

Volume 34, Number 6

GREENBELT, MARYLAND

Thursday, December 31, 1970

Charter Amendments

Happy New Year

Here's a verse of New Year's We sing high praises to the Cheer

To welcome in the coming year. Greetings, then, to each of you From us-The Greenbelt News

Review. To Nat and Charlie at GHI

And Steve and Dave and Norman Weyel.

To Alex, Darwin, Tom and Kate Bouquets this year (brickbats of late)!

To our good mayor, Francis White,

May the county's hopes burn bright.

To council's rep from Women's Lib.

Betty Maffay ('tis no fib). To Joel, Edgar, and Pilski (Dick).

You're the team we gladly pick. To bachelor Jim and Gudrun

Mills And all the city's Jacks and Jills

That keep the city's work in gear.

To all of you-a grand New Year!

And most of all, to Buddy's crew That cleans the trash uphere's to you!

To Hans and the Parks crew. your flowers and trees.

Are lovely. Truly, you know how to please.

To the Lawsons and Bernie McGee

And all the Labor Day weekend committee,

May it never rain on your parade.

For the Greenbelt Swim Team. some lemonade

To toast the new year. We wish you well.

And also the same for Greenbelt Shell.

To all the lads in the slow pitch game.

A place in the softball hall of fame.

And lots of luck to Golden Boy. Your Carry Out shop brings lots of joy.

And speaking of pizza, to Peltons too

In their nearby Springhill rendezvous.

To Don McCaughey and Howard Kash.

May your real estate business be

skies:

To one who's not an advertiser, Someday, perhaps, you'll grow much wiser.

To every club and group in town,

May membership go up, not down-

And most of all no tears and cryin'

For any roaring Greenbelt Lion. To Harman and Jacobs at the old P.O.,

Keep the mail sacks moving, never slow.

To Weiner at Benjy's and Gerton at High's,

We know your profits are bound to rise.

To all the clergymen around, Who build our faith and make it sound.

We say a special prayer or two To thank the Lord for all of you.

To the police and volunteers Who keep us safe and damp our fears

By quelling crime and

quenching fires,

You're the men this town admires.

Now to end this bit of fun, Happy New Year, everyone. If we didn't call your name. Happy New Year all the same!

KAVA DANCE

Kava will sponsor a dance Saturday, January 2. at the Youth Center featuring "Scorpious," rock group. The dance will be held from 8 to 11 p.m. Dress is casual. Regular admission will be charged.

by Frederick J. Isaacs During the coming weeks I will explain some of the changes in the income tax laws and tell how the changes can affect you. After I have gone over the new tax laws, I will answer some questions of general interest. If you have a question about federal or Maryland income tax laws, write to The Tax Recorder, care of the Greenbelt News Review, Box. 68. Contributions Part II

Items sold to charities at "bargain" prices:

Stock that qualifies as a longterm capital gain - the bargain element is generally deductible in full; but if the stock is still sold at a gain, part of the gain is taxable. With short-term stock, inventory, other ordinary income property, or other assets, there seems to be no deduction (assuming sale donors basis) and no taxable gain (this is an opinion expressed by several tax authorities and clarification may come later either by IRS explanation or court cases). Art objects and other tangible personal property which qualify as capital assets are treated two ways, depending on how the receiving organization uses them. If the receiving organization will use these assets in its activities, the bargain

element is generally deductible in

full, but part of the appreciated

value is taxable gain. If the re-

ceiving organization will resell the

asset, only 50% of the bargain ele-

ment is deductible and part of the

With any long term capital asset

given to certain foundations, the

deduction is only 50% of the bar-

gain element and part of the ap-

it would be wise to check care-

fully before taking a contribution

These rules are complicated and

preciated value is taxable gain.

deduction.

appreciated value is taxable gain.

Ten Top Stories of 1970

In accordance with its annual custom, the Greenbelt News Review has selected the following as the ten top Greenbelt stories of 1970, listed in the approximate order of their occurrence.

- In a unanimous 8-0 decision, U.S. Supreme Court on May 18, 1970 reverses and vacates \$17,500 libel judgment against the Greenbelt News Review awarded to local developer Charles S. Bresler by a Prince Georges Circuit Court jury in January 1968. The verdict had been affirmed by the Maryland Court of Appeals in May 1969.

- Council adopts \$1,071,000 budget for 1970-71, 8.7 percent higher than the previous year but with no increase in the tax rate of \$0.80 per \$100 assessed valuation. This was mainly accomplished by using \$70,000 surplus realized from previous years' operations.

- Prince Georges County Board of Education seeks new location for Greenbelt senior high schoool after city council, Greenbelt Homes, Inc., Save Our Community Committee, and other civic groups register strong objections to 3-school complex on parcels 1 and 2 (land between GHI property and Baltimore-Washington Parkway). City's efforts are bolstered by action of Governor and State Legislature in calling for moratorium on construction of senior high school until alternative sites could be explored and by action of county commissioners in withholding construction funds so as to allow time for a review of alternate sites.

- County commissioners adopt official Master Plan for College Park-Greenbelt and Vicinity, which meets general approval of city council as in keeping with major goal of preserving Greenbelt as a planned low-density residential community. Features of plan include (1) single-family residential development of parcel 1 and parcel 15; (2) designation of perimeter road to join together the parts of Greenbelt which are separated by the Beltway and Parkway; (3) designation of certain tracts for parkland in parcel 1 and Smith-Ewing (land east of Baltimore-Washington Parkway); (4) development of 30.5 acres of Springhill Lake property north of Capital Beltway for commercial-office buildings and possible motelconvention center.

City's capital improvement program includes granting of bids for addition to Youth Center, pavement of Gentry Drive as entrance to Springhill Lake project, widening and renovation of Southway entrance to city, and construction of 4-box culvert on Cherrywood Lane to provide access to Springhill Lake industrial tract . In addition, the new county Greenbelt Library was dedicated in April 1970.

- Development plans for Smith-Ewing property are unveiled: (1) Glen Oak apartments (later named Glenora) for 1,172 units south of Greenbelt Rd. receive county approval for special exception to construct excess number of bedrooms; (2) Greenbriar apartments for 1,148 units on 82 plus acres at the east and west ends of Smith-Ewing property north of Greenbelt Rd. run into city rebuff on subdvision plan because of uncertainty regarding openspace, road, and school development.

- Increasing concern over pollution as dramatized by oil leakage into Greenbelt Lake and water and air pollution from local sand and gravel operation leads council to introduce antipollution ordinances prohibiting dumping of pollutants into the city's storm drainage system and dealing with outdoor burning and littering.

- As a result of stormy GHI membership meeting, which turns down request of GHI board for increase in monthly charges of more than 10 percent, new budget is adopted which cuts in half the proposed increase for 1971.

- Cooperative housing for the elderly continues to have nine lives as first choice of site (Candy Cane City) runs into legal snags involving Federal restrictions on use of parkland. Second choice - 1 plus acre of newly-acquired Lutheran Church site on Ridge Rd. - wins approval of city's advisory boards.

- City's plans for land acquisition continue as Federal Government approves open-space grants for 8.8-acre parcel 7 (near Boxwood Village) for 3.1-acre Lutheran church property for use as recreation center, for 2.9 acres of parcel 15 bordering the southwest shore of Greenbelt Lake, for 5.7-acre Furey tract north of Ridge Rd. and east of Lakeside North Apartments, and for 11 plus acres of Springhill Lake now used as golf course.

Tree Burning

The Greenbelt Volunteer Fire Department and Rescue Squad will hold its Christmas Tree Burning on Sunday, January 3, at 7 p.m. be picked up be ween Trees will

Recreation Dept. Holiday Schedule THURSDAY, December 31

9 - 10:30 a.m. 1st, 2nd, 3rd Grade ng: 10:30 - 12 noon, 4th, 5th 6th Grade Skating; 12 noon - 1 p.m., Teen Skating; 1 - 5 p.m., Open Gym & Lounge, Youth Center; 1 - 5 p.m., Ridge Road Center Drop In; 5:30 - 7 p.m., Boys' Club; 7 -9 p.m., Open Gym. FRIDAY, January 1 HAPPY NEW YEAR - 9 p.m., Youth Center Open Gym & Lounge. SATURDAY, January 2 9 a.m. - 12 noon, Youth Center Roller Skating (Grades 1, 2 & 3); 12 ncon - 5 p.m., Open Gym and Lounge; 8 - 11 p.m., KAVA "Scorpius"

The Tax Recorder

a referendum would not be requirfrom special fees, service charges, from the levying of special assess-

The present provision is too restrictive, according to city manager James K. Giese. For example, the Center Mall renovation project is to be financed by the issuance of bonds to be paid back from a special tax levied within a special taxing district. Under the present charter, such bonds would have to go to referendum. Similarly, the entered into an agreement city with Springhill Lake for their paying their share of the cost of financing Gentry Drive over an extended period of time and have executed an agreement which pledges SHL property toward the payment of this debt. Again, this is not a special assessment and the city cannot issue bonds or notes to finance the Springhill Lake share without

The second proposed charter change involves tax anticipation full faith and credit of the city for the full payment of the notes.

Another part of the amendment ticipation notes would mature at involves the provision that tax anthe time that pledged taxes or revenues become delinquent. Giese said that this procedure does not afford adequate flexibility. The proposed change would allow tax notes to mature up to 18 months after issuance, as permitted by State law. Both amendments, if approved by council, would go into effect 40 days later unless petitioned to a referendum by 20 percent of the reg-

On Fiscal Procedures by Al Skolnik proposed charter amend-Two

ments have been introduced by city council for first reading and will come up for discussion at the next council meeting on January 11, 1971.

The first amendment would change the conditions under which a city bond issue need not go to referendum.At present, bonds need not be approved by referendum if more than half the cost of the project is to be met from a special assessment against the benefiting property owners. The amendment would expand this provision so that ed if half or more of the cost comes or principal and interest from monies anticipated to be realized ments or taxes.

a referendum.

notes. At present, such notes are required to be a first lien upon the taxes to be collected. Giese observed that inasmuch as all previous bond issues are also a lien upon these taxes, it is not possible for the city to make such a commitment. The amendment would provide instead for the pledging of the

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eu-out smasn. And just to show we really care, May Greenbelt Realty get its share

- To the dentists now, who fix our teeth-
- Drucker, McCarl-for each a wreath
- Of New Year's cheer. To the doctors too
- Who cure the sick, a toast for each of you.
- Another group we have to thank Are all the folks who run the
- bank. Likewise the gang at old Twin
- Pines. To the Credit Union crowd, we
- raise our steins!
- To Legion Post 136
- Happy New Year, and lots of kicks,

And to their fine Auxiliary, A very happy Anniversary. To all the folks who read our paper.

Every kind of happy caper. And as an extra added prize, The same to those who criticize. To all the folks who advertise

Other Proposals

Council will also take up at the January 11 meeting two other ordinances introduced for first reading. The first would change the holiday schedule for city employees to coincide with the new Federal holiday schedule. The latter calls for changing the dates of Washington's Birthday, Memorial Day, and Veterans' Day in order to provide for 3-day holiday weekends and adding a ninth holiday in recognition of Columbus Day.

The other proposed ordinance provides for acceptance of portions of Gentry Drive into the city roadway system. This matter has been pending since 1968, as council was not agreeable to accepting any portion of Gentry Drive until it was completed into Springhill Lake. This has now been done.

At its Dec. 7 meeting, council approved an ordinance change in the parking regulations which eliminates the 1-hour and 90-minute parking restrictions in the parking lots at the Center. The 20-minute limits on Centerway, however, will remain.

Council decided to hold over until the next meeting the subject of

12 noon and 3 p.m. (note the change in times) at the following locations: Lastner Lane and Ivy, Center School, North End School, Springhill Lake Community Center, and Fire Station.

The trees will be burned at the Little League Field behind St. Hugh's School. A movie will be shown at 8 p.m. for the children at the Fire Department.

police mutual aid agreement. Metropolitan-Washington The Council of Governments has advised the city that such an agreement, if desired, should more properly be made between the county and the city since Greenbelt in its requested role as backup to the county police would not be a true participant in the metropolitan area mutual aid pact.

Council approved the proposed construction of a relief sewer along the NE branch of the Anacostia River from Bladensburg to North of Calvert Road.

It appointed James Cassels to another 3-year term on the Employee Relations Board.

SUNDAY, January 3

2 - 9 p.m., Men's "B" League Basketball.

HOLIDAY TRASH SERVICE

There will be no trash collections on Friday, New Year's Day, nor on Saturday, January 2. Regular trash collections will resume on Monday, January 4.

During the holiday weekend a storage bin will be placed in the north parking lot near Candy Cane City, where residents may deposit overflow trash.

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GREENBELT NEWS REVIEW AN INDEPENDENT NEWSPAPER

AN INDEFEMDENT NEWSTATER
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Volume 34, Number 6

Boys and Girls Club Winners of Xmas Lighting by John Armtsrong

The Greenbelt Jaycees recently announced the winners of their annual Christmas Lighting Contest for 1970. 'This year's first place was awarded to residents of the University Square Apartments, Mr. and Mrs. Marvin L. Davis of 120 Westway Road, Apt. T-2. Their Christmas display, "The Three Kings," was cited for its originality and artistry.

Sencop lace went to Mr. and Mrs. Donald Wolfe of 7 Greenway Place, while third place was awarded to Mr. and Mrs. Leroy Beckford of 2 Pinecrest Court.

ROLLER SKATING SPECIAL

Saturday, January 2, the 1st, 2nd and 3rd graders are invited to participate in a special holiday roller skating program at the Youth Center from 9 a.m. to 12 noon. Round trip bus transportation will be provided for youngsters in Springhill Lake and old Greenbelt. Skates will be provided. There will be a small charge for the bus trip and skates. Parents may also ride along with the children. Watch for the bus! Beginning at 9 a.m. it will make several pick-ups in the Springhill Lake, Boxwood Village, Lakeside, and North End areas, to arrive at the Youth Center at 9:30 a.m. It will leave the Center at 11:30 a.m. and all youngsters will be home by 12 noon.

VFDRS Officers Elected

lin; Trustee, Russell Kerr.

9:45 A.M.

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constitution and election of officers were the functions of this meeting. A constitution regulating the organization was passed by those present. This constitution established memberships, positions of office, financing capacities, and over-

Thursday, December 31, 1970

The Boys and Girls Club held

an organizational meeting Sunday,

December 27, at the Greenbelt

Municipal Building. Adoption of a

all policy. Hopefully the establishment of a constitution will lead the club to better organization. Officers and a Board of Directors is required by the constitution, so elections were in order. Results are as follows: President - Jerry Shafer; Vice-President - Bud Carlson; Secretary - Colean Shafer; Treasurer - Bob Bicknell; Equipment Director - Clift Raley; Athletic Director - Joe Wilkinson; Sergeant-at-arms - Buzz Martin. Members of the board consist of the officers, Messers Shaughnessy, Barton, Mongelli, Leber, Millhollon, C. Shafer, Jenkins, R. Smith,

and E. Smith, and Mrs. Jenkins. The first board meeting will be held January 5, 1971 at 8 p.m. in the Greenbelt Municipal Building.

Holy Cross Lutheran Church 6905 Greenbelt Rd. Worship Services 8:30 and 11:00 A.M. Sunday School 9:30 A.M. Edward H. Birner, Pastor Phone 345-5111 6:00 P.M. Training Union 7:00 P.M. Evening Worship Midweek Service **GREENBELT BAPTIST CHURCH** Crescent & Greenhill Rds. S. Jasper Morris, Jr., Pastor 474-4040 ST. HUGH'S CHURCH

..... Letters to the Editor

Concerning HUD Grant

The City of Greenbelt has recently received approval for a HUD Open Space grant to purchase three properties, two of which should be given close attention.

One, the Furey tract, lies outside the City's northern boundary. What is described in the City's application to HUD as a "substandard frame house" and a "storage shed' is, to the lady who lives there, a homestead of sixty years, a small farm and an historic sawmill. Incidentally, the sawmill is still in use.

If the City were to own the land, the buildings would be razed and a very small park would be "built" for a time, until funding were available for the proposed perimeter road. Then an 80-foot right-ofway would be cut through the property, leaving only a narrow buffer strip. The Furey tract is along the route which residents in the Northern part of Greenbelt oppose, and which the County Commissioners, when they recently approved the Master Plan, rightly advised the Park and Planning Commission to reexamine.

The owner is not willing to sell. While the City cannot condemn land outside of its borders, and while the City charter reads that it has power to acquire property within its borders, a court test may still be needed for clarification. In the meantime, the City is taking the approach that it can get the property somehow, and is pressuring the owner to sell by sending emissaries to her from time to time namely Mayor Francis White, the City Manager and some Council members.

I think it is wrong to dispossess the lady, it is wrong to pressure her to sell, and it is wrong to ask for Federal funds to do so.

The second property to be scrutinized is the Springhill Lake golf course. The owners offered it to the City for about \$10,000 per acre, which appeared to be a bargain for land zoned for apartments (R-18). After the application for open space funds was filed, citizen inquiry turned up some interesting details. First, the golf course is on the flood plain of Indian Creek and should cost only \$3-or-\$4000 per acre. Second, the State Department of Water Resources would not permit apartment construction there. Third, three roads are planned through the area which would severely limit application of the land for recreational use, and, if the City were the adjacent landowner, it would be assessed for the constructioin of those roads. Fourth, the developers once verbally offered free land for a City recreation center, in the golf course area.

I find it hard to believe that Mayor White, who is a planning engineer, and City Manager Giese were unaware that the Springhill Lake Apartments are built up to the very edge of the flood plain and that the golf course is that portion of their holdings that the developers were simply unable to

At \$10,000 per acre, the land is overpriced no matter who pays for it, and Mayor White and the City Manager should have known it without having citizens tell them so. That price would be a favor to the developers, who cannot otherwise profit from the land. One must wonder why the City did not take up the owners' offer of free land a few years ago. It does not appear to be in the public interest to reject or to fail to follow up such a windfall, and instead to apply for Federal funds for the same property. Yet another favor to the developers, it seems to me. Not that these owners have never before been so favored. The Council agreed a few months ago to use the City's tax base to float a loan at a rate more favorable than that available to the developers, for the construction of a culvert over Indian Creek, where an access road is planned for their industrial tract. The owners will make the payments and the City has taken a lien on their property in case of default. However, the payments are substantially lower than they would be if the City were not assisting. The best benefits are yet to come.

in the form of heavy truck transport in and out of the industrial area down the planned extension of Cherrywood Lane through the golf course and through the apartment neighborhood to Greenbelt Road. It seems that Greenbelt citizens are about to lose comfort and quiet along with tax money to these developers.

Rhea Cohen

Statement of City Council **On Open Space Acquisition**

The City Council of Greenbelt has noted a letter by Mrs. Rhea Cohen raising questions concerning the city's efforts to acquire two parcels of land for open space use. These lands are known as the Furey Tract and the Springhill Lake Golf Course. Mrs. Cohen's letter makes implications and reaches conclusions which are incorrect. The following is to provide correct information concerning the questions raised by Mrs. Cohen.

The Furey Tract is located outside the City limits, but adjacent. As such, the City does not have the power to condemn and can only acquire the land if and when the owner is willing to sell and at the price desired by the owner. The last formal contact with the owner was nearly eight months ago, and the meeting was held with her attorney present. The City Charter does not restrict the city from acquiring land outside its limits, but whether or not the city has the authority to acquire land outside its limits is irrelevant as the city intends to make as a condition of the purchase that the property be annexed to the city. The dwelling on the property is substandard and in a bad state of repair. The "historic" saw mill referred to by Mrs. Cohen has been in operation less than eight years and was recently rebuilt, and - while there has been limited cultivating of a small plot in past years - the property can hardly be termed a farm. The proposed Perimeter Road will not cut through the property as stated by Mrs. Cohen, but will run along the northern edge with much of the right-of-way width being located on other property.

Funds for the acquisition of this property were part of a bond issue authorized by the voters of Greenbelt in November 1968, at which time this proposed acquisition was explained to the residents of the city. The City Council has since held a number of meetings, including a public hearing relating to the Perimeter Road, and is of the firm conviction that most residents in the city support the need for this road, that the road will benefit the residents in the northern part of Greenbelt by channelling traffic off streets in that area, and that only a very few residents are opposed to it.

As relates to the Springhill Lake Golf Course, the city has not entered into negotiations with the property owner concerning a purchase price and will not do so until it receives appraisals made by two reputable appraisers employed by the city. The city is fully aware that the property is a flood plain and that roads will cut through the property. These facts were stated to the Department of Housing and Urban Development in the city's application for open space funds. The owners have offered the city sufficient land for a site to build a recreation center on the golf course property, but not the entire golf course, which is an eleven acre tract. The precise location of the recreation center depends on whether or not the city acquires the entire land. Therefore, the city has not finalized its arrangement with the owner for the recreation center site until it is also in a position to negotiate for the acquisition of the entire land. At such a time, the owner's offer of a building site will be a matter of consideration. As to the city's assistance with the box culvert crossing Indian Creek, the total cost for this project will be paid by the developers. Prince George's County is suffering from high taxes because its previous zoning practices have encouraged the development of low value housing, requiring intensive public services, with insufficient

tax base. It is not uncommon for public bodies to outlay substantial funds in the way of extending roads, sewer lines, and other facilities to industrial developments. Certainly the city's small assistance at no expense to its residents, but within the promise of added tax revenue, is in the interest of the city. The extension of Cherrywood Lane into the industrial tract has been a part of every master plan prepared by the city and the Park and Planning Commission since 1965.

While certain actions of the city may be of some benefit to land developers, the reasons for these actions have been, and always will be, what is in the best interest of the City of Greenbelt.

"Ownership" Questioned

The contractual relationship between GHI and its membership is not a landlord-tenant agreement as it was prior to the sale of the property to GHI. It is not a lease, yet the board of directors pursues a policy which leads many to believe that it is. As a resident of Greenbelt for nearly 33 years how long can this be tolerated? Its legal effect can best be determined by an analysis of what it is not. The contract does not state that it is a lease. To the contrary, the use of the word "ownership" in the contract excludes any theory that the document is a lease. It is not a life interest. Paragraph 3 refers to the sale of a "Perpetual Use" and provides in Paragraph 16 that the member may bequeath his interest in the property. It meets the requirements of a land installment contract in all respects except form. Article 21, Section 110 (1) defines "land installment contract" as ". . . a legally binding executory agreement under which (a) the vendor agrees to sell an interest in the property to the vendee and the vendee agrees to pay the purchase price in five or more subsequent payments exclusive of any down payment, and (b) the vendor retains title as security for the vendee's obligation." A reading of the contract shows clearly that the membership has purchased an ". interest in property . . . " and has agreed to pay the purchase price in five or more payments. It is true that the Court of Appeals said in Green v. Greenbelt Homes Inc., 194 A. 2d, 273 232 Md. 496, that it could see no "practical" difference between the contract and a lease in its termination provisions. However, the cases principally relied upon by the Court pertained to cases in jurisdictions which have legally authorized cooperative apartments and developments under Cooperative Associations Act. Also such cooperatives are ordinarily established as stock cooperatives, in which the purchaser of stock is actually a lessee under a lease agreement and not an owner under a "Mutual Ownership Contract.

The Court of Appeals correctly said in the Green case that "to determine the intent, of the parties and the status created, it is necessary to look to the writings between the parties, to the circumstances under which they were made, and to the matters with which they deal." The Mutual Ownership Contract does not state that it is a lease; there was no agreement between the parties that it was a lease and not an ownership contract which it represents itself to be. Paragraph 11 of the contract provides for "sale to others." A lease can be the subject of assignment but not of sale. Even a Court of Law cannot convert a silk purse into a sow's ear by declaring it be the latter. To those in the membership who care to pursue this fantastic matter through legal channels call or write Jim Smith, 4-H Southway. Together we stand; divided we fall. Jim Smith

At last month's meeting, the Greenbelt Volunteer Fire Department and Rescue Squad elected its Administrative Officers for the next term. They are as follows: President, Paul Rousseau; Vice President, Heniz Leibe; Secretary, Jay Wolfson; Treasurer, David Hissy; Trustee, Joseph O'Lough-Sunday School 11:00 A.M. ... Morning Worship 7:30 P.M. Wednesday



Serving Catholics in the Greenbelt Area

Dog Training Course

A 12-week dog training session will be held at the University of Maryland beginning on January 9. It is open to all County youngsters, between the ages of 9 and 15. A registration fee is required. For more information, call the 4-H Club Office - 627-5236.

Recreation Review

On Thursday, January 7, this

popular girls' evening activity will

re-open. New girls and the regular

Thursday night group are encour-

aged to attend. The program is

Greenbelt Junior High Men's Gym

Wednesday, January 6 at 7 p.m.

New classes are forming for the 1971 season. We have openings

in the Tuesday and Thursday morn-

ing and evening classe. Babysit-

ting is available for morning ses-

sions. Classes begin January 14

and 19. Call 474-6878 for informa-

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tion regarding registration.

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JANUARY, 1971

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ST. HUGH'S

4TH ANNUAL

NEW YEAR'S EVE DANCE

CONTINENTAL BREAKFAST AT 1 A.M.

Fourth Quarter Earnings

Twin Pines Gross Income in the October-November-December 1970 Quarter totaled approximately \$54,000. Expenses, including yearend adjustments, were about \$20,000, leaving Net Earnings of about \$34,000. Of these earnings some \$31,000 was allocated to dividends and the balance placed in Reserves.

Savings Reach \$2,350,000

By the end of 1970 members' savings in Twin Pines reached a new high of approximately \$2,350,000. At the end of 1969 members' savings totaled \$1,800,000. Loans also grew, but at a slower rate, during the year reaching a high of \$2,350,000 at the end of 1970 compared with \$2,050,000 a year ago. Reserves for Bad Debts at the end of 1970 total \$111,000. At the end of 1969 they stood at \$91,000.

PAY DIVIDENDS AT 51/2% ANNUAL RATE

At their December meeting the Board of Directors voted to pay the regular quarterly dividends to all savers at the rate of 514% per year. In addition, they voted to put into reserves an additional amount (at the rate of 1% or 1/2% per year) for the holders of Savings Certificates. Total return on Savings Certificates maturing April 1st and July 1st 1971 will be at the rate of 6½% per year. Cerates maturing October 1, 1971

Loans Available On Free-Standing Homes

Twin Pines currently has more than enough money to meet the demand for loans to buy Co-op homes in Greenbelt. So the Board of Directors has authorized the making of conventional first mortgage loans to buy free-standing homes in Greenbelt and the surrounding area.

Wholesale Life Insurance

Twin Pines members are reminded that wholesale Life Insurance is available to them at favorable rates - particularly for younger men and women. The insurance is underwritten by Nationwide Life Insurance Company. It is available in multiples of \$2,000, \$5,000, or \$10,000 up to a total of \$50,000. For example, the annual rate for a 25 year old man or woman for \$2,000 of life insurance is \$7.14; for \$5,000 it is \$15.15; for \$10,000 it is \$27.00; up to \$135.00 for \$50,000 of coverage. A physical examination may be required. If so, the company pays the cost of the examination.

Detailed information, a brochure, and application blanks are available at the Twin Pines office.

6% Savings

Certificates on Sale

Any Twin Pines member with at least \$100 in a regular savings account may buy Twin Pines Savings Certificates. They are sold in multiples of \$1,000 and pay dividends of 6% per year if held for a year. If the owner has to cash them before the year is up he receives only the regular 516% per year return.

Insurance of Deposits

We are still pushing our application for deposit insurance coverage with the Maryland Savings-Share Insurance Corporation, under which savings in Twin Pines would be insured up to \$30,000 per account.

We are currently working to put into written form the agreement between Twin Pines and Greenbelt Homes under which we jointly take legal action against delinquent borrowers.

Then we will meet with the membership committee of the Insurance Corporation. The Greenbelt Homes manager and attorney will be joining the Twin Pines staff and attorney at this meeting.

Twin Pines Joins Md. League

Since it is now making a few loans on free-standing homes, Twin Pines has joined the Maryland League of Savings Associations. This is a savings and loan trade association with headquarters in Glen Burnie. We hope to learn much from the experiences of the directors, staff members, attorneys, and auditors of our sister organizations throughout the State.

Annual Audit Underway

The annual audit of the affairs of Twin Pines is now underway. Rubin & Schimel, our auditors, are checking the savings and loan balances of a selected list of our members. If you receive a letter from them along with your statement, will you please follow the instructions in the letter and return it our auditors in the self-add

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9 P.M. TO 1 A.M.

474-5700 In The Center Open 9-9 MonSat.	and January 1, 1972 will earn div- idends at the rate of 6% per year. The dividends that are current- ly being paid are paid as of Janu- ary 1, 1971 and will be part of
NEW YEAR'S EVE DANCE JO-AL ORCHESTRA	members' income for 1971 — not for 1970. Those members who received more than \$10 in dividends from
BUFFET-DINNER BYOL \$20.00 Couple Set-Ups Inc. Reservations - Call 474-4223 Mishkan Torah - Westway & Ridge	Twin Pines in 1970 will be receiv- ing a Form 1099 from us giving the total of their 1970 Twin Pines divi- dends. The original of this form is sent to the U. S. Government by Twin Pines. The copy the member receives is to be kept with his in- come tax records — not sent to the
Twin Pines Savings & Loan Association Happy New Year	government with his tax return. Send Out Loan Statements Statements showing the balance on each members' loan are being mailed out along with their savings statements. Each loan statement includes the amount of interest each borrower paid to Twin Pines on his loan during 1970. This in- terest expense is a deductible item for Federal and State income taxes.
Thursday, December 31 Hours 9 a.m 2 p.m. Closed Saturday, January 2, 1971	Each borrower should save his statement along with his other in- come tax material.

1971 Pocket Calendars

1971 Pocket Appointment Calendars are now available Free at the Twin Pines office. If you live outside Greenbelt and want one, simply phone or wirte us and we will be happy to mail one to you. (Phone 474-6900, or mail to Box 73, Greenbelt, Md. 20770) Greenbelt area residents are asked to come to the office for their calendars.

Wheatley Resigns From Loan Committee

Because he is moving to Annapolis, Michael Wheatley resigned from the Twin Pines Loan Committee. The Board of Directors, Staff and other Loan Committee members are most grateful for the leadership, spirit, and expert knowledge Mike brought to the Committee. Harley Mann of 8B Hillside Road who has been serving as a Twin Pines appraiser was appointed by the Board to fill the vacancy on the Loan Committee.

sed, postage paid envelope enclosed for that purpose?

ANNUAL MEETING FEBRUARY 23rd

The Annual Meeting of the Members of Twin Pines Savings and Loan Association will be held in Greenbelt at 8 p.m. Tuesday February 23rd. Members will hear and discuss reports from the Board of Directors, Supervisory Committee, and Loan Committee. They will also elect three members to the Board of Directors, two members to the Supervisory Committee, and three members to the Nominating Committee.

The present Nominating Committee is now seeking names of people interested in being candidates for any of the vacancies. Leave suggestions for the Committee at the Twin Pines office or contact the members of the Nominating Committee directly. Their names and phone numbers are: Charles McDonald, 474-6475; Marjorie Owens, 474-9223; Leonie Penney, 474-6315; Betty Maffay, 474-6666; and Henry Fisher, 474-1817.

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GREENBELT NEWS REVIEW



Elaine Skolnik - 474-6060

Donald G. Busson, 6218 Breezewood Dr., Springhill Lake, was among the Akron U. midyear graduates, receiving a B.S. degree in electrical engineering.

Navy Fireman Thomas L. Falter. son of Mr. and Mrs. David W. Falter, 4-B Gardenway, has returned to Alameda, Calif., aboard the combat stores ship USS White Plans, following a five month deployment to the Western Pacific.

Army Specialist 5 Gordon A. Erdman, 21, son of Mr. and Mrs. Donald A. Erdman, 225 Lastner Lane, participated in exercise Acid Test III, a northern warfare training operation, conducted at Ft. Greely, Alaska, Nov. 30 to Dec. 14 Combined forces of the Canadian Army and Air Force joined with the U.S. Army and Air National Guard in tactical maneuvers designed to train individuals in cold weather warfare. Spec. Erdman is regularly stationed at Ft. Wain-wright, Alaska as a tracked-vehicle commander.

Airman David R. Lehman Jr., son of Mr. and Mrs. David R. Lehman, Sr., 115 Julian Ct., has completed basic training at Lackland AFB, Tex. He has been assigned

107 Centerway

103 Centerway

15 A

Greenbelt Carry-out

NEW YEAR'S SPECIAL

Coca Cola's 16 oz. carton of SPRITE - only 29c

with every large pizza while supply lasts

Small Pizza Sale - 65c

Bigger and Better Than Ever

HAPPY NEW YEAR

NA RABARA RABARA RABARA RABARA RABARA RABARA RABARA RABARA RABARA RABARA

Suburban Washington's Largest Bank

Suburban Trust Company

For Prompt, Pleasant Service

Greenbelt Office

Member Federal Deposit Insurance Corporation

Gala New Year's Eve Party

The Greenbelt Lions

Open Sunday

to Sheppard AFB, Tex., for training as a medical services specialist. Airman Lehman, a 1969 graduate of High Point High School, Beltsville, Md., attended the University of Maryland.

Junior Mike McMahon will be Parkdale's representative on the Prince Georges County Commissioners Youth Council of high school students. His first alternate is Walter Sazaki and Mark Coburn is his second alternate. Sponsored by the Office of Community Development, the Youth Council will serve as the sole duly elected body in advisory capacity to the County Government.

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FOR SALE: One, two and three bedroom frame and brick homes. Monthly payments cover everything except telephone and electricity.

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2 of every picture you take NEW ROLL OF COLOR FILM	Bonus 3*	\$1.25
B & W TOTAL COST \$4.75 *126 Cartridge Onl		\$11.53



Karen, Rick, Frank, and Naomi are back in Greenbelt area

Springhill Lake Shopping Center

OPEN EVENINGS No Appointment Needed

CENTRAL CHARGE



yours in this spacious 3 BR completely redecorated and customized end townhouse home backed up to woods with a large yard and apple trees just beyond the patio. Take up pmts. of \$101.50/ mo. after dwn. pmt. that in-cludes all utilities except elect. for your private home of the New Year. \$15960.

After the ball is over call Kash Realtor on 345-2151 anytime day or night for the privilege of seeing this immaculate 4 BR 21/2 bath Cent, A/C home with family room, washer, dryer, W/W carpet, dishwasher, plus much more. Also, Ige. yard with personal pool. Bring equity and travel to pick up pmts. of \$211/ mo. after dwn. pmt. Also available on FHA/VA terms. \$36,500.

party time can continue in this fabulous prestige 4 BR C/A 21/2 bath home with carport in Greenbelt. Absolutely perfect in every detail. Your brick home equity could let you take over pmts. of \$186/mo. after dwn. pmt. Ready on FHA/VA terms. This home is the perfect location for the professional man. \$35,500;

pink Champagne will be the order of day for you when you move into this 2 BR doll house with modern table space kit. lg. BR's and lge. living room. Pick up pmts. of \$118/mo. after dwn. pmt. Move mom and dad in now for \$19,000.

Year us carefully. Now is the time to buy this 3 BR home with rec. rm. in basement, FP in liv. rm. lge. din. rm. all located on lge. lot with trees. Other features on request. Pick up pmts. of \$168/mo. after dwn. pmt. or buy on FHA/VA terms. \$24,900.

New home for you is the order of the day in this 2 BR end home near the center with lge. fenced yard, and fine appliances. Pick up pmts. of \$85.25/mo. after dwn. pmt. that includes all utilities except elect. \$12,500.

every hour is precious with Kash Realtor on this modern 3 BR 2 bath C/A home with huge master bedrm. with a "get lost in" closet as well as an enclosed garage. Put yourself into this professional man's home today on FHA/VA terms \$43,950.

Wait another 6 months and atch the prices rise some more. Begin the new year right and buy this fine 3 BR home near Greenbelt. Lge. lot with trees. \$18,900 on FHA/VA terms.

Y don't you get out of crowded quarters and move into this spacious 4 BR (with another get lost in closet) 2½ bath C/A home with 2 car garage plus many other extras. Call for details on this home. Available on all terms at \$43,950.

National Guard Armory starting at 9:30 P.M.

AT THE

For Reservations — Mrs. Ruth Kennedy - 474-6329

FREE Set-ups - Ice - Chips - Pretzels - Coffee - Doughnuts

B.Y.O.L. - Only \$12.00 per couple



345-8686 or 345-8687 Happy New Year and a big Thanks for your patronage **Veterans Cut-Rate Liquors** 11620 Baltimore Blvd. (Route 1) 937-1110 937-3022

E'gads! How does Kash Realtor do it? We have another 2 BR end twn. house near the center with 2 window A/C's. Take up pmts. of \$84.25/mo. after dwn. pmt. that includes all utilities except elect. \$10,500.

Auld Lang Syne, old long since, days gone by, call it whatever you choose, but look at this fine wooded lot near Greenbelt with 10,000 sq. ft. for \$7800. Or buy two acres in prestige area amid \$50,000 homes for \$18,000.

pesolve not to let another day go by without calling Kash Realtor on 345-2151 anytime, day or night, before you go to work or after our regular office hours. It will make no difference. Our large professional staff will give you the answers you seek regarding all types of financing on any and all types of real estate transactions.

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