

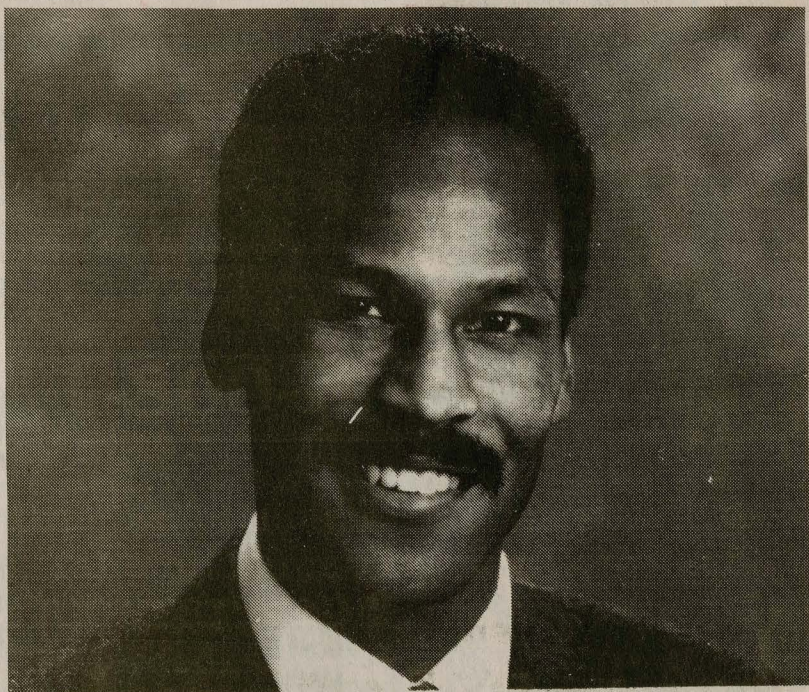
Business

Entrepreneurial Training Program Receives \$2,000 From Loan Officer

The Inner City Entrepreneurial Training Program, a program that assists low-income Seattle residents who want to open small businesses, has recently recognized Kirby Felder, a mortgage loan officer in the Mountlake Terrace Mortgage Branch of Continental Mortgage Company, for his recent contribution of more than \$2,000 in education materials and books, according to Zachary K. Bruce, coordinator of the training program.

"These materials cover a wide range of subjects that will be useful in helping entrepreneurs operate their own businesses," says Bruce. "We appreciate donations such as this and, of course, are interested in receiving other donations that will help entrepreneurs open or manage a business." He adds that the materials will be placed in a business resource center, scheduled to open next March in the annex of the New Hope Church, located at 114-21st Ave. in Seattle.

The Inner City Entrepreneurial Training Program, which is sponsored by the Black Dollar Days Task Force of Seattle, was officially launched in 1991, although educational programs for small business owners had been supported in the past by the task force. The training program was recognized as one of 10



outstanding programs being developed in the United States by the National Association of Counties.

Before joining Continental as a mortgage loan officer, Felder spent more than five years in international trade and marketing. "The Inner City Entrepreneurial Training Program fills an important need in the community, providing valuable resources to small business owners who in turn provide more jobs in the community," says Felder. "And this supports more housing."

For more information about

the Inner City Entrepreneurial Training Program, call Billie Burns at 323-0534.

To find out more about home loan programs, call Kirby Felder at the Mountlake Terrace Branch of Continental Mortgage Company, 771-2500. Continental Mortgage Company, a Seattle-based company founded in 1921, operates 16 residential lending offices and offers a variety of home loan programs, including a number that are geared toward first-time home buyers and households with low and moderate income.

Prominent African American Judges To Speak AT Urban People's Law School

Two prominent African American judges and a superior court commissioner will speak at the Urban People's Law School to be held on Tuesday evening, Jan. 11 and 18. Judge Charles V. Johnson, the presiding judge of the King County Superior Court, together with several noted Seattle lawyers, will speak about personal injury claims on Jan. 18, and Judge LeRoy McCullough will speak about criminal law on Jan. 11. Court Commissioner Bonnie Canada

judge for almost 25 years. For many years he has been the presiding judge for all 46 superior court judges and all seven commissioners King County. He assigns cases to other judges, speaks publicly for the court, and manages the thousands of cases filed in King County Superior Court every year. The size of Judge Johnson's job is shown by the enormous number of cases filed each year in King County Superior Court -- in 1992,

Metropolitan YMCA. He is a past president of the American Judges Association, an organization of some 1,600 judges. He is a former trustee in the First AME Church. Judge Johnson has served on numerous local and national boards and committees. Judge Johnson is married and has three children.

Judge LeRoy McCullough has served as a superior court judge for four years. He has presided over numerous major

1/18/94

Christian Life Fellowship Center
1123 - 23rd Avenue

1/25/94
Emerald City Bible Fellowship
(Location to be announced)

2/01/94
Emerald City Bible Fellowship
(Location to be announced)

Personal Injury—What Should You Do If You Believe You Have A Claim For Injuries?
Benefits For Workers' Compensation, Social Security, Unemployment, And Other Entitlements

Family Law Issues—How To Protect Yourself, Your Children, And Your Assets

Business And Employment Law—What The Small Business Person Needs To Know About The Law.
Your Legal Rights As An Employee

Thurston will speak on the topic of family law on Jan. 25. Presentations on business law will conclude the People's Law School on Feb. 1.

Judge Johnson has been a

64,000 cases.

Under his capable management, the court has streamlined its procedures, taken a strong role in managing the lawyers who appear before the court, and greatly reduced the delay in bringing a case to trial in King County.

Judge Johnson's leadership has been nationally recognized by the award of the 1991 Distinguished Service Award from the National Center for State Courts. The lawyers of Seattle and King County have honored him through the Seattle King County Bar Association's 1991 Outstanding Judge Award. Judge Johnson was not only selected by his fellow judges to preside over the King County Superior Court judges, he was elected president of the American Judges Association, an organization of some 1,600 judges.

Judge Johnson has served the community not only as a judge, but in many other important ways as well. He is a member of the National Board of Directors of the NAACP, where he served for more than 10 years as vice chairman of the Board Committee on Branches and Chairman of the NAACP's National Legal Committee. He is a past president of the Seattle Branch and the Northwest Area Conference of NAACP.

Judge Johnson was one of the organizers of the Seattle Model Cities Program and was chairman of its Citizens Advisory Council for five years. He has served as vice president of the National Council YMCA and chairman of the Board of Directors of the Seattle

trials, including murder, rape, drug offenses, and homicide, as well as a variety of civil cases such as divorce, contract, and personal injury cases. Judge McCullough serves on committees of the statewide Superior Court Judges' Association, including committees on Judicial Education and Institutions. His committee work requires him to evaluate prisons, youth centers, Western State Hospital, and other institutions. Before becoming a judge, he served as hearing examiner for the City of Seattle, supervising reviews of such major projects as the Washington State Convention and Trade Center and the West Point Treatment Facility. Judge McCullough also has served as an assistant attorney general, representing the state in child abuse and child welfare cases. He is married and has two sons.

The People's Law School, co-sponsored by six Central Area and Rainier Valley churches and the Washington State Trial Lawyers Association, presents a rare opportunity to hear prominent judges and lawyers describe how the law touches your life. The cost is \$5 for any one session, or \$15 for all four January sessions.

The Urban People's Law School will be held 7:00 p.m. - 9:00 p.m. on the following dates, in the following locations:

To register for the Urban People's Law School, send \$15 to Urban People's Law School, 1809 - 7th Avenue, Suite 909, WA 98101-1316. For additional information, call Melissa Marsh (WSTLA) at 464-1011.

Insurance Commissioner Rejects 150 Premium Hikes

OLYMPIA -- State Insurance Commissioner Deborah Senn says her office will hold insurance companies' feet to the fire if they can't prove their rate increase requests are justifiable.

Since Sept. 1, 1993, Commissioner Senn's office has rejected 150 rate increase requests by at least 15 health insurers. The increases ranged from 0.3 percent to 52 percent.

"We are not doing this because of some new regulation. We are simply enforcing the laws already on the books, laws that were not enforced by my predecessor," said Commissioner Senn.

Commissioner Senn says health insurers often fail to provide even the minimal data to justify a rate increase request. Last March, two months after she took office, Commissioner Senn issued a bulletin alerting insurers that their rate filings would be analyzed more closely in the future. Commissioner Senn says that bulletin also laid out the kind of information insurers should use when

submitting their rate requests.

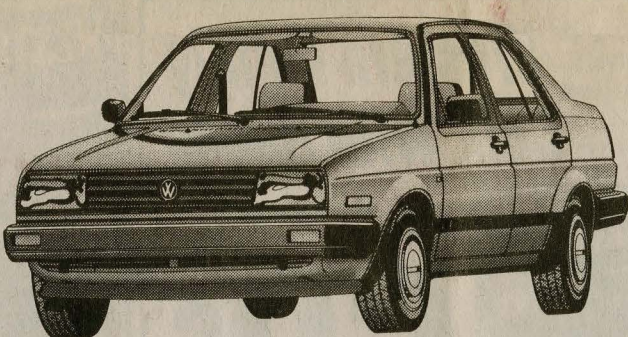
"We know that the inflation rate for administrative costs has not risen nearly as high as the inflation rate for medical claims costs. That's why we want health insurers to provide us with data that show exactly where and how the increase is needed," said Commissioner Senn.

Commissioner Senn said some insurers are citing health-care reform as a reason for their rate requests. According to Commissioner Senn, quite the opposite is true.

"What we're finding, in fact, is that the market forces are responding to health care reform in a much more cost-effective way, such as reductions in hospital stays, reductions in doctor visits, a change in provider habits and more emphasis on wellness," said Commissioner Senn.

Commissioner Senn said health insurers will be allowed to resubmit the rate increase along with supporting documentation.

7 POLICE AGENCY DRUG SEIZURE AUCTION



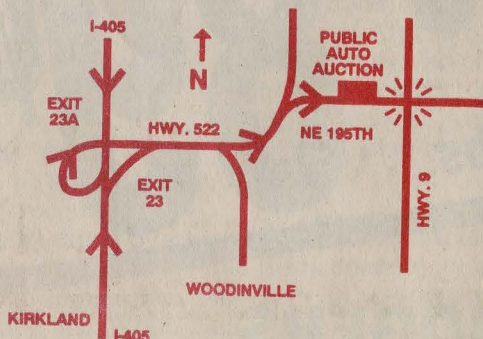
1-800-BID-A-CAR

King County Drug Enforcement Unit, Seattle P.D., Snohomish County Sheriff, Tahoma Narcotics Task Force and others sell all seizures to THE HIGHEST BIDDER! Seizures include '85 Corvette, '91 VW Jetta, '75 Mercedes 450 SL w/both tops, '81 Corvette, '77 Blazer 4X4 Monster Truck, '84 Bronco II, '84 Nissan 300 ZX, '86 Cadillac SDV, also available '91 Caprice, '91 Ford Ex-Cab 4X4, 6 Porsches, '89 Chevy 1-ton dually, '77 BMW 633i, '88 Ford Bronco, '87 Caravan, '87 Nissan GXE VAn plus many more cars, trucks, vans & 4X4's.

OVER 250 VEHICLES WILL BE AUCTIONED JANUARY 8TH, 1994 10:00 AM

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