



Business

State Farm gives county \$20,000 for safety improvements

CONTRIBUTED STORY FOR THE PORTLAND OBSERVER

Washington County Commissioners accepted a check for \$20,000 from State Farm Insurance Companies. The money was granted to improve Intersection Operation and Safety. State Farm, the nation's and Oregon's largest auto insurer, recently identified 10 of the most dangerous intersections in the state of Oregon. They based their list on the number of claims their customers have filed crashes at intersections in Oregon. Number 7 on the list, is the intersection of Baseline and 18th Avenue, in Washington County. The traffic Pattern "fix" which took two years to design and build was necessary because of the frequent passage of Westside Max trains just north of the intersection. It has lessened delay and helps keep traffic flowing smoothly. The project was built with funding from Major Streets Transportation Improvement Program (MSTIP3) and Tri-Met. Accidents at the site are

already down significantly. The State Farm grant will help Washington County improve signage at the intersection, as this configuration is relatively new and unusual. State Farm is making the grant as part of a program to focus attention on intersection safety issues. They are making several million dollars available to communities across the county to study and make changes to enhance safety at specific intersections. Earlier this year, nearly \$100,000 was presented to the City of Portland for 5 of its intersections. "State Farm has become involved in studying the safety of intersections as a national safety awareness project," says State Farm Vice President of Operations Vicki Marvin. "Similar projects have shown that simple, low cost improvements, can lead to a reduction in the number of crashes thereby reducing injuries and death. " With more alert motorists in the intersection, fewer accident may occur.

Murder from page 1

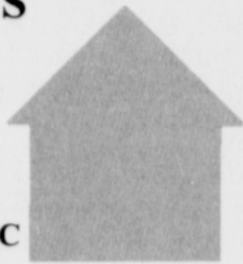
total of 14 shootings, 4 stabbings, 3 strangulations, and one case where a victim fell to his death after being involved with a neighbor who had intervened in a domestic dispute. In a particularly disturbing case which occurred in Southeast Portland last year, a 24-year-old Caucasian woman, Veronica S. James was found in a large canvas bag at an unoccupied residence at 9145 SE Taylor St. after having been beaten, strangled and shot. She was a known methamphetamine user. The case remains unsolved. In another case which made headlines last year, a 19-year-old Asian man, Hiem M. Pham, was stabbed to death during a fight in the Taco Bell parking lot. The gang related case still remains unsolved. The greatest number of homicide victims last year were among 8 people ages 31 to 35, followed by 7 cases among victims ages 20 to 24, and 7 cases among victims ages 16 to 19. There were 6 homicides last year among victims ages 41 to 50, 4 victims were over 50, 3 were 25 to 30, 2 were 36 to 40, and 1 homicide victim was under 15. Six homicide suspects in 1999 were 31 to 35-years-old, 5 were 16 to 19, 4 suspects were respectively ages 36 to 40, 25 to 30, or 20 to 24. 2 homicide suspects were ages 41 to 50, 1 was over 50, and 2 homicide suspects, disturbingly, were under 15-years-old. Weekends seemed a fairly popular time for sinister happenings in the City of Portland. Saturday was one of the more popular days in 1999

for assailants to commit murder. Thursday was also one of the most popular days of the week in 1999. On both days in 1999, 7 homicides occurred. Friday night was just a little less popular than Saturday was last year for murder and mayhem, with 5 murders committed in on that day in 1999. Trends seem to show most homicides occurring in the late evening or early morning, with 7 homicides in 1999 happening between 1 and 2 am. Four apiece occurred between the hours of 10-12 pm., 8-10 pm., and 6 to 8 pm. There were 5 homicides in 1999 from 2 to 4 pm., 3 between 10-12 pm., 2 between 4 and 6 pm., 1 between 6 and 8 pm., and 1 between 8 and 10 pm. Sgt. Groepper recommends that the best way to prevent murder short of situations where you may be risking your own life getting involved is to be a good witness and cooperate fully with the police. The best way to prevent yourself from becoming a murder statistic is not to get yourself into situations where violence is likely to escalate into homicide. For example, many murders often occur because of escalating domestic violence. Domestic violence victims should respond to the problem by getting counseling and, if the violence continues, leaving the abusive relationship, Groepper said. The public may direct information about unsolved murders to the Portland Police Bureau's Homicide Detail at (503)823-0479 or (503)823-0417.



HOME FOCUS

David Labovitz
SR. Loan Officer
Mortgage Market, INC



By DAVID LABOVITZ FOR THE PORTLAND OBSERVER

There is an almost crazy sounding loan called a 'NO DOC' loan. The full name is a No Documentation Loan. This loan is in a class of its own. A no documentation loan is just that. No supporting documentation of anything on a personal basis except your credit report. If you have a high enough credit score for the lender's requirements, and you are not asking for more money than they are willing to lend you, then you have a deal. Let's go over the 'no's.' so that you will clearly understand what this kind of 'no' is all about.

- No questions about your job, if you should happen to have one.
 - No questions as to where the money for a down payment is coming from.
 - No questions about your income.
 - No questions about your citizenship.
- Some of the normal steps in the loan process will still apply. The property must be appraised as is typical for all loans and you must have a clear title search done on the subject property and yourself. That's it! Why would someone need such a loan? This loan is perfect for someone in transition who has money to support themselves, yet not the job history that would carry a loan. It is great for someone who is beginning a commissioned job or a self employed job. It also works for someone who is paid in cash and perhaps does not report it all. The loan helps those who are new to the country and are not citizens. Finally it is a catch all for anyone who does not want to show their taxes, but has the money to support a loan. Why would any lender in their right frame of mind offer and accept such a loan? Simply stated, based on their experience over the years, it works. In general, these few lenders want to see at least 25% of the sale coming from you the buyer. For a refinance the lender may want to see that your share of the equity in the home is at least 25-30%. Their conclusion is that if the borrower had good credit, and is willing to put down or retain at the least 25 - 30% of the equity, then this individual is not likely to default or simply walk away from their investment. That's it for No Doc loans. If you have any suggestions for future articles, please call me at 234-5160 or e-mail, DAVIDL@teleport.com.

ROSEMARY ANDERSON MIDDLE & HIGH SCHOOL/
PORTLAND OPPORTUNITIES INDUSTRIALIZATION CENTER, INC.
GRADUATION
SATURDAY, JUNE, 2000, 1:30 P.M.
AT
WHITAKER MIDDLE SCHOOL AUDITORIUM
5700 NE 39th, PORTLAND

Mr. Chet Edwards, Director of Alternative Education, Portland Public Schools, will deliver the Commencement Address. The Rosemary Anderson Middle & High School Alternative Education Program, under the direction of Dr. Samuel E. Kelly, President and CEO Portland Opportunities Industrialization Center, and Donald N. Starr, Director of Education, serves at-risk middle and high school students referred from the Portland Public Schools District, Youth Services Centers, Juvenile Court, other juvenile diversion agencies, and the community. Rosemary Anderson Middle and High School/Portland OIC is accredited by the Northwest Association of Schools and Colleges, (NASC), registered by the State of Oregon as a private school and approved by the Oregon Department of Education to serve handicapped children. The school received an NASC Accredited with Merit Award for 1994-1995.

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• Rivergrove • West Linn • Wilsonville • City of Gresham
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• Multnomah County, Environmental Services • Multnomah Drainage Districts • Port of Portland • Unified Sewerage Agency

SCOTCH & CIGAR DINNER

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