

METRO

The Portland Observer

Grant's Phenomenal Season Ends

Football team has best year in decades

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36
years of
community service

SECTION B

Quick Loan Costs Heavy

People lose cars, debts goes unpaid

(AP) — More than 100 Oregonians lost their cars, and 104,000 had problems repaying after borrowing money from payday and car title lenders last year, a state agency reports.

The report said payday lenders charged annual rates of interest that averaged 528 percent and soared as high as 2,551 percent.

The Oregon Department of Consumer and Business Services released figures for 2005 showing payday lenders made 840,748 loans — a 15 percent increase over the previous year. The loans were worth more than \$278 million.

The Legislature passed a law to cap interest at 36 percent, beginning in July. But the cap will not apply to car title lenders, who make short-term loans using car titles as collateral.

Car title lenders made 17,801 loans in Oregon last year and repossessed 114 cars.

Since the Legislature's crackdown, a fourth of the payday lenders have applied for conventional consumer licenses, which are not affected by the interest rate cap and enable lenders to restructure payday loans into small installment loans and continue charging high interest.

The state agency is proposing to require loans from conventional lenders to exceed six months and be approved by experienced underwriters.

The department is proposing legislation to extend the 36 percent cap to car title loans and to limit check-cashing fees, also charged by many payday lenders, said David Tatman, administrator for the Division of Finance and Corporate Securities.

A coalition that includes churches, the Oregon Food Bank and AARP will push for a cap of 36 percent on all lenders in Oregon in the 2007 Legislature, said Angela Martin, economic fairness director for Our Oregon, a progressive nonprofit group in Portland.

The new speaker of the House, Rep. Jeff Merkley of Portland, said he may ask a committee to consider further regulations, possibly an across-the-board cap on interest rates.

The government is unfairly targeting payday lenders, said Luanne Stoltz, a payday lender and vice president of the Consumer Financial Services Association.

POWER & Passion

All-women dance troupe celebrated

In the Bété language of the Ivory Coast, "TchéTché" means "eagle," and that is a perfect symbol for the young all-women dance troupe from Abidjan, Côte d'Ivoire, coming to Portland for the White Bird/Portland State University dance series, "Celebration of International Women Choreographers."

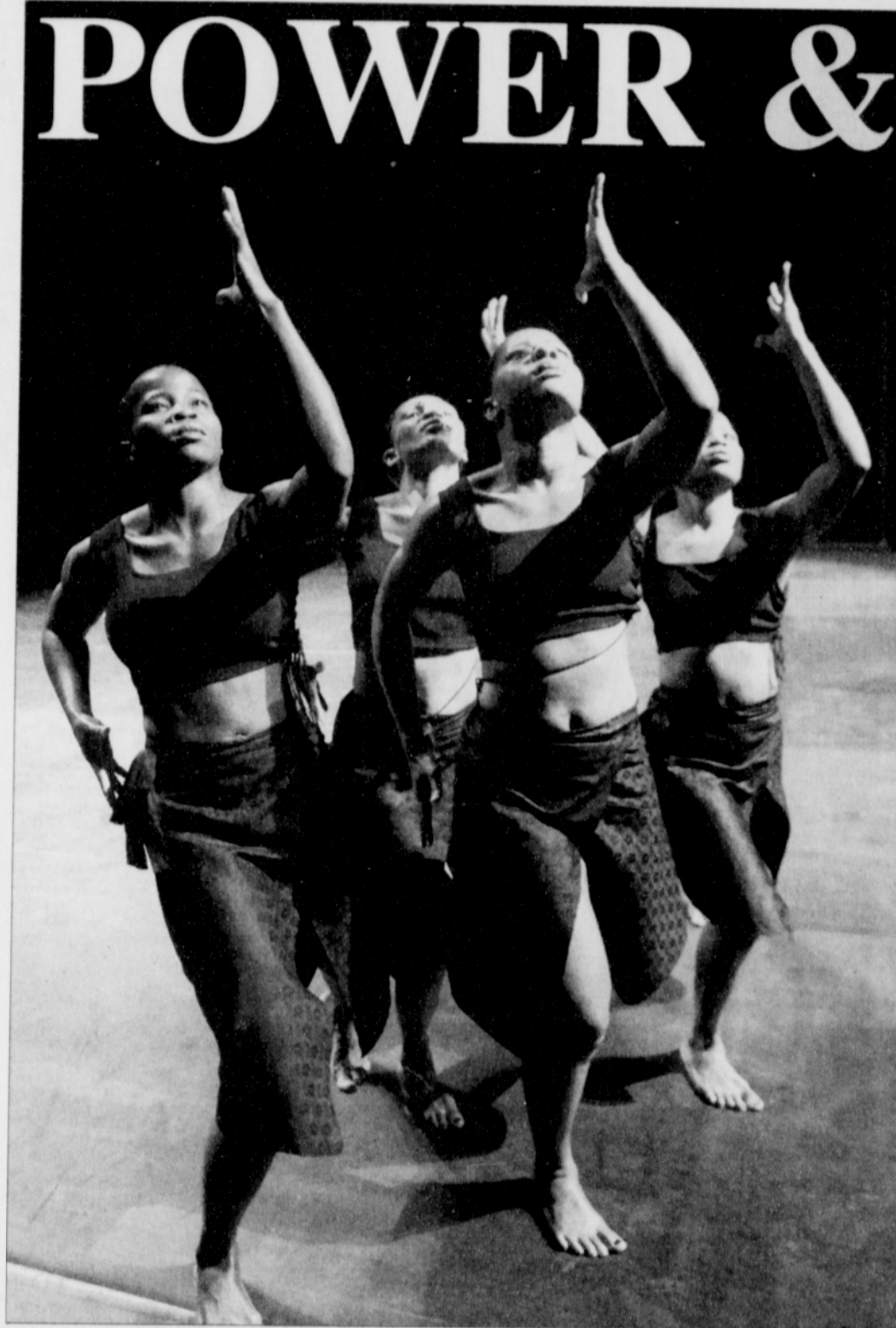
With their dreams of flying high in a clear sky of contemporary choreographic creation, "Compagnie Tchétché" will make their Portland debut Thursday, Dec. 7 through Saturday, Dec. 9 at 8 p.m. each night at Portland State University's Lincoln Performance Hall.

Founded by Béatrice Kombé in 1997 to "show that woman is not the weaker gender," Compagnie Tchétché has emerged as a valiant symbol of the power and passion of women.

The company's signature style is powerhouse dancing at the edge of physical danger juxtaposed with intense and arresting stillness. Through dance, the company reconfigures notions of "subservient" African womanhood into an emphatic reclaiming of power and purpose.

Tickets are \$25 plus service fee and available at the PSU Box Office, 1825 S.W. Broadway or from all Ticketmaster outlets.

Intense and arresting stillness is a signature style of the international dance troupe 'Compagnie Tchétché.'



Reflections Bookstore Hosts Cancer Authority

An acclaimed surgeon who has devoted his life to the study of cancer, particularly in African Americans, will appear in northeast Portland Monday, Dec. 4 for a public book signing event and reception.

Dr. LaSalle D. Leffall Jr. will discuss his book "No Boundaries, A Cancer Surgeon's Odyssey" from 6 p.m. to 8 p.m. at Reflections Bookstore and Coffee House, 446 N.E. Killingsworth and Martin Luther King Jr. Boulevard. The reception is sponsored by the Susan G. Komen Breast Cancer Foundation and hosted by Jefferson High School students.

Dr. Leffall's appearance is courtesy of NICHE' Public Relations, in association with Chrysalis Ministries, Reflections and Howard University Press.

LaSalle D. Leffall JR., M.D.

No Boundaries
A Cancer Surgeon's Odyssey

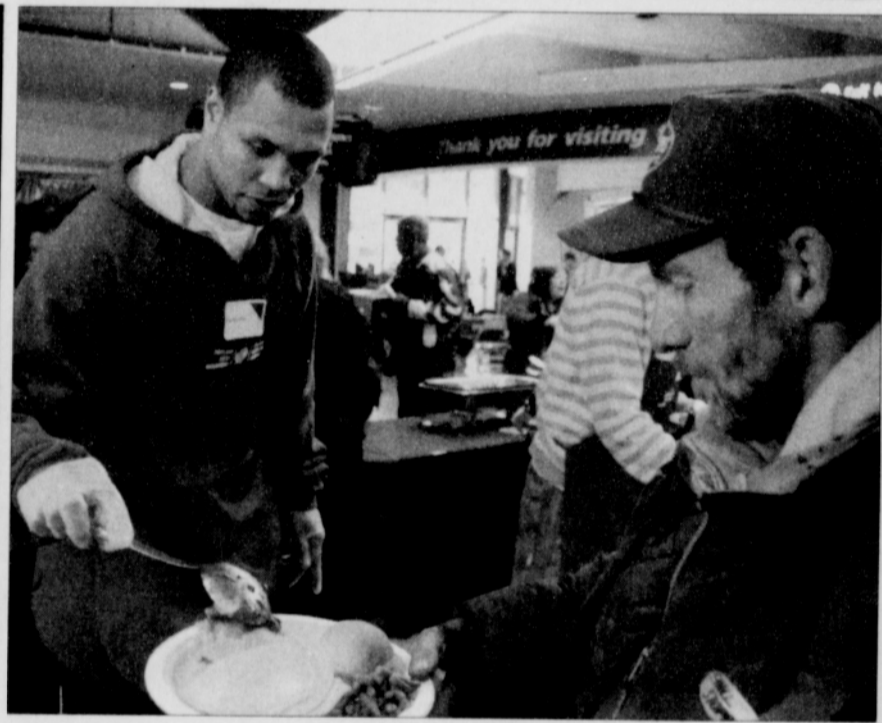
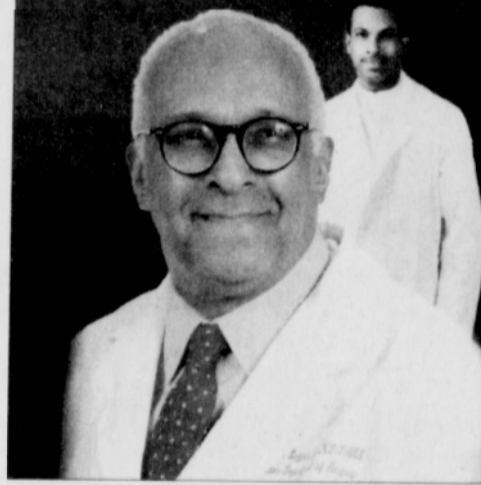


PHOTO BY MARK WASHINGTON/THE PORTLAND OBSERVER

Top Blazer Pick Gives Back

Brandon Roy, the new Portland Trail Blazer and one of the top picks in the NBA draft, serves up a holiday meal at the annual Harvest Dinner at the Rose Garden, sponsored by Project Homeless Connect, Portland Arena management and the Trail Blazers.

Community Calendar

Scouting for Food

The "Scouting for Food" Boy Scouts food drive takes place Saturday morning, Dec. 2. Scouts will collect non-perishable food from residents door to door.

"Scrooge Lives" Craft Bazaar

Mt. Hood Community College will host the 37th annual craft bazaar, at the Gresham Campus Lounge; Room 1051 on Wednesday, Nov. 29 and Thursday, Nov. 30, from 10 a.m. to 6 p.m.

Reverse Mortgage Workshop

Thursday, Nov. 30, 1 p.m. to 3 p.m., The S.A.G.E. Computer Learning Center, 5209 N.E. 22 Ave., will host a workshop for senior citizens on 'reverse mortgages' to avoid displacement from their homes. For seat reservations and information, call 503-287-3135.

Holiday Bake Sale

The SCRAP holiday bazaar & bake sale is Saturday, Dec. 9, from 11 a.m. to 6 p.m. at 3901A N. Williams Ave. Local artisans will transform unwanted materials to cool and creative gifts to raise recycling awareness.

cling awareness.

Christmas Tree Permits

The Mt. Hood National Forest has opened its personal use Christmas tree cutting program. Permits are \$5, limited to 5 permits per household, with a 12' foot maximum height per tree. For more information, call the forest headquarters at 503-668-1700 Monday through Friday from 7:30 a.m. to 4:30 p.m.

December Zoo Lights

The walk-through winter wonderland Oregon Zoo Lights comes to life throughout the month of December. The festival includes a lighted zoo train, choral and ensemble music, puppet shows, and a model train display. Festival hours are Sunday - Thursday, 5 p.m. to 8 p.m., Friday and Saturday, 5 to 8:30 p.m. Closed Dec. 24 and Christmas Day.

Presents for Primates

Thursday, Dec. 14, at 10 a.m., Santa's Elves will give holiday gifts to the Oregon Zoo's chimpanzees, orangutans, mandrills and other primates. Bring your cameras this is a great picture opportunity. Call 503-226-1561 or visit oregonzoo.org for more information.

Holiday Wreath Sale

The Portland Parks Environmental Education Department will be hosting the holiday wreath sale on Thursday, Nov. 30 through Sunday, Dec. 10 from 9 a.m. to 4 p.m., at the Mt. Tabor Greenhouse, 6437 S.E. Division St. All proceeds go to scholarships for low-income youth.

Holiday Ceramics Sale

Mt. Hood Community College invites the public to attend the 23rd annual student works sale to be held in the Visual Arts Center Gallery at the MHCC Gresham Campus on Tuesday, Dec. 5 through Friday, Dec. 8, from 10 a.m. to 7 p.m. and on Saturday, Dec. 9 from 11 a.m. to 5 p.m.

Work Against Abuse

Community Advocates invites those interested in protecting children from abuse to become an event volunteer, event outreach, technology expert, graphic artist or office support team member. For information, call 503-280-1388.

Women in Community Service

Volunteer female mentors are being sought by Women in Community Service to work with incarcerated women at the Coffee Creek Correctional Facility. The women

provide support and encouragement for inmates transitioning from prison back into the community. For information, call 503-570-6614.

Black History Museum

The Black History Museum of Oregon is seeking brilliant minds of concerned individuals to help in restructuring the museum foundation's committee. For information, call 503-284-0617.

Oregon Food Bank

The Oregon Food Bank seeks volunteers on Mondays from 1:30 p.m. to 4:30 p.m., and Tuesdays, 9 a.m. to noon, to sort and repack perishable foods. Call 503-282-0555, ext. 272 or visit Oregonfoodbank.org.

Volunteer for Crisis Line

Want to make a difference in your community? Volunteers and advocates are needed for the Portland Women's Crisis Line. The needs include on-call advocates to respond in person or over the phone, outreach and educational efforts, and fundraising and administrative duties. Call 503-232-4176 for more information.

Home buying Classes

Portland Community Land Trust helps

first time and low-income homebuyers purchase homes at below market price. Attend a free, one-hour class to learn more about the program. Contact Kelly@pclt.org or call 503-493-0293.

Bradley-Angle House

The Bradley-Angle House needs volunteers to help its outreach against domestic violence. Women of color and bilingual women are encouraged to call. For more information, call 503-282-9940.

Parenting Classes

Newborns don't come with instruction manuals but parents and parents-to-be can attend classes through Providence Health Systems to learn about a variety of topics from pain and childbirth to breastfeeding to infant CPR and much more. For a schedule of events, call 503-574-6595 or visit: providence.org/classes.

Hatha Yoga Class

In Other Words Books and Resources hosts Hatha Yoga classes for beginners and all levels, every Monday, Tuesday and Thursday from 9 a.m. to 10 a.m. at In Other Words, 8 N.E. Killingsworth. All genders and ages and donations are welcome.