



Christmas



Holiday consumer protection guide

BY ATTORNEY GENERAL
THEODORE R. KULONGOSKI

The holiday season is a busy time for family get-togethers and festivities. It also is the busiest retail period of the year, our spending on consumer goods will increase and many families will make their largest single consumer good purchases of the year.

With large purchases on the horizon, it pays to be an extra smart consumer. I'm pleased to present the Department of Justice Holiday Consumer Guide for 1996.

These consumer tips are meant to make sure that the Grinch does not steal the joy from your holiday season.

Bad Weather Swindlers

November's storm is a reminder that Oregon's winter weather now is with us. Bad weather also may bring out door-to-door swindlers who attempt to sell various winter home repair remedies. These will range from roof repair to energy-saving devices for furnaces. Often times, these con-artists will either ask for a deposit (and then never initiate the work), or provide shoddy work for a large fee. Seniors often are the target of these fraudulent contractors. Like any home repair project, always get several bids before contracting work.

Make sure you are dealing with a state licensed and bonded contractor by calling the Construction Contractors Board at (503) 378-4621. That agency can tell you if there are any consumer problems with the company. In addition, don't forget to check with the Department of Justice Consumer Hotline at (503) 378-4320 OR (503) 226-3981.

End Of Year Savings?

Car dealers often promote "end-of-year" savings. The purchase of a vehicle will likely be one of the most expensive purchases you make. Before buying a car, take the time to research the exact vehicle that fits your driving needs. For a new car, find out what the dealer paid for the vehicle (called the dealer invoice) by checking out several books, magazines and Internet web-sites devoted to car buying. You can find this information at your local library bank or credit union. Shop around for the best deal and remember that everything is negotiable at most dealers. Finally, be cautious about extended "warranties". These "extended service contracts" may require you to meet many conditions before you can take advantage of their promises. Most new vehicles come with good manufacturers' warranties.

Charity Clarity

"Tis the season to give" may mean that your phone rings more often and your mail bulges with request to donate to your favorite charity. Whether you're contacted by phone or mail, all non-profit charitable corporations that operate in Oregon must register with the Department of Justice. Religious organizations are exempt from this law. Before giving to a charity, request written information about the organization. Also, ask if it uses professional fundraisers. Many charitable solicitation calls are made by professional fundraisers. Be sure to ask them what percentage they keep and what percentage goes to the charity. Some charities pay 80% or more for fundraising overhead. Copies of the Department of Justice Wise Giving Guide are available from the Charitable Activities Section at (503) 229-5725.

Post Holiday Bills

The joy of December's holiday season is sometimes ruined by the resulting January and February bills. The flood of holiday bills and financial obligations can do long-term damage to your credit. If things get out of control, call the Consumer Credit Counseling Service. This non-profit organization may be able to

help solve your debt problems, avoid bankruptcy and teach you better ways to handle your personal finance. They have several offices around the state and can be reached at their main office by calling (503) 232-8139.

Information Resource

The Department of Justice has a wealth of consumer information available at no-charged to the public. We offer informational brochures on a wide-range of issues from car buying to fraudulent telemarketing. Recently, we started offering some of this information on the Internet via the World Wide Web.

Our consumer protection web-site includes recent news releases, hot cases of the month, consumer complaint forms and informational text on a host of consumer subjects.

We can be found, beginning the week of November 25, at www.doj.state.or.us.

Finally, if you have a question regarding a product, service or merchant, call the Consumer Hotline number at (503) 378-4320 or (503) 229-5576 (Portland only), Monday through Friday, 8:30 a.m. to noon. You will be connected to one of the Department's enforcement officers who will assist you with your questions.

Tow for Life program saves lives

This year marks the 14th year Speed's Towing and Mothers Against Drunk Driving (MADD) will be implementing the holiday "Tow for Life" program.

Beginning Sunday, December 1st, and running through Thursday, January 2nd, anybody who feels they have had too much to drink and drive safely may call Speed's Towing and receive a tow home for \$10. This \$10 will be donated to MADD to fund programs in the education of the impact of drinking and driving.

This program is offered to the greater Portland area by Speed's from our downtown facility on Southeast 1st and Clay. Beaverton and Aloha will be covered by Speed's of Beaverton. Oregon City, Gladstone, West Linn and Lake Oswego will be

serviced by Speed's of Clackamas County. Speed's Towing of Gresham will respond in the Gresham, Troutdale and Boring areas. Any of these locations can be reached 24 hours-a-day by calling 238-6211.

Speed's Towing of Vancouver is also participating in the program for the Vancouver--Hazel Dell area. Service in these areas may be reached 24 hours-a-day by calling 696-3678.

Speed's Towing in Salem is available to run calls in the Salem-Kaiser area and can be reached by calling: 370-8526.

All monies from calls run will be given to the MADD chapters in the counties where the service is provided.

The "Tow for Life" program be-

gan with the 1983 holiday season. Speed's Towing provides tow service to many of the automotive dealers and repair shops in the greater Portland area.

As an extra service to these accounts, Speed's offered to provide a "tow home" service at these companies' Christmas parties.

The response was tremendous and it was suggested that we offer the

service to the general public. The \$10 donation was implemented to insure serious callers and to raise funds. MADD was selected as the recipient because the drunk driver poses a tremendous threat to the towing industry as our livelihoods depend on driving.

Any effort to eliminate the drunk driver will pay benefit to our industry.

Advertise For Diversity
Advertise In The Portland Observer
Call: 503-288-0033

Santa's Breakfast

December 15, 1996

Pancakes, Eggs & Sausage

Come eat breakfast and meet Santa.
Support Loaves & Fishes \$3.50.

From 10:30 am to 1:00 pm.

Place: Queen of Peace Catholic Church,
7620 N. Delaware.

HOLIDAY CONCERT: Friday, December 13, 1996 at 7:30 p.m. at the Old Laurelhurst Church, 3212 S.E. Ankeny, Portland, behind Music Millennium. Admission at the door is \$8.00 for adults, \$6.00 seniors, 12 and under free. Refreshments provided. Contact Ken Culver, Director, 4101 S.E. Washington, Portland, Oregon 97214 (503) 232-0976.

SEEDLESS NAVEL ORANGES
72 count choice from Sunkist
sweet and full of juice
EASY TO PEEL
3 POUNDS FOR 89¢

NUTS in the SHELL
New Crop No. 1
\$1.49
POUND

- JUMBO FILBERTS
- LARGE WALNUTS
- BRAZIL NUTS
- PECANS

GIVE KIENOW'S GIFT CERTIFICATES AS GIFTS

COCA-COLA PRODUCTS - SPRITE
BARQ'S ROOT BEER - MINUTE MAID - TAB

\$1.29
6 12 oz. CANS PLUS DEPOSIT

KIENOW'S
The FRIENDLIEST STORES in Town since 1908
SPECIALS EFFECTIVE TUESDAY THROUGH SUNDAY
DECEMBER 10 through 15, 1996
MEMBER OF UNITED GROCERS
FOR YOUR NEAREST KIENOW'S STORE CALL: 659-5220
HOME DELIVERY IS AVAILABLE CALL: 245-4595

STORE HOURS
WEEKDAYS 8 a.m. to 9 p.m.
SUNDAY 9 a.m. to 8 p.m.

An usual stocking stuffer

"Twas the night before Christmas, when all through the house, not a creature was stirring, not even a mouse; the stock certificates were hung by the chimney with care..."

With apologies to Clement C. Moore, the author of the original poem, the holidays are fast approaching and, as always gift-givers are looking for what's hot this year. With the Dow Jones hovering around 6,000, what's hotter than the stock market?

"Stock shares are not only unique gifts, but very often they are a gift that keeps on giving, long after the latest toys have been regulated to the toy chest," says Kenneth S. Janke, president of the National Association of Investors Corp. (NAIC), a non-profit organization of investment club members and individual investors.

"You're never too young to invest," notes Janke, the father of three. "It's especially important that children and teenagers learn the value and benefits of investing for

the long term at a young age. Beginning a stock portfolio early in life can insure a comfortable retirement. And all it takes to start is one share."

NAIC's investment principles encourage individuals to invest a set sum of money, no matter how small, regularly over a long time period; and to reinvest the dividends.

"Many of our members give stock shares as birthday and graduation presents or holiday gifts," Janke says. "While maybe stock certificates aren't as exciting as the latest toy, over time they can help investors buy lots of toys--like houses, cars, boats, vacations and a comfortable retirement."

or more information about investment clubs or individuals investing, call NAIC at (810) 583-6242, or write NAIC, 71 W. Thirteen Mile Road, Madison Heights, MI 48071.

You can also visit NAIC's homepage site at <http://www.betterinvesting.org>.

Top ten holiday gift ideas

No matter who's on your holiday gift list--from a curmudgeonly grandpa to computer-literate children, the experts at Staples offer their ten hottest gift ideas for 1996, for all the people you know and love:

1. Executive leather goods: attaches, wallets, planners and appointment books
2. Traveler comfort items: look for converter adapter kits, travel pillows, travel alarm clocks, travel irons, waist money belts and toiletry kits, even bungee cords and new luggage tags or straps.
3. Electronic books: like Gifts

for the Mind, by Franklin.

4. Label makers: This year, they're better than ever.

5. New office furniture: add some panache to the home office.

6. Software: Barbie Fashion Designer for Windows. Myst, the top-selling CD-ROM game. Also try Duke Nukem 3-D by Forgnen, or Quake, by the makers of doom.

7. Internet access: Calling all surfers...it's the year of the Internet.

8. Clear electric stapler.

9. Gourmet food items.

10. Books and audio tapes: For all the would-be entrepreneurs among us.

Fabric Depot

THE LARGEST, MOST COMPLETE RETAIL FABRIC STORE IN THE WEST
December 10 through January 7, 1997

40% OFF

- SCISSORS (INCLUDES GINGER)
- BOOKS
- SEWING BASKETS
- ALL CHRISTMAS MERCHANDISE

40% OFF

- WOOL
- OUTERWEAR
- FLEECE
- FUR

40% OFF

- ALL FLANNEL (INCLUDES CHILDREN'S & PLAIDS)
- CORDUROY

50% OFF
ON THESE PATTERNS
• McCall's • Simplicity • Vogue
• Butterick • Burda

50% OFF
OFFRAY & WRIGHTS
REFEL CHRISTMAS RIBBON
1.99 - 5.99 PER REEL

BE SURE TO CHECK OUR STORE FOR "MANAGER'S SPECIALS"
*Discounts do not apply to special purchase or previously discounted or marked down items. 12/10/96 thru 1/7/97

RETAIL HOURS:
MON-FRI 10am-9pm
SAT 10am-7pm
SUN 10am-7pm
WHOLESALE HOURS:
MON-FRI 9am-9pm
SAT 10am-5pm
SUN 11am-5pm

RETAIL - WHOLESALE
Plenty of FREE PARKING
CARS • BUSES • RVs
700 S.E. 122nd Ave.
Portland, OR
252-9530

VICTORY OUTREACH PRESENTS
FRIDAY, & SATURDAY,
December 20 - 21, 7:00 pm
LIVE CONCERT
WITH
JAMES FERNANDEZ BRUTHAZ GRIMM
- ALSO -
BOUND BY COLORS
LIVE ON STAGE
3000 N.E. ALBERTA. (corner of 30th & Alberta) CALL 335-3264