

## Two Arrested For Series Of Local Area Robberies

On November 25, 1998, Wednesday, two men were arrested in separate incidents for a string of reported armed robberies which occurred in Portland and Clackamas between November 8 and November 24, 1998. Both were charged with seven (7) counts of First Degree Robbery and lodged in the Justice Center Jail by Portland Robbery Detectives who developed suspect information and a suspect vehicle description rising from the rash of grocery store robberies. Both suspects were also wanted for outstanding arrest warrant at the time of their arrests.

Michael John Ohanesian, a white male, age 32, was arrested at SW Fourth Ave and SW College St. at approximately 3:30 P.M. by

Portland Police Robbery Detectives who had been surveilling a vehicle they believed to be involved in a series of robberies. Ohanesian was known to be wanted for an outstanding Probation Violation arrest warrant from Jackson County, Oregon, and was transported to the nearby Justice Center where the investigation continued and he was charged with seven counts of First Degree Robbery in addition to the outstanding arrest warrant.

Michael Kelly Mc Cluen, a white male, age 26, was taken into custody at the Value Inn Motel located at 415 SW Montgomery in downtown Portland at 7:30 P.M., Portland Police Bureau Special Emergency Response Team, SERT, officers and member of the Hos-

tage Negotiation Team, HNT, were called upon to assist detectives in arresting Mc Cluen who was believed to be in one of the rooms at the motel. Due to the tactical disadvantage the investigators faced in locating a safe place to remove Mc Cluen, SERT and HNT personnel were called to assist. Hostage negotiators talked Mc Cluen into opening the door at 7:30 P.M. whereupon he was arrested and lodged at the Justice Center Jail.

Safeway and Kienows grocery stores located in southeast Portland were the targets for six of the robberies under investigation. Ohanesian and Mc Cluen were also charged for the recent robbery of the Chevy's Restaurant located in Clackamas, Oregon.

## Study Finds Legalized Loan Sharking On The Rise In Oregon

Groups Call On State To Curb High-Cost "Payday Loans" Targeted At Cash-Strapped Consumers

High-cost payday lending is spreading rapidly in Oregon and across the nation, according to a new study released by OSPIRG and the Consumer Federation of America (CFA). The study found that the explosive growth of so-called "payday loans" has been aided by the adoption of weak state laws that legalize triple digit interest rates for short term loans, which are being targeted at the most cash-strapped consumers. The groups called on state legislators to eliminate or severely restrict the practice, and cautioned consumers about the high-rate loans, which are now being advertised on television.

"Payday loans are handcuffing cash-strapped consumers to a debt treadmill from which they may never escape," said Erich Ludwig, Campus Organizer for OSPIRG. "The payday lenders pretend to be offering help to those in need but are actually suckering victims to feed their greed."

In a typical payday loan, a consumer writes a personal check for \$115 to borrow \$100 for 14 days. The check casher or payday lender agrees to hold the check until the next payday, at which time the consumer can either allow the check to be sent to the bank, "redeem" it by bringing in

\$115 in cash, or allow the loan to roll over by paying a new fee to extend the loan for another two weeks. The cost of the initial \$100 loan is a \$15 finance charge and a 391% Annual Percentage Interest Rate (APR). If the consumer rolls the loan over 3 times, which many do, the finance charge would be \$60 for a \$100 loan.

\* The growth of payday loans has exploded. Nonexistent 10 years ago, payday loans are now being pushed in at least 21 states. Payday loans are being promoted by check cashing stores like Ace Cash Express, which doubled its annual payday loan volume in 1997 to \$10.1 million. Payday loan-only companies are also quickly expanding, with industry leader Advance America opening its first store in November, 1997 and expecting to have 500 outlets by the end of 1998 in at least 16 states. Some national banks, such as Eagle National Bank in Upper Darby, PA, are also using their federally chartered status to sell payday loans in markets around the nation, while claiming exemption from state laws that restrict or prohibit the loans.

"Making small loans based on personal checks is a gimmick that benefits lenders and harms consumers," said Jean Ann Fox, Director of Consumer Protection for CFA.

"The payday loan industry is the modern day equivalent of loan-sharking."

Among the recommendations to consumers:

-Shop for the lowest cost credit available. When in need of a short term, emergency small loan, consider a cash advance on your credit cards, a small loan from your bank or credit union, or an advance on your paycheck.

-Make accurate comparisons. When considering a payday loan, do not compare the cost with the fees or interest rate of bounced checks or other check charges. A payday loan is a loan, and cost comparisons should be with small loans rates or credit card rates, which are typically in the 20-40% range, while payday loan rates are 300%-700% or higher.

-Minimize the damage. If you do use a payday loan, borrow only as much as you can afford to pay within 2 weeks, and never consider rolling the loan over for the future. The cost is too high.

"Payday loans are being sold as safe for consumer use, when in fact they are tools for consumer abuse," concluded OSPIRG's Ludwig. "Until state legislators end this anti-consumer practice, we advise consumers to keep their wallets safe from the jaws of the payday loan sharks."

## Hit and Run

The Portland Police Bureau's Traffic Investigation Unit, in cooperation with Crime Stoppers, is asking for your help in solving a felony hit and run to a pedestrian.

On Thursday, October 8, 1998, at about 2:30 in the morning, a 26-year-old Portland man was walking in the bicycle lane on SW Multnomah Boulevard, near 45th Avenue, when he

was struck and injured by a vehicle that was driving westbound in the bike lane on Multnomah. The force of the impact hurled the man into the hood and windshield area of the car.

The vehicle fled the scene without stopping, and was last seen northbound on 45th from Multnomah at a high rate of speed. The force of the impact may have caused damage to

the hood and/or windshield area of the car. The vehicle is described as a white, 1980's, 2-door foreign compact.

Crime Stoppers is offering a cash reward of up to \$1,000 for information, reported to Crime Stoppers, which leads to an arrest in this case or any unsolved felony crime, and you need not give your name. Call Crime Stoppers at 823-HELP.

## Seattle Mourns John Stanford

By DAVID FOSTER

John Stanford loved to shake up the status quo, and when he signed on three years ago as superintendent of Seattle schools, he found he could do it with just a hallway greeting.

This week Seattle mourned the loss of a civic leader who exemplified the power of positive thinking. Stanford died of leukemia on Saturday.

His indomitable spirit worked for him all his 60 years, helping Stanford win one improbable victory after another. His parents never finished grade school, but Stanford earned a master's degree and became a two-star Army general. As a retired military man with no background in school administration, he brought hope to Seattle's troubled school system.

Last spring, when doctors told him that the odds of surviving his cancer were slim, he knew immediately what to do: Fight.

Ultimately, the cancer won. But in waging his final battle, Stanford achieved his most improbable victory yet. Weakened by disease, turned bald and gaunt from chemotherapy, he discovered an even wider audience for the message he'd always preached to Seattle's children: Dream big. Work hard. Above all, never give up.

John Henry Stanford grew up in the Philadelphia suburb of Yeadon. His father worked in a steel mill and his mother was a restaurant cook, but they nurtured loftier dreams for young John and his two sisters. Stanford quickly met their expectations. One of just a few black students in a mostly white high school, he was voted class president. He earned a bachelor's degree in political science from Pennsylvania State University and then joined the Army.

His "love 'em and lead 'em" philosophy, along with distinguished service as a pilot and battalion com-

mander in Vietnam, propelled Stanford to the military's highest echelons. During his 30-year career, he served as executive assistant to two defense secretaries and oversaw transportation planning for Operation Desert Storm — all while raising two sons, Steven and Scott, with his wife, Patricia.

Retiring in 1991, he hired on as manager of Georgia's Fulton County, where he was lauded as a bureaucracy buster who restored public confidence in county government.

He started work as Seattle school superintendent in August 1995, recruited by a school board anxious for change. Test scores were low. So was teacher morale. Parents feared for their children's safety. "White flight" to private schools was draining the public system of both students and hope.

"We needed a spark," Schaad-Lamphere said. "We didn't know we were getting a blow torch."

Stanford declared himself "the children's czar" and became one of Seattle's most visible civic leaders. The motto at school district headquarters, "All Children Can Learn," was replaced by "All Children Will Learn." Stanford led a citywide reading campaign, exhorting every adult to read for 30 minutes a day to a child. He raised performance standards and tightened campus security.

Results soon started showing: The dropout rate declined. SAT scores rose. Enrollment increased. Less quantifiable but undeniable, a sense of hope crept back into Seattle's schools.

Parents started volunteering more. Businesses donated more time and money. Seattle residents started describing Stanford as a visionary.

"Such quasi-religious admiration gets to be a little much," a Seattle Times editorial complained, then delivered its own tribute:

"Stanford seizes ownership of old truths and forces people to hush up

and remember them. That skill enables him to stand on a balcony and say we should never, ever give up on a child, and several hundred people will hear it as Stanford's latest brilliant idea. It is the genius of charisma, steered by sincerity."

By last winter, Stanford was at the top of his game — except for that troublesome cough and fever.

The diagnosis came in early April: acute myelogenous leukemia, a form of blood cancer in which abnormal white blood cells crowd out healthy cells. Untreated, the disease could kill him in just three months, doctors said. With chemotherapy, there was a 70 percent possibility of knocking the cancer into remission, but only a 1-in-4 chance of complete recovery.

Stanford responded, as usual, with defiant optimism.

"I'm not angry, I'm not bitter, I'm not saying, 'Why me, God?'" Stanford told the Seattle Post-Intelligencer. "I'm saying, I have this illness and I can defeat it."

If his can-do attitude had been a public facade, he could now safely drop it. But he did no such thing, even when maintaining it grew more painful. Carolyn said she would call the hospital one day and hear her brother's strong, spirited voice. The next day, he'd be too tired to answer.

Two weeks ago, he called district spokesman Trevor Neilson to his hospital room to discuss school business, including a January event for school supporters. Stanford talked about it as if he planned to be there.

In a way, he will be. "Read On For John" declares a sign in the window of a West Seattle home. Parents, teachers and children this week embraced and wept and shared stories about Stanford. And they vowed to remember a man who died as he had lived: Perfect and improving.



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### Reengineering Yourself For The Next Century

Joseph McClendon's seminar, Reengineering Yourself For The Next Century, is about breakthroughs - getting you to go beyond any conscious fear to produce a quantum difference in your experience.

At a one-day seminar conducted by Joseph McClendon III, co-author of two books, you'll learn to dramatically improve the quality of both your personal and professional life - immediately. At Reengineering Yourself For The Next Century, you'll not only master the key communication skills, beliefs and powerful patterns of physiology of successful people - you'll spend one day actually practicing these techniques, installing these beliefs and powerful patterns of physiology on the deepest level. The skills you will learn in just one day will transform your everyday experience and create the life you desire.

**Where & When:** Oregon Convention Center Wednesday, December 9, 1998  
**Registration:** 7:45 - 9:00 am; **Program:** 9:00 am - 5:00 pm; **Fashion Show:** 5:00 - 6:00 pm  
**Presented by:** Creative Way

For more information please call (503) 675-0798