

# Greenbelt News Review

AN INDEPENDENT NEWSPAPER

Volume 37, Number 14

GREENBELT, MARYLAND

Thursday, February 21, 1974

## AN INTERPRETIVE REPORT

### Twin Pines Faces Unusual Election

by Al Skolnik

On Tuesday, February 26, the Twin Pines Savings and Loan Association will be conducting one of its few contested elections for board of directors in its 17-year history. At stake are three seats on the 7-member board. Terms of office are for three years.

Nominated by the nominating committee are three incumbents — president William F. Lathom, vice-president Matthias Vanderzon, and treasurer John S. Webb — and four others — present alternates: George Jones, and Francis J. Scott Jr., and Edwin S. Spiegelthal, and Thomas J. McAndrew. One other candidate — Bruce Bowman — was nominated by petition, after the nominating committee refused to submit his name.

The latter incident plus the question of proxies seemed to trigger off the latest confrontation, though some differences among the board members have been apparent for many months. Bowman, who was formerly associated with Twin Pines management, is at odds with the current direction in which the association is moving and apparently has support among a board minority.

The present members of the board, in addition to incumbents Lathom, Vanderzon, and Webb, are John Maffay, Leo Gerton, Peter Watters, and John Unger. Bowman has targeted in on Lathom and Vanderzon as representatives of the board majority.

At root have been the traumatic happenings of the last 15 months while Twin Pines struggled to meet the requirements laid down by the Maryland Savings-Share Insurance Corporation (MSSIC) for insurance of its savings and certificate accounts. This it finally managed to do in November 1973. But it was not done without creating scars.

#### Touch and Go

For many months, the question of whether Twin Pines would get its insurance was touch and go. First, there was the problem of complying with bookkeeping and accounting procedures requested by the Division of Building Savings and Loan Associations. Then, there were problems of how to handle loans on Greenbelt Homes, Inc. dwellings in case of defaults. Other qualifications involved the building up of Twin Pines reserves and improvement of its liquidity position.

To accomplish these goals, there was first a reshuffling of management personnel. An attorney, Allan Housley, experienced in the ways of buildings and loans, was hired to help Twin Pines meet the qualifications. A new management team, headed by T. Stephen Frankenberg, was also hired to adopt more rigorous operating procedures, as old-timers James Cassels and Bowman, associated with Twin Pines since it opened its doors in 1957, departed.

The requirement that Twin Pines maintain 6% of its savings shares in reserves for bad debts was only met when directors Webb, Maffay, and Lathom pledged their personal assets amounting to thousands of dollars. Still hampered is the corporation's power to make loans on GHI homes since MSSIC requires Twin Pines to maintain liquid reserves equal to 6% of savings shares. At present, Twin Pines is short some \$40,000 of this goal, though prior to receiving insurance, this amount was more than

See TWIN PINES, page 8, c. 1

## WHAT GOES ON

Fri., Feb. 22, 8:30 p.m., Duplicate Bridge, Co-op Hospital-ity Room  
Sat., Feb. 23, 10-noon, Little League Registration, Youth Center  
Mon., Feb. 25, 8 p.m., City Council Meeting, City Chambers  
Tues. Feb. 26, 8 p.m., Twin Pines Annual Meeting, City Chambers  
Thurs., Feb. 28, 7:45 p.m., GHI Meeting, Hamilton Place

### GNMA Letter to Hogan

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Government National Mortgage Association

Washington, D. C. 20411

January 24, 1974

Honorable Lawrence J. Hogan  
House of Representatives  
Washington, D. C. 20515

Dear Mr. Hogan:

This will refer to my letter of January 18 regarding the plans of Greenbelt Homes, Inc., the Maryland housing cooperative, to upgrade its heating system. Pursuant to the closing statement made in that letter, we are communicating with you again after having

received and reviewed the data transmitted to us by the Federal National Mortgage Association.

Our review of these data shows that Greenbelt Homes, Inc. deserves credit for the very sound financial practices it has followed in its operations. Particularly worth mentioning are its strong cash flow and reserve positions. Based on these findings, and recognizing the urgency of the plans to improve the heating system, we would suggest that Greenbelt consider taking the following immediate and simultaneous steps:

1. Make use of its reserves to the fullest possible extent.
2. Institute a viable increase in member carrying charges.
3. Start processing a modification of the mortgage for a one-year deferment of principal payments. Once Greenbelt is ready to execute the modification, GNMA will grant this relief; if necessary, retroactively to January 1, 1974.

It is anticipated that its present financial situation and income potentials will enable Greenbelt to carry out the above suggested plan without detriment, provided it does not, in the meanwhile, incur any further secured or unsecured credit obligations. Once steps one through three, above, have been carried out, GNMA will participate with the cooperative in an overall review of results attained and the consideration of further action that may be necessary to complete upgrading of the Greenbelt Homes' heating system. If this proposed solution is acceptable, the cooperative should communicate with the FNMA Philadelphia office to agree on terms and conditions for implementation of the suggested plan for action.

Should you and Senators Beall and Mathias still desire to discuss this matter with us, please communicate with me to arrange a meeting."

I hope to have been responsive to your inquiry.

Sincerely,  
Woodward Kingman  
President, GNMA

### PTSA BOOSTER CLUB

Mary Bethune Jr. High School is asking for support to fund the school's Comprehensive Reading Program. The PTSA has adopted this supplementary funding as their project for the year. Each parent is asked to pay a small fee to join the Booster Club. The money will be used to purchase appropriate reading materials.

Full details were recently sent home attached to each student's report card. Parents should send contributions to the school with their names, addresses, phone numbers and student's name and homeroom.

## CALLS MAR. 7 MEETING

### GHI BOARD TO SHARE ENCOURAGING NEWS

by Miriam Cornelius

The big news at the Thursday, February 14 meeting of the board of directors of Greenbelt Homes, Inc. was a letter from HUD's Woodward Kingman, President of the Government National Mortgage Association (GNMA) written in response to Congressman Larry Hogan's inquiry on behalf of GHI. (See accompanying text.)

As explained by President Jim Smith, Kingman's letter means that if GHI can meet HUD's requirements, payment on the principal (but not on the interest) of the FNMA mortgage could be postponed a full year. The mortgage would then terminate in 1978 instead of 1977. This would be equivalent to a loan of \$319,000 at 4 percent, Smith said. Funds so released could not properly be used to pay current operational expenses, such as fuel oil, in his opinion, but would be available for capital improvements beginning with the new atomizing burners and turbulators for the steam heating plants, estimated to cost some \$51,000 according to latest figures.

The board passed a motion authorizing installation of atomizing burners in the lead boilers of the four large steam plants and turbulators in all boilers of these plants. Work on the turbulators is to begin at once, Manager Roy Breashears promised.

Consumption of fuel oil by GHI was less in January 1974 than in January 1973 by some 43,000 gallons, Breashears reported, due to economies in use combined with relatively mild weather. Nevertheless, because of rapidly climbing prices, the manager's figures showed that the total cost was more than twice as great as in January 1973.

The chairman of the Member Relations Committee, Director Joseph Comproni, made a plea for

an early membership meeting to discuss the heating problems as well as the latest exchange with GNMA. He stated that the Greenbelt Library meeting room is available for the evening of Thursday, March 7. The board voted to set up two informational meetings for members, one on March 7 and a second one at the North End School at a date to be announced.

#### Financing Resales

A new source of financing for the resale of GHI units, such as that provided by Twin Pines Savings and Loan Association, is in prospect, Breashears reported. The board of directors of the Sixth Avenue Federal Credit Union (New York City) has met with GHI management and is expected to take early action on financing resales for GHI members. If their action is favorable, the managers of the two organizations will immediately draw up a servicing contract to be submitted to the respective boards. Incidentally, manager Breashears told the GHI board that the Sixth Avenue Credit Union expects to apply for a license to operate in Maryland.

The manager reported that GHI is again looking for a staff engineer. Mr. Nasir, who was coming from West Germany to take the job, got only as far as the airplane. In boarding the plane he fell and was taken to the hospital with two broken ribs and other injuries. As he will be in the hospital for several weeks, the appointment had to be canceled.

#### Committee Reports

The Planning, Engineering, and Maintenance Committee, headed by Director Hugh O'Donnell, requested the board to authorize \$500 for the retention of an engineering consultant for a short time to enter and examine the foundation crawl spaces of a representative sample of frame homes south of Northway. The purpose would be: (1) to list conditions, including piping, foundation walls, footings, vents, structural and other system components, ground water and moisture accumulation, and insect and termite infestation; and (2) to develop specifics for the correction of problems and for the installation of vapor barriers and perimeter insulation. A motion to implement this request passed first reading. The committee report noted that problems of crawl spaces under North End homes will be handled in conjunction with long-range heating plans.

Directors Don Volk and Thomas White of the Ad Hoc Committee on the Greenbriar sewage treatment plant reported meeting with the city council. Director White again raised the question of the precedent that would be created by allowing a sewage plant to be installed in a residential zone, and urged that GHI at least file for a declaratory judgment at the district court level. On a motion by O'Donnell, the board voted unanimously to seek legal advice, including an estimate of costs, on filing such a motion.

As chairman of the Finance Committee director White submitted a report of that committee's survey of auditing firms. Ten firms responded to the inquiry, as the report showed. After screening their proposals on the basis of reasonable cost and services offered, the committee listed five firms (including the present auditors — J. Henry Oehmann & Co. for consideration by the board. Noting that the proposals are available for review, as are the minutes of the committee's meetings, the board accepted the report.

## CITY NOTES

Signs were installed around the lake parking lot by the special details crew. The signs, which have just been received, indicate the 11 p.m. closing time which was voted by Council last fall.

The general crew has been doing street patching on potholes. They also made major repairs to transmission and clutch on one of the refuse load packers.

Some city crew members were out in Saturday's snow salting the streets.

A dead tree was removed from near the concession stand at the lake by the parks crew. During the early part of the week parks crew members also removed snow from paths and walkways at the lake, Braden Field and other points in the city.

Two more lights are on order for the Center Mall. Those lights which have already been installed have been tested and are in working order. The city is awaiting delivery of the other two lights and will turn them all on when those have also been installed.

Last week's paper collection amounted to 9 tons, 1300 lbs.

### CYO Sports Signups

The St. Hugh's CYO Athletic Board announces registration for the track, softball, and baseball programs on Sat. Feb. 23, and Sun. Feb. 24, in Grenoble Hall after all the Masses. Participation is open to all girls and boys of the parish, regardless of where they attend school. Registration fees will not be collected at this time.

### Little League Registration

Boys 8 to 12 may register for little league baseball at the Youth center from 10 a.m. to noon Sa. Feb. 23. Each boy should bring a copy of his birth certificate. Active league members are not required to reregister. Adults interested in coaching are also invited.



**GREENBELT NEWS REVIEW**  
AN INDEPENDENT NEWSPAPER  
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Volume 37, Number 13 Thursday, February 21, 1974

**Greenbelt CARES --  
A Common Good**

One of the most important functions that can be carried on in a community is the helping and counselling of fellow human beings. Greenbelt CARES is doing this, and we are very fortunate to have such a group in our city undertaking this difficult job.

These individuals have worked hard to initiate a program in which both parents and their youngsters participate in the counselling process. This type of program has received high recommendations from staff members of the Department of Juvenile Services and other agencies who work with the problems of young people.

Traditionally, Greenbelt has been a town in which people have enjoyed working together for the common good. Greenbelt CARES is another organization which encompasses the work of volunteers in the community who serve on the board of CARES, a highly qualified technical director, an intensely dedicated administrative director and a professional staff of counsellors whose common efforts have already achieved successes. These individuals have accepted comparatively low salaries to work with the nearly 100 client-families, most of whom are from Greenbelt.

The stresses of our competitive society - which make it difficult for young adults and older people to find useful roles for themselves - can be seen all around us. The whole community will benefit from the efforts of Greenbelt CARES. This is an activity which the city council should support.

**Recreation Review**

**Second Session - Pottery Classes**  
Openings are still available in all the second session Pottery classes, beginning the week of Feb. 25, as follows: Beginner, Tues., 10-12 with babysitting, Feb. 26; Intermediate, Wed., 8-10 p.m. Feb. 27; Workshop, Thurs., 10-12 with babysitting, Feb. 28; Beginner, Thurs., 8-10 p.m., Feb. 28; Beginner, Sun., 8-10 p.m., Mar. 3.  
For registration information, call the Recreation Department, 474-6878.

**Women's Softball**

Women, 18 years of age or over, can sign up for softball by calling Melvin Kent, 474-8851, or the Recreation Dept., 474-6878, Mon.-Fri. 9-5 p.m.

**Weight Lifting Club Members**

Many of the members' cards have expired. In order to continue membership, cards must be renewed. For information as to fees or membership, call the Business Office Mon. thru Fri. 9-5 p.m.

**Mishkan Torah News**

A membership meeting of Mishkan Torah will be held at 8 p.m. on Sat., Feb. 23, Rabbi Ira Eisenstein, executive director of the Federation of Reconstructionist Congregations, will speak about "The Reconstructionist Movement in Conservative Judaism."

Rabbi Eisenstein will officiate at services this Fri. at 8:30 p.m. and on Sat. at 9:30 a.m.

**Drug Abuse Program at Mowatt Methodist Church**

Mowatt Memorial Methodist Church will have two presentations, Sun., Mar. 3, 6:30-8 p.m., "Why Drugs are used" and "Drug Abuse and the Effects." There will be time for questions. A nursery will be provided for infants to grade 2. The public is invited.

**Concordia Chorus Concert**

The Concordia Chorus of St. Louis, Mo. will present a concert of sacred music on Mon., Feb. 25 at Holy Cross Lutheran Church. The concert by the 29-voice male chorus will begin at 8 p.m. The program including works by G. Gabriele, J. S. Bach, and Brahms, will conclude with a Choral Vespers. The chorus will be accompanied by a five-voice brass ensemble. Both groups are under the direction of Prof. Mark P. Bangert. A free-will offering will be taken.

**Square Dance - Sing Along**

An "old-time piano and banjo sing along and square dance" will be held on Fri., Feb. 22, at 8 p.m. in the Community Church social hall. Music will be provided by Virginia Epperly, piano, John (Buzz) Sauls, banjo and by Rick Ransom with his electric piano. Exhibition square dancing will be by courtesy of the Greenbelt Stardusters. Emory Harman will be Master of Ceremonies and there will be open participation with prizes and an old-fashioned country store. Tickets can be purchased at the door. For additional information, phone 474-6944.

**Community Church News**

On Sunday, Feb. 24, the Rev. Ralph Weisser will preach on the subject of "God and Human Suffering."

Beginning on Ash Wednesday, Feb. 27, Mr. Weisser will lead a Bible study course on "Understanding the Bible." The sessions will begin at 10 a.m. and will continue every Wednesday during the Lenten season. There will be opportunity for discussion and both men and women are invited.

During Lent Mr. Weisser will give a series of sermons on "The Character of Jesus" at the 11 a.m. Sunday worship service.

**Of Cents and Sense**

To the Editor:

Although this appears to me to be a period in the world's history when we don't have an abundance of cents or sense, if I had to choose what comes first, I would pick sense, then proceed to be concerned with cents. While I do agree with Viola Keer that Greenbelt can't afford EVERYTHING, let us really decide what is important to us as a people - but not make our decisions lightly.

Perhaps the people Viola Keer comes in contact with are all thriving have a good understanding of themselves, are functioning effectively and feel they "belong." Increasingly, I feel that many, particularly children, find themselves confused and drifting. Although these people in our society hopefully are a minority, they are a significant one, I feel. Not too long ago, one Greenbelter said that in her particular court practically no one's home during the day - and the school age children are frequently at loose ends after school. Sometimes this leads to trouble. From what I have observed, this is not an isolated experience. Since our children are our future, what better investment is there than Greenbelt CARES? Ideally, it would be best if there were no need for such services, but unfortunately there IS a need.

In 1932, Eleanor Roosevelt said that "In our complicated modern civilization, we are so separated from each other that we forget our interdependence . . . If we can get back to the feeling that we are responsible for each other, these years of depression would have been worthwhile." (See Lash, Joseph P., Eleanor and Franklin, p. 507). In the 1950's some sociologists viewed the U. S. family as "atomistic", fragmented because of a lack of unity; of goals, other than materialistic ones. Does the scene look familiar? Today we hear a lot about "doing your own thing." Self-enhancement and self-fulfillment are desirable, but let's not forget our children and our neighbors.

Greenbelt was born, in part, as an experiment in cooperative living. Whether or not Greenbelt CARES is funded, let us always be a caring people, a caring community, a caring nation. Let us be concerned with sense, THEN cents.

"What profit a man if he gains the whole world and loses his own soul?" What profit a community if it has the finest physical facilities, yet there are a significant number of youth who haven't as yet learned how to help themselves in acquiring a sense of well-being?

People are more important than things.

Joan Conway

**Boys and Girls Club**

The Fund Raising Drive began this week with the youth working hard to get the support of the citizens for the sports program this year.

Due to an April 1 deadline of the Prince Georges County Boys Club for each club to get in its membership, the Boys and Girls Club will be registering members every Sat. in March. Those interested should come to the Youth Center or S.H.L. Community House, Mar. 2, 9, 16, 23, 30 from 11 a.m. until 3 p.m. and bring the registration fee, birth certificate unless on file, and a parent. For further info, call 474-8343.

**Holy Cross Lutheran Church**



6905 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

937-5390

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**GREENBELT COMMUNITY CHURCH**

Hillside and Crescent Roads - Phone: 474-6171  
Rev. Ralph E. Weisser  
Feb. 24 - 11 a.m. Sunday Worship and Church School  
"God and Human Suffering"  
Wed., Feb. 27, 10 a.m., Lenten Bible Study Group Begins

**UNITED METHODIST CHURCH**

(Mowatt Memorial) 40 Ridge Rd., Greenbelt, Md. 474-9410  
Rev. Clifton D. Cunningham, Pastor 474-3381  
Sermon: "WANTED: New Creatures"  
Worship Service 11:00 A.M.  
(Nursery through Kindergarten 11:00 A.M.)  
Church School (Nursery through Adults) 9:30 A.M.

**GREENBELT BAPTIST CHURCH**

Crescent & Greenhill Rds. Telephone: 474-4040  
Sunday School 9:45 a.m. Church Training 6:00 p.m.  
Rev. James O. Duncan  
Morning Worship 11:00 a.m. Evening Worship 7:00 p.m.  
Ride our buses to Sunday School and Morning Worship  
Sat., Mar. 2, 7 p.m. Music Program by Arlingteens  
Office hours: 9:30 - 1:30 Monday - Friday

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**Twin Pines Savings & Loan Assn.**

Greenbelt Shopping Center 474-6900  
Greenbelt, Maryland

**INSURED SAVINGS**

Maryland Savings - Share Insurance Corporation (MSSIC)

Each Member Account Insured to

**\$30,000**

5 1/2%  
Regular Savings

6%  
Savings Certificates  
(\$1,000 minimum)  
1 Year Deposit

7%

Savings Certificates  
\$2,000 Minimum  
1 Year Deposit

7.5%

Savings Certificates  
\$4,000 Minimum - 4 years

Deposit by the 20th  
Earn from the 1st

Support the Savings and Loan  
That Supports Your Community

MON. THRU FRI. SATURDAY  
9 to 8 9 to 2

Attend the Annual Meeting  
Tuesday, February 26, 1974 8 p.m.  
Municipal Bldg.

**Greenbelt Carry-out**

Sunday - 24th - Royal Steak Sub .....65c  
Small Cheese Pizza .....75c  
Saturday - 23rd - Large Pepperoni Pizza ..... \$1.65  
Royal Steak Sub .....65c  
Friday - 22nd - Large Cheese Pizza .....\$1.25  
Carton Drinks 89c to 95c

107 CENTERWAY 474-4998



**Unhappy With Twin Pines**

To the Editor:

I couldn't begin to afford to buy the amount of space I need to even list the inadequacies and inaccuracies of the Twin Pines establishment.

My main idea has been a plea for communication with the members but from the examples we've had maybe we're lucky not to have been blessed with more. There have been no quarterly newsletters in nearly a year - no financial statements, no indications to membership as to what was going on or how they, the membership, could help.

Instead we had an expensive mailing last June containing the most blatantly inept and inappropriate suggested bylaws - along with an implied threat that these had to be passed. Withdrawn when spontaneous, major opposition became obvious, a committee was appointed. This committee worked hard and long but the results still haven't been recommended for adoption by the membership.

The proxy cards have been altered and printed twice, two instruction sheets have been issued, and a rubber-stamped restriction affixed while the easily understood alternate proxy sheet had to be pried loose from the office. (The issuance of all proxies has been registered and the proxies coded in true corporate - but non-cooperative - style).

The notice of the meeting failed to indicate how many candidates will be voted for in each case, and, of course, the board-approved candidates are listed first in each category.

But the advertisement - that was the worst of all! These scare tactics represent a bare majority of the board (in other words four members supporting two of themselves) in trying to maintain the dictatorial control of a non-resident president and an establishment lawyer.

The accounting procedures now in use were established in October, 1972 for the electronic system Twin Pines ordered, at the direction of the state, in November, 1972. (Where is that automated, daily-interest machine?)

Twin Pines applied for higher certificate rates in December 1972.

A night depository is a good idea - particularly while members are getting used to the new, reduced hours. (Why haven't these been announced? Along with additional holiday closings?) (And whatever happened to pocket appointment calendars, mimeographing for non-profit organizations, inexpensive copies, community announcements, etc.?)

Separate cash drawers and most current procedures were established in 1972. Truth in lending has been a policy of Twin Pines long before the state and federal laws were established.

I, personally, recommended this legal counsel because of his experience and background and in spite of his lack of knowledge, sympathy, or understanding of cooperative ownership and control. (May I refer you again to the bylaws, proxies notice, etc. above?)

"Paid off indebtedness, increased reserves." Good - but it must have been on the 16 year reputation of Twin Pines. (Were the members ever asked for help?)

Professional appraisals for GHI homes is a rip-off - at any cost - and our insurers do not require it. You cannot get more "experienced and competent" appraisers than the Twin Pines Loan Committee which has to see for itself these homes on which it has been eminently successful in making conservative and sound loans for so long.

Ours is the only cooperative savings and loan in this area and there is a tremendous potential for co-op housing loans as well as for conventional loans to co-op minded people. Our assets grew over 25% in 1972. With insurance, with loan money available, we could increase our dividend rate, and we could reduce our GHI loan rate - but only if we elect cooperative people who are known to be dedicated to Twin Pines and the community.

**Bruce Bowman,  
Petition Candidate  
for the Board**

# Letters to Editor

**To Set the Record Straight**  
To the Editor:

We are deeply disturbed by the personal and acrimonious nature of the Twin Pines board election campaign as conducted by one of the candidates. Such irresponsible and misleading charges cannot go unanswered or unclarified.

Here are some facts to set the record straight:

1. Information to the membership has been somewhat reduced this year . . . for good reason. We were under court injunction and publicizing such information might have prejudiced our case before the court and possibility caused a run on the Association's deposits.

2. Twin Pines has increased its services rather than reduced them. For customer convenience, we keep our doors open longer than any other local savings and loan. We also provide free notary service, copy service at cost, space for local artists to display their works, and shortly will have a night depository installed for after hours convenience.

3. Bill Lathom, the Association's president, has done one appraisal for Twin Pines. It was done free of charge and was made in support of our application for insurance of accounts. All other appraisals have been done by the loan committee or referred to other appraisers not associated with Twin Pines.

Twin Pines has been fortunate to have a man of Bill Lathom's experience in property valuation. It should not be difficult to see the special benefit of this experience to an association with the principal function of financing home ownership. In addition, Bill, a former Greenbelter, has a record of dedication to community service both in Greenbelt for over five years and elsewhere. (We might mention that more than one-third of Twin Pines' membership lives outside Greenbelt.)

4. The attack on the proxy voting system is a red herring. In past years, only forty to fifty members have attended annual meetings. As a result, it is possible for a minority of less than 1% of the membership to ignore the interests of over 4,000 account holders. With the availability of proxy voting a more representative number of members have a voice in the election of officers.

Finally with the support of the board and management, Bill Lathom has guided Twin Pines through turbulent times. We have been able to make the necessary organizational changes to acquire insurance of accounts, while at the same time keeping the cooperative spirit of the association intact. Anyone who can do that deserves thanks, not badly-aimed potshots at his, or the board's character.

**Jack Maffay  
Peter Watters  
Members of Twin Pines Board**

**STATE STUDIES SHARING  
INTEREST PAYMENTS**

The Prince Georges County Municipal Association has begun action which may lead to its municipalities as well as other towns and cities in the State receiving greater interest payments on State shared revenues. Mayor Richard Pilski and City Manager A. Louis Hayward of Bowie were appointed to study a change in State Comptroller investment procedures.

Mayor Pilski along with Greenbelt City Manager James Giese and others met with the Prince Georges County Clerk of the Courts, Waverly Webb, in December to determine what interest and fees might be due cities and towns.

Currently the State holds revenues for an indefinite period of time (in some cases as long as 8 months) before forwarding them to municipalities.

A meeting is being set with State Comptroller Louis Goldstein to pursue steps to be taken in making deposits directly to banks handling municipal accounts.

**Exercise Your Franchise**  
To the Editor:

Many citizens of Greenbelt are members of the Twin Pines Savings and Loan Association, an extremely valuable community resource. They should be alerted that the membership is the target of a proxy fight whose objective is to gain control of the Association. We strongly urge the members to come to the Annual Meeting on February 26, 1974, at 8 p.m. at the City Council Chambers, and personally exercise their franchise.

The upcoming election to the board of directors is very critical. It may either enable or deny the perpetuation of the present board majority. For the last couple of months, the board has been consistently split on a 4/3 basis. The major issue over which this split has occurred concerns retaining the democratic and cooperative nature of Twin Pines, consistent with State law. The majority of the board, on the other hand seem to favor de-emphasizing these original purposes - for which Twin Pines was founded.

Letters and advertisements in the Greenbelt News Review have been requesting support for one or another of the candidates for board of directors. Advertisements on behalf of Bruce Bowman have sufficiently rattled two of the incumbent candidates into using scare tactics. They say: let's not jeopardize the insurance of accounts.

The move to obtain state insurance of accounts was actively initiated during the presidency of George Jones. As part of a unanimous board of directors, John Webb, Leo Gerton and John Unger worked to achieve this important goal. Nevertheless, insurance and certification issues are red herrings in this election. There is no conceivable way in which election of Bruce Bowman, John Webb and George Jones to the board of directors could jeopardize our insurance of accounts.

The government of the State of Maryland is one of laws, not men. The Maryland Savings-Share Insurance Corporation, a state controlled agency, cannot void the already granted insurance on the ground that members chose to exercise their democratic right to vote for Bruce Bowman.

**Leo Gerton and Mory Moryadas**

**"Cool it, Twin Pines!"**  
To the Editor:

"The heavens will not fall" - nor will Twin Pines - if Bowman or Lathom or Webb or Vanderzon or Jones or . . . either wins or loses in the voting for Twin Pines board of directors. The candidates have more in common than the campaign seems to indicate. All are able men dedicated to Twin Pines prosperity and growth. All incumbents - and Bowman too, as former board president during trying times and then as manager - are known in the community as men of character and integrity. Unity in diversity is a democratic strength that characterized former boards and can be true again in future boards. In short, cool it, Twin Pines!

Much current campaign ferocity reflects outrage at an ill-conceived proxy and inept handling of this proxy system. A pox on such a divisive proxy system! It must be corrected in 1974 so 1975 elections are not so onerous to a democratically-oriented membership. Now is the time for all Greenbelters to unite to support their cooperative savings and loan. I urge members to scrutinize the candidates, attend the Twin Pines annual meeting, and vote conscientiously!

**John S. Webb**

**A Lucky Parent**  
To the Editor:

My eight year old son has changed his mind about school this year since he goes to The Partridgeberry School in Greenbelt. He walks there everyday with his little brother who was able to go there too.

This school appeals to both of them so much because they are together in an environment which fulfills their emotional, physical and creative needs. How fortunate are our children in Greenbelt to have available an alternative to public schools! The Partridgeberry School is fully accredited and provides a custom-tailored education for each child's needs with methods that have proved to be profitable for the students. Another important factor is the parent's involvement which the children get.

As a very lucky parent, I feel that parents should know about my experience so that their children too can gain better insights into learning . . .

**F. Haggard**

## Marathon Benefits Crippled Children

St. Hugh's CYO Teen Club and Holy Redeemer CYO Teen Club battled Thursday, Dec. 27, in a twelve hour basketball marathon at the Greenbelt Armory. The \$375 earned will benefit the handicapped children being treated by the local Easter Seal Society.

The final score at 9 p.m. was 384 points for St. Hugh's and 368 points for Holy Redeemer. Presentation of participants trophies was by Greenbelt's Mayor Pilski. Sponsors for the marathon included American Legion Post 136, Greenbelt Armory, Greenbelt McDonlad's, Continental Bakery, Briggs and Coca-Cola. Mr. John Yakupkovic and Mr. Roy Nelson respectively coached St. Hugh's and Holy Redeemer's teams. Giving their time as referees were Joseph O'Loughlin, Peter Labukas, John Pisani, Peter Watters, Terrence O'Driscoll, Robert Reese, and Father Burchik.

## Cub Scout Pack 746

Cub Pack 746 held its annual Pinewood Racer Derby during January. Racing and special award winners were: Best Design - Scott Hicks; Best Car With No Help - Doug Hayes; Best Finishing Job - Chuck Hiep; Most Unusual Car - Travis Moss; Turtle Award - Craig Farmer; 8 year old racers - 1st place Doug Newman; 2nd, Mark Neupert; 3rd Mike Downey; 9 year olds - 1st place Mike Bracken; 2nd, Mike Nally; 3rd, Sam Falk; 10 year olds - 1st place, Scott Hicks; 2nd, Lyle Rice; 3rd, Danny Petroff, and Grand Champ - Mike Bracken.

Advancement awards were presented to: Travis Don Bullion, Citizen, Craftsman and Naturalist badges; Scott Hicks, Artist and Citizen badges; Danny Petroff, Athlete, Outdoorsman and Sportsman badges; Lyle Rice, Citizen and Scholar badges; Tim Miscall, Bobcat badge; Mike Bracken, Denner patch; Doug Hayes, Asst. Denner patch; and John Jordan, Wolf badge.

## CYO BASKETBALL

Six weeks into the season, the St. Hugh's Cagers are still in there fighting. Coach John Yakupkovic's Junior Boys team with a 3-1 record has posed a real threat to all competitors. Records for the Intermediate and Midget Boys are 2-3 and 2-4, respectively. The Midget Girls 2 team has a 3-3 record while the Midget Girls 1 team, with an 0-6 record, and the Junior Girls with an 0-5, have plans to come on strong in the closing weeks of the season. In the past week of competition, the Junior and Midget Boys were victorious.

## Extension of Rent Control Voted by County Council

Extending rent control in Prince Georges county for another 12 months, the county council voted 8-1 Feb. 12 to adopt CB 24 - designed to go into effect when current regulations expire on March 1.

The emergency bill authorizes a maximum 4 percent rent hike with some provisions for rent increases to allow for specific operating and capital improvement cost increases.

The four percent base increase would be computed on the base monthly rent charged on Jan. 1, 1974. The bill would expire Feb. 28, 1975. Rent charged for units becoming vacant during the next year could be hiked as much as eight percent under the proposal. It provides for such an increase only if the unit did not become vacant as a result of a request or legal action by the landlord.

Additionally, the bill allows landlords to pass along to tenants, any actual cost increase for electricity, fuel, gas, water, sewer and taxes from the first of the year.

The landlord would be required to compare costs with those incurred during the same month of the previous year and file a fiscal analysis with the Landlord-Tenant Commission.

Any increased costs would have to be distributed among all units in the apartment complex. Similarly any decreased operating costs must also be passed on to the tenants.

As far as capital improvements are concerned, the landlord can charge tenants for improvements in excess of \$500 by increasing the rent of the unit one and a half percent of dwelling improvements' cost per month and 1.5 percent for improvements to public areas of the complex - again distributed equitably among all tenants. Any increase as a result of capital improvements that exceeds 10 percent annually must have prior approval of the Landlord-Tenant Commission.

The Landlord-Tenant Commission can grant greater rent hikes to individual landlords upon proper petition and demonstration by the landlord that he is sustaining a loss or suffering a hardship unusual in nature. The proposed bill contains specific procedural clauses to protect both the landlord and tenant in such cases.

The Council also amended the bill to authorize a landlord to take a flat 6 percent increase above rents charged January 1 in lieu of computing the allowable 4 percent hike, operating and capital improvement costs.

Rent control provisions under CB 24, which still must be signed by the County Executive, do not apply to those apartment developments which are insured, subsidized or owned by the Federal government and which require an accountability of rent returns to federal authorities.

Voting Tuesday to enact CB 24 were Council Chairman Francis B. Francois and Councilmen Samuel Bogley, John Burcham, Charles Callow, John J. Garrity, Lucille Potts, Gladys Noon Spellman and Francis White. Councilman Ronald R. Reeder was opposed.

## Volunteers Needed

The Extended Care Facility of Prince Georges General Hospital is announcing its participation in the county's "Person-to-Person" Program. This program is sponsored by eighteen county service organizations. Its primary purpose is nursing home visitation on a person-to-person basis. Volunteers will be visiting patients in the Extended Care Facility who have little or no contact with friends or relatives.

The program will recruit and train volunteers. Anyone interested in participating in this program should contact Mrs. June Mathis at Prince Georges General Hospital.

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**St. Hugh's CYO Track Team Runs in M-Club Indoor Meet**

For the first time St. Hugh's entered a boys and girls relay team in the recent CYO - M Club track meet held in Cole Field House at the University of Maryland on Fri., Jan. 11, 1974. The boy's team ran 4 laps, each lap 160 yards, in 1 minute 25.1 seconds (1:25.1). The girl's team ran 1:30.4. The boy's team placed 8th out of 12 teams and missed making the 4 team final by five seconds. The girl's team placed 5th out of 8 teams and missed making the 4 team final by only 3.2 seconds.

The teams had never run indoors before, had only 10 days to practice, choose a team and master passing the baton.

The girls team included: Beth Osborne, 8th grade; Judy Yakupkovic 7th grade; Mariette Vanderzou, 8th; Heather Bagster-Collins 6th. And alternates: Mary O'Keefe, 8th; and Lynn Labukas, 7th.

Members of the boys team were: Dennis Cantwell, 7th grade; Jim Vanderzou, 7th; Chris Cantwell, 6th; Tom Neel, 7th; and alternate: Jim Folke, 7th.

Practice will be starting soon for the regular CYO track season.

**HUNTER SAFETY**

Sign up for the 4-H Hunter Safety Program. This program is designed for anybody at least 9 years of age who lives in a home with a gun. Youth less than 12 years of age must be accompanied by an adult.

The purpose of this program is to provide an opportunity to learn the safe care and use of firearms in home and field. Demonstrations of guns and ammunition will be provided, as well as an opportunity to fire a shotgun on the range.

Instructors for the course are all NRA certified and are members of the Prince Georges Fish and Game Club, co-sponsors.

A complete course includes both Sat., 9 a.m. - 1 p.m., and Sun. 1:30 p.m. - 4 p.m. lessons. The course will be conducted at the P.G. Fish

**Marathon Race Results**

The largest ever annual Washington's Birthday Marathon, the 13th, a 26-mile-plus race, was held Sunday, February 17, 1974 at the Beltsville Agricultural Farm. This race was sponsored by the Greenbelt Jaycees to encourage physical fitness. The race was won by Sheldon Karlin of College Park running for the Washington's Sport Club in the time of 2 hours 26 minutes and 26.8 seconds. He defeated Gareth Hayes of the North Carolina Track Club and Max White, the U.S. 50 Kilo champion and a field of 371 runners from Canada, Florida, Minnesota and six other states. Bob Horman, a 55-year-old Australian, finished 22nd in 2:51:53 and Kathy Switzer of New York, was the first of nine women entered to finish in 3:14:40. Four Greenbelters who finished were Bob O'Brien, 15th in 2:48:30; Alexander Barnes, 70th in 3:07:52; Marty Greenbaum, 122nd in 3:22:23; and Bill Clarke in 3:55. O'Brien, Barnes and Greenbaum have qualified to run in the Boston marathon in April.

A 3 mile race was held with over 100 entries including a number of Greenbelters. This was co-sponsored by the Greenbelt Recreation Department and a complete list of finishers of both races will be posted there next week.

& Game Club, Woodmore Road, Mitchellville, Md. For information call William Clark, 627-5236.



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40 Ridge Road, Greenbelt, Maryland

February 23, 1974

5:30-7:30 p.m. — Continuous Serving

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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.

**INCOME TAX** returns prepared - State and Federal. Ted Pritzker, 474-2864.

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

**CHILD CARE:** Mother will care for your children - my home - Greenbelt, 5-6 days a week, all hours, reasonable. Call 345-5667.

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**FOR SALE: BOYS** Schwinn 10 speed bicycle. 474-4316.

**FOR SALE: Fruitwood** Din. Rr. set with 5 chairs \$100.; Credenza \$80., 9x12 Gold Shag \$35., coffee table \$20., 3 - 20" bikes 345-1285 eves.

**Schrom Property Next To Seek Sewer Plant**

Fears expressed by opponents of the Greenbriar on-site sewage treatment plant that its approval would encourage similar efforts by other developers were borne out this week. Proposed as an amendment to the 10-year County Water and Sewer Plan for years 1975-1984 is a designation for a point of discharge for an interim sewage treatment plant on the Schrom tract property located just outside the Greenbelt city limits, south of Greenbelt Rd.

The County's Sewer and Task force did not recommend approval of the amendment for a point of discharge. Instead, they suggested that alternatives be studied. These include (1) hooking into the Beaver Dam plant (limited to commercial and industrial use) which is expected to open within the next 18 months or (2) connecting to the proposed Brier Ditch pumping station which will empty into the Western Branch plant.

A public hearing on the 10-Year Water and Sewer plan is scheduled for Wed., Feb. 27, at 7:30 p.m. in the county council hearing room in the Upper Marlboro courthouse. City council will take the matter up at its next meeting on Mon., Feb. 25.

The property involved contains some 67 acres, zoned as C-2 (commercial, regional shopping center) and R-10 (high rise apartments), and is now owned by the Frankford Drive Limited Partnership No. 1. The tract is bounded by the Washington-Baltimore Parkway, NASA Property, Greenbelt Road, Mandan Road, Hanover Parkway, Hanover Drive, and the Capital Beltway.

The plan proposed the construction of a 625,000 gallons per day treatment plant at the intersection of Hanover Pkwy. and Hanover Drive. The effluent would be discharged into a stream outside the city limits, flow under the Beltway to a stream in Greenbelt Regional Park which is within the city limits, and finally find its way to the Anacostia Basin.

The cost of the treatment plant will be borne by Frankford Drive Limited and the facility operated by the Washington Suburban Sanitary Commission (WSSC). County approval is contingent upon the plant receiving the necessary State and Federal permits and approvals. Construction and operation of the plant must be in accordance with conditions almost identical to those placed on the Greenbriar sewage treatment plant. Among the 15 stipulations are: (1) the advanced treatment process outlined by Dr. John Cookson before the county council (in the Greenbriar matter) be installed (2) an emergency connection with the WSSC public sewer be built so that in the event of a breakdown, sewage would go directly into the WSSC system instead of the receiving stream, and (3) the plant be closed as soon as public sewage facilities become available.

**Foreign Study League**

High school juniors and seniors interested in traveling to Russia and Europe this summer are encouraged to make plans now. For the fifth summer, in cooperation with the Foreign Study League, the Board of Education of Prince Georges County will sponsor European and Russian study programs for senior high school students.

The Russian Program will depart from New York July 10 and return Aug. 6. During the 28 days students will be living, studying and exploring among the people of London, Leningrad, Moscow, Kiev, Prague and Paris.

The Western European Program will depart from Washington, D.C. July 9 and return Aug. 5. This trip will include - The Royal Palace in Madrid, Rome with the Vatican and St. Peter's, the art treasures of Florence, Switzerland and London.

Further information, brochures, and registration forms are available. Call Tee Burnett at 894-0716.

**Our Neighbors**

Former Greenbelt Police Sgt. Austin R. Green will retire a second time. Since Feb. 1967 Green has been a Federal Protective Officer assigned to the Pentagon. During this time he was editor of the first and only company newsletter, "The Badge." Green also a member of the "Pride and Recognition" committee, has been appointed to the board of directors of the Four Winds, Inc., a camping club in Virginia. Green will be in charge of security.

Congratulations to Gary Myers Jr., 11-F Ridge and Leslie Moore, 1 Lakeview Circle. Both students were named to the Dean's list for the first semester at Bucknell University, Lewisburg, Pa. Gary received a perfect 4.0 average.

Happy birthday to Joey Rosenzweig, 20-L Hillside, who celebrated his fifth birthday on Feb. 16.

While the rest of us were shoveling snow and waiting in line for gas, four denizens of Greenbelt spent two weeks sailing, fishing and snorkeling in the blue-green Caribbean. Bob Garin, Harvy Geller, Joe Hanyok and Bill Weintraub came home with gorgeous suntans, hundreds of photos and memories of beautiful scenery and delicious fresh fish dinners. Turkish coffee was served, compliments of Bob, who towed away his Turkish coffee-maker along with his other necessities.

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Working in WASHINGTON IRVING? This 2 bedroom Greenbelt townhouse is close to the Beltway and Parkway. Remodeled kitchen with disposal hood over stove, window a/c, carpeting, etc. \$21,900.

**WALT WHITMAN'S Sampler** is not as sweet as this 3 bedroom townhouse in Greenbelt. Two refrigerators, washer, dryer, st. doors, window a/c and backed up to woods. **SELLER WILL HELP WITH FINANCING.** \$14,500.

**WSSC Contract Awarded**

The Washington Suburban Sanitary Commission (WSSC) awarded a contract in the amount of \$204,252 to the Suburban Utility Contractors Inc., for water mains, sewers and sewer house connections for the 1,193-unit Greenbriar apartments in Greenbelt.

WSSC is also soliciting bids for 4,015 feet of pipe outfall sewer to serve the Greenbriar apartments and Glen Ora Gardens. The latter apartment development, located east of the Baltimore-Washington Parkway and south of Greenbelt Road in Greenbelt will be constructed by Alan Kay and Associates when public sewage is available.

**KASH Realtor HOMES FOR SALE**  
We are Above the Post Office in the Greenbelt Shopping Mall

**DON'T LOOK TOO "LONG"-FELLOW,** this 3 BR 1 1/2 bath brick home near Univ. Park will be gone. W/W carpeting, fenced yard and offered on FHA/VA terms. Only \$32,000!

**TENNY "SONS"** or tenny daughters will fit into this 6 BR 3 Bath home with 36x15 liv. rm. plus sep. dn. rm. in Hyattsville Hills. Rooms will measure on the average 18'x18'! No verse can describe this grand old mansion. What is the catch? It needs work but the owner will help with financing and hold a lge. portion at 7 1/2%. Call 345-2151 today on this fabulous investment. Perfect location for home, or professional man. \$31,950.

**ROBERT "BURNS"** everytime he thinks about missing a 2 BR home like this. Close to the Greenbelt shopping mall, off the main road parking, no heavy settlement fees to pay and all utilities except elect. and phone included in pmts! Beautiful fenced yard. Financing available! Call 345-2151 today about this cozy home. \$13,380.

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**HAVE EDGAR, A GUEST** and many others in this 5 BR 2 1/2 bath Cent. A/C home with carpet on a lge. lot. Ranch type kit, sep. dn. rm., covered patio, all major appliances. Located in Kingswoods and ready for July occupancy or perhaps sooner. On FHA/VA terms \$59,900.

**TAKE A "THOREAU"** look at this 3 BR masonry near the Greenbelt Shopping Mall with remodeled kit. **NO HEAVY SETTLEMENT FEES TO PAY, ALL UTILITIES EXCEPT ELECT. & PHONE** included in pmts. **FINANCING AVAILABLE!** Only \$21,900.

Call **"CARL" SANDBURG** - but call Kash first to see this 2 bedroom END townhouse in Greenbelt with extra storage space, paneling, carpet, washer, dryer, window a/c, more and all fenced in for \$13,500.

Watch **STEVEN CRANE** his neck trying to see what a bargain you got when you bought this brick duplex near Capitol Plaza. 3 bedrooms, Rec. rm. in bsmt., new gas central air, screened porch, fence, and all backed up to woods in a low traffic area. \$27,950.

You'll **NASH** your teeth if you miss this one. Beautiful location in Greenbelt, near Center, library, etc. 3 bedrooms, remodeled kitchen with dishwasher, exhaust fan, washer, dryer, etc., 23,000 btu window a/c, carpet, more in nice, clean home. Off st. park., etc. \$21,900.

**VICTOR HUGO** find another place if you can that's nicer than this 2 bedroom, townhouse in Greenbelt w/ff ref., washer window A/C, carpeting, cornices. Call 345-2151 now for an appointment to see this one. \$15,200.

Just **TWAIN** you and I, here's a real beauty. 3 bedrooms, beautiful, new floors downstairs, washer, window a/c, patio, fence, etc., backed up to woods. AND the owner will help with financing. \$15,500.

You'll have to **GRIM** and **BARRETT** if you miss this one in Bladensburg area. Live in the big apartment and rent out the other two. Income for all three apts. more than double present mortg. pymt. Call about this excellent income property. **SELLER WILL HELP WITH FINANCING!!!** \$28,000. Priced to sell!!!

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**TWIN PINES from page one** \$600,000. It is expected that this goal will be reached within a month.

#### Reactions

To many old timers the requirements laid down by the State regulatory agencies were unnecessarily confining and seemed to reflect a lack of understanding of co-operative principles. It was alleged that many matters were being looked at from a purely financial point of view.

To the board, however, the fact that Twin Pines was faced with merger and loss of identity if it did not get the insurance was a reality that could not be ignored. It viewed many of the state-prescribed requirements as unavoidable if Twin Pines was to be preserved as an independent institution. It tended to heed very carefully the admonitions of the State regulatory agencies. As a result, the Board says, the State agencies have become more understanding of Twin Pines' "peculiar" status as exemplified by the dropping of the requirements for diversification of investments.

#### Membership Control Threatened?

This situation has led to charges that a board majority has not shown sufficient regard for the democratic and membership nature of Twin Pines. The minority on the board point to the reluctance to place on the ballot "opposition" candidates and the move to utilize a little-used proxy procedure to assure majority board control.

The question of a "contested" election in Twin Pines is a delicate one at this stage of its history. A major concern of many people associated with Twin Pines has been a fear that a divisive election campaign, especially involving persons who may be *persona non grata* with the regulatory agencies, might jeopardize Twin Pines' newly-won insurance status. The nominating committee is not talking but apparently this point of view influenced its failure to nominate Bowman.

There has also been concern that Twin Pines' "washing its dirty linen" in public would undermine the confidence of the community in Twin Pines and make it more difficult for Twin Pines to achieve its goal of increased savings to resume GHI home loans.

The board minority's feeling is that contested elections and the campaigning that accompanies such elections, while unusual for financial institutions, are a recognized feature of Greenbelt life and an integral part of membership control of the organization.

#### Proxy Issue

The proxy issue has been complicated by the fact that the by-laws are not clear as to their application. In an attempt to clarify the rules, Attorney Housley drafted the standard corporation type form which authorized the granting of proxies to the board of directors. This was viewed by the minority as an attempt to undermine membership control and the proxy procedure was later amended to permit the granting of proxies to individual members as

well. At the same time, the duration of the proxies was limited to a life of 11 months and agreement was reached that proxies assigned to the board would not be used for by-law changes.

#### Community Services

Concern has also been expressed that the cooperative spirit of Twin Pines has been undermined as community services have been curtailed and members have been kept uninformed. The board majority pooh-pooh this charge, stating that the only service of any significance curtailed was the running off of mimeograph material and that this service has long been regarded as an onerous burden on Twin Pines staff. Other services still remain: notary public, money orders, space for local artists, convenient drop for News Review copy, etc.

In addition to the board of directors, the members will elect one person to the three-member supervisory committee and two persons to the five-member nominating committee. The candidates for the supervisory committee are present chairperson, Muriel Weidenfeld, Alexander Chavrid, and Peg Wainwright; for the nominating committee are present chairperson, Leonie Penney, Henry Fisher, Ralph Bram, and Gertrude Ruth Wood.

#### IN GREENBELT'S LIBRARY

A book discussion on **Kind and Unusual Punishment: The Prison Business** by Jessica Mitford will take place Tuesday, Feb. 26, at 7:30 p.m. in the Conference Room of the library.

Questions to be discussed, include: Do you believe that prisons should be abolished? What happens to criminals? To victims? Is rehabilitation possible or necessary? Admission is free. To register, please visit the Adult Services Department or call 345-5800.



151 Centerway MLS 474-5700

#### SPECIAL OF THE WEEK:

3 B/R all Brick Townhouse in clean condition. Close to elementary school and shopping center. Only \$18,610, equity, the most reasonably priced on the market.

We have an excellent selection of 2/3 Bedroom Brick and Masonry homes ranging in price from \$20,000 to \$26,000. Occupancy may be arranged to suit the purchaser.

We also have 2 & 3 Bedroom Frame Construction homes ranging in price from \$12,000 to \$16,500. Now is the time to purchase for excellent value.

#### Service Is Our Business

Call us for information on homes in Greenbelt and Vicinity.

In Shopping Center  
Next to Mobil Gas Station

#### Winter Driving Tips

Even though pavements may be mostly clear and dry, frost can form on bridges and overpasses, making them treacherous. Drivers should approach these trouble spots with caution to avoid a skid.

Get the 'feel' of the road, and if the driver has the slightest doubt whether or not it may be slippery, the best technique is to 'gun' the engine or to try the brakes occasionally when out of the way of other traffic to see if the wheels spin or skid.

"Good visibility is essential. Keep all windows as well as the windshield clear of snow, ice and road-muck. Be sure the defroster is operating, and replace bad wiper blades.

Braking distances on snow and ice can be from three to nine times the normal, dry pavement distance. When pavements are slippery, slow down and increase following distance.

When trying to slow down or stop on an icy pavement, 'pump' the brakes; don't jam them on. This technique also flashes the brake lights as a signal to following drivers.

Before starting out on a winter trip, remember that there may be a storm—so be prepared. Carry along a bucket of sand or rock salt, traction mats, a shovel, tire chains, booster cables, a tow chain or strap, a blanket and emergency lighting equipment.

Alcohol was a factor in at least half of last year's 56,000 traffic fatalities. If one must drive after drinking, he should wait for at least one hour per drink before driving.

Speed limits are based on ideal road conditions. So during the winter when pavements are slippery or visibility is poor, the safe speed should be far lower than the posted limit.



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Greenbelt

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#### TWIN PINES MEMBERS

#### FOR SOUND MANAGEMENT

and a close working relationship with the Maryland  
Share-Savings Insurance Co.

#### DEMOCRATIC CONTROL

by and for the members

#### CONTINUED SERVICE

to the needs of our community

#### RE-ELECT TO THE BOARD OF DIRECTORS

**George R. Jones**

**John S. Webb**

#### WE OFFER EXPERIENCED LEADERSHIP

1. We have served with the Board for many years
2. We have worked closely with the Insurance and Regulatory agencies
3. We are active in serving our community

by authority of candidates

#### "If You Can Reorganize Twin Pines And Obtain Insurance Of Accounts, It Will Be A Miracle."

That's what the director of the Division of the State's Building Savings and Loan Association told us in March of 1973.

Well, we did it. That's not campaign rhetoric, it's just fact.

It wasn't quite a miracle. But it was a hard-earned, first-rate achievement resulting from the application of financial know-how and a lot of just plain hard work.

But there is more to do . . . especially to provide Greenbelt with ample funds for home ownership.

To do that, it only makes sense to go with the team with a proven record, the two members of the board that brought the near-miracle — insurance for your accounts while retaining Twin Pines' unique character and special community services.

Come to the Annual Meeting, Tuesday, February 26, 1974, 8 p.m. And when you do, remember us . . . Bill Lathom and Matt Vanderzon.

We did the job before and we'll keep on doing it.

**Insure Your Insurance  
Re-Elect Bill Lathom And Matt Vanderzon  
to the Twin Pines Board of Directors**

by authority of candidates

#### A Self-Serving Statement by Candidate EDWIN S. SPIEGELTHAL For The Twin Pines Board of Directors

My official biography, published in the News Review and mailed to the Twin Pines membership, in both instances with my approval, was a true copy of the biography furnished last year. The essential facts are unchanged. One new fact, however, should be brought to the voters attention. Hence, this separate announcement for which, having written it and being solely responsible for paying for it, I take full blame. The new fact my biography should disclose is that I have served this past year as an Alternate Member of the Supervisory Committee of Twin Pines. In that capacity I attended all but one of the regularly scheduled meetings of the Board of Directors, and virtually all of the many "special" meetings called forth by this frenetic year in which our continued existence was only assured at the eleventh hour. That year of involvement provided me with an educational experience from which I have personally profited and from which the membership could profit in its turn. Without having been drawn into any "faction" or philosophical camp, I have come to see the value of both sides of Twin Pines, sides which are contrasting without being opposing. I believe I now know enough of the traditions, the laws, the individuals, and the merits involved in Twin Pines, to help in the continuing struggle, on the one hand, to strengthen Twin Pines as a financial institution and, on the other hand, to foster the maximum of membership participation consonant with the first and over-riding goal of robust financial health.

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