in the number of auto accident claims and these increases are beginning to drive up the cost of auto insurance," warns Marianne Macina, CPCU, regional manager for the Western Insurance Information Service (WIS). "Auto insurance consumers in Oregon have enjoyed relatively stable premiums over the last five years with the combined average auto insurance premium dropping well below the national average in 1994 to \$633.57. Oregon ranked 30th when compared with the cost of auto insurance in other states."

According to the National Association of Insurance Commissioners' (NAIC) annual report on auto insurance comparisons, there were 29 states with higher premiums in-

cluding Washington state ranking 21st with a combined average premium of \$727.27, and California with the eight highest combined average premium of \$887.33. Oregon, as it has for the past five years, remained below the national average of \$741.63.

"The trend of decreasing auto accidents has ended," says Macina. "Some insurance companies have already found the need to increase rates because the cost of auto insurance--the expense of mending people and repairing cars--has been on the rise since 1994 due to increasing numbers of auto accidents in Oregon."

Driver's attitudes play a major role in accident prevention. Driver's who pay attention, are courteous to other drivers, drive defensively, fol-

low the rules of the road (especially keeping proper distance from the car in front of them) and maintain their vehicles are less likely to be involved in an accident. Insurance Industry claims statistics show that the number one cause of accidents remains inattentive drivers--drivers that are doing something else while they are behind the wheel.

Traffic conditions also contribute to accidents. Drivers need to be more cautious at night, in fog, and while driving during bad weather conditions such as rain, ice and snow.

Drivers also need to take extra precautions when there is road construction or deterioration such as major pot holes.

The proportion of urban drivers also plays a big role in requiring heightened traffic safety practices.

"That's one of the major contributors to accidents in our larger cities in Oregon," says Macina. "We simply have more cars on already congested highways and streets. Drivers need to practice defensive driving, have more patience and learn to be more courteous on overcrowded roads."

Law enforcement also plays a significant factor to deter accidents, says Macina. We are seeing some successful new programs that are beginning to help such as increased law enforcement, lower speed limits on some highways, photo radar and anti-running red light programs.

According to the Insurance Institute For Highway Safety (IIHS), speed influences crashes in four basic ways:

1.) It increases the distance a vehicle travels from when a driver detects

an emergency until the driver reacts.

2.) It increases the distance needed to stop a vehicle once an emergency is perceived.

3.) Crash severity increases by the square of the speed so that, when speed increases from 40 to 60 MPH, speed goes up 50 percent while the energy released in a crash more than doubles.

4.) The odds of dying or being seriously injured in a car crash double for every 10 MPH a driver speeds over 50 MPH. In addition, the ability of seat belts, airbags and child safety seats to protect occupants in a crash decreases as the rate of speed increases.

"We now have positive results right here in Oregon showing what lower speed limits on some treacherous stretches of highway can do,"

says Macina. "It wasn't popular, but the reduction and enforcement of the speed limit in the I-5/Terwilliger Curves to 50 MPH has dramatically reduced the number of accidents, preventing injuries and property damage."

Portland Police Bureau statistics show that accident calls in the Curves dropped from 48 in November of 1995 to 7 in March of 1996.

Nationally, an October 25, 1995, National Safety Council Report indicates that the number of highway fatalities rose in 1994 and 1995.

According to the National Highway Traffic Safety Administration (NHTSA), motor vehicle injuries, in particular, are the leading cause of all injury deaths and the leading cause of death for each age from 6 through 28.

## Census Bureau Breakthrough

The Commerce Department's Census Bureau has launched The American Community Survey, and one of the first places to be surveyed is Multnomah County, Ore. The Survey will provide, for the first time, yearly population and housing information on the county's communities to better plan services for Multnomah residents. Information on subjects such as employment and education will be collected monthly through December 1996.

Census Bureau director, Martha Farnsworth Riche, said, "When residents of Multnomah County fill out the survey form, they will help keep important information on the county current. Data from the sur-

vey will be used by community leaders and by local officials to plan better programs for everyone from newborns to the elderly. The survey will help decision makers build schools, highways and hospitals in the right places at the right time. Decisions concerning child care, health care, job training and more will be based on the results of the survey. Additionally, the data will provide valuable information to new and current businesses that want to locate or expand in your area."

The survey is being mailed to a random sample of Multnomah County residents each month. Census field representatives began contacting households that did not return the survey form in early February to ask

that the forms be completed and sent in. The Census Bureau requests that every household that receives a questionnaire promptly fill it out and return it.

"The sooner people return forms, the sooner the county can get on with the task of planning how best to serve Multnomah's residents. Moreover, quick and accurate answers by respondent's save taxpayer dollars by avoiding costly follow-up procedures to complete the form," said Dr. Riche.

The American Community Survey also is being conducted in Fulton County, Penn., Rockland County, N.Y., and Brevard County, Fla. Starting in 1999, the Census Bureau plans to expand the survey nationwide.

## Apartment Complex Controversy

Continued from Metro

said he was concerned that the garage might become "a trap" for residents from muggers lurking there. Commenting on Stastny's strategy he said, "I wouldn't depend on your tenants being your eyes and ears for this structure. There's a great unwillingness of people to get involved."

Eugene Gora, owner of a welding shop to the south of the project, said there is already too much traffic and parking congestion in the area. Edna Robertson, former director of the Northeast Neighborhood Office, and a resident of Northeast Grand Avenue, had similar concerns, saying she feared the project would become "another Piedmont Plaza." Both later said that they would rather see businesses on the site.

Another Grand resident, Tauheed Sadruddin, questioned putting ground floor apartments next to King Boulevard's heavy traffic.

"If people move in just to have a place to stay, you know what kind of people will be there," he said. "I don't question the need for housing,

but you shouldn't be so desirous to create housing that you create problems."

His neighbor, Besita Burnette, added, "Does what we say make any difference?"

Project planners said that the land's zoning would have allowed six-story buildings instead of three, 90 units instead of 55 and .5 parking spaces per unit instead of 1.5. Channa Grace of the ONE Company of Los Angeles, a partner in the project, said, "We've really tried to respond to your concerns."

Jaki Walker, NECDC executive director, said concerned residents could sign up for committees dealing with tenant selection criteria, parking and traffic issues, and design.

Stastny said that traffic noise could be dealt with through use of proper wall and window materials, and other design issues are subject to further discussion. He later added that NECDC will apply for city design review, the only public review process they must go through, within a month.

Stephen Foust of the King Neighborhood Association said that the Albina Community Plan of 1993 allowed high density housing on MLK as an alternative to placing it in the residential area to the east. If such plans had gone through, he said, "These people who are complaining wouldn't even be there any longer." It will take city assistance to deal with traffic and transportation issues, he said, and "to keep bringing that up is like a little kid saying, 'I want dessert' all through dinner."

However, Foust was upset about the decision to move the commercial space to Prescott, and rent to either retailers or "community" uses. This, he said, violated an agreement that the King Association made with business advocates to keep ground floor retail on MLK. Because of this, he said, "The King Association can no longer support this project."

It did have some supporters. Neighbor Margie Johnson said she thought the Prescott traffic problems were exaggerated, and told critics, "I'll be impacted too, but some kind of development there is a fact of life."

## "Family Ties" Honors Grandparents

The Urban League Healthy Grandparents Program is hosting a "Family Ties" testimonial dinner honoring grandparents and other kin who have had a role in raising their grandchildren. The dinner will be held on Friday, May 24 at 7 pm at the Best Western Rose Garden Hotel at 10 North Weilder. Tickets can be purchased at the door or by calling (503) 248-5470.

The goal of the event is to bring together grandparents and people whose lives have been impacted by their grandparents. The program will include personal testimonies by people who have been helped by their grandparents, including Urban League of Portland President Lawrence J. Dark. There will be a full buffet, door prizes, and entertainment by local gospel choirs and vocalists who will perform songs about family ties. Awards will be presented to outstanding grandparents volunteers. A Portland Trail Blazer has been invited to serve as Master of Ceremonies.

## City Seeks Advisory Committee Applicants

The City of Portland invites individuals living, working or owning property or businesses in the inner southeast area to participate in a Citizen Advisory Committee for the Inner Southeast Community Plan. The Inner Southeast Plan area is approximately defined by the Willamette River to the east, I-84 to the north, the City of Portland boundary to the south and SE 76th Street to the west. The CAC will advise Inner Southeast Planning team on issues important to the community and help to develop policies and a strategic framework that will manage growth and change in the inner southeast neighborhoods. The ISCP is scheduled for adoption by City Council late in 1998.

Individuals who have expertise in

The Urban League introduced the Healthy Grandparents Program in 1992. The program is based at the Northeast Multicultural Senior Center. Its formation was a response to a 1991 survey of 32 parenting grandparents in North and Northeast Portland which found that 89% were raising grandchildren in a home without biologic parents.

Drug and alcohol problems, incarceration and abandonment were among the chief reasons for parental absence. The Healthy Grandparent Program provides peer support, education and advocacy for parenting grandparents and relative care providers.

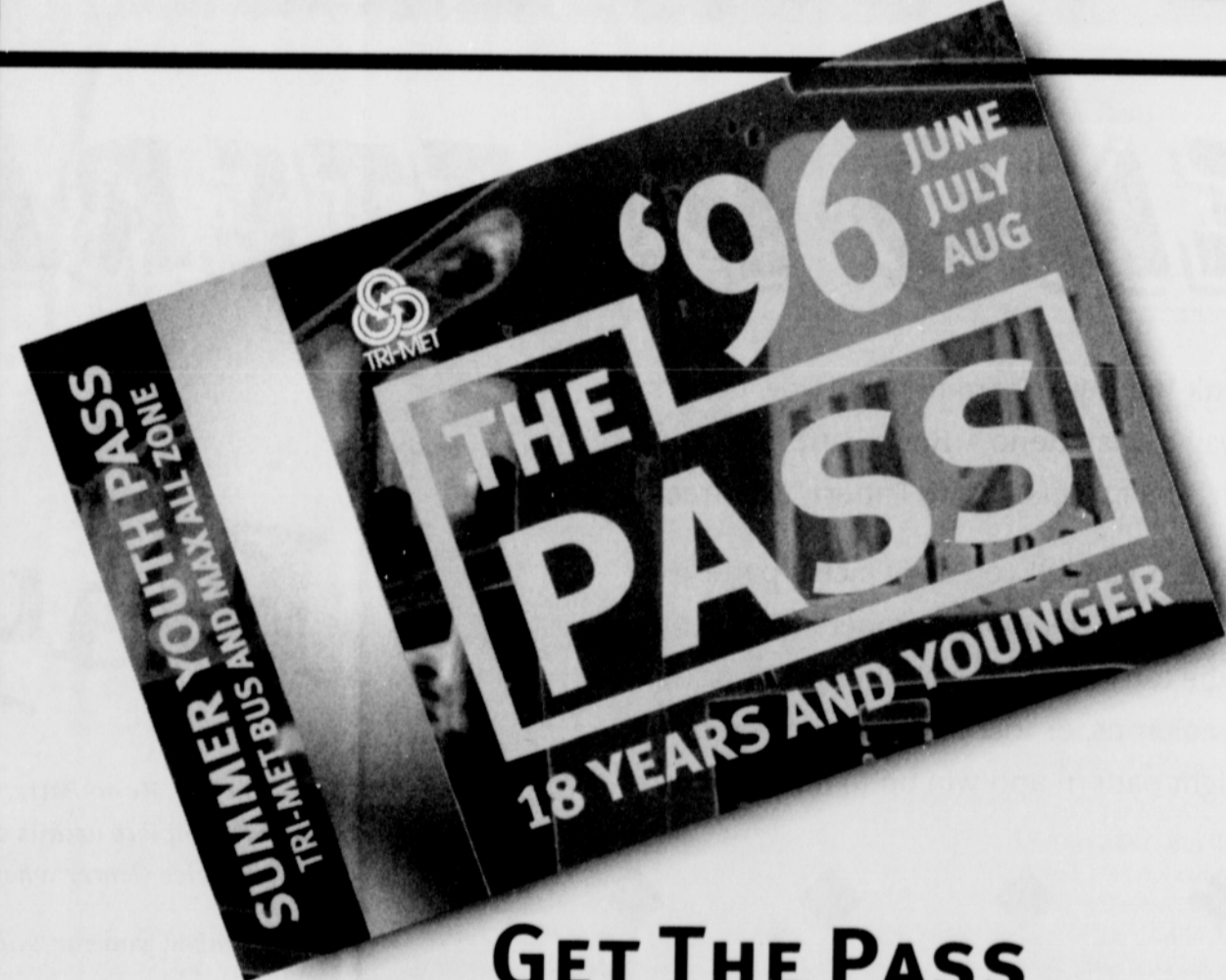
"We hope this dinner will remind our community about the important contributions grandparents are making and the great responsibility many of them have taken on in raising another generation," said Urban League President Lawrence J. Dark.

The Urban League of Portland is a non-profit, community-based human service, economic and social justice

agency serving youth and families, students, job seekers, and seniors in the metro area.

For information on the program, please contact Addie Brown or Anita Williams at (503) 248-5470.

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## How We Get There Matters.

Despite the recent attacks on Israeli civilians, three Portland area teens, Sirota Hoffman, Seth Pollock and Neil Simon decided to proceed with their trip to Israel on the 1996 March of the Living program.

The March of Living, a once in a lifetime experience, is an international program that brings together 5000 youth from all over the world to Poland to commemorate Yom Hashoah (Holocaust Remembrance Day.) The youth retrace the infamous "March of Death" that countless individuals were forced to travel from Auschwitz to the gas chambers at Birkenau during the Nazi occupa-

tion.

After a week of touring Poland, the youth will fly to Israel to celebrate Yom Ha' atzmut (Israel Independence Day) as Jerusalem celebrates its 3000th birthday. Prime Minister Peres will make a guest appearance.

The March of the Living program is designed for teens to experience Jewish history first hand.

"I have mixed emotions about going," said Neil Simon, March of the Living participant, before departing Portland. "I'm nervous about the bombings, but I know that this will be an experience that I will remember for the rest of my life".