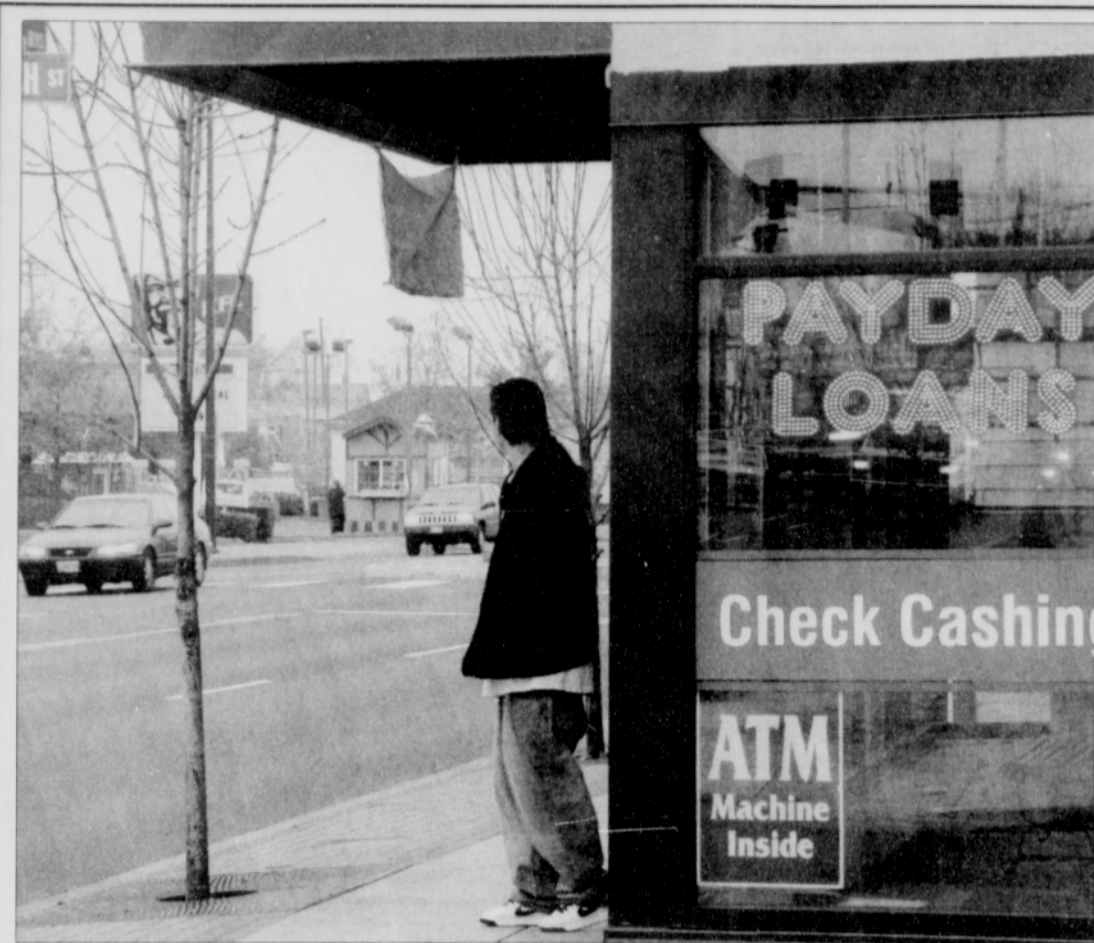


BLACK HISTORY MONTH and the American Experience

BUSINESS



Check cashing stores are big business throughout Portland.

Payday Loan Rules Proposed

Targets predatory lending businesses

A City Council hearing at 6 p.m. Wednesday at the Mt Hood Community Center, 5530 S.E. 72nd Ave., will consider proposed regulations on payday lenders, the get cash now storefronts that are often accused of predatory lending.

Portland City Commissioner Dan Saltzman has proposed an ordinance that would license and regulate payday lenders in the city.

"Unfortunately, payday lending is virtually unregulated by state law," Saltzman said. "We must level the playing-field between the payday lenders and the borrowers."

His ordinance would require payment of a portion of the loan principal before renewing the loan, and give borrowers the ability to rescind a payday loan within 24 hours. Borrowers would also have the ability to convert a payday loan into a payment plan. Although state law prohibits Portland from adopting interest rate caps, Saltzman believes these essential changes will protect many working families struggling to get out of poverty and debt.

Albina Bank Support Grows

Investments help small and minority businesses

Albina Community Bank has recently announced a \$1 million deposit by the Port of Portland and a \$250,000 state grant to support small, emerging and minority and women owned businesses.

As Portland's only community development bank certified by the U.S. Department of the Treasury, Albina Community Bank creates hope and financial opportunity for underserved communities.

The Port of Portland's com-

mitment to the bank is part of a long partnership with north and northeast Portland residents in maintaining a healthy regional economy. It builds on the Port's efforts to encourage small business success, especially for women, minority, and emerging businesses.

The state grant, provided through Gov. Kulongoski's Strategic Reserve Fund, will be used as a loan loss reserve account for the bank's micro-enterprise loan fund.

A loan loss reserve account reduces the risk in lending to entrepreneurs who may not have established capital needed to start or grow a business under traditional financing.

Insurance Agency Opens

Allstate Insurance Co. has opened a new office at 2808 N.E. Martin Luther King Jr. Blvd., owned and operated by Agent Anthony P. Armstrong.

"My staff and I are excited about opening our new office," said Armstrong. "This will be a full service agency offering a complete line of insurance products and services."

Armstrong comes to Allstate from Tosco Marketing, where he spent 22 years as a business development manager. A graduate of Portland State University, he devotes his spare time serving on the board for the Passin



Anthony Armstrong

Art Theatre.

The Armstrong agency will sell auto, property, commercial and life insurance. In addition, agency staff will offer guidance and counseling about those products, educating customers so that they can make the best choice on what coverage meets their family insurance needs.

"We are committed to helping Portland residents protect the things that are important to them, whether it's their car, life, home or business," said Armstrong.

For more information, call 503-284-4228.

Markets Can Sell Beer, Wine

The Oregon Liquor Control Commission has approved beer and wine sales for two small markets between the 3500 and 3800 blocks of Northeast Martin Luther King Jr. Boulevard.

Selam Market and Union Market came under increased scrutiny because they are located in an Alcohol Impact Area, Prosti-

tution Free Zone and Drug Free Zone. Berhane Sebhato and Abrehet Gebray, the owners of Salam Market, agreed to help fight drug-related crime and other problems in the region by closing the premises between 11 p.m. and 7 a.m. and posting a warning sign to discourage loitering.

The owners also agreed to ex-

amine identification and to check to insure that customers are not intoxicated or under the influence of drugs before selling them alcohol.

Union Market, recently purchased by Gee Whon Choi and Yeoun Ja Choi, agreed to the same conditions, but with closure hours of 10 p.m. to 8 a.m.

Sharing Business Tips

Entrepreneurs meet in Vancouver

What is the first step in doing business with a Fortune 500 company? Sherrie Moomey, a global procurement category manager with Beaverton-based Nike Inc., will answer that question and more at the February session of Black Entrepreneurs of Clark County.

The free meeting, scheduled Thursday, Feb. 23 from 5:30 to 7:30 p.m. in the community room at the Vancouver Library, 1007 E. Mill Plain Blvd., will offer guidance on building strong business relationships with the internationally successful shoe and sportswear company.

Black Entrepreneurs of Clark County hold monthly business round tables for networking, fel-

lowship and the exchange of expertise and ideas. All are welcome regardless of race, residence or business. The growing organization of entrepreneurs, executives and prominent leaders has heeded the call to fill a longstanding need, working to expand empowerment and close opportunity gaps.

RSVP to Shareefah Abdullah, president of Hot Ovations Communications Coaching & Training Co. at 360-604-8583 or shareefah@hotovations.com to ensure adequate seating and materials.

Cascadia Hires Executive

Norm Monroe, a local African American leader with more than 32 years of government and non-profit experience, is the new

vice president of cultural relations and community development for Cascadia Behavioral Healthcare.

Monroe has served on Cascadia's board, as well as working for more than 20 years in the Multnomah County Chair's office.

Before his career in government, Monroe was a marriage and family counselor.



Norm Monroe



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North Portland Bible College's

Third Annual Martin Luther King Lecture Series

will be presented on
February 23, 2006 - 6 p.m.
at Portland Community College
Cascade Campus - Terrell Hall, room 122

"Martin Luther King, Jr. and Malcolm X:
A Comparative Analysis"

by

Rev. Dr. LeRoy Haynes, Jr.

Dr. Haynes is highly qualified to do this series, not only through his scholarly studies, but also by personal involvement in the struggle. He holds degrees from the University of North Texas, Perkins School of Theology, Southern Methodist University, and Texas Christian University. His experience includes working in the Civil Rights Movement as Field Organizer for the Student Nonviolent Christian Leadership Conference (SNCC), as a leader in Southern Christian Leadership Conference (SCLC), and as co-founder of the Black Panther Party of Texas.

Among other activities and responsibilities, Dr. Haynes serves as President of North Portland Bible College and is chairman of the Albina Ministerial Alliance's ad hoc committee: Coalition for Justice and Police Accountability.

Even a brief glance at the list of accomplishments of Dr. LeRoy Haynes, Jr. will reveal a person uniquely qualified to speak about the struggle for justice and freedom, who continues not only the words but also the works of Dr. Martin Luther King, Jr.



Rev. Dr. Haynes, Jr.

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