

Greenbelt News Review

AN INDEPENDENT NEWSPAPER

Volume 39, Number 51

GREENBELT, MARYLAND

Thursday, November 4, 1976

GHI Pay Schedule Lags Behind Federal Scale

by Sid Kastner

Probably the most important matter discussed at Thursday's regular Greenbelt Homes, Inc. board meeting - certainly the most complex numerically - was a report by the Personnel committee giving present and proposed wage scales for the corporation's maintenance and administration staff.

Nat Shinderman, speaking for the Personnel committee, gave an hour-long explanation of the details of the personnel pay situation, which consisted in part of an interesting comparison of present GHI wage structure with those of the Federal government, the state of Maryland, and Prince Georges County (the latter information gathered by the committee with the help of assistant manager Kenneth Kopstein).

GHI presently employs about 44 maintenance workers and 26 administrative staff personnel. Its maintenance wages range from about 11% to 19% behind comparable Federal wages, but are about the same as the city of Greenbelt or the county's wage scale. Its administrative salaries are not quite as far behind the Federal government's - from 9% to 16% - but on the other hand are behind the city's and the county's salaries (well behind the latter's, for which Shinderman reported amazingly high starting salaries of over \$12,000 for GS-5 accounting positions).

Shinderman laid extra emphasis on the comparison with the Federal government's wage structure, as he has in past personnel pay studies, saying "we should not permit this lag to become greater".

Recommend Pay Hike

The Personnel committee's report was concluded, therefore, with a recommendation for an average 7.7% pay increase for the maintenance workers and an average 7.2% pay increase for administrative staffers; this would increase the present maintenance total pay by \$39,400 over its present level of \$510,345, and increase the administrative total pay by \$21,125 over its present amount of \$327,807.

Not mentioned explicitly above, but of possible interest to readers, was the finding by Shinderman and Kopstein that the state of Maryland is "far behind" all other organizations in its rates of personnel pay.

The board took this detailed report under advisement, and indicated its intent to integrate it into the annual budget which is presently being worked out.

Insurance

Among other issues taken up during the meeting, another committee report, that of the Finance committee, proposed retaining a firm called the Insurance Buyer's Council to advise GHI on what kind of insurance packages to buy; the cost of this would be limited to about \$1,250 or less.

Some board members voiced caution on this. Director James Wright questioned the degree of independence of the firm, and director Theodore Byerly voiced concern about getting adequate coverage for example on casualty liability, which seems to be a "gray area" between the responsibility of the corporation and that of its members. On the recommendation of manager Roy Breashears, however, director Don Volk and other board members supported the step and it was authorized by a formal motion.

Operational Problems

A couple of operational problems occupied the board's attention also. The manager reported that one of three steam boilers serving a GHI area has developed weak places in its metal casing, and will have to be given a temporary repair in order to last through the winter. He predicted that members living in homes served by these par-

ticular boilers might notice some loss of heat on cold days due to the faulty boiler. Byerly asked how the boiler in question could have passed previous inspections; Breashears explained that the metal casing of the boiler is concealed from view by insulation.

Also, one member has complained that damage to his floor - i.e. - buckling - has resulted from steam leakage and drainage problems under his house. The manager noted that high moisture levels under floors can indeed create such problems, and have in some cases. Director Mary Clarke requested that the board be kept up to date on the details of this situation.

Historic Area

Assistant manager Kopstein informed the board that the city of Greenbelt is planning to request that the GHI area be added to the National Historic Register, as a historic area. He mentioned some long-range arguments for and against such a step; e.g., GHI might become eligible for certain Federal funds, but, on the other hand, might also have to allow the Federal government an element of control.

At the moment, however, he explained that there is a lesser decision to be made, namely whether or not to include the frame ("defense") homes in the proposed historic area (the defense homes were built after the brick and masonry homes). In a preliminary discussion on this point, Clarke argued against differentiating between the two kinds of homes.

Because the regular GHI meeting of November 25 falls on Thanksgiving Day, that meeting will be moved up to November 18.

Art Fair Entry Deadline

Entries for the Greenbelt Bicentennial Art Fair must be delivered to the Youth Center or received at P.O. Box 245 in Greenbelt by Sat., Nov. 6. To get an entry blank, call Jim Fischer at 474-4090. The Fair will be held at Beltway Plaza on November 12 and 13. The Fair's theme is "Unity in Diversity." It is being held under the joint sponsorship of the Greenbelt Bicentennial Committee and the Baha'i Community.

Roosevelt Soccer Team Plays Spectacular Game

Although Roosevelt Senior High School's soccer team had their winning streak upset by the Friendly High School varsity on Sat., Oct. 30, spirits were high at Roosevelt. Roosevelt's team was able to hold Friendly's team to a tie in a thrilling game that included overtime periods and additional "sudden death" overtime periods. Friendly (top of the AB League) scored only after a controversial hand ball contact penalty.

After 70 minutes of regular play and the score at one to one, 2 five minute overtime periods were played with neither team scoring. An additional 5 minute "sudden death" overtime produced no winner and a second was held. In the "sudden death" period both teams kick. The first team to get the best of 5 penalty kicks wins even if the time has not run out.

Scoring for Roosevelt was Tim Milhollen with an assist from Riki Maeda. Successful penalty kicks were made by Paul Felsher and Clint Boushell. According to an announcement made at Roosevelt Monday, credit for holding the team from scoring was given to the Roosevelt back defense, Billy Clawson, Bobby Kent and Alex Likowski.

Last Week

Another exciting game at Roosevelt was played the week before with Roosevelt High beating High Point's junior varsity 2-0.

Scoring for Roosevelt were Paul Felsher, Craig Fitzenreiter and Riki Maeda. Maeda scored with a seldom seen corner kick goal while Fitzenreiter kicked 30 yards to make a goal. Felsher's point was made when he managed to block the goalie while kicking the ball in the goal.

Roosevelt's soccer team is not in a league this year because it is a new school and has no seniors. However, the 9th, 10th and 11th graders who came together in September to play soccer have become a team under the coaching of Robert Dredger and are looking ahead to next year when they will have league standing. This year they play both junior varsity and varsity teams.

Their previous wins were: 6-0 against Capitol Christian Academy's varsity; 4-1 against Northwestern's junior varsity, 4-1 against Central's varsity, 6-0 against the Gwynn Park junior varsity and 6-3 against Duval's junior varsity.

The next game will be with Good Counsel's varsity team on Saturday, Nov. 6 at 10 a.m. at the Roosevelt field. Parents and students are urged to attend; there is no admission fee.

INVITATION TO ARCHITECTS

The City of Greenbelt, Prince George's County, Md., wishes to solicit from qualified architects and/or architectural firms expressions of interest for the design and construction supervision of an elderly elevator facility of 100 dwelling units. It is anticipated that Section 8 Housing Assistance Payments will be made available by HUD for this facility. Expressions of interest should include the following:

1. General brochure of the individual's or firm's activities.
2. GSA Form 257 or State of Maryland equivalent.
3. A narrative, if desired, detailing experience in design of elderly elevator structures and stressing the sponsorship, housing subsidy program (if any), location, building system, amenities included in facility, and structure cost.
4. A certificate or other evidence of Errors & Omissions Insurance for the architect or architectural firm.

Selected finalists will be expected to make a 20 minute oral presentation which will serve as the basis for the final selection.

Submittals shall be to: City Manager, 25 Crescent Road, Greenbelt, Maryland 20770 and shall be either postmarked no later than November 18, 1976 or otherwise submitted no later than November 19, 1976.

All Democratic Candidates Do Well In Greenbelt

Greenbelt voters registered their normal Democratic tendencies at the General Election on Tuesday, November 2, giving the Democratic ticket a clean sweep. Even the Democratic Presidential team of Jimmy Carter-Walter Mondale, which was not expected to do as well as the rest of the ticket, racked up a 62-percent majority against incumbent Republican President Gerald R. Ford and his running mate, Robert J. Dole. This was much better than the 52 percent majority the Democratic ticket George McGovern and Sargent Shriver received in 1972 in Greenbelt.

Pre-election predictions that a Carter victory margin of more than 55 percent in Greenbelt would indicate a Statewide victory for Carter proved correct. Carter actually carried Maryland by about 90,000 votes.

Incumbent Congresswoman Gladys Noon Spellman, seeking a second House term, led the Democrats. She amassed a 66% majority, beating out Republican challenger John Burcham by a 3,990-2,100 vote. Her Greenbelt majority in 1974 was 63 percent. Her margin in

Greenbelt presaged the 22,000-vote victory she was to win in the Fifth Congressional District.

In the Senatorial race, Democratic challenger Paul Sarbanes also racked up a large vote in Greenbelt, 3,834 to 1,804 for incumbent Republican J. Glenn Beall, Jr. Sarbanes received 64% of the vote to 30% for Beall. An independent candidate, Bruce Bradley, picked up 372 votes in Greenbelt or 6 percent.

Six years ago when Beall first won election to the Senate he obtained 32 percent of the votes in

Greenbelt Vote -- General Election

(Unofficial returns)

	Center	North End	Springhill	Lake	Total
U. S. President					
Jimmy Carter (D)	1,469	1,032	1,373		3,874
Gerald R. Ford (R)	891	727	751		2,369
U. S. Senate					
Paul S. Sarbanes (D)	1,467	1,008	1,359		3,834
J. Glenn Beall, Jr. (R)	686	588	530		1,804
Bruce Bradley (I)	128	109	135		372
Congress -- 5th District					
Gladys Noon Spellman (D)	1,508	1,043	1,439		3,990
John Burcham (R)	788	670	642		2,100

Recreation Review

Family Roller Skating

Family skating begins this Sunday, Nov. 7 at Center Elementary School. Skating will be held in the gymnasium, from 1-3 p.m., Sundays, throughout the winter. A nominal fee is charged at the door.

Christmas Crafts Show and Sale

Plan now to attend the annual crafts show and sale to be held at the Youth Center December 3, 4 and 5. Help is still needed in order to make this year's Festival of Lights, a success. For information, call 474-6878.

Weight Lifting Card Renewal

Many Weight Lifting cards have expired. Plan now to re-register. Cards can be renewed Mon. thru Fri. 9-5 pm, in the Youth Center Business Office.

At the Library

Book Week Celebration: Book Magic - On Mon., Nov. 8, watch the film "Stuart Little" based on the book by E. B. White. On Tues., Nov. 9, learn some new magic tricks or share some favorites, and see the film "Really Rosie."

Some openings are still available in the Library's November programs, **Stories and Games**, for ages 4-5. This program meets Wednesday mornings at 10 a.m. for a half-hour of stories, games, fingerplays, songs and action rhymes, especially selected for the older preschoolers.

Other non-registered and special programs this week include the following:

Talk-a-Bunch is an after-school program for ages 9-11. Read aloud, play some games, do some art activities and see a film, Mondays at 4 p.m.

On-Again Off-Again Films are On again this Sat., Nov. 6 at 2 p.m. "Life Times Nine," nine short commercials for life, and "The Great Dinosaur Discovery," a dream come true - the discovery of the world's largest dinosaur!

Remember Drop-In Stories for ages 3-5 on Thursdays in the Children's Program Room. This is a half-hour program beginning at 2 p.m. featuring stories, songs, action rhymes and fingerplays.

Feature Films, Tues., 7:30 p.m., in the meeting room, will feature **Room at the Top**, a drama about a young man from the slums who has achieved economic success by marrying the boss's daughter.

Greenbelt, but won the State by about 30,000 votes. His low vote in Greenbelt last week indicated that Sarbanes would have no difficulty in carrying the State, which he did by about 240,000 votes.

As the accompanying box shows, the Democrats did best at Springhill Lake, with the Center School precinct next. But in none of the precincts was the vote close for any of the contests. The lowest Democratic margin came in the Presidential race at North End, where Carter received 59 percent of the vote.

In the referendum voting, most of the questions won overwhelming endorsements from the electorate. For example, Greenbelt voters favored the repeal of Blue Laws (3,979 to 1,687) so that businesses may stay open on Sunday with no limitations.

One exception was the Greenbelt vote on question 19, which was disapproved by a 2,723 to 1,385 vote. This question, which was defeated Statewide, would have allowed Prince Georges county to condemn private land around METRO subway stops, develop plans for the land, and resell it to private developers.

As expected, the Greenbelt turnout - 6,380 voters - was lower than that of 4 years ago, when 7,224 voters participated. Because registration was up this year, the difference was even more marked in proportionate terms - 72 percent of the 8,877 eligibles voted this year, as against 86 percent of 8,395 eligibles in 1972.

The turnout was lowest in Springhill Lake, with two-thirds of the registered voters turning out. The other two precincts reported a 75% turnout.

Greenbelt Homemakers

At the Greenbelt Library on Nov. 8 at 7:30 p.m. and again on Nov. 10 at 9:30 a.m., Mrs. Eleanor Young, textiles and clothing specialist for the University of Maryland's Extension service, will be presenting shopping tools for consumers to use when selecting new carpeting. Those not planning a new carpet purchase may learn how to care for their present carpeting.

The "Candy House" craft, scheduled for Nov. 24 at the Library, has been cancelled.

A one-day bus trip (leaving from Beltway Plaza) to New York has been planned for Saturday, Nov. 20. For more information on departure time call Mary Ann Baker 474-1706.

GREENBELT NEWS REVIEW

AN INDEPENDENT NEWSPAPER

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Pres., Al Skolnik; Vice Pres., Sid Kastner; Secy., Barbara Likowski; Treas., Roberta McNamara, Mary Colombo. Advertising and news articles may be mailed (Box 68 Greenbelt); deposited in our box at the Twin Pines Office; or delivered to the editorial office in the basement of 15 Parkway (474-4131), open after 8 p.m. Tuesday. Deadline is 10 p.m. on Tuesday.

Volume 39, Number 51

Thursday, November 4, 1976

REAL ESTATE OFFICE of GREENBELT HOMES, INC.

Hamilton Place

Greenbelt, Maryland

This 2 br. frame townhouse invites an interested family to see its beautifully redecorated, remodeled interior with all floors refinished; \$15,000.00 . . . A GOOD BUY!



In a desirable location with parking facilities in the court - we have this 2 br. frame home for \$15,982.00; large gardenside yard.



Remodeled kitchen equipped with ra/refg/washer-dryer; air cond; other improvements; \$16,500.00



I br. first floor frame apt. - exceptionally nice yard with fence; private entrance; many improvements - \$12,318.00.



Other 1, 2 & 3 br. homes available from \$10,200.00 to \$25,000.00.

OUR SALES PEOPLE WILL BE MORE THAN HAPPY TO DISCUSS AND ACQUAINT YOU WITH THE ADVANTAGES OF BUYING AND LIVING IN GREENBELT - THE ORIGINAL PLANNED COMMUNITY IN THIS AREA!

FOR INFORMATION CALL G.H.I.

Mary E. Dixon - Broker

474-4161 474-4244 474-4331

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Twin Pines Savings & Loan Assn. 6% DAILEY RATE ON HOLIDAY SAVINGS

OPEN A HOLIDAY SAVINGS ACCOUNT

DEPOSIT ON A REGULAR BASIS

RELAX AND ENJOY NEXT SEASON'S HOLIDAYS

HOURS

MON. thru THURS. 9 to 6

FRIDAY 9 to 8

SATURDAY 9 to 12



Maryland Savings-Share Insurance Corporation
(An Agency of the State of Maryland)
Insures each account to \$40,000.00

NOTARY SERVICE (free to account holders)
MONEY ORDERS 20c up to \$250.00
XEROX COPIES 10c

Come Out at Night

To the Editor:

With the criminal events of a few weeks ago, came official police warning for women to use greater thought before walking or jogging in the evening. This is good advice; however, I cannot help but be concerned that such crimes and warnings lead to a negative response from all of us — the citizens of Greenbelt.

I fear that we will now even more withdraw into our locked houses and apartments after dark, leaving the community even more vulnerable to the criminal, for then the chances are greater that an individual could be found alone.

I propose an alternative — a choice and decision that we can take as individuals, families, friends, neighbors, as citizens — think about coming out into our community in the night. For evening walks with friends, family or neighbors — maybe a group jog, whatever; think about coming out into the evening air.

And if not out, consider turning down (or off) the television, radio, stereo — leave a window open or a door ajar so that you will be able to hear your neighbors when and if they must call out for help. Most important, be ready and willing to respond.

A community is not simply a cluster of houses. It is where we are ready to work for the common good. To retreat to the temporary safety of our homes will be short lived if we do not actively concern ourselves with the security of our neighborhood.

Florian K. Svitak

Rise in Charges

To the Editor:

The article, "Fuel Oil Use, Then and Now," which appeared in the Autumn GHI "Newsletter", was interesting since it showed that we have been decreasing slightly the amount of fuel used each year for one reason or another — less degree days and/or reduced rate of consumption. But the comparison of fuel oil usage does not reflect the fact that members' charges have risen each year since 1973. And part of this rise in charges is due to the capital improvement program for heating.

However, to date, I have not seen any projection as to what the cost of heating will be after the capital improvement program is completed.

If you will refer back to the TAA Report, you will find that they recommended we enter into a program that would — upon completion — reduce costs below what we were actually paying before entering into the capital improvement program.

I — for one — am wondering if this goal is going to be met with our capital improvement program.

Ben A. Hogensen

Jackson-Sterling

Toby Jackson of 9-L Ridge Road and W. M. Sterling of Missoula, Montana were married on October 11 in Missoula. Mrs. Sterling will be moving to Montana early in November.

BAZAAR AND BAKE SALE

Saturday, Nov. 14, is the date for the handicrafts, baked goods, and "interesting used items" sale at Mowatt Memorial United Methodist Church from 10 a.m. to 2 p.m., sponsored by the United Methodist Women for the building fund. Hot coffee will be available. For further information call 474-8343.

BOUTIQUE FASHION SHOW

The Women of St. Hugh's will sponsor a Boutique Fashion Show on Nov. 10 at 7:30 p.m., in Greenoble Hall, Unique and creative articles of clothing and accessories will be presented by The Second Time Around Boutique. Donations will be accepted at the door. Refreshments will be served by the Hospitality Committee. For information call Maree Loutsch 474-2164.

Mishkan Torah to Discuss Meaning of 'Chosen People'


Saturday services on November 6 at Mishkan Torah, beginning at 9:30 a.m., will feature the Biblical portion about Abraham at which the concept of "the chosen people" was first introduced. The same concept will form the keynote of the Friday night services, beginning at 8:30 p.m. The program will contain selected readings about the subject and will also include a discussion with participation from the congregation.

Florian K. Svitak

Batik Scarves
by Sue Taylor
at THE POTTER'S WHEEL
pottery, pewter
and other fine crafts
5000 Berwyn Rd.
M-F 10-2:30 Sat. 1-4

MOWATT MEMORIAL
United Methodist Church
Church School 9:30 a.m.
Morning Worship 11 a.m.
Holy Communion
Meditation: 'Our Covenant Meal'
Nursery - Infants
Kindergarten
Rev. Clifton D. Cunningham,
Pastor
474-3381 40 Ridge Rd. 474-9410

Holy Cross Lutheran Church
6005 Greenbelt Rd.
Worship Services
8:30 and 11:15 A.M.
Sunday School 9:50 A.M.
Weekday Nursery School
9:00 - 11:30 A.M.
Phone 345-5111
Edward H. Birner, Pastor



GREENBELT COMMUNITY CHURCH
(United Church of Christ)
Hillside and Crescent Roads - Phone 474-6171 (mornings)
Sun., 11 a.m. — Worship Service and Church School
(Infant Care at 2-B Hillside)
Thurs., 7:30 p.m. — Study Group
Rev. Sherry Taylor and Rev. Harry Taylor, Ministers

There is a place for you:
in our Bible Study
in our Worship Service
in our activities
Yes, you are invited.

GREENBELT BAPTIST CHURCH
474-4212
Bible Study for all ages (Sun) 9:45 am
Sunday Worship 11:00 am & 7:00 pm
Mid-week Service (Wed) 7:30 pm
For bus transportation, call church office 8:30-12:30 weekdays

CARPET SALE **CARPET SALE**

ENTERPRISE CARPETS & TILE
9431 Annapolis Road, Lanham, Maryland
(next to Dart Home center)
577-9011

Wall to wall special for Greenbelt residents D.R., L.R., upper hall and steps for frame house - Plush or sculptured. \$343.87 plus tax, 41.33 yards max.
D.R., L.R., foyer and steps for brick house - plush or sculptured. \$416.60 plus tax, 50 yards max.

FREE ESTIMATES - CALL FOR APPOINTMENT
OWNER IS 30 YEAR RESIDENT OF GREENBELT

CARPET SALE

6%

Annual dividend paid quarterly — o — PLUS up to \$2000 free life insurance

GREENBELT FEDERAL CREDIT UNION
121 Centerway (Shopping Center)
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Hours: Daily: 9-3 Saturdays: 9-1 Friday evening 7-9

Other Services Available:
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\$1.50 for a 10-word minimum, 10c for each additional word. Submit ads in writing, accompanied by cash payment, either to the News Review office at 15 Parkway, before 10 p.m. of the Tuesday preceding publication, or to the Twin Pines Savings and Loan office. There is no charge for advertising items that are found.

PAULDWELL'S WASHER SERVICE. All makes expertly repaired. Authorized Whirlpool dealer. GR 4-5515.

PIANO TUNING AND REPAIR - Expert and Reliable Piano Service to Greenbelt since 1960. Benjamin Berkofsky 474-6894.

TYPEWRITER REPAIR, ELECTRIC, STANDARD AND PORTABLES. Call 474-6018.

TROMBONE TRUMPET and VOICE LESSONS. Professional musician with degree. 474-5945.

(MARIE'S POODLE GROOMING) make your appointments today. Call 474-3219.

ANTENNA PROBLEMS Sales & Service
Expert antenna man will install new/repair antenna for
Attic or Outdoors Evenings
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PIANO LESSONS: Peabody Conservatory Graduate. Beginners-Advanced. 474-9222.

LIGHT HAULING, w/ pick-up Truck. Call Mike after 4:30, 474-9401.

LAMPS REPAIRED - Floor and Table types. Call evenings 474-5530.

VACUUM CLEANER REPAIR - All brands and types. Call evenings 474-5530.

TYPEWRITER OR ADDING MACHINE \$30 & UP. HOWARD'S TYPEWRITER CO., 5111 BALTIMORE AVE., HYATTSVILLE, MD. 277-8333.

REMODELING SPECIALISTS - kitchens, baths, additions, etc. Free estimates and references. Artisan Contractors, 345-1994.

PAINTING - Interior, exterior. Wallpapering and light carpentry also. Good Greenbelt refs. Excellent workmanship. Frank Gomez 474-3814.

HOUSE DOCTOR
Expert craftsman will replace broken window glass, misc. electrical jobs, wall patching, ceramic tile, etc. Assemble sheds and yard duties. Call evenings.
474-5530

STRINGED INSTRUMENT REPAIRS - Guitar, violin, banjo, cello, dulcimer, Electric/acoustic. Expert, reasonable. 345-5936

"MOMENTS FOREVER" - Creative child photography by Stan Klem, 345-9328.

Will do all kinds of odd jobs. Reasonable rates. Free estimates. Call Doug, evenings 474-5562.

Homeworkers needed in this area to lace leather goods at home. No experience necessary. Earn \$150.00 per week. Send \$1.00 (refundable) and long stamped envelope to Jeffery Leathercraft, Box 10427, Rock Hill, S.C. 29730.

EARN \$\$ FOR YOUR NON-PROFIT GROUP. - I'll help you have a successful Stanley Club Party. 474-4190.

CHRISTMAS IS COMING - Have a Stanley Home Party for free gifts and quality products. 474-4190.

SITTER NEEDED: For 2 school-age children 2 evenings per week. Call 345-9497 eves.

FOUND - Grey & white kitten, 6 mo. old, on Research Road. 474-8946.

YARD SALE - Sat., Nov. 6, 10 - 4. Queensize clothes, gourmet utensils, furniture, 20-N Ridge. Rain-date Sunday.

WANTED - Housekeeper for light work. 2 hours each on Mondays and Fridays. \$4.00 an hour. Call 474-5346.

FOUND - Siamese kitten in Boxwood. Call 345-4459 (eve.) or call Kathy 676-3531.

YARD SALE - Games, toys, ice skates, tires, rims, etc. Sat., Nov. 6, 10 a.m. - 4 p.m. 22 Woodland Way.

WANTED - Garage space to keep motorcycle. Share rent. Wayne Lewis, 345-2393.

HELP WANTED - Licensed real estate salesperson for weekend work & holidays; fees paid; car furnished for showing properties. Hourly pay. For more information call Greenbelt Homes, Inc. sales office at 474-4161 Mon. - Fri. 8:30 a.m. - 5 p.m.

Needlework done in my home. Call 345-9162 9 a.m. - 9 p.m.

HOUSEHOLD SALE - furniture, draperies, books, many small items. Nov. 6, 10-3. 9-L Ridge Road.

All wool 8'10"x12' oriental rug, Sarouk pattern. Padding included, \$275. Heavy antique buffet \$75. 474-8478 after 5 p.m.

YARD SALE - 8-D Ridge. Saturday 10 - 4. Everything.

FOUND - On Northway. Bluepoint male Siamese cat, tan, pink nose and paws. Call ASPCA immediately. 279-7560.

WANTED - CAR POOL MEMBER - Vicinity 47th & Penna. N.W., 8:30 or 9 a.m. - 5 p.m. Call Stan Zirkin, 634-1521, or 345-8504 after 6 p.m.

FOR SALE - Bump pool table, good condition - \$75. Large beanbag chair - \$15. 474-2164.

YARD SALE - Oak, brass, household, etc. Sunday only 10-4, 59D Ridge Rd. 441-9527.

Child care needed near North End elementary, noon to 6, 4 days a week. 441-9527.

ARTS & CRAFTS FESTIVAL, Sat., Nov. 6, 10 a.m. to 4 p.m. St. Christopher's Church, 8100 Annapolis Road (just inside Beltway exit 30), New Carrollton. Hand-made jewelry, pottery, wood toys. Children's workshop. Singing, dulcimer, and bagpipes, spinning demonstration. Lunch served.

MULT-FAMILY YARD SALE - Sunday, Nov. 7 from 10 to 5, rain or shine. Furniture, clothes, books, housewares, etc. 137 Westway, #T-3.



151 Centerway
Greenbelt, Maryland 20770
474-5700

GREENBELT: BUY OF THE WEEK \$12,500.

FRESHLY PAINTED 2 Bedroom Frame Townhouse in Park Setting. Wall to Wall Carpeting included in low low price.

1 Bedroom Co-op Apartment - \$9,975.00. Ideal for the Single or Couple.

2 Bedroom End Townhouse close to Shopping, Transportation, and Elementary School. Washer, Dryer, Portable dishwasher, and Carpeting included in Townhouse that's priced right \$15,500.

3 Bedroom End Frame Townhouse with Large Yard. Home with many Extras. \$16,950.

3 Bedroom Masonry ideal location across from Library - \$24,500.

3 bedroom End Frame Townhouse with large yard. Home with many extras. \$16,950.

3 Bedroom Brick close to Center, Parquet floors and many extras - Appraised for \$27,000.

3 Bedroom Masonry Townhouse with County Kitchen - A Must to See. \$25,500.

Charlestowne Village
2 Bedroom Brick Terrace Apartment Newly Decorated - New Carpeting and Drapes. \$28,000.

Lanham: Seabrook Acres Estates:

3 Bedroom C.A. 2 Bath Brick Rambler with beautifully landscaped yard \$48,500.

INTERESTED IN SELLING YOUR GHI TOWNHOUSE? CALL ONE OF OUR EXPERIENCED SALESPeOPLE TO LIST IT FOR YOU.

We are at your Service
IN SHOPPING CENTER
Next to Mobil Gas Station

MISHKAN TORAH
Presents
A Return to Old-Time Vaudeville
in
The Prime Time Special
Clowns, Magician, Ventriloquist, Tap Dancers, Skits and
The World Premiere of the Mishkan Torah Ballet Troupe
SAT., NOV. 6 8:00 P.M. Adults \$3.50
SUN., NOV. 7 7:00 P.M. Children Under 12 \$2.50
Ridge & Westway, Greenbelt
Refreshments included in your ticket of admission

FIRST FEDERAL

SAVINGS & LOAN
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Certificates up to 7.75% yielding 8.17%
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141 Centerway Road, Greenbelt
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Our Neighbors

Elaine Skolnik - 474-6060

Happy to hear that Jack Leslie, 56-E Crescent, is out of the hospital and on the mend.

It's a girl for Ruth and Harry Wexler, 3-C Crescent. Sarah made her debut Oct. 27 weighing 6 lbs. 6½ oz. She joins a sister Naomi and a brother David. Sarah's maternal grandmother is Evelyn Wagner of Greenbelt.

June and John Francisco, 2 Northway, enjoyed a visit with former Greenbelters Billie and Mac McDonnell of Pierce, Arizona.

A speedy recuperation to Peg and Curley Markfield, 17 Ridge. Curley is doing well after eye surgery and Peg is on the mend after sustaining a broken ankle.

Norm and Ruth Weyel, 2 Plateau, had a close call last week when a malfunction of the space heater filled their mountain cottage with carbon monoxide. The barking of their little dog saved their lives. Norm and Ruth are feeling fine now.

Congratulations to Doris Rabey, Helen McCaslin and Gladys Dill, members of the Springhill Lake Quilting Group, who won prizes in the recent Quilt Show at the Greenbelt Library. This group also won first prize for a cross-stitched quilt, "Rose Medallion." This quilt is on display at the Springhill Lake Community Center and is being raffled off. Tickets may be purchased at the Community House.

Congratulations also to Rosemary Fitzgerald, daughter of Mrs. Joan C. Fitzgerald of Breezewood Terrace who has received Convocation Honors at Hood College for the 1976-77 academic year. A sophomore, she received the honor because of outstanding scholarship during the previous academic year. Ms. Fitzgerald is a graduate of Parkdale Senior High School.

Patrick and Barbara Shanahan of Greenbelt are the proud parents of a son. Ryan Patrick arrived on October 24 weighing 8 lbs. 9 oz. His grandparents are Greenbelters Lawrence and Alberta Shanahan.

Boxwood Village

Just Listed!

Lovely 4 level split, featuring 4 bedrms, 2½ baths, family rm. with F/P, T/S kit, den, dining rm. all backed up to a private wooded area. Call 459-1440.

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Landlord-Tenant Comm. Meets at Springhill Lake

The Prince Georges County Landlord-Tenant Commission will hold a public meeting on Wed., Nov. 10 at 7:30 p.m. at the Springhill Lake Community House, 6220 Springhill Dr. Discussion will center on a proposal that legislation be enacted requiring landlords, at all times, to have available a telephone number at which the landlord or an agent can always be reached in the event of an emergency such as loss of heat, hot water, etc.

American Ed Week At Early Learning Center

Greenbelt Town and Country Center for Early Learning, 6237 Springhill Drive, will be observing American Education Week, November 8 through November 12 by having an Open House every day during the week, from 9 a.m. to 11:30 a.m.

The Center has full and half day educational programs for children ages 2-5 and a Before & After School program for children who attend local elementary schools. For more information call 474-5252.

Benefit for House of Ruth

A basement sale, benefiting the House of Ruth, a home for battered and destitute women will be held on Sat., Nov. 6 and Sun., Nov. 7 from 12 noon to 5 p.m. at 124 Hedgewood Drive.



Twin Pines Newsletter

Twin Pines
Savings & Loan Assn.

Greenbelt Shopping Center
Greenbelt, Maryland

AUTUMN, 1976

Savings Certificates Now "On Line"

Effective October 1, savings certificates issued by Twin Pines, including those issued prior to October 1 will be placed on the N.C.R. computer terminal.

Dividends on the certificates will be figured at the passbook rate of 6 per cent from day of deposit to day of withdrawal, with a supplemental dividend paid at the end of the qualifying period. This period runs from one to four years, depending on the type of certificate.

Instead of the certificates that were issued previously, certificate account holders will be issued a certificate passbook. Account holders who still have certificates that have not reached maturity should go to the Twin Pines office to exchange their certificate for the new passbook.

Certificate accounts can be opened at any time during the year, instead of being limited to the first twenty days of the quarter. However, if an additional deposit is made during the term of the certificate, this will extend the maturity date.

A certificate withdrawn prior to maturity will receive dividends at the passbook rate of 6 per cent up to the final day of the preceding calendar quarter. Certificates that are held until maturity will receive the 6 per cent dividend plus the supplemental dividend, regardless of the date of maturity.

Twin Pines offers two types of certificates. A minimum deposit of

Consumer Information

For most of us, buying a home is the most important financial step of our lifetime, while settlement (title transfer) is one of the most confusing and nerve-racking experiences of our lifetime. The Department of Housing and Urban Development has an information booklet that helps us understand the mystery of the settlement process. Settlement for a GHI house differs from that outlined in the HUD pamphlet, but this pamphlet is still worth reading. For your free copy of this booklet, write to: RESPA, Department of Housing and Urban Development, Room 4100, 451 Seventh Street SW, Washington, D.C. 20410. And if you plan on buying a house, remember to keep Twin Pines at the top of your list when looking for financing.

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KASH REALTORS PRESENTS A VERY NICE SELECTION OF FINE HOMES, IN HOPES THAT ONE WILL FIT INTO YOUR FAMILY PLANS.

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(2) For the family who wants a 3 bdrm. Greenbelt home, that offers woods and open fields in rear, plus fenced yard, washer, dryer and large storage shed. Located in the 24 court of Ridge Rd., and the total price is only \$14,900. It's vacant, for quick possession.

(3) How about a 2 bdrm. house with addition in the 3 court of Laurel Hill, with washer, w/w carpet, 2 window a/c and storage shed; plus plenty of closet space. Total price \$15,950. A real bargain.

(4) \$36,500, buys a 2 bdrm. home in College Park, featuring fireplace in liv.-rm. beautiful rec.-rm. in basement, and washer & dryer. You can get this home on FHA or VA terms with 8% rate. Call 345-2151, see it today.

(5) \$40,000, and that's VA appraised buys a 4 bdrm. home also in College Park. This home has sep. din. rm., washer, dryer, and fenced yard. This is an older home with storm windows and doors. Also VA terms with 8% rate.

(6) \$43,900, can get you a really fine 3 bdrm. rambler, with large eat-in kitchen, beautiful rec.-rm. that has wet bar, w/w carpet, patio and fenced yard. Call 345-2151 and let KASH help you.

(7) \$57,500 is the VA appraised value on this all brick 3 bdrm., 2 full bath split-level home in New Carrollton, a few of the extras include fireplace rec.-rm., sep. din. rm. cent. a/c, w/w carpet, carport and fenced yard. A real pleasure to show. Owner was asking \$62,500.

(8) \$63,500, located in Good Luck Estates just 2 blocks off Good Luck Rd., this is one of the finest homes you will ever get to inspect. Here you are getting 4 bedrms., 3 full baths, sep. din. rm., fireplace in rec. rm., cent. a/c, w/w carpet, dishwasher, washer, dryer, carport and covered patio that overlooks parkland with tennis courts. This is a split-level home with 4 levels and extremely well kept and highly improved thru-out, a real beauty.

We would like to remind everyone, that there is plenty of mortgage money available at this time, and the interest rates have been reduced to make it even more attractive to buy a home now. Call 345-2151 and let Kash help you.

Personnel News

Since the last Newsletter, the Board of Directors approved changes that affect the staff at Twin Pines. Madeleine Gorr was named Assistant Office Manager and Loan Officer, Joanne Hanyock was named Controller. Barbara Haines was promoted to Head Teller. CONGRATULATIONS!!

Hypothecated Funds Released

The final portion of the \$33,600 that was hypothecated to Twin Pines as part of the conditions for obtaining insurance have now been released. The funds, in their entirety, are now again available to the various members who hypothecated those funds in 1972.

Longest Special Membership Meeting Now History

Way back in 1975, on January 20, Twin Pines held a special membership meeting for the purpose of approving a new set of By-laws and a set of amendments to the Articles of Incorporation. Getting the new By-laws passed was easy; it required two-thirds approval of those present at the meeting, but getting the Articles of Amendment passed was a little more difficult; they required two-thirds approval of the entire membership of 2753 at that time, which meant 1835 votes.

The meeting was re-convened approximately every two months (as provided for in the By-laws), through the March annual meeting in 1975, then again through the meeting in 1976. Finally, at the last continuation of the special meeting, held prior to the October Board of Directors meeting, John Unger announced that more than two-thirds of the membership had finally cast their proxy ballot for the Articles of Amendment. The final tally found that 1844 members had voted yes, and 4 had voted no.

The TWIN PINES NEWSLETTER is published quarterly by the Member Relations Committee of Twin Pines Savings and Loan Association. If you have any questions about Twin Pines, the Member Relations Committee, or this newsletter, please call us or leave a message at the Twin Pines office in the center.

Mike Jones, chairperson - 474-5979
Jim Cassels, secretary - 474-4016
Pat Savage - 474-4994
Joe Timer - 474-6775

Assets Reach \$8 Million Mark

	9/30/76	9/30/75
Total Assets	\$8,130,946	\$6,121,428
Passbook Savings Accounts	4,357,607	3,189,670
Savings Certificates	3,148,728	2,601,463
Coop Loans	4,510,702	3,590,610
Conventional 1st Mortgage Loans	1,263,309	1,058,751

Total assets of Twin Pines were \$8,130,946 as of September 30, 1976; assets increased by over \$2 million since September 30, 1975. During this same period, members added \$1,167,937 to their passbook savings (a 37 percent increase) and purchased savings certificates worth \$547,265. These savings yielded members a record \$321,186 in dividends for the first nine months of this year. This is a 39 percent increase in dividends when compared to the first nine months of 1975. Passbook accounts earned \$163,052, while certificates earned \$158,134.

Twin Pines' total income for the first nine months amounted to \$502,758. Expenses were \$115,437. Most of the net income of \$387,321 was paid to members as dividends (\$321,186); \$21,783 was added to the bad-debt reserve, and the remaining \$44,352 are undivided earnings.