

Of real estate law

Vacation Club found in violation

by MICHAEL P. JONES
Post Correspondent

The Mt. Hood Vacation Club, operators of Mt. Hood Timeshare Sales at the Green Tee Motel in Welches, has been found in violation of two Oregon real estate laws.

Real Estate Commissioner William F. Gwinn ruled that the firm sold subdivided property without making the appropriate filings required by Oregon Subdivision Control Law and failed to provide all purchasers with notice that they had three business days after signing their agreement to purchase a membership in which to cancel the agreement by written notice.

A desist and refrain order, issued Oct. 22, 1981 was supposed to have prevented the sale of the timeshare vacation package until the firms involved—Resort Timesharing Inc., Mt. Hood Vacation Club, Mt. Hood Timeshare Sales Inc. and Mt. Hood Clearing House—filed with the state.

However, according to Dick Wilson, supervisor of the subdivision section, a timeshare sale was made around Nov. 3 to Mr. and Mrs. Gary Higgins, address unknown.

At a December hearing before

the real estate commissioner, the Higgins' testified that they had stopped payment on the check and no longer wanted to be considered purchasers, according to Wilson. The timeshare sale was canceled at the hearing.

As far as failing to provide three days for rescission, the Real Estate Commission alleged that the four firms involved "utilized a document in which the purchaser agrees that he is not entitled to a three-day right of rescission as set forth in the real estate law."

That document, according to state law, is void and cannot eliminate a purchaser's right of cancellation.

The Real Estate Division said that before Mt. Hood Clearinghouse and Mt. Hood Timeshare became involved in the timeshare operations, purchasers were given 15 days to rescind their agreement.

Steve Hawes, deputy real estate commissioner, said Tuesday that the state is still attempting to get a full list of purchasers so they will know they have the right to rescind their agreement.

Hawes said the Real Estate Commission believes that only 100 purchases of the timeshare vacations have been made to date, but there is no way of knowing just

how many sales took place.

He said a partial listing has been obtained from a variety of sources, but the commission is waiting for Carl Bright, a principal partner in the operation, to provide a complete listing.

The real estate commissioner ordered the timeshare operation to submit a number of documents, ranging from leases to dated by-laws and sales documents to an agreement for maintenance and management of the Green Tee Motel by Red Lion.

He also requested proof that all purchasers were notified that they could rescind their contracts within 72 hours of purchase.

Since last fall, the timeshare operation has been investigated by the Better Business Bureau in Oregon and Washington because of sales tactics and direct-mail promotions.

On Oct. 9, the Washington State Real Estate Division issued a cease and desist order on the sales of the Welches-based timeshares in that state, after receiving complaints from residents about the firm's sales approach.

Since the Oregon desist and refrain order, the Mt. Hood Vacation Club office has closed and the staff have moved to other operations.

Independent Bank merging

The Board of Directors of the Independent Bank of Sandy have announced an agreement in principle to merge with two other banks in Clackamas County and simultaneously form a bank holding company.

The local bank will join with Metropolitan Bank, Milwaukie, and Willamette Falls State Bank, Oregon City, in the new arrangement.

A name has not yet been selected for the combined bank or the holding company. As a part of the

merger, the resulting bank will become a wholly-owned subsidiary of the new bank holding company.

The merger proposal is subject to execution of a definitive agreement among the three banks, as well as receiving approval from the banks' shareholders and regulators.

The plan provides for an exchange in which the newly-formed bank holding company will issue shares of its stock to the current

shareholders of the three banks in exchange for their bank shares. The exchange ratio will be based upon the respective book values of the three banks.

According to bank representatives, the merger proposal will strengthen each bank's competitive position in its market area, as well as increase the banks' individual abilities to serve their customers. The merger and bank holding company formation will provide additional oppor-

tunities not presently available to the individual banks.

The Independent Bank of Sandy had deposits of approximately \$8,795,000 on Sept. 30, 1981. Metropolitan Bank had deposits of approximately \$11,522,000 and Willamette Falls State Bank had total deposits of approximately \$5,054,000.

After the merger, the combined entity would be the 36th largest bank in the state with total resources of nearly \$30 million.

Senior Center news

Humanities class registration set

Several appointments are available for persons who wish to visit with a local volunteer attorney free of charge for a 30-minute consultation.

For more information about this service, scheduled for today, Jan. 9 from 9 a.m. to noon, call the Sandy Senior Center at 668-5569.

A 10-week class in the humanities, sponsored by Mt. Hood Community College, begins today at the center.

Weekly sessions, instructed by Tom Ten Eyck, will be held every Thursday morning from 10 a.m. to noon. The world of man is explored through art, music and literature using visual and written materials. The class is designed for individuals of varying educational backgrounds.

Persons interested in attending a 10-week course in theater for seniors should contact the center at their earliest convenience. Classes, directed by Bonnie Vorenberg, will be conducted at the Gresham Senior Center.

Transportation for Sandy participants will be coordinated by the Sandy Senior Center. A \$5 registration fee, payable to MHCC, is requested. Corletta Meeker,

Estacada city councilwoman, will perform a variety of spiritual and popular songs this Monday, Jan. 11, following the Loaves and Fishes meal. The program will begin at approximately 12:30 p.m.

A foot clinic will be held by the Clackamas County Health Department this Tuesday, Jan. 12, from 9 a.m. to noon. Seniors who need assistance with proper foot care may take advantage of this service by making arrangements through the center. A \$5 donation is requested.

ACTIVITIES FOR THE WEEK OF JAN. 7 TO JAN 14

THURSDAY, JAN. 7
9 a.m. to noon: Senior Law Project
9 a.m.: Exercise Class
10 a.m.: Humanities Class
Noon: Loaves and Fishes

FRIDAY, JAN. 8
9 a.m.: Theater Workshop, Gresham Senior Center
Noon: Loaves and Fishes
7:30 p.m.: Community Card Night

MONDAY, JAN. 11
9:30 a.m.: Exercise Class and Therapy Pool

WEDNESDAY, JAN. 13
12:30 p.m.: Corletta Meeker, Guest Singer
1 p.m.: Cards

TUESDAY, JAN. 12
9 a.m. to noon: Foot Care Clinic
10 a.m.: Golden Age Club Board Meeting
Noon: Loaves and Fishes
1 p.m.: Ceramics

THURSDAY, JAN. 14
9 a.m.: Exercise Class
10 a.m.: Humanities Class
Noon: Golden Age Club Potluck and Entertainment

WEDNESDAY, JAN. 13
9:30 a.m.: Planning and Evaluation Subcommittee Meeting
Noon: Loaves and Fishes

THURSDAY, JAN. 14
9 a.m.: Exercise Class
10 a.m.: Humanities Class
Noon: Golden Age Club Potluck and Entertainment

Concrete firm seeks continued use

An alteration of a non-conforming use and a variance application for a local firm will be considered by the Clackamas County hearings officer next Thursday, Jan. 14.

The hearing will begin at 1:30 p.m. at the Department of Environmental

Services in Oregon City. Roy Michael, of Pre-Cast Concrete Specialties, 35175 SE Highway 211, wants to continue using three buildings on the property which were built without building and zoning permits.

The first building is a 32-

by 60-foot storage building for supplies and equipment. The second is two stories, 16- by 28-foot, and is used as a lunchroom, washroom and offices. The third building is 24- by 48-foot and used to house a hearth grinder.

A variance to reduce the

side yard setback for the first building from 10 feet to 3 1/2 feet is also being requested.

The firm is on the north side of Highway 211, approximately one-half mile west of SE 362nd Drive, in the Sandy area.

Inside the church

Family life film series scheduled

The film series featuring family expert James C. Dobson will be shown at Immanuel Lutheran Church, 39901 Pleasant St., beginning this Sunday, Jan. 10, at 6:30 p.m. "Focus on the Family" presents seven of Dobson's most popular presentations, all of which were filmed live at family life seminars. Films will be shown on each of the succeeding six Sundays.

Titles of the films are "The Strong-Willed Child;" "Shaping the Will Without Breaking the Spirit;" "Christian Fathering;" "Preparing for Adolescence," Part 1: "The Origins of Self-Doubt," Part 2: "Peer Pressure and Sexuality," and "What Wives Wish Their Husbands Knew About Women," Part 1: "The Lonely Housewife" and Part 2: "Money, Sex

and Children." Dobson is associate clinical professor of pediatrics at the University of Southern California School of Medicine. He is a

licensed psychologist and the author of several best-selling books including "Dare to Discipline," with more than one million copies sold.

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Multnomah County	\$10.00
Elsewhere in Oregon	\$11.50
In Northwest and Pacific Coast States Outside Oregon per year	\$14.00
Outside Northwest and Pacific Coast States, per year	\$17.00

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Jubilee hosts Sandy Silver Tones Monday

Vivian Gates will be the special guest speaker Jan. 18 at the meeting of Jubilee.

She is also a member of the Sandy Silver Tones, the musical group of men and women from the Sandy Senior Center. They will entertain with their spirited singing and musical talents.

The musical group is one year old and consists of members from ages 62 to 89. Their musical instruments range from a mandolin to kazoo.

The evening has the theme "Love Bridges the Years." Jubilee will meet Jan. 18 from 7:30 to 9:30 p.m. at Living Way Fellowship on Strauss Street in Sandy.

If you have the urge to

Stop-smoking clinic set next week

A five-day plan to stop smoking, sponsored by the Sandy Seventh-day Adventist Church, kicks off Monday evening at 7 p.m. in Room 48 at Sandy Union High School.

The program will meet nightly next week through Friday.

Statistics indicate an 80-90 percent success rate for those who attend each evening, according to Pastor Bernell Clark, and follow the program step by step.

The classes are open to the public as a community service of the local Seventh-day Adventist Church.

A refundable \$5 fee will be charged.

get out of the house and home some wholesome fun, but have wondered when you could find that fun-filled evening. Your looking is over and your opportunity has arrived.



THE SABBATH

All truth and teachings of the Bible must be studied in the brilliant light streaming from the cross. Then our concept of Christ will be like a steadily enlarging horizon. He will become All in all. Anything with which Christ is connected is truly to be desired, and we should love and cherish it. Christ, the Creator, made everything, including the SABBATH. His very presence is in that day.

CHRIST THE CREATOR

Christ is the Creator and Upholder of the Universe. Col. 1:15-17; Heb. 1:1-3. He is also the Creator of the Sabbath, and He observed it as our example. Gen. 2:1-3.

John 1:1-3
John 1:10-14
Col. 1:14-17
Mark 2:27, 28

The Word (Christ) created this earth. These scriptures also verify that Christ was the Creator of everything. Christ MADE the SABBATH for man. He declared Himself "Lord of that day" How tragic to take that which Christ made and trample it underfoot! Outline of what Christ did during the seven days of creation, of which one day He created the Sabbath. Four essential events are connected with the Sabbath: Christ finished the work of Creation. He rested on, He blessed, and He sanctified the SEVENTH DAY. It is Christ presence in the Sabbath that makes it a holy day.

TO BE CONTINUED

Sandy Seventh-day Adventist Church

P.O. Box 519, Sandy, OR 97055

If you would like more information on this subject, Mail in this COUPON:

Name: _____
Address: _____
City: _____ State: _____ Zip: _____

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