

# HOUSING

The Portland Observer

## Portland Housing Center Presents



Just one of many beautiful scenes in Portland

The Portland Housing Center will offer a seminar on understanding home equity loans. Homeowners and all members of the community are invited to participate and encouraged to attend.

This seminar is being offered to educate consumers about home equity and to help them make the right choice. "There has been a significant increase in the number and variety of home equity loans available to homeowners, indicated Peg Malloy,

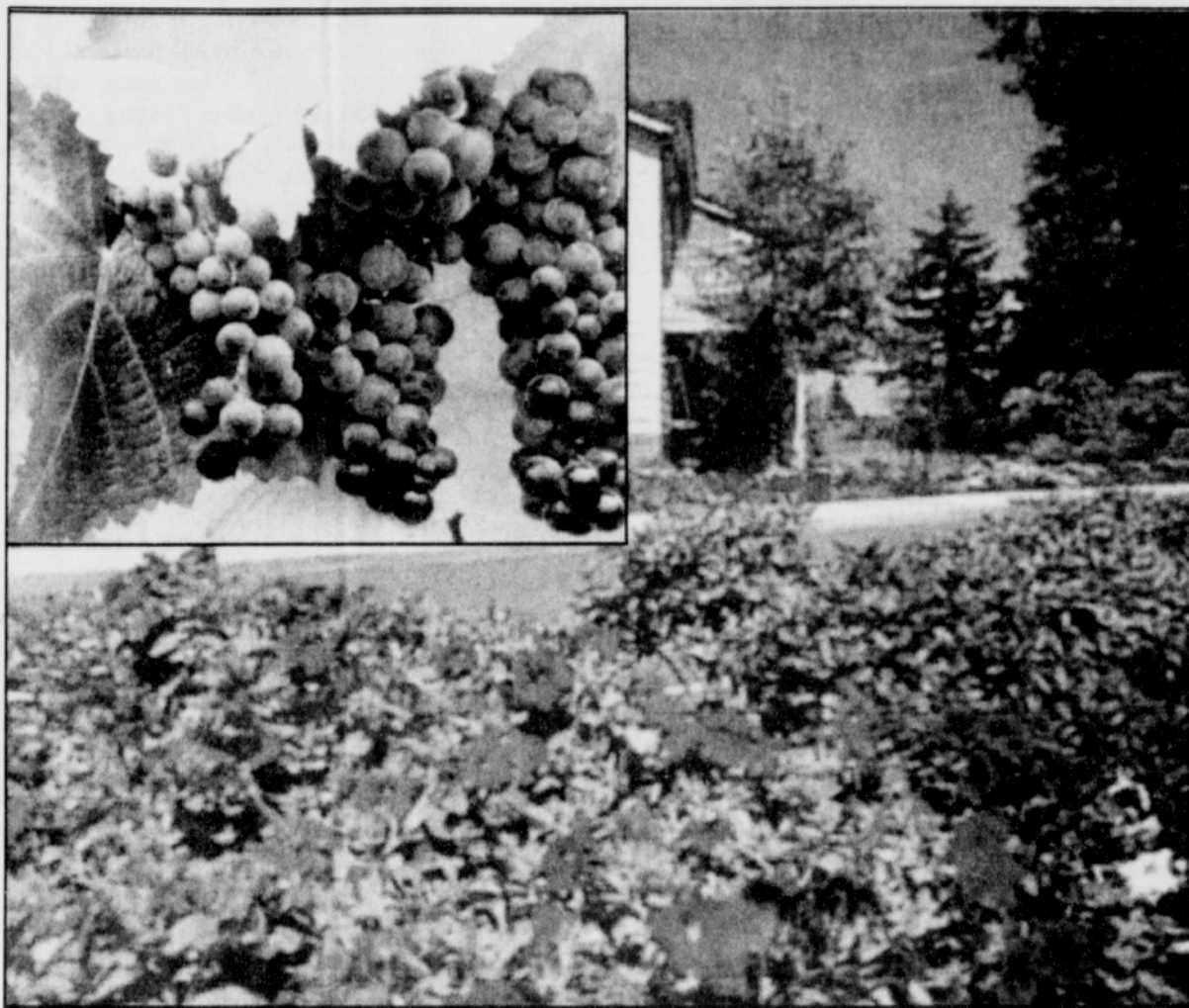
executive director for the Portland Housing Center." This seminar will help consumers to better understand their rights and make good choices," she said.

While many homeowners have benefited from the range of home equity options available, others have found themselves locked into high cost loans that didn't meet their needs. "This class gives a homeowner information about the types of loans available and tools to make sure that a

home equity loan is a wise choice," explained Richard Melling, a Home Ownership Counselor at the Portland Housing Center. The "Understanding Home Equity Loans" seminar will be presented by Phylliss Gaines, a consumer loan officer with KeyBank, at 6:30 pm on Tuesday, September 22 at Terrell Hall, room 217, PCC Cascade Campus, 705 NE Killingsworth.

For more information, please contact Richard Melling at the Portland Housing Center at 282-1297.

## Master Gardeners Ready To Answer Garden Questions



BY BOB ROST

If you need a gardening question answered contact you local Master Gardener. They are available in many Oregon communities.

"This summer Master Gardeners will be staffing Master Gardener Clinics or answering telephone gardening questions at Extension offices in Albany, Corvallis, Eugene, Portland, Salem, McMinnville, Dallas and many other Oregon cities," said Jan McNeilan, Oregon State University Extension Service consumer horticulture

agent.

If you have questions about gardening or gardening problems, visit a local Master Gardener clinic, usually set up in gardening centers or at community events. A Master Gardener will be on duty to answer questions or discuss problems that deal with gardening. The Master Gardener program is open to all interested citizens and is intended to provide interested people with a fundamental knowledge of gardening, according to McNeilan.

Master Gardener volunteers

learn these fundamentals through attending a series of lecture sessions held in many Oregon communities early in the year. The sessions are taught by OSU Extension agents and horticulture specialists. The Master Gardeners then pay back the Extension Service of the instruction during the gardening season by staffing gardening clinics and helping Extension agents answer telephone calls that have to do with gardening. To contact Master Gardeners in your community, call the local office of the OSU Extension Service.

## Leaf Recycling Creates Valuable Resource



BY BOB ROST

Leaves will be falling soon. Use your recycling skills to turn these leaves into a valuable resource for the home landscape.

Don't bag and discard leaves and other organic materials from your yard, said Jan McNeilan, Oregon State University Extension Service consumer horticulture agent, recycle them back to your garden as a good source of soil nutrition.

The perfect time to begin leaf recycling is during the fall. A light covering of fallen leaves can be mowed with a mulching mower, leav-

ing the shredded leaves in place on the lawn. If the leaf layer is too deep, go to the next step.

Compost the leaves in bins or piles through the winter and use the finished decomposed product in the garden or flower beds as soil amend-

ments or mulches. A layer of undecomposed leaves applied to the surface of a flower or shrub bed is a perfect winter cover, McNeilan said.

The mulch help prevent erosion and rain compaction, and controls some of the winter annual weeds.

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## FREE SCREENINGS FOR VISION AND SCHOOL

Children depend on a healthy visual system and good eye health. As a community service, the Pacific University College of Optometry Northeast Eye Center is again offering free vision screenings for infants, pre-schoolers, school-age children, and adults — just in time for the school year.

Screenings provide information that is important in evaluating visual clarity, eye health, and eye coordination. Eye doctors stress the importance of regular vision care for children prior to or early in the school year.

Screenings take about 30 minutes and are offered during week-ends, evenings and regular business hours.

As a special service, from now through October community members may receive a \$25 fee reduction on vision examinations and 25 percent off most eyewear in our Optical Shop.

**TO SCHEDULE FREE SCREENINGS AND FOR INFORMATION, PLEASE CALL**

**248-3821**

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