



Pioneer Memorial residents were treated to a Hawaiian Luau recently at the hospital in Heppner. Pictured above second from the left is Hugh Currin. Seated beside him is his daughter from Portland who surprised him when she arrived just for the occasion.

## Bankruptcy is no easy way out of debt

There's an old saying that goes something like, "If it looks too good to be true, then it probably isn't."

It applies to several television advertisements being shown across the country. They tell consumers about how easy it is to start the bankruptcy process and encourages them to consider it as an alternative to high levels of indebtedness.

It's not an easy process and in many cases it's not the best way to get rid of excessive debt. The Independent Bankers Association of America, a trade group representing the nation's community banks, is concerned about the rising level of personal bankruptcies in the country.

Why? Bankruptcies hurt everyone involved—consumers and lenders. Everyone except the people running the television advertisements—bankruptcy lawyers.

They're the ones who say declaring bankruptcy is an easy route to a debt-free future. But there's a heavy cost—bankruptcy has a tremendous impact on a consumer's personal financial future.

A bankruptcy declaration remains on a consumer's credit report for 10 years, making it nearly impossible for someone declaring bankruptcy to get any credit in the future.

For many people, there are options available before declaring bankruptcy, including credit counseling and debt restructuring.

During the year ending September 30, 1987, there were 482,300 personal bankruptcies. But, according to Purdue University's Credit Research Center, 50 percent of those people who filed for bankruptcy could have paid their debts off in a 36-month period.

Non-profit consumer credit counseling centers are located in many cities throughout the country. These centers specialize in helping people put together debt repayment plans and financial budgets. In 1987, they counseled 170,000 families and returned \$186 million to lenders.

Before declaring bankruptcy, consumers should take a close look at their personal financial situation. Credit counseling centers, personal bankers and others can help examine the options, by formulating a financial plan, consumers can work their way out of debt.

It may not be easy, but neither is bankruptcy, which can be a 10-year mistake.

The Independent Bankers Association of America is the only national trade association dedicated exclusively to representing the nation's community banks.

## Wallace H. Wolff, M.D.

OFFICE WILL BE CLOSED

June 22-26

STARTING IN JULY-REDUCED HOURS

Tuesdays & Thursdays by Appointment

### PUBLIC NOTICE

MORROW COUNTY  
Bills Paid Over \$500.00 - May 1988  
ACCURAL BASIS

AAC276

General Fund		Road Fund	
Association of	9710.14	Arrow Transpor	650.63
Clean & Clear	1350.00	Charles Chick	3200.00
Express Temp	794.40	Daniel Hernand	660.00
Heppner Postma	1000.00	Hermiston Tire	3761.14
Lott's Electric	1579.22	Oregon Culvert	3317.80
Pacific N.W. B	2595.54	Readymix Sand	885.38
Pioneer Memori	644.00	Umatilla Co Fe	932.89
Stephen Trukos	500.93	Woodpecker Tru	1666.15
		N. Morrow Ambulance	
		First Interstate	849.61
		Robert J. Boss	900.00
		Motor Pool	
		Devin Oil Co	516.86
		Hospital	
		Pioneer Memori	967.87
		City of Boardman	
		City of Boardman	891.62
		City of Heppner	
		City of Heppner	731.87
		Bank of Easter	17271.49
		Down's Supply	509.59
		Heppner Gazett	2730.72
		IBM Corporatio	770.22
		Pacific Mutual	9259.70
		Pioneer Memori	2498.76
		Slater Communi	689.50
		Westwind Nurse	500.00
		Association of	5415.76
		Chevron U.S.A.	14998.37
		Feenaughty Mac	3800.00
		Lexington Lumb	983.35
		Oregon Dept. O	1661.72
		Richard T. and	900.00
		United Crushin	11359.60
		Morrow Co School Dist	
		Morrow Co Scho	23479.54
		Blue Mt Educ District	
		Blue Mt. Educat	4665.15
		N Morrow Vector Control	
		Bank of Easter	1940.75
		Unsegregated Taxes	
		Boeing Agri-In	137329.38
		Elizabeth Webb	637.36

### PUBLIC NOTICE

MORROW COUNTY COURT ORDERS - May, 1988

May 11 - Order Approving Four (4) Tax Refunds	May 25 - Resolution and Order in the Matter of Transfer of Funds From Salary Contingency Within the Road Fund
May 18 - Resolution and Order in the Matter of Transfer of Funds From Operating Contingency Within the Road Fund	May 25 - Order Approving Three (3) Tax Refunds
May 25 - Order in the Matter of the Cancellation of Personal Property Taxes	May 25 - Resolution Adopting the Morrow County Emergency Response Plan

Barbara Bloodworth  
Clerk of the Morrow County Court

Published: July 6, 1988

## Christian Church VBS is July 11-15

The First Christian Church announces preparations are being made for this year's Vacation Bible School July 11-15. Classes are structured to include the two-year olds through sixth grade. All area children are welcome, there is no charge.

This year's theme is "Champions for Jesus". Children will be learning about Champions like John The Baptist, Peter and Paul.

There will be crafts, activities, and time to meet "Spunky" the Eaglet,

our mascot.

This year's Vacation Bible School missions field will center around the Boise Children's Home. In lieu of a closing program on Friday, July 15 at 11:45 a.m. all VBS children and parents are invited to bring a sack lunch and picnic with VBS volunteers.

For pre-registration, please contact, Teresa Flaiz, 676-5862. Come join in the fun and bring a friend July 11, 9-11:45 a.m.

## WCCC Golf

Tuesday Ladies Day

June 28

Flight A: Low gross-Pat Edmundson, 35.

Low net-Harriet Pierson, Cindi Doherty, Anita Boyer, Barbara Gilbert, 31.

Least putts-Pat Edmundson, 13. Closest to the string-Betty Rietman.

Other awards: Pat Edmundson, bind on # 10; Jan Paustian, bind on # 15; Jan Paustian, chip in on # 15. Flight B: Low gross-Harriet Batty, 49.

Low net-Jo Pettyjohn, Neoma Bailey, Doll Campbell, 33. Least putts-Harriet Batty, 15.

## Chamber Chatter

By Claudia Hughes, Chamber Manager

Have you heard of "Volkssport...the sport for all ages?" Nancy Lankford, who presented an informative Chamber program on reforestation suggested volkssporting might be something more for Heppner to offer as a people attraction. Many Chambers join the volkssport club, but it is not limited to Chamber only.

Volkssport is a sport for all ages involving walking tours. Its purpose is to promote health, recreation, fun and fellowship in various communities. Clubs put together walking events, receive a newsletter of other events in Washington and Oregon and plan at least one special six-mile event for visitors each year.

Last year in Washington State 52,787 volkssport participants walked, biked and skied over 327,300 miles. Surely, some of those 57 thousand volkssport participants would like to volkssport in eastern Oregon. With an Irish Walkabout in the back of my mind, I have written the Oregon State Club to obtain further information.

This non-competitive sport sounds like the answer to those of us who will never be into running, love walking for enjoyment and exercise, and who would like to see more events to introduce people to Heppner. If you're interested, stop by the Chamber office.

## AIDS

is preventable...

If we take it personally. Are you taking steps to prevent your own exposure? Are you sharing this information with people you care about?

Get the facts.

Call

OREGON AIDS HOTLINE

Convenient Hours

Timely, accurate, confidential information

10am-5pm Monday-Friday

Noon-5pm Saturday and Sunday

223-AIDS in Portland

1-800-777-AIDS Statewide toll free

A part of the Oregon State Health Division and Cascade AIDS Project

Mr. & Mrs. Kenneth Wright and Mr. and Mrs. George Trotter invite you to share in the joy of the marriage uniting their children Kimberle Anne Wright and Dennis James Trotter. This celebration of love will be Sat., July 16, at 4 p.m. at United Methodist Church in Heppner, Oregon.

Reception following Heppner Elks Lodge

## WHY DON'T YOU TRY A FLYER!



On April 3rd, the rates for sending advertising flyers increased 26%. At the same time rates for inserting flyers in the Gazette-Times increased 0%.

Mailing vs Inserting Comparison

3rd Class 10.1¢ ea. Gazette-Times 5.5¢ ea. 1/2 Price!

If you are currently sending advertising flyers through the mail - Why not give us a call?

The Heppner Gazette Times-676-9228

# Radio Shack DEALER

## JULY SUMMER MARKDOWN SALE

Don't Delay—Shop Today For Unbeatable Bargains!

<b>VHS VCR With Digital Effects</b> Model 70 By Realistic®  <b>Save \$100</b> Reg. 499.95 <b>399.95</b> Remote picture-in-picture and programming with on-screen prompts. HQ. #16-651 Remote batteries extra.	<b>Buy a Tandy® 1000 TX and Get a CM-5 Color Monitor At No Charge!</b>  <b>Save \$299.95</b> Reg. Separate Items 1498.95 <b>1199.00</b> #25-1600/1043	
<b>Auto-Dialing Cordless Telephone</b> ET-425 By Radio Shack  <b>99.95</b> Reg. 149.95 <b>Save \$50</b> Cordless convenience at 33% off! Features 60-number memory, 2-way intercom capability between phone and base. Tone/pulse dialing. #43-553	<b>40-Channel Walkie-Talkie</b> TRC-216 By Realistic  <b>99.95</b> Reg. 139.95 <b>Save \$40</b> Now 29% off! Ready to use on all 40 CB channels—no crystals needed. Features 5 watts power for maximum range, LCD channel readout. #21-1663 Batteries extra.	
<b>Die-Cast 2-Way Speaker</b> Minimus-7 By Realistic  <b>Cut 40%</b> <b>29.95</b> Reg. 49.95 Each Exceptional sound! 7" high. Black, #40-2030. Silver, #40-2034	<b>Personal Cassette Player</b> SCP-19 By Realistic  <b>38% Off</b> <b>39.95</b> Reg. Separate Items 64.90 Batteries extra. Auto-reverse. With Nova®-34 headphones. #14-1033, 33-1000	<b>Telephone Answerer</b> TAD-312 By DUOFONE®  <b>Cut 30%</b> <b>69.95</b> Reg. 99.95 Don't miss important calls! Dual cassettes, voice activation, call-monitor, remote. #43-391
<b>Dual-Powered Calculator</b> EC-414 By Radio Shack  <b>31% Off</b> <b>4.77</b> Reg. 6.95 Switches from solar to battery power in low light. #65-560	<b>Review Calculator</b> EC-2015 By Radio Shack  <b>Cut 38%</b> <b>9.88</b> Reg. 15.95 Check for errors by reviewing last 32 memory entries. #65-577	<b>AM/FM/TV-Sound Radio</b> Pocket Portavision® By Realistic  <b>33% Off</b> <b>19.95</b> Reg. 29.95 Hear VHF-TV news, sports, soaps on-the-go. #12-613 Battery extra.

676-9157 or 676-5001

### PETTYJOHN'S Farm & Builders Supply

424 Lynden Way, Heppner

A Radio Shack Dealer Most Major Credit Cards Welcome