

Portland's
**NEWEST
FUN SPOT...**
FRESH AIR IN OUR
NON-SMOKING CLUB

BENT
liquid lounge
bistro
We don't serve attitude.

Been BENT Yet?

Come Celebrate our
**GRAND
OPENING
Party Weekend!**

April 20 and 21

FOOD, DRINKS,
DANCING, KARAOKE,
DRINKS, PATIO,
LAUGHING, DRINKS,
YOU AND FUN!

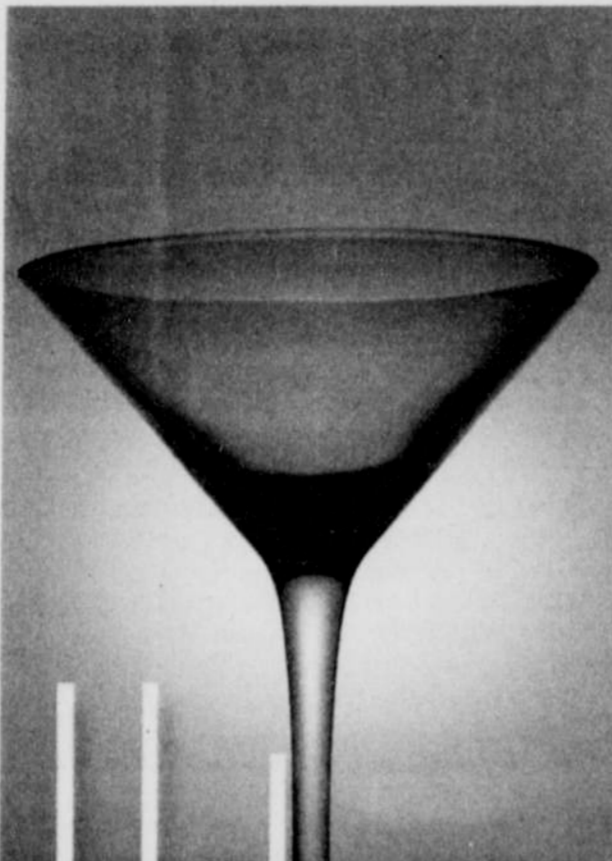
.....
OPEN DAILY FOR LUNCH,
DINNER, DRINKS & FUN!

1/2 PRICE APPETIZERS
3pm - 7pm

- **TACO TUESDAYS**
\$4.75
- **KARAOKE THURSDAYS**
with Rocky Rhodes
featuring Suzanne
- **PRIME RIB FRIDAYS**
\$14.50
- **DANCING FRIDAY
& SATURDAY**
with DJ Skullbie

Menu available
11am to 2:30 am

633 SE Powell Blvd
Portland, OR
503-230-BENT



Hobo's
Restaurant & Lounge

120 NW Third Avenue Portland, Oregon 97209
503-224-3285 www.hobospdx.com
Parking Validated @ Smart Park NW Davis & Front

brunch
spun right
CRUSH

SUNDAY BRUNCH 9AM-3PM
DJs 10AM-2PM
HAPPY HOUR grub 3PM-7PM



feel good music
for feel good people
every sunday >>>> 1400 se morrison

Homecoming Queen

More than a mortgage

For a liberal, I sure am averse to change. I've been going to the same dentist's office my entire life—even though it requires a long trek to Salem.

I still own a hi-fi stereo system bought way back during my Depeche Mode phase of 1988—even though the waist-high speakers are four times the size of today's equivalent.

Hell, I waited until January before succumbing to peer pressure and buying a cell phone.

And, up until this month, I lived in the same apartment for 12 years—more than one-third of my life.

So you can imagine the cold feet that needed to be warmed before I could take that big step into the scary world of homeownership:

- Will I be able to afford it? (As I would come to learn, all you need to do is calculate 30 percent of your income and make a few phone calls.)
- Can I handle yardwork when I can barely find the time to hang up my clothes? (Remains to be seen. At least I now have a dishwasher, which will save me some precious time.)
- But what if I decide to move away? (Not likely—other than four years of college in California and a summer internship in Idaho, I'm a lifelong Oregonian.)

All of these fears were keeping me from entering the homebuying process—a process that turned out to be surprisingly fun, relatively simple and definitely enlightening. Yeah, there were moments of heartbreak—like when a beloved property went off the market moments before my offer arrived—but it was worth the drama.

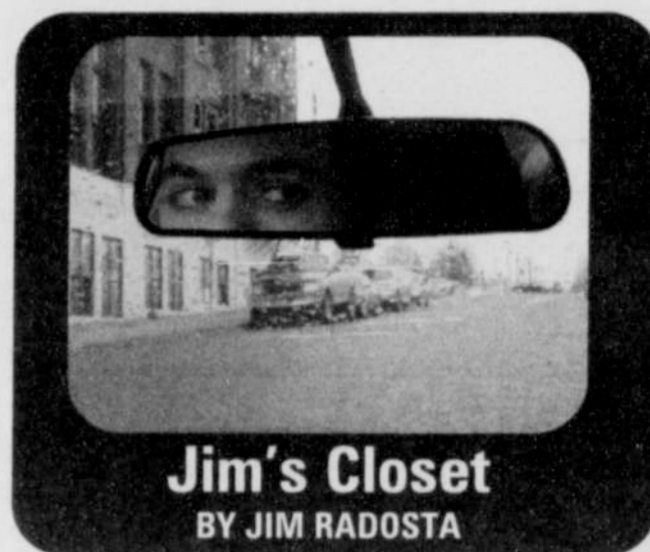
A few weeks ago I moved into a cozy 1924 bungalow with a big back yard. The woody neighborhood runs alongside The Grotto, a serene Catholic shrine, so now I have a gigantic neon cross illuminating my front lawn. Heavenly!

I still haven't had that "moment" where it really hits me that this is all mine. Maybe that's because I've been waiting so long for this moment to arrive, I've already experienced it 100 times in my imagination.

Tips for the Timid

If the mere word "escrow" makes your eyes glaze over with incomprehension and your stomach ache with queasiness, I feel your pain. As a former home-ophobe, I can offer some modest advice for the fearful:

1. **Envision your dream home.** If you don't know what you're looking for, you'll never find it. Get at least a general idea of what you need vs. what you want, particularly in terms of neighborhood and size, then prepare to be flexible.
2. **Take a Homebuying 101 class.** The Portland Housing Center, a nonprofit organization that exists specifically to help uneducated folks like us buy our first homes, offers a free orientation session from 6 to 7 p.m. on the first three Wednesdays of every month at 3233 N.E. Sandy Blvd. No registration is required. For more information visit www.portlandhousingcenter.org.
- Two members of the queer community, Deb Counts-Tabor of Prudential Northwest Properties and Gary Boyer of Guarantee Mortgage, hold homebuyer workshops from 7 to 8 p.m. every fourth Thursday at 1730 N.E. 10th Ave. Participants receive information about the Portland real estate market along with tips and tricks for finding the perfect home, increasing credit scores and preparing for the big purchase. RSVP to 503-913-1103 or deb@prunw.com.
3. **Shop around for an affordable mortgage.** Gather together some recent financial documents—tax returns, pay stubs and bank statements—and call a few lenders to see what rates are available for someone in your income bracket. Ask about Oregon Housing and Community Services' Residential Loan Program, which offers a ridiculously low 5.5 percent interest rate for qualified first-time homebuyers.
4. **Find a reliable Realtor.** Selecting an agent is a bit like dating—you'll know within a few minutes if you click. References from trustworthy friends should be heeded, plus this paper is filled with ads for competent queers who deserve your patronage.
5. **Be patient and urgent.** Don't rush into anything that doesn't feel right, but get ready to jump at a moment's notice if something special pops up. Even though the market is cooling off, Portland is still swarming with hungry buyers.



Jim's Closet
BY JIM RADOSTA

The last time I moved—from Boise to Southeast Portland—I had no clue what the future held for me. It was 1995, and I was still closeted, so my chief concern was independence. I simply wanted to find a place to call my own, away from my stoner college roommates and away from my parents—for all I knew at the time, my family would reject me when I decided to come out of the closet.

I didn't make that announcement for another four years, and they couldn't have been more supportive. But like so many queers, it's hard to envision your future when society conditions you not to: You'll lose your friends. You'll lose your job. You'll get AIDS and die.

I guess that's why this purchase feels like so much more—it's my statement that I'm not going anywhere, that I'm a proud Portlander for the long haul. And that I'm an adult, which might be the hardest admission of all. After regretting so many wasted years in the closet, I made up for lost time by embracing youthful adventures—and I plan on continuing to do so. But it's a strange rite of passage when you find yourself actually enjoying chores instead of dreading them.

Wow, I'm a big kid now. 10

Arts and Culture Editor JIM RADOSTA needs your feedback. Write to jim@justout.com.