

Portland Observer Auto Review

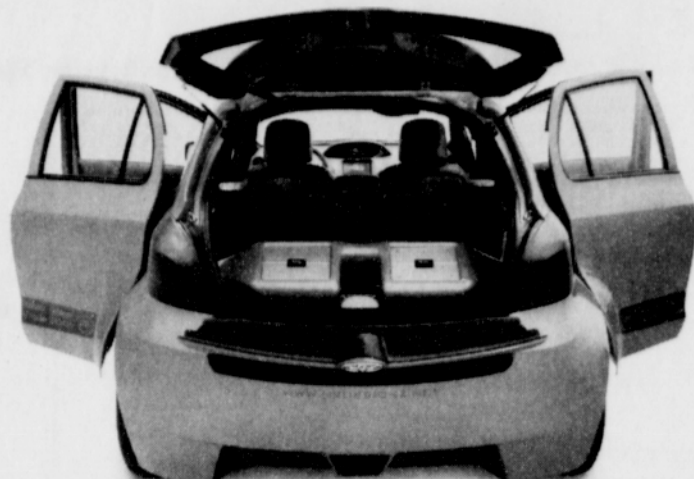
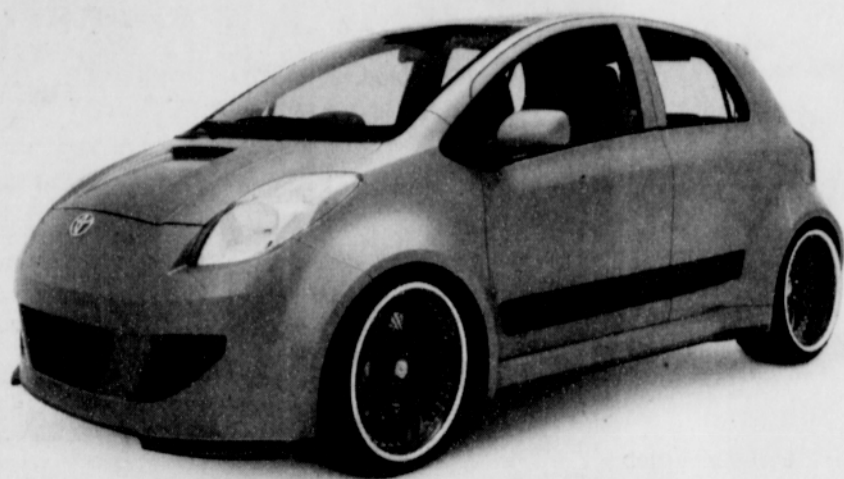
News and reviews on new motor vehicles

2009 Yaris Five-Door Liftback

BY KATHLEEN CARR

For 2009, Toyota introduces a third body style to the Yaris lineup - a five-door hatchback. This will give a greater range of choices to those who need a sub-compact car, without giving up too much interior room. Also added in 2009 are standard anti-lock brakes, front seat-mounted side airbags and front and rear curtain side airbags for all Yaris models. Cruise Control is also now available for the liftback models (why it wasn't available before is beyond me.) A few new color choices are also available for 2009.

The excellent fuel economy, combined with extensive standard equipment and fun-to-drive features make Yaris an outstanding value. For 2009, Yaris is available in three body styles: a sedan, three-



Specifications: 1.5L 4-Cyl DOHC VTI SFI Engine; 4-Speed automatic transmission; 29 city mpg, 35 highway mpg; MSRP \$16,143.

door Liftback, and an all-new five-door liftback, each in Base and Sporty "S" grades.

All Yaris grades will now feature a number of standard safety features, including anti-lock brake system (ABS) with Electronic Brake Force Distribution (EBD), driver and front passenger front seat-mounted side airbags, and front and

rear side curtain airbags. New exterior colors for the 2009 Yaris include Zephyr Blue Metallic and Blue Streak Metallic on Sedan and Yellow Jolt and Carmine Red Metallic on Liftback.

The vertical layout of the climate control knobs look as if they've been designed to take up space that would otherwise be unused. The whole in-

strument panel is in the middle, making you look to the right to check your speed and other info. This was done to cut the costs of converting from right-hand-drive layouts to left-hand-drive layouts. The seats are basically flat sofa cushions attached to each other - very little ergonomics are involved here.

The all-new five-door Liftback

model prices range from \$13,305 for the Base grade with four cylinder engine and four-speed automatic transmission to \$15,125 for the S grade with four cylinder engine and four-speed automatic transmission.

The Yaris was actually a fun little car with plenty of personality. It handled nimbly around turns, and responded quickly to our inputs.

Managing Your Money

BY RICK L. LEE

What is Dollar-Cost Averaging?

Every investor dreams of buying into the market at a low point, just before it hits an upswing, and garnering a large profit from selling at the market's peak. But trying to predict market highs and lows is a feat no one has ever fully mastered, despite the claims by some that they have just the right strategy that enables them to buy and sell at the most opportune times.

Attempting to predict which direction the market will go or investing merely on intuition can get you in trouble, or at the very least may cause you a great deal of frustration. One strategy that may help you avoid these investing pitfalls is dollar-cost averaging.

Dollar-cost averaging involves investing a set amount of money in an investment vehicle at regular intervals for an extended period of time, regardless of the price. Let's say you have \$6,000 to invest. Instead of investing it all at once, you decide to use a dollar-cost averaging strategy and contribute \$500 each month, regardless of share price, until your money is completely invested. You would end up purchasing more shares when prices are low and fewer shares when prices are high. For example, you might end up buying 20 shares when the price is low, but only 10 when the price is higher.

This strategy has the potential to reduce the risk of investing a large amount in a single investment when the cost per share is inflated. It also helps protect an investor who tends to pull out of the market when it takes a dip, potentially causing an inopportune loss in profit.

The average cost per share may also be reduced, which has the possibility to help you gain better overall profits from the market. Utilizing a dollar-cost averaging program, the bottom line is that the average share price has the potential to be higher than your average share cost. This occurs because you purchased fewer shares when the stock was priced high and more shares when the price was low. Dollar-cost averaging can also help you to avoid the annoyance and stress of continually monitoring the market in an attempt to buy and sell at "fortuitous" moments.

Dollar-cost averaging is a long-range plan, as implied by the word "averaging." In other words, the technique's best use comes only after you've stuck with it for a while, despite any nerve-racking swings in the market.

When other panicky investors are scrambling to get out of the market because it has declined and to get back into it when the market has risen, you'll keep investing a specific amount based on the interval you've set.

Note: Dollar-cost averaging does not ensure a profit in rising markets or protect against a loss in declining markets. This type of investment program involves continuous investment in securities regardless of the fluctuating price levels of such securities. Investors should consider their financial ability to continue making purchases through periods of low and high price levels. The return and principal value of stocks fluctuate with changes in market conditions. Shares, when sold, may be worth more or less than their original cost.

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New Leaders at Business Alliance

As the Portland Business Alliance begins its 140th year as the Portland region's chamber of commerce, new leadership has taken the reigns.

Charles Wilhoite, director of Willamette Management Associates, will become the new board chair.

"Charles has been involved in so many important issues in Portland that he comes to this position with a tremendous understanding of how our city and region function and how those functions relate to the business community," said Sandra McDonough, Alliance president



Charles Wilhoite

and chief executive officer.

Steve Holwerda, chief operating officer of Ferguson Wellman Capital Management, Inc. and the Alliance's former board chair, will become chair emeritus; while Roger Hinshaw, president of Bank of America for Oregon and Southwest Washington, will become chair-elect; and J.E. Isaac Sr., vice president of business affairs for the Portland Trail Blazers will become treasurer. Brad Hutton, Regional Vice President, Hilton Hotels, will remain as Secretary.



Melodic African Blues

Close your eyes and you might feel sand between your toes and a warm Saharan breeze, as Vieux Farka Touré's melodic African blues float through the evening air, Wednesday July 15 during the Oregon Zoo's summer concert series presented by NW Natural.

Malian guitar great Vieux Farka Touré brings his melodic African blues to Portland, Wednesday, July 15, as part of the Oregon Zoo's 2009 summer concert series presented by NW Natural.

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Touré's father was the late Malian guitar legend Ali Farka Touré. Though he undoubtedly inherited much musical talent, the younger Touré continues to hone his own style, combining traditional Malian music with rock 'n' roll, reggae, pop and even salsa.

His second CD, "Fondo," came out last month to rave reviews, especially in England, where Touré is better known. The Observer called "Fondo" a "dazzling piece of work," and The Guardian gave it four stars.

Celebration of Life

Matthew 'Rasta' Harris

A celebration of life service for Matthew L. Harris III, also known as Rasta, who died June 27, 2009 at the age of 76, will be held Saturday, July 11 at 4:30 p.m. at the Matt Dishman Community Center, 77 N.E. Knott St.

He was the oldest child born to Beatrice Singleton-Ash and was raised by his grandparents, Mr. and Mrs. Singleton. He grew up in the Mississippi Delta surrounded by family and attended Washington Parrish Training School in Franklinton, La. He also studied and received certificates in cooking, welding and shipyard safety standards.

His family moved to Spokane in the 1940s and later to Pasco, Wash., where he worked for the Hanford Nuclear Reservation during construction. He also lived in Fairbanks, Alaska for a couple of years, after moving to Portland in the 1950s.

He married Merlinda M. McGruder in 1955, and to this union, four children were born: Matthew Jr., Ronald

(Ronnie), Shelia and Rosland. He also had four other children: Theresa and Tamara Dickenson; and Joseph (Joe) and Wesley Harris.



His extended family includes aunts, uncles, cousins, grandkids and many others that he has helped and known throughout his life. He worked as a cook at Timberline Lodge, laborer and safety team member in the Portland Shipyards, and was a road crew member for Crosby & Overton, Inc., traveling throughout the Northwest and northern California cleaning industrial and chemical plants.

He was injured on the job in the late 1980s and volunteered his time to many community projects. He was a founding member of the Oregon Medical Marijuana movement; served on the Paint-A-Difference board and the African American Visual Arts Scholarship Fund at Portland State University.

He leaves to cherish his memories, his mother, Mrs. Beatrice Ash; uncle George Singleton; sisters, Roberta and Rosetta Ash; brothers, Charles and Cleveland; his children Rosland, Shelia, Matthew, Ronnie, Theresa, Tamara, Joe and Wesley; and many, many more family members and friends.

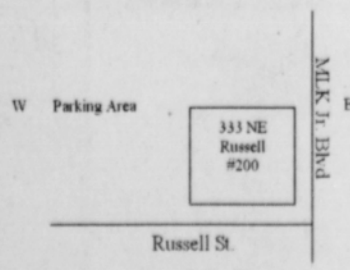
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