

# Family Living

The Portland Observer

## Dealing With Bankruptcy

Bad things can happen to good people. A lost job, mounting medical bills or some other unforeseen event could leave you deep in debt, wondering how you'll ever pay your creditors and regain financial control.

Bankruptcy, a new publication from MetLife, the American Bankruptcy Institute, and the U.S. Department of Justice explains what bankruptcy is, the different types available to individuals and how you can start rebuilding your credit after filing. To request a free copy,

send your name and address to: Consumer Information Center, Dept. 608C, Pueblo, CO 81009.

Filing for bankruptcy is a big decision, not to be made in haste. First explore other methods of handling your debt, such as setting up payment schedules with your creditors. If you do decide bankruptcy is your best option, you should probably seek legal help. A lawyer will fill out the necessary paperwork and make sure you keep the property and other assets to which you're entitled.

After filing, keep in mind that

your credit record will reflect a bankruptcy for 7 to 10 years. Rebuilding your credit won't happen overnight, but as you demonstrate your ability to pay bills on time and manage your finances properly, you can gradually regain the trust of creditors.

Learn more by sending for Bankruptcy. When you write, you also receive a free copy of the Consumer Information Catalog, listing more than 200 free and low-cost federal publications on a variety of consumer topics.

## Baby Safety

There's a lot for a parent to know about a child's safety and development: how to successfully breast-feed or choose the right formula for your baby, when to give your baby vitamins or over-the-counter drugs, how to reduce the risk of injury to your baby at home, how to buy safe toys, and so on.

Four booklets from the Consumer Information Center answer these important questions. The booklets contain safety checklists for each room in the house, toy buying guides for children from birth to 12 years old, important advice for giving medicines to your child, and an invaluable explanation of the various infant formulas available and the basic value of breast-feeding.

Safety for children is everyone's business. It's important to ensure that your baby has a safe start in life.

Get all four booklets by sending a check or money order for \$1 to Baby Safety, Pueblo, Colorado 81009. When you write, you'll also receive a free copy of the Consumer Information Catalog which lists more than 200 free and low-cost federal consumer publications.

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"It takes a village to raise a child", in this case children. In the spirit of Juneteenth neighborhood organizers (back, left to right) James Arnold, L.B. Anderson, and Ray Hinkins celebrate this year's Juneteenth festivities with participating children.

## Public Libraries And McDonald's Kick Off The Summer Reading Program

For the second year, McDonald's restaurants of Oregon and SW Washington are pleased to co-sponsor Summer Reading Programs in public libraries throughout Oregon and Southwest Washington. Over 100,000 children will benefit from reading programs this summer.

"McDonald's is very happy to continue our partnership with the public libraries," said Howard Hayashi, President of the Oregon and SW

Washington McDonald's Operators Association. "We have always had a strong commitment to education and know that libraries and their Summer Reading Program enhance good habits among young people."

The program originated in 1984 with the goal to encourage young people to become lifelong library users, for both information and recreation.

Twelve years later, the pro-

gram now involves over 50,000 children in summertime library activities. With the budget of many libraries shrinking while their use increases, it has become difficult to raise money to buy materials for the program.

"The Summer Reading Program, which has the appropriate theme for 1996, *Everyone a Winner: Read!*, has a positive influence on children and their love for books," said Brian

Bond, Chairperson of the OLA Children's Services Division. "McDonald's funding greatly enhances the ability for each public library to afford to offer this popular and valuable program."

McDonald's sponsorship will provide participating libraries with the Summer Reading Program Manual; along with McDonald's food coupons and the scholastic book, *Mummies Don't Catch Softball*.

**WEDDING PHOTOGRAPHY**

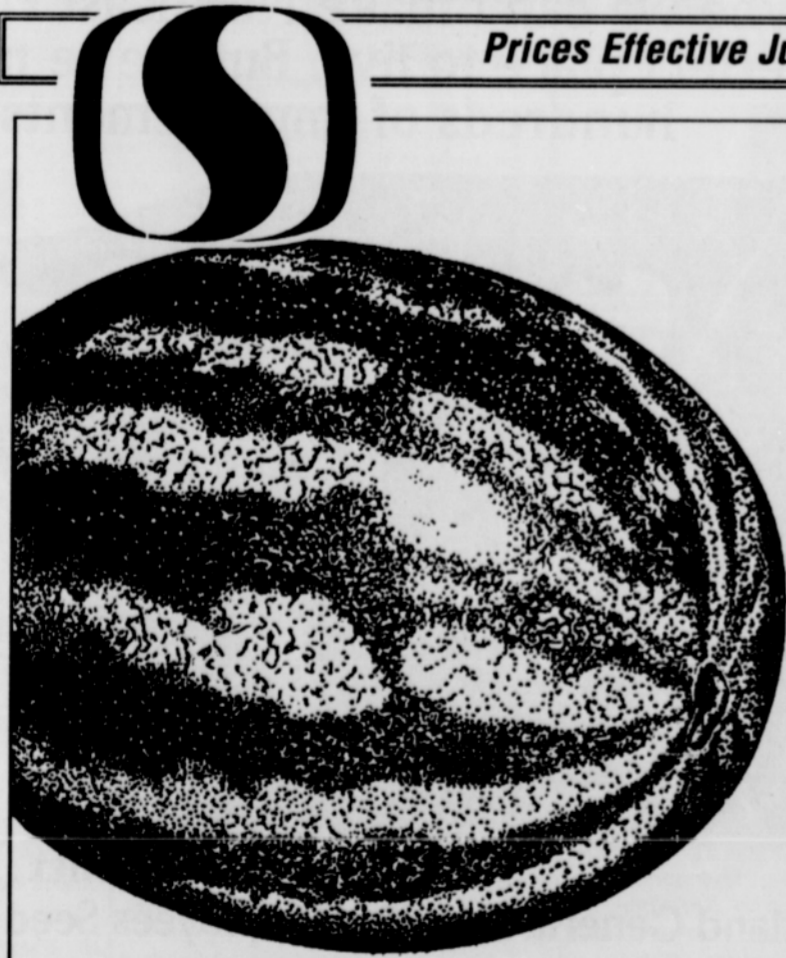
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