

Business

Camp Rosenbaum celebrates 30th anniversary

BY JOY RAMOS FOR THE PORTLAND OBSERVER

This year, Camp Rosenbaum celebrated its 30th anniversary at the Oregon Air National Guard's Camp Rilea in Astoria. For three decades, it has been a model camp of national recognition, serving thousands of poor and underprivileged 9-11 year old kids from Housing Authorities throughout the state (Portland, Salem, Yamhill County, Washington and Vancouver, County) Washington.

The youths are randomly chosen by their Housing Authority and predominately come from low income, single-family homes.

The outpouring of love and pure altruism by 150 volunteers from the Oregon Air National Guard, Portland Police Bureau, and Housing Authority to the young campers made it a memorable experience for all concerned. As Frank Rosenbaum, founder of the camp explained in his talk with the kids, "We are dedicated to your welfare, dedicated to your future. The men and women who are here are here for one reason only: the world out there loves and cares for you." While at Camp Rosenbaum, the kids were treated to outings and activities that some have never tried before like fishing, horseback riding or building a sandcastle. Their itinerary included field trips to such nearby sites as Fort Clatsop and the Seaside Aquarium.

Corporate sponsors like NIKE generously donated sportswear and shoes to all of the campers. Other company donations included leather crafts and backpacks full of back-toschool supplies. The volunteers who served for the week kept their true profession(s) under wraps from the kids until the end of their stay. This allowed the campers to relate to the adults intimately and prevented negative stereotypes about police officers, military officers and government bureaucrats from inhibiting their budding relationship. Camp Rosenbaum has for 11 years, forged a unique partnership with the



150 Housing Authority kids throughout the state and in Vancouver, Washington were treated to a week-long stay at Camp Rosenbaum in Astoria. Photo by Damon Hardwick

Portland Police Bureau. Volunteers like Officer Barnum and Officer Bruce Prunk like to return yearly, devoting their time and attention to be with the kids. Officer Barnum of the Portland Police fondly calls the kids his extended family. During an awards ceremony for the volunteers, Barnum was honored for being an exceptional role model and dedicated to the welfare. of the campers. He tearfully showed his heartfelt gratitude and explained about the "high" he gets when fondly recognized as "Hollywood," his camp nickname by kids while on the job driving through the streets of Portland as a traffic cop.

Officer Bruce Prunk, also a pilot for the Oregon Air National Guard, related compassionately about the camp kids that they genuinely care about them. Frank Rosenbaum, founder of the camp recalled to the audience how the camp originated, starting off modestly by taking on only 60 Housing Authority kids, several Oregon Guardsmen volunteering and

a few kites and footballs, making the most of the camping experience. Thirty years and thousands of campers later, Camp Rosenbaum has grown considerably to accommodate 160 kids in the care of 150 camp volunteers in what has been recognized as one of the best camps in the country.

Camp Rosenbaum has for years relied on generous cash/gift donations from the government, military, private organizations and corporations as a means of self-support. Expanding their operations to include more kids or extend their stay is difficult due to their limited resources. The cost for each to be at camp for an entire week is \$160.

The Rosenbaum non-profit organization effectively raised \$85,000 in January to cover this year's expenses. To offset their ongoing financial problems, their overall goal is to have an annuity fund in place within 2 years that would pay for the continuance of Camp Rosenbaum and keep it financially stable.

HOME FOCUS

David Labovitz SR. Loan Officer Mortgage Market, INC



BY DAVID LABOVITZ FOR THE PORTLAND OBSERVER

What are Points?

It is important to know what points are. A point is a percent of your loan amount that is charged to you. Not all lenders charge points. A good lender will offer you a no point loan. Not all who charge points do it in the same amount. You can shop around on points. Ask questions, it is your loan and your money!

How much are points? You can figure it out! If your loan amount is \$100,000 and if you're being asked to pay 1 point as an origination fee, that comes to \$1,000 that you just paid. (1% = .01)in decimal, and .01 multiplied times the loan amount of \$100,000 = \$1,000. It is easy, do it on a calculator.) 2 points would be \$2,000.

Points come in two forms: Origination Fees and Discount Points.

Origination fees is an opportunity for you to pay for the service offered by your lender. Watch out here. Should you pay 1 point for a \$100,000 loan and someone else pay 1% for a \$200,000 loan? There is the same amount of work done for each loan, but the fees are higher for the higher loan amount. Why not .5 points for the larger loan amount, and I point for the lower loan amount? Do the math and you'll see that each loan generated \$1,000 in fees.

Discount points are used to attain for you a lower interest rate. Remember that a bank is less thrilled about 'selling' you the money at a lower rate than perhaps a juicy higher interest rate. So how do we compensate a bank to give us a lower rate? We pay them! This is called buying down your rate. It is a percent of your loan amount charged for the lower interest rate for the life of the loan. Is it worth it? Ask your lender to do a break even analysis for you. A competent loan officer will take 1 minute and tell you when the amount of money that you spent for a lower rate equals the amount of money saved by buying it down. Sounds complicated? It tells you how many months of saving money at your lower interest rate are needed to equal the amount of money

you spent to have the lower rate. As an example, if you can save \$25 a month by paying a discount fee of \$500, it will take you 20 months of saving \$25 a month to equal the \$500 that you paid to have the lower rate.

Now you can decide if a nearly 2-year wait is worth it to you. It's your decision. That's it for points. If you have any suggestions for future articles, please let me know at 234-5160 or email at davidl@teleport.com.

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How we get there matters.

New building code rules speed plan approval and appeals

FOR THE PORTLAND OBSERVER

Builder of residential dwellings and about 130 city and county building departments should soon begin to notice the effects of SB 587's July 1 first-phase implementation.

The bill was passed last legislative session in response to buildingindustry concerns about such issues as building-code interpretation inconsistencies and slow plan-review processes. On effect of SB 587 is that the state has established a definition for "simple residential." Once a builder's plan is determined by a local building department to be simple

residential, plan review must occur within 10 days if city's population is under 300,000; if the population is 300,000 or more the plan review must occur within 15 days.

Building department are allowed three days in which to make the determination "simple residential" and let builders know whetherornottheir applications are complete, which will be made easier" by the state's creation of a standard checklist for submitting a plan, another proviso of Sb587. An added benefit of SB 587's streamlining of the

plan-review process is that if a building department cannot meet the new plan-review deadlines, the department is required to supply to the building contractor a list of three independent third-party plan reviewers that can complete plan reviews within the deadline. Thirdparty plan reviewers, who have long been required to hold state certification, must be licensed under the second phase of SB 587 implementation, effective October 1, 2000. The chief electrical inspector position has existed since 1981 and is believed by BCD officials to have contributed to consistency of electrical-code interpretation and

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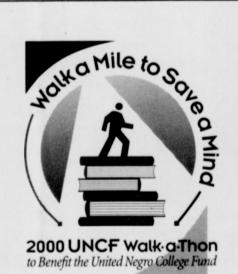
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Sun. 10:00am - 6pm

resolution of issues. Establishment of additional chief-inspector positions for building code gives building contractors another avenue for appeals related to buildingspecialty disagreements with city or

county building department. Local jurisdictions collecting fees for administration of specially-code permits required under SB 587 to use the fees building inspection programs.



Saturday, September 9th Peninsula Park

> Registration Begins - 8:00am Walk Begins - 10:00am

oin us for food, fun and prizes!!!

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