

METRO *Life*

The Portland Observer

SECTION B

"Bridging Portland's Communities"

Innkeepers Celebrate First Year

North Portland bed and breakfast may be first of its kind in Oregon

BY DAVID PLECHL/THE PORTLAND OBSERVER

Pioneering spirit is nothing new to Rozell and Bea Gilmore.

In 1955, Bea was the first African American to graduate from the University of Oregon's School of Nursing. In 1963, Rozell was the first to graduate from Cascade College.

Now it looks like the couple's Riverview GuestHouse at 3909 N. Overlook Terrace may be the first official African American owned bed and breakfast of its kind in Oregon.

"You will note I said official," says Rozell. "African Americans have a long unofficial history of operating bed and breakfast businesses."

Before the civil rights movement of the 60s, he says, blacks who traveled from town to town had few other options than staying in the homes of families and friends.

"Our hope is that many of our friends and neighbors living in the metro area will reserve our guesthouse for friends and relatives visiting the city of roses," says Rozell.

The couple opened the bed and breakfast one year ago. They were trying to come up with an innovative way of holding on to a second property.

"The bed and breakfast allows for more flexibility," Rozell says. "If we want to close it down for a month and take a vacation, we can do that."

The inn is just around the bluff from Kaiser clinics and Overlook Park.

"We were blessed to purchase the property in 1972," Bea says. "One can see the Fremont Bridge



Rozell and Bea Gilmore show off the stunning view and other amenities of their bed and breakfast in the Overlook neighborhood of north Portland.

PHOTO BY DAVID PLECHL/THE PORTLAND OBSERVER

and most of downtown from our location."

Besides a stunning view, they offer amenities such as a private bath, TV, telephones, and a great breakfast made by Bea herself.

"You can choose from a traditional breakfast of

southern style," she says.

Rozell says most of their business so far has been people from out of state, just passing through or visiting family in Portland.

Bea's sister, Marge White and her husband, Ken

are the host couple.

Rozell says business is going good so far.

"People are beginning to know about us," he says.

For more information, call 503-287-3937 or visit online at www.riverviewguesthousebb.com.

Community Calendar

Juneteenth Celebration

This year's annual Juneteenth celebration will feature a parade, historical presentation, music and carnival. Special guest is Cedric the Entertainer. The event will be from June 19 - 23, starting noon time every day at the corner of Martin Luther King, Jr. Blvd and Highland St. For vendor information, call 503-284-1693 and for parade information, call 503-288-6571. Advance tickets are available by calling 503-285-8898.

Friends of Trees

Volunteers will be on hand to provide expert information during the "Tree Team" Neighborhood Tree Care. Participants will learn how to ensure that newly planted street trees are properly cared for. The event will be held on June 15, from noon to 5 p.m. at McMenamins Kennedy School, 5736 N.E. 33rd. Call Teri Ruch at 503-282-8846, ext. 17 or go online to www.friendsoftrees.org.

Strawberry Festival

Strawberry season arrives in early June and peaks with a Strawberry Festival Weekend from 11 a.m. - 4 p.m., Saturday, June 15 and Sunday, June 16 at Kruger's Farm Market on Sauvie Island. Visitors will have an opportunity to sample some of the Northwest's tastier varieties and discover which kind are best suited to canning, baking and eating straight from the plant. Call 503-621-3489.

Need a Small Business Loan?

Need a small business loan for a start-up or business development? Mercy Enterprise's PEI program offers mini-loans for qualified business applicants. To learn more and receive an application, call 503-236-1580 or go online to www.mercyenterprise.org.

Hike Northwest Portland

Mazamas leads casual hikes exploring the streets and trails of Northwest Portland at 6 p.m. every Tuesday and Thursday. This is a great way to meet other hikers, plan a weekend trip or just to maintain your fitness after work and see some hidden parts of Portland. Meet at Mazamas at 909 N. W. 19th Ave. Call 503-227-2345.

Mortgage Turns Sour for Portland Investor

BY DAVID PLECHL/THE PORTLAND OBSERVER

Jewelia Frunchess has bought houses in Portland before. She is not a financial expert, but she knows a deal when she sees one.

At least that is what she thought when she agreed to buy a small house as income property in a quiet northeast Portland neighborhood in 1999 for \$111,000.

Frunchess soon realized something was wrong when Spartan Mortgage refused to show her an interest rate before she signed the deal.

Not only that, she claims officials at the mortgage company intimidated her. At one point, Frunchess said three workers surrounded her and told her she had to sign the papers.

"They leaned over me and said they put too much work into it for me not to sign," Frunchess said. "They scared me so bad, I couldn't move."

Frunchess said she succumbed to the pressure and reluctantly signed.

When Spartan sent a truth and lending statement days later, she discovered her interest rate would be 14.75 percent. She was also charged origination fees unknown to her at the time of purchase.

Frunchess also found out Spartan had sold her mortgage to a much larger Household Beneficial, who charged her additional fees.

Soon, she was dishing out almost \$1,600 a month to pay off a house that had ballooned to \$152,000 with an additional \$32,000 in fees.

Paul Samuelson, the real estate agent that was selling the house for the previous owners said he had never before dealt with Spartan Mortgage and never will again. He said he asked them numerous times to



Jewelia Frunchess picks up a picket sign outside her northeast Portland investment property to protest a mortgage agreement she claims she signed through intimidation.

PHOTO BY DAVID PLECHL/THE PORTLAND OBSERVER

send a good faith estimate, but never received one.

"Trying to get a hold of anyone that would give me information was just about impossible," he said.

Samuelson called Spartan's tactics "probably legal, but definitely unethical."

He recommends having a financial expert or realtor

with you at the time of purchase to avoid being taken advantage of.

Frunchess has tried to refinance her loan for a better rate but says she can't because she is locked into her original deal.

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PCC Graduation Celebrates 40 Years of Success



Andi Prewitt will give the student address at PCC's 2002 graduation commencement.

The spotlight will shine on 2,104 graduates of Portland Community College on Friday, June 14, when they will take center stage to receive diplomas and celebrate their accomplishments with family, friends, faculty and staff.

The college's commencement will be held from 7 to 9 p.m. at the Memorial Coliseum.

PCC sprung from humble roots, celebrating its first commencement in 1962 with a dozen graduates in the lunchroom of, ironically, the former Failing Elementary School. The college is now the

largest post-secondary institution in Oregon, serving nearly 100,000 full- and part-time students this academic year.

PCC President Dr. Jesus "Jess" Carreon will deliver the 2002 commencement address.

The student speaker is 20-year-old Andi Prewitt. Prewitt is a winning parliamentary debater for PCC and is also a member of the two-year honor society Phi Theta Kappa with a 3.73 GPA. She plans to transfer to Portland State University with the goal of entering the University of California-Berkeley her senior year.