

Making a Living Defrauding You out of Your Savings

Some People Make Their Living Defrauding Others Out of Their Savings.

Now, state agencies are teaming up to help seniors and others fight fraud.

This guest opinion is by Roger Auerbach, administrator of the Senior and Disabled Services Division.

Every day fraudulent schemes rob people of anything from a few dollars to their life's savings. The easiest targets are often people who are elderly.

The elderly may be the most vulnerable to scams not just because they are elderly, but also because they often are more polite, more trusting and have more savings.

Now, several agencies of state government are working together to reduce the amount of financial fraud against Oregonians, especially the elderly.

These are among the tips we are

offering to those people, their children and their care-givers:

Don't be pressured

Consumers are bilked out of more than \$40 million a year by unscrupulous telemarketers. Beware of:

- Pressure to act immediately.
- Callers who won't let you call back.

-Attempts to get personal information such as numbers from credit cards, Medicare cards, telephone calling card or checking account.

-Requirements to pay shipping, handling or taxes before being sent a "prize."

Report suspicious calls to the Oregon Department of Justice Consumer line: (503) 378-4320. (Stay on the line to talk to a representative.)

Review contracts

Seniors and others lose millions to dishonest salespeople who call on the phone or at the door. We recommend:

-First, compare the offer to similar products available elsewhere.

-If you buy, get all promises in writing immediately. Read and understand them. Keep copies.

-Never sign a contract you don't fully understand.

Report suspicious transactions to the Oregon Department of Justice.

Beware of "great offers"

Some people make their living as con artists. Please remember:

-If an offer sounds too good to be true, it probably is.

-Don't be pressured into acting right away; legitimate companies will let you think about it.

-Never make bank withdrawals at the request of strangers or new acquaintances.

-*don't be fooled by people claiming to be with a bank, charity or government agency.

-Call the Oregon Department of

Justice consumer line (503 378-4320) to check them out.

Avoid vacation scams

-Winning a free vacation is terrific. But be cautious if you are asked:

-To give your credit-card number to collect your "free" trip.

-To call a 900 phone number, for which you will be billed.

-To commit right away with no details in writing.

More information about vacation scams is available from the American Society of Travel Agents: (703) 739-8739.

Avoid Medicare scams

Medicare helps millions of older Americans. We urge caution, though, if:

-Someone offers free testing or screening in exchange for your Medicare number.

-*Providers or salespeople say they represent Medicare, which does not endorse products or companies.

Two new surgeries to help women

HOUSTON—Two new minimally-invasive surgeries can help women who experience heavy bleeding during their menstrual cycle avoid having a hysterectomy.

The procedures, uterine balloon therapy and bipolar hysteroscopic cauterization, are appropriate for two different groups of women.

Uterine balloon therapy is a procedure performed when tests determine polyps of fibroids are not found in the inner lining of the uterus. A probe containing a heating element surrounded by a balloon is inserted into the uterus through the cervix. The balloon is inflated with water to match the contour of the uterine cavity.

"The water is heated to 188 degrees Fahrenheit for eight minutes," said Dr. Robert K. Zurawin, an assistant professor of obstetrics and gynecology at Baylor College of Medicine in Houston. "The lining of the uterus, the area that sheds every month during a woman's period, is thermally destroyed and reduced to a level where it can no longer regenerate." The women who will undergo this procedure, about half will experience light bleeding or a normal flow, and about 30 percent will have no bleeding at all.

The other procedure, bipolar hysteroscopic cauterization, is performed when polyps or fibroids causing abnormal bleeding are found in the uterine cavity.

"A thin telescope about the size of a drinking straw is inserted through the cervix and into the uterus," said Zurawin. "The small scope is much less traumatic to the uterus. The bipolar cauterization uses a safe, lower electrical current to remove the polyps and fibroids in the uterus."

Both surgeries are not recommended for those women who still want children. Most women will experience pain equivalent to menstrual cramps for about a day after surgery, and are usually able to return to work or school within a couple of days.

"Women were faced with needing a hysterectomy to correct abnormal uterine bleeding now have new alternatives that do not require major surgery," said Zurawin. "These are very exciting advances on women's health."

Happy Birthday
Larry Jackson Jr.
(Buggy)
We Love You!

Single Mom Goes From Prison And Drug Abuser To Western Business

Thursday nights graduation at Western Business College will mark a pivotal point in Dee Anderson's life.

Anderson was a single mother of three and grandmother of five who had a drug addiction and spent several years in and out of state and federal prison when she decided school was the answer.

"Once I got out of prison and graduated from a rehab program," Dee says. "I needed to get trained in a marketable skill to complete the turnaround of my life."

So she turned to the Western Business College "because I needed a good job fast. I finished my Operations Specialist (Computer training) in about a year...now I'm about to graduate and I already have a great job."

Anderson works as an office assistant in the computer department at Sears in Vancouver and as a free-lance computer consultant.

Anderson's family, which had all but disowned her, is on good terms with her and she lives with a daughter and grandchildren.

Western Business College, a career college with campuses in Portland and Vancouver, offers diploma and associate degrees in career-specific programs such as accounting, administrative assistant, legal assistant, travel and hospitality management, computer applications and medical assisting.

"Because of our excellent facility, the state-of-the-art training that our students receive, and high demand in the career fields for which we train, we have no trouble helping graduates find jobs," says Laurel Buchanon, Director of Admissions.

"We have working relationships with most of the businesses in Portland and Vancouver. They know the high caliber of our graduates, and they know that we will work with them to see that our curriculum reflects their needs in the real world."

President Randy Rogers says the school is successful because it offers a personal touch and maintains high standards.

"We believe that each and every one of our students has

the capacity to succeed, and we are dedicated to providing them with all the best people and tools available to help make that happen," Rogers says.

For Anderson, the college has been a major help. "I didn't have much money," she says. "They helped me get full financial aid. I was having trouble with the workload; they helped me get tutoring."

I lacked the self-confidence to even think I could succeed; they encouraged me and kept after me until I began to believe in myself."

"Now, I'm working in a great field and I have a terrific outlook for my family's future."

Western Business College offers morning, afternoon and evening classes, and new programs begin every few weeks. The Portland campus is located at: 425 SW Washington St. Portland, OR - (503) 222-3225.

The Vancouver campus is located at: 120 N.E. 136 Ave., Suite 2100 - (360) 254-3282. The graduation took place on Thursday, January 28.

If you believe a medical product or equipment may be helpful, consult your doctor first.

Finally, here's a product we recommend for people who have difficulty handling telephone sales calls: Easy Hang Up, available for about \$20.

It's a simple device that attaches between the incoming phone line and the back of the phone. When an offending call is received, the consumer simply presses a button on the device and hangs up the

phone. A pleasant voice says, "I'm sorry, this number does not accept this type of call. Please regard this as your notification to thank you this number from your list. Thank you." The message repeats twice, and then the line is disconnected.

It's easy. It's courteous. And it works.

Roger Auerbach is administrator of the Senior and Disabled Services Division in the Oregon Department of Human Resources.

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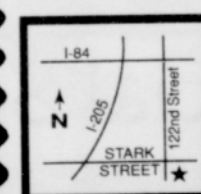
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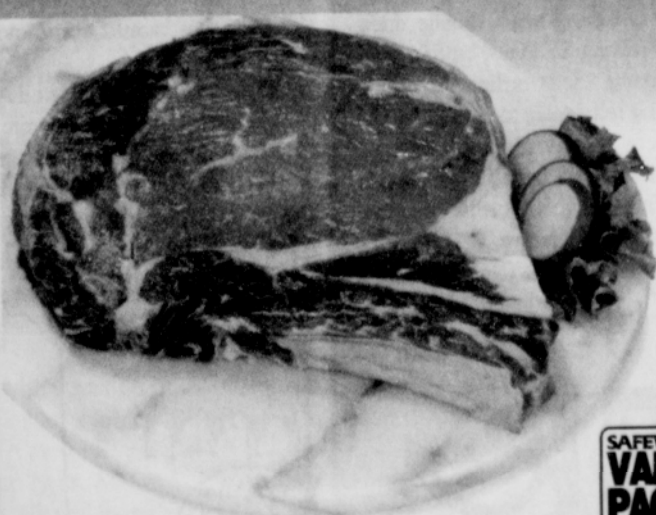
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