

Kids can write a letter to win a trip

Write a letter to your favorite author, and you might win an expenses-paid trip to Washington, D.C., for yourself, your parents, and your teacher! The trip to our nation's capitol is the national prize in Letters about Literature, a writing contest for readers in grades four through 12, sponsored by the Center for the Book (CFB) in the Library of Congress, in partnership with Target Stores.

To enter, readers write a personal letter to an author, explaining how his or her work changed their view of the world or themselves. Young readers can select authors from any genre — fiction to nonfiction, contemporary or classic. The

top essayists in the state on each of the three competition levels will be chosen: Level I for children in grades 4 through 6; Level II for grades 7 and 8, and Level III, grades 9-12.

Deadline for entries is December 4, 2004. To obtain the required entry coupon, call the Oregon CFB at 503-378-2112 ext. 239 or visit the CFB web site at <www.loc.gov/letters>.

State winners advance to national competition and receive cash prizes plus a \$50 Target gift card. To see winning Oregon letters from previous years visit the Oregon CFB web page <www.osl.state.or.us/home/libdev/lalit/htm>.

Paintings on exhibit at Pac. Univ.

Works by Jesse Vasquez will be on exhibit in November at the Pacific University Kathrin Cawein Art Gallery. The exhibit will run until November 29 and is titled "Fragments." An opening reception will be held on Friday, November 5 from noon to 1:00 p.m.

Vasquez moved to the United States from Mexico in 1995 and has been able to grow as an artist here, developing his paintings which he said are his "testimony." He said he also

likes to work with acrylics, oils, and finger paints on plates and signs. "My paintings mostly are fragments of my whole idea," he said. "I like to spread paint on the canvas then I bring out my inner-statement of how I see art in any media."

Gallery hours are Monday through Friday from 8:00 a.m. to 5:00 p.m. and Saturdays from 10:00 a.m. to 5:00 p.m. or by appointment. Admission is free. For more information, call 503-352-2216.

Phony insurance policies on rise in Oregon

Phony insurance policies are on the rise in Oregon and nationwide, with unsuspecting consumers footing the bills for unpaid claims.

Paul Savory, a small business owner in Portland, was stuck with more than \$12,000 in unpaid medical bills after purchasing health coverage for himself and his employees through a company that collected premiums but failed to pay claims. Several of his employees also were forced to pay health-care costs out of their own pockets.

Unfortunately, they're not alone, says Oregon Insurance Administrator Joel Ario. Ario is joining state insurance regulators nationwide in a public awareness campaign that encourages consumers to "stop, call and confirm" before buying insurance.

"Fake insurance policies take a variety of forms," Ario says, "but they're almost always marketed to make you think you're buying insurance protection. The policy may say somewhere in fine print that it's not insurance, but the seller wants you to believe you'll be

covered by insurance if you file a claim."

Phony policies are a growing problem in all lines of insurance, especially health care. A federal Government Accountability Office (GAO) study recently found that 144 phony insurers sold bogus health insurance products to more than 200,000 policyholders between 2000 and 2002, resulting in \$252 million in unpaid claims.

Older adults and small businesses looking to reduce health insurance costs are frequent targets of fake insurers, according to Ario.

"Phony insurance may look like a good buy because it's typically much cheaper than legitimate policies," he says. "But that's because a bogus policy doesn't provide sufficient — if any — coverage when you need it."

The Insurance Division licenses insurers and must approve most insurance products sold in Oregon. Consumers can check the division's web site <insurance.oregon.gov> to see if an insurance company is licensed to do business in Oregon.

The best way to avoid prob-

lems is to buy insurance only from authorized insurance providers. Ario recommends looking for these three warning signs of phony insurance:

- Aggressive marketing and a high-pressure, "you must sign today" sales approach with lots of fine print and disclaimers.

- Premiums that are far below the average price for comparable insurance products on the market.

- Few coverage limitations. If it sounds too good to be true, it probably is too good to be true.

So how can you protect yourself against buying fake insurance? STOP before signing anything or writing a check. CALL the Oregon Insurance Division at 503-947-7984 or 1-888-877-4894 (toll-free message line). CONFIRM if the company is legitimate and licensed to do business in Oregon.

"If consumers stop, call, and confirm before they buy insurance, they may avoid getting stuck with unpaid claims," Ario said. "they also can help us track down and take action against the con artists who sell fake insurance."

Pac. Univ. Dance Ensemble to perform

The Autumn Choreographers Showcase will be presented by Pacific University on November 18, 19, and 20 at 7:30 p.m. in the Tom Miles Theatre in Warner Hall on the Forest Grove campus.

The Dance Ensemble was founded this fall and is made up of dancers selected through an audition process. The students chosen are dedicated dancers with great talent and diversity, which will be displayed in the upcoming concert. The Ensemble will perform works from a variety of traditional genres such as jazz, ballet, modern and musical theatre.

Several student choreogra-

phers return this fall, including Joy Agner, Laura Beil, Hope Hicks, and Jenn Wolfe. Guest choreographer Carole Karnofski will also return for this Showcase and has set a musical theatre work from *Chicago* titled "Cell Block Tango" for the Dance Ensemble. Allison Page also returns as a guest choreographer to present a swing duet. Artistic Director Jennifer Camp will present two works from her repertoire as well as the new contemporary works "Tangarrogance" and "Impressions of Light." The concert will be filled with an eclectic array of movement styles that will move the audience.

To reserve tickets, call the

box office at 503-352-2918. Tickets are also available at the door for \$7 for adults and \$5 for seniors and students.

Concert by Pac. Univ. Chamber Singers Nov. 12

The Pacific University Chamber Singers, under the direction of Dr. Scott Tuomi, will present their fall concert on Friday, November 12 at 7:30 p.m. in McCready Hall at the Taylor-Meade Performing Arts Center.

The concert will feature Claudio Monteverdi's "Beatus Vir," Hugo Distler's Christmas motet "Singet Frisch und Wohlgemut," and "Les Chansons des Roses" by Morten Lauridsen. Filling out the program will be seasonal selections, contemporary works, and spirituals.

To reserve tickets, call the box office at 503-352-2918. Tickets are also available at the door for \$5 for adults and \$3 for seniors and students.

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