

Seminar deals with buying and selling

The first mistake a business person makes is often buying a business and the last mistake may often be in the selling of the business.

"How to Buy or Sell a Business" is the topic of a small business seminar next Wednesday, Feb. 10, at 7 a.m. in the Town and Gown room at Mt. Hood Community College. The event is sponsored by MHCC and the Gresham Area Chamber of Commerce.

The main points that will be covered in the seminar include the psychology of buying and selling, how to value assets, the formula for calculating the value of the business's good will,

and alternate ways to finance the purchase or sale of a business.

This seminar is one of a series of monthly seminars sponsored for the owners and managers of small businesses who want to improve their management skills.

The seminar fee is \$18 which include a buffet breakfast beginning at 6:45 a.m. The March 10 seminar will discuss advertising in the small business.

For more information about the small business management seminar series or to pre-register, call MHCC's Maywood Park Center at 256-3430 or the Gresham Area Chamber of Commerce at 665-1131.

Boring builder cited

A Boring resident has honored recently for his service to the construction industry.

Frank Stone received the 1981 McNutt Award from the Oregon-Columbia chapter of the Associated General Contractors for his work as chairman of the chapter's Open Shop Committee. The committee oversees services to non-union firms.

R.E. McNutt was the chapter's president in 1960 who started the outstanding chapter commitment award.

"Frank has been extremely dedicated to his responsibility," said Bill Bugge, immediate past president of the chapter.

"He realizes the chapter must provide better service to the open shop members. With no limit on his energy, Frank and his excellent committee have set out to do just that," he said.

Stone owns F.K. Stone, Inc., of Portland, a general contracting firm involved in commercial remodeling, specializing in financial institutions.



Staff photo

Shirley Daeber has opened a bookstore in Sandy next to Accent Hair on Proctor Boulevard. The Book Place carries best sellers, a self-help section for home and car maintenance, a science-fiction corner and extensive children's selections. She operates another Book Place in Welches where she said many Sandy residents visited, urging her to open a second store here. This is the only bookstore in Sandy, since an earlier book-exchange shop and another religious bookstore closed.

Sandy Insurance purchased

A Portland insurance agent who resides in Boring has purchased Sandy Insurance Agency on Proctor Boulevard from Bob Pike.

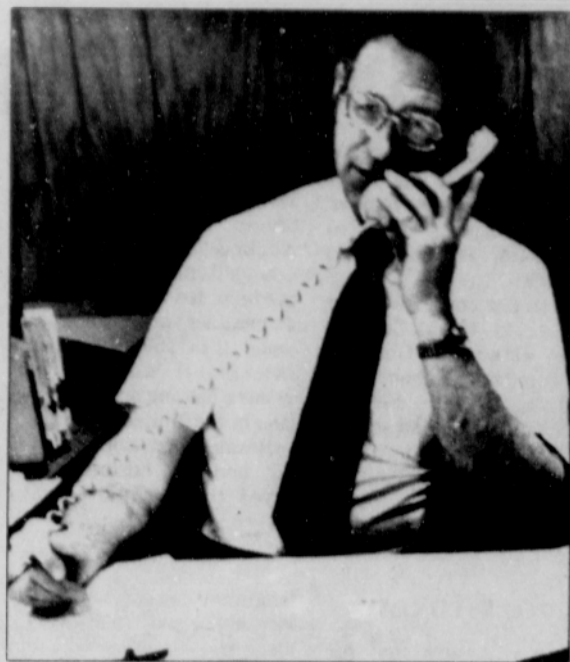
New owner Gene Smith has operated New Oregon Agencies Inc. of Portland 11 years. He says eventual plans are to combine both businesses under the umbrella of Sandy Insurance here.

"Sandy Insurance always will be the front name," said the 13-year Boring resident. "I think it's important to the community and to the agency. It has quite a history, you know," he said of the 30-year Sandy agency started by Clackamas County Bank.

Most of Smith's time now is spent familiarizing himself with Sandy accounts, while wife Barbara continues to run the Portland agency.

Smith said he'll represent basically the same companies here as previous Sandy Insurance agents Roger and Joyce Atkins.

The Atkins have formed a new agency with Bruce Cook of Sandy within the Bruce Cook & Associates



Staff photo

Gene Smith of Boring has purchased Sandy Insurance Agency with plans to consolidate it with his other Portland independent insurance agency under one umbrella here in Sandy.

building on Proctor. That company will operate as an entity separate from Cook's other financial planning office.

Gene Smith said he'll operate Sandy Insurance with a staff of three, com-

pared to his Portland agency's staff of two.

Smith said he plans to become active in Sandy Chamber of Commerce and other civic affairs.

His office hours are 8:30 a.m. until 5 p.m. weekdays.

Senior Center News

Documentary traces wildlife habitat

A film, "Habitat—A Special Place," will be shown today at 1 p.m. at the Sandy Senior Center.

The documentary motion picture, which follows the Loaves and Fishes meal, presents an in-depth look at the ever-changing relationship between wildlife and its environment. The production features interviews with wildlife experts, conservationists, land developers and government officials.

Seniors who are interested in attending a special arts and crafts session this Monday, Feb. 8, at 9:30 a.m. are asked to contact the senior center office as soon as possible.

Participants will construct decorations for the Volunteer Recognition Dinner scheduled next Friday, Feb. 12.

Chalmers Thornber, VITA volunteer, is available Wednesday mornings to assist persons with income tax preparation and homeowners and renters relief forms.

Weekly appointments may be obtained by contacting the center at 668-5569.

Participants are asked to bring a copy of their 1981 return forms and property tax statements for 1981-82.

Activities for the Week of Feb. 4 through Feb. 11

THURSDAY, FEB. 4
9 a.m.: Senior Law Project
9 a.m.: Exercise Class
10 a.m.: Humanities Class
Noon: Loaves and Fishes
1 p.m.: Film

FRIDAY, FEB. 5
9:30 a.m.: Drama Class at Gresham Senior Center
Noon: Loaves and Fishes
7:15 p.m.: "Butterflies Are Free" at Sandy Communi-

ty Theater
7:30 p.m.: Community Card Night

MONDAY, FEB. 8
9:30 a.m.: Arts and Crafts
9:30 a.m.: Exercise Class and Therapy Pool
Noon: Loaves and Fishes
1 p.m.: Cards

TUESDAY, FEB. 9
10 a.m.: GAC Board Meeting
Noon: Loaves and Fishes
1 p.m.: Ceramics

WEDNESDAY, FEB. 10
9 a.m.: Income Tax Assistance
10:30 a.m.: Ceramics

Noon: Loaves and Fishes
1 p.m.: Band Practice

THURSDAY, FEB. 11

9 a.m.: Exercise Class
10 a.m.: Humanities Class
Noon: GAC Potluck

Postal sites named

The Real Estate office of the U.S. Postal Service in Seattle has made a site recommendation to the city of Sandy for its proposed new post office.

Postmaster Arnold Becker said that the Postal Service has three different sites which it is considering for the location of the new facility.

Because of the confidentiality of negotiations, no specific sites were named, however, both Becker and Sandy City Manager Roger Jordan expect the site to be made public within the next two weeks.



George Morgan
Local Representative

WALRAD

Sandy, Oregon

SERVICE WE GIVE!

INSURANCE WE SELL . . .

The personal insurance counsel and advice of a local agent is important to you in planning a complete insurance program.

INSURANCE AGENCY
668-4421



THE SABBATH

The Sabbath identified by miracles

Ex. 16: 18-20 The account given in Exodus 16 clearly reveals the jealous care God has had for His Sabbath. He draws a distinct line between the seventh day and the six working days.

The Lord wrought a threefold miracle each week:
(1) Rained double quantity of manna on the sixth day.
(2) Preserved it so that it would keep over the Sabbath.
(3) Manna was not given on the Sabbath day. This

continued for forty years. Certainly there could be no question in the minds of those people as to identity of the seventh day. This event took place some fifteen hundred years before Christ's day. The Sabbath was preserved by the Jewish nation, although at intervals the Lord punished them for not observing it in the proper way.

Christ, A Sabbath Keeper

Luke 4:16 In the days of Christ the true Sabbath or seventh day was known. Christ is our example, and the record states that He was a Sabbath observer. Surely He knew which was the correct day to keep. We want to follow His example in all things: The Sabbath day was celebrated by Abraham, the father of all true believers, and his descendants. Gen. 26:5 The Sabbath day should be celebrated from sunset to sunset. Lev. 23:32 Isaiah tells about the restoration of the Sabbath and gives instructions about the keeping of the Lord's day. Isaiah 58:12,13. Nothing should be allowed to disturb the sacred communion of our souls with God at any time, especially on the Sabbath. New born men do not keep the Sabbath in order to earn salvation but because they are saved by Christ's grace. They celebrate Christ's day out of joy; as a living expression of their love, loyalty and gratitude toward their glorious Saviour.

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: _____

Retirement. Are you ready for yours? A comfortable retirement isn't something to hope for. It's something to plan for. Today. That's why IBS is ready to help you with a new Individual Retirement Account program beginning January 1, 1982.

At that time, IRAs will be available to all wage earners, even if you already have a pension plan.

The new IRA. It's good for you. What you want to contribute to your retirement is up to you. An IBS plan can start as low as \$50 per month. By law, a single person will be allowed to deposit up to \$2,000 a year; a working couple can set aside \$4,000 and \$2,250 a year is allowed for couples with a non-working spouse. And best of all, you don't pay federal taxes on the money deposited in your IRA. Federal tax on the interest is paid only on the amount withdrawn each year of your retirement.

IT'S YOUR FUTURE... WHAT ARE YOU GOING TO DO ABOUT IT?

A retirement plan you can depend on. IBS is offering a fixed rate IRA at 12% interest for 30 months. This interest rate is comparable to variable rate plans and gives you the added security of a guaranteed interest rate on your money.

Keogh plans are also available for IBS customers who are self-employed.

Plan for your tomorrow . . . today. Now is the time to start planning your retirement. No matter what your age is. And at IBS we're ready to help.

We'll be glad to explain all the different IRA options to you and help you decide what is best for your future.

Stop in today and be ready for tomorrow.

The Independent Bank of Sandy — all the bank you'll ever need.

The Independent Bank of Sandy
38561 Proctor Blvd./Sandy, OR 97055/668-8030.
Member FDIC.

Substantial penalties for withdrawal before maturity.



Tostado and Mexi Fries

Crispy corn tortilla, covered with pinto beans and seasoned ground beef, sprinkled with 100% real cheddar cheese and topped with crispy lettuce & a tomato garnish. (Add our tangy hot sauce if you like it spicy.)

Good only at . . .

Estacada • Gresham • Sandy • Parkrose

Fri. • Sat. • Sun. **1.69**

