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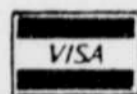


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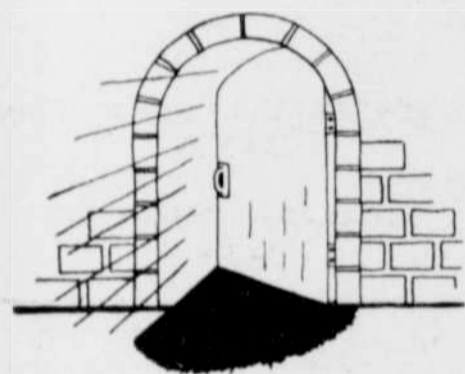


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Real Estate is a Foreign Language. Or is it?

*This second in a series of articles demystifying
real estate focuses on selling your home.*

BY DEBORAH BETRON

People decide to sell homes for a variety of reasons. Job transfer, a new relationship, a relationship breakup, death, need for more or less space — these are just a few of the many factors that result in a home-selling decision. How, then, does one proceed to accomplish the goal?

Pricing the home realistically, given current market conditions, is the first priority. Obviously, if it is a buyer's market (as has been the case for the last five to six years), one cannot overprice the property and hope for it to sell within 90 days. You do not, however, wish to give it away. Therefore, the first step is to compare the subject property to other homes that either have sold in the previous six months or are currently on the market. Sales records are analyzed through data provided by Oregon Multiple Listing Service and county records. Comparable market analyses can be prepared noting location, square footage, and amenities (e.g. fireplace, storm windows, remodeled kitchen, etc.). The basic tenet is: Given that most buyers are reasonably intelligent, and that there are many apples and oranges out there, your house at "x" price should compare favorably with other similarly-priced apples and oranges.

The next step is to understand selling costs, so that you know approximately what you will net from the proceeds of the sale. Any amount you owe your bank for the mortgage, any home improvement loan, back taxes, or other liens must be subtracted first. The actual selling costs are:

(a) title insurance — guaranteeing the buyer clear title;

(b) 1/2 escrow fee — preparing closing papers

(c) real estate commission

(d) various recorded fees

Generally speaking, these costs equal approximately 8% of the sales price. In addition, there may be expenses attributable to the type of financing the buyer is using. These are:

(a) points — a discount fee enabling the buyer to get a lower interest rate (1 point = 1% of the loan amount);

(b) repairs — requirement of the lending institution;

(c) various loan set-up charges

Earnest money agreement should delineate exactly how much you are willing to pay for these costs so that a reasonably accurate estimate of your proceeds can be determined.

The last step is preparing your house for marketing. A good real estate agent will go through your home room by room and suggest different ways to arrange furniture, what improvements to make prior to listing, what things not to spend money on, etc. A good rule of thumb is to do cosmetic things which will improve your chances of selling, but avoid making major changes unless they will increase the value of your home more than the cost of the improvement. A thorough cleaning, removal of clutter, and creating a favorable first impression of the exterior and at the entryway need not cost much money — but it can mean thousands of dollars in the price you get for your home.

*Deborah Betron is owner/broker of
Bridgetown Realty.*

Lesbian Community Project update

The LCP is working hard on HB 2325, the bill in the Oregon legislature which would forbid discrimination based on sexual orientation. A large number of groups are sponsoring this bill, including the American Civil Liberties Union, who has been very involved in this bill this year.

All the committees and groups associated with the LCP are open to new members — fundraising, diversity, finding a center, political effectiveness, and women of color.

Public meetings to get input about the structure and functioning of a permanent LCP continue to be held. The bylaws meetings (don't be put off by the name) are to help figure out how the LCP should be run. The meetings are held every Sunday from 4-6 p.m. at the Primary Domain, 1033 NW 16th, Portland. Anyone unable to attend these meetings should contact Katharine English in writing at 3616 NE Wasco, Portland, OR 97232, March 15.

By March 22, the Interim Steering Committee will have taken the community input and its own thinking and will come

up with a set of proposed bylaws to present to the community for approval/amendment. The location and time for that meeting has not been set. On March 29, there will be a meeting to elect the Board of Directors and formally adopt the final version of the bylaws. Mark those dates on your calendar!

Be thinking about interest in the board, which may be composed of 24 members, all of whom will meet every few months and half of whom will meet more frequently and will be more involved in the running of the LCP. Terms on the board will be two years, except that this year half of the seats will be for one year for continuity, so that not everyone will be leaving the Board in 1989. Half the Board will be elected in March and the other half in June this time, with some members of the Interim Steering Committee continuing until June, again for continuity.

That's some of the thinking so far. Come to the meetings if you are interested in being involved, or write Katharine. If you have questions or want more information, call Cathy at 233-9079.

— Cindy Cumfer