



Business

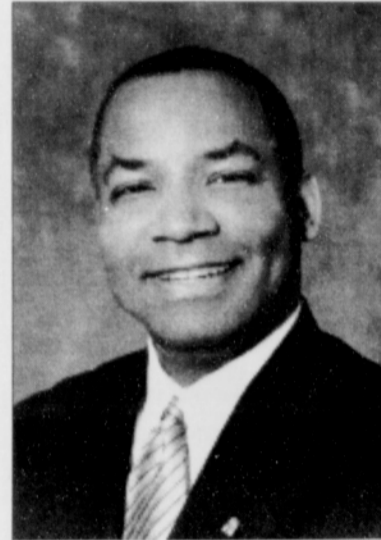
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effect Aug. 1. Unlike the other states, the Oregon adoption law was approved by voters, rather than by state legislators. More than 2,200 adoptees already have paid \$15 and filed applications with the state Health Division to get their original birth certificates. Most are eager to know their parents' identities, and many want to know more about their medical histories. Thomas McDermott represented chief backers of the law during the court challenges, and did so free of charge. In addition to being an attorney, McDermott is an adoptive father. With the court battles over, McDermott is jubilant. "The time has come to have some openness and honesty in the adoption process," he said. McDermott said his 16-year-old son, who was adopted as an infant, wants to see his birth records when he's 21 so he can learn more about his birth mother. "What I've seen with my son is that he really yearns for a more complete picture of himself," he said. "It's a basic human right to know your heritage." Stonum, among the first adoptees to apply to see her original birth certificate, said she is trying to keep her expectations realistic. "I've made up my mind that I want to get information. If they don't want a relationship, that's fine. I have a family. If a relationship or something more came out of it, that'd be great too. ... "I still might not find her (her mother). There's still so many things here that could be dead ends, but I'm just really excited," Stonum said. The Health Division has said it will begin mailing birth documents very soon.

Gary Chenault to head United Way Campaign Division

CONTRIBUTOR STORY FOR THE PORTLAND OBSERVER

Gary Chenault recently was promoted to Vice President of the Campaign Division at United Way of the Columbia-Willamette from his previous post as Campaign Director. He has nine years of fundraising experience. Prior to arriving at the local United Way in 1997 Chenault was vice president of development for a foundation, Noble of Indiana, and before that a senior campaign manager and acting vice president for United Way of Central Indiana. Chenault graduated from George Fox University in 1980 with a bachelor's




Gary Chenault

degree in business and economics. In 1999 he was elected to the university's board of trustees. "Gary has proven himself as a dynamic leader and motivator since he arrived at United Way of the Columbia-Willamette three years ago," said Larry Norvell, United Way president and chief professional officer. "His dedication is outstanding and he serves as a role model for our total organization." Chenault's local activities include the Oregon Chapter of the National Society of Fundraising Executives, Coalition of Black Men, George Fox University African American alumni Association, Kappa Alpha Psi fraternity, Willamette Valley Development Officers and Achievers Program for the YMCA of the


Columbia-Willamette. He attends Mount Olivet Baptist Church. In 1999, Chenault was selected Volunteer of the Year by the Northside YMCA. He has two daughters. Ashantia is a sophomore at Portland State University and DeAsia is a junior at Cleveland High School. Through an annual campaign that generates more than \$20 million annually, United Way funds more than 150 health and human service programs at member agencies and numerous programs at 2,200 donor-designated non-profit agencies. These programs strengthen families, invest in positive experiences for children and youth, enhance senior independence and meet emergency needs in the metropolitan counties.

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HOME FOCUS



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By DAVID LABOVITZ
CONTRIBUTING WRITER FOR THE PORTLAND OBSERVER

What are FHA Loans?
FHA - Federal Housing Authority - loans are a great help for millions of people. In the home lending world of yes/no answers, electronic underwriting dominated by multi billion dollar banks, FHA loans are a lifesaver for many of us.

FH loans are approved by many of the same banks that I described above, but since they are guaranteed by the Federal Government, the rules are different and much easier. Common sense actually rules here! Let's look at the differences between FHA loans and typical conventional loans.

- FHA uses tougher appraisal standards
- A good underwriter can "listen" to explanations for credit problems that make sense
- Low down payment - 3%
- Gift money from immediate family is O.K. for all of the downpayment
- Low mortgage insurance rates
- FHA fixed loans are assumable
- Simplified and inexpensive refinancing programs
- FHA does require more paperwork
- FHA has fewer categories for you to pay for closing costs
- Aside from your down payment, sellers can pay all of your closing costs

Since FHA is a government agency, they encourage banks to make low income loan to help communities. Remember, ask you lender questions!

That's it for now. Let me know if you have any questions or suggestions for future articles. David Labovitz, Mortgage Market, Inc., 503/234-5160.

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