Hamily. Luung

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Since 1934 we've helped over 26 million Americans get into new homes. And starting this year, HUD can help you get a home loan for up to \$208,800. Be sure to check with your lender to find out what the FHA-insured loan limits are in your area. We can also help you with any questions you might have. Just call 1-800-HUDS-FHA and ask for our free 100 Questions and Answers brochure. It'll tell you how

to get an FHA loan for as little as 3% down. How to choose the right lender. How to prepare yourself for the homebuying process. And much more. In fact, if you're looking for a home, it's all the information you need.

HUD and FHA are on your side.







There's frightful fun in store for (left to right) Harvey, Salem and Sabrina, this Halloween weekend with new episodes of "Sabrina, The Animated Series." The fun begins Saturday, October 30 at 10:30 AM (ET)/9:30 AM (PT) on ABC and continues Sunday, October 31 on UPN and in syndication (check local listings). The series is produced by DIC Entertainment and Paula Hart/Hartbreak Productions. Sabrina Property and TM of ACP, Inc.; Program DIC Prod. L.P. Based on characters appearing in Archie Comics.

Early care helps adult life

Poor infants and toddlers who get high-quality child care are more apt to graduate from high school, attend college and delay having children, according to a new study released today

Researchers believe their results are the first to definitively link high-quality child care, beginning as early as 6 weeks of age, with a better adult life.

"We view these results as grounds for optimism that highquality, early childhood education can be an important ingredient in supporting young families," said Craig Ramey, a psychology, pediatrics and neurobiology professor at the University of Alabama and director of the Abecedarian

The project tracked 111 children from infancy through age

21, beginning in 1972. Among the findings:

- The high-quality day-care children had higher cognitive test scores than the control group from toddler years to

- Their academic achievement in both reading and math was higher from the primary grades through young

- They completed more years of education.

Are You Eligible For A Better Chance?

A Better Chance, Inc., the preeminent national resource for identifying, recruiting and developing leaders among minority youth, is accepting applications for its college Preparatory Schools Program (CPSP). Students of color are eligible if they are doing well academically, are currently in grade six through nine, and are interested in attending boarding school or live in areas where there are A Better Chance-affiliated day school

"A Better Chance has been placing middle and junior high school students of color in some of the nation's finest public and private college preparatory for 36 years," says Judith Berry Griffin, president of A Better Chance. "We have developed a technology of assessment that goes beyond traditional measures, such as standardized test data and IQ scores in order to recognize academically gifted and motivated students who might otherwise be overlooked."

To receive an application by mail, phone, fax or e-mail contact A Better Chance, 419 Boylston Street, Boston, 02116-3382; 617-421-0950; toll free 800-562-7865; fax 617-421-0965; www.abetterchance.org

Birth Announcement

It's a Boy!

Melissa H. Andres and Daniel R. Peterson of Portland Oregon wish to announce the birth of their son Dominiqk Daniel Peterson. He was born on August 26, 1999 at 12:35 a.m. He was 18 1/4 inches tall and weighed 6 lbs. 4 oz. It is their first child.

The Bortland Bbserver congratulates them on their good fortune



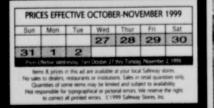
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