

Greenbelt News Review

AN INDEPENDENT NEWSPAPER

Vol. 26 No. 7

GREENBELT, MARYLAND

Thursday, October 5, 1961

Financing Resales of Homes To Be Discussed by GHI Board

by AL SKOLNIK

The board of directors of Greenbelt Homes, Inc., will set aside a major part of its next regular meeting on Thursday, October 12, to discuss a report on financing resales on individual GHI homes. The report was submitted by the finance committee, consisting of Lloyd Moore, chairman, directors Joe Comproni and Ed Peters, and Charles M. Cormack, Sr., and Roy Breashears.

The committee visualized the problem of financing resales as two-part: the short-range and the long-range. The long-range problem, while tougher, did not seem in the committee's judgment to require immediate action. Consequently, it limited its recommendations to plans for providing short-term financing.

Recommendations

It suggested that GHI set up a financing plan with its present staff and facilities, under existing authority outlined in the GHI charter and by-laws. Funds for the financing operations would come initially from the proceeds of the land sale and later from such monies as are declared available in the reserve funds by the board. Eventually, monies could be borrowed from banks or other financial institutions.

Loans would be made to approved purchasers, covered by an assignment to GHI of their equities under the loan agreement. The term of the loans would be up to five years in the frame homes and up to 10 years in the brick homes, with a minimum cash down payment of 20 percent of the cash requirement. The cash requirement is defined as the difference between the selling price and the unpaid balance of the contract, plus all fees and commissions incident to the resale.

Interest would range from 4% to 6% (computed on the installment basis) depending on the percentage of cash paid down. For example, 6% would be charged with 20% down; 5% with 30% down; and 4% with 40% or more down. Loans made under this refinancing plan would be limited to resales made by the GHI office alone.

The advantages cited by the committee for this plan were: 1) A return of at least 9% on capital invested by GHI, after allowing for overhead costs of an estimated 2%.

2) By combining all indebtedness on Perpetual Use Contracts, with full assignment of equity to GHI, the possibility of loss on non-payment cases would be reduced. 3) The combining of financing operations in the GHI office enables a resale to be handled entirely within GHI offices. 4) Limited amounts of additional capital could be obtained for financing resales on strength of GHI financial stability. 5) More sales by GHI office would be possible and consequently more income would be available for benefit of all members.

Dissent

Cormack dissented on three points. He believed a loan committee separate from the GHI staff should be set up. He did not believe that GHI had a right to use monies in the heating, maintenance, and contingency reserves for refinancing purposes. Finally, he believed that all mem-

bers should be permitted to participate, not just those whose resales are being made through the GHI office.

Another Proposal

The committee's report also discussed another proposal for short-term financing, consisting of the formation of a subsidiary corporation for the purpose of purchasing notes secured by the pledge of the Perpetual Use Contracts of GHI members. The capital of the subsidiary corporation would be provided by the purchase of 2,000 shares of \$100 par value common stock by GHI, which would own all the common stock and thus control the corporation. To obtain additional funds, 7% cumulative preferred stock (non-voting) would be offered to members and the public.

Adherents of this plan see the following advantages:

- 1) The accounting and financing operations on resales from the regular operations of GHI would be completely separated.
- 2) No liability could attach to the assets of GHI or to the members' equities (except to those pledging their equities as security for a loan).
- 3) Large amounts of additional capital could be obtained for financing needs.

Long-Range Financing

While not making any recommendations on long-range financing, the committee's report did discuss the problem. It presented the problem as one of obtaining sufficient funds from some source to pay off completely the current outstanding balance of the (FNMA) mortgage due the government.

Once the government is removed from the picture on the first mortgage, the report said, GHI would then be free from the present restriction of refinancing of both first and second mortgages with private funds.

The committee raised the following questions with respect to long-term financing:

- 1) From what source can several million dollars be obtained?
- 2) Would that source be more or less favorable as a mortgagor than the U.S.?
- 3) Since undoubtedly a higher rate of interest than the present 4% would have to be paid, would this be feasible?
- 4) From what source would large additional sums be obtained for the financing of resales, especially when the amounts required increase to \$6,000 to \$8,000 per unit with a possible refinancing term of 20 to 25 years?

Some suggested solutions were refinancing of the mortgage by the U. S. Government itself, sale of long-term bonds by GHI, or obtaining a new mortgagor (other than the government) who would either place GHI on a land rental basis or require payments of interest only (not principal) for a period of years.

Police News

A five-year old boy found his father's loaded .38 revolver and was playing with it when the gun discharged. The bullet lodged itself in the wall. His five-year old playmate reported the incident to his parents, and police were notified. The gun has been removed from the house by the father, who is thankful that the bullet did not hit either of the children.

Two thefts from clotheslines were reported this past week. In one case a full line of men's clothing was taken from a line in the basement of 52 Crescent.

A panel truck, backing up in an area behind the old firehouse, hit a passing auto, smashing a door. No injuries were reported, and damage to the car was estimated at under \$100.

Three local youths were charged with petty larceny from the vending machine at the Laundromat last Thursday evening.

Three non-residents were involved in the beating of a Greenbelt youth which took place at the Center Saturday night. One was charged with assault and battery, and the other two were charged with disorderly conduct.

A Greenbelt youth, about 18 or 19, was caught in possession of a girl's bicycle which he was riding and had taken from the bicycle rack near the Co-op Pharmacy. The bike was returned to its owner by police.

A pair of women's glasses were found in the vicinity of 14 Ridge on Saturday and are being held by the finder whose phone number is available by calling the police office.

Police consider as unfounded the story that a little girl told her mother about a man with an ax who chased her. Police Chief Jim Williams expressed concern that the story may have spread through the child's neighborhood and caused undue alarm.

Local Students Score High in Merit Test

Two Greenbelters are among five High Point High School students, who have received recognition for their high achievement in the initial stage of the seventh annual National Merit Scholarship competition.

Lenore Algaze, daughter of Mr. and Mrs. Jack A. Algaze of 4-B Hillside, and Tom Ritchie, son of Mr. and Mrs. Thomas B. Ritchie of 4-C Ridge, were named semi-finalists in the 1961-62 National Merit Scholarship Qualifying Test. The semi-finalist group is composed of the highest scoring students in each state and in the United States territories. Each semi-finalist now moves a step closer to winning a four-year Merit Scholarship.

Dividend Paid

Members of Twin Pines Savings and Loan Association are \$6,000 richer this week than they were last week, according to Harvey Geller, president of the local co-op savings institution. The 1 1/4% quarterly dividend paid September 30 is the reason. Dividends are being added to the member's accounts this week, and statements of account will be mailed this week-end.

Geller pointed out that this is the 16th successive quarterly dividend Twin Pines has paid

New Council Acts On Surplus, May Review Centerway

by AL SKOLNIK

As its first major action, the newly-elected council last Monday night voted, upon the motion of Ben Goldfaden, to set aside from last year's unexpectedly large surplus \$4,000 for next year's budget and \$5,000 for capital improvements in this fiscal year.

The lone dissenter was David Champion who stated that, while he approved the intent of the motion, he did not believe it wise or necessary for the council to tie its hands by earmarking funds for a budget that will not be adopted for another 8 months.

In defense of the motion, councilman Tom Canning said that this motion was the council's way of letting the public know its intent to conserve the surplus for use on the revenue side of next year's budget, thus reducing the amounts needed to be raised through real estate taxes.

Questioning from the floor, however, brought out the fact that despite the passage of the Goldfaden motion, the council could expend part of the \$4,000 at any time, if need arose, by a simple majority vote in two consecutive council meetings.

Preceding the adoption of the Goldfaden motion, the council passed another resolution stating its intent to finance part of the city employees' pay raise out of miscellaneous funds. Since the original pay ordinance called for financing the entire raise of \$10,500 from surplus funds, the action of council, in effect, restored some \$4,500 to surplus funds.

By restoring \$4,500 to surplus, the council had available \$28,000 for allocation which it promptly reduced to \$9,000 by the passage of the Goldfaden motion. Goldfaden stated his belief that this was a sufficient cushion to cover any emergencies that might occur during the rest of the fiscal year.

Siren Notes

By Rita Fisher

Governor J. Millard Tawes has proclaimed the week of October 1-7, 1961 as Rescue Squad Week in his proclamation, Gov. Tawes cited the fact that volunteer ambulance and rescue squads in Maryland gave a total of 50,603 hours of service last year. He went on to declare that there are 125 such volunteer companies in the state with a personnel of about 4800 and that their calls totalled 33,687. He further stated that this proclamation was being made in grateful recognition of the fine service rendered in a variety of emergencies and urges the citizens of Maryland to join in tribute.

Our own rescue squad can be an excellent example of the varied services that are performed, all by volunteers. Take this last week, for example. They carried three of five injured persons involved in an accident on the Parkway this weekend. They administered oxygen to a man as they rushed him to the hospital because he had difficulty breathing. They carried an expectant mother to the hospital. Other emergency calls included a person with a heart attack, and another with pains in the lower chest cavity, and a child with a lump on his head. Also carried to the hospital was an eight-month pregnant woman who had fallen down some steps. All of these emergencies had to be handled with speed, efficiency and without any doubt as to what should be done. Congratulations on all the fine work you do, men.

by SID KASTNER

The first meeting of the new City Council on Monday concerned itself to a large extent with topics originating during past council terms, including the traffic flow on Centerway, Youth Center expenses, and budget items.

Abraham Chasanow of Greenbelt Realty Company requested a return to the original traffic flow on Centerway, with retention of angle parking. He felt the present flow might lead to accidents, and suggested a study by traffic experts before new changes were made. Council members indicated an interest in making such a study but decided to review the past history of the subject first.

Appointment of a Civil Defense Director for Greenbelt was considered. It was brought out that contact had already been made with the Prince George's County Civil Defense Director, Hal Silvers who will furnish recommendations for the post. Mayor Francis White expressed interest in a "chain of command" within Greenbelt to provide continuing civil defense protection in the event of absence of responsible officials.

City Manager MacDonald reported that the architects of the proposed municipal building, on which unexpectedly high bids had been received, had lowered the estimated cost by about \$10,000, mainly by omitting certain items such as refrigeration equipment. Mayor White pointed out further that the planned building was more expensive to build mainly as a result of its glass wall construction and costly roof and foundation materials.

The council discussed possible courses of action with regard to the problem. One suggested course was to request the architects to revise the plans so that the cost would come within the original range. The council members felt there was an obligation on the part of the architects to furnish plans in accordance with the original estimates. They decided to meet with the architects on the following Monday.

Rates for Youth Center Services were discussed with a view to providing self-sustaining operation. Councilman Dave Champion also brought up a question of whether the 11 p.m. closing rule should not be relaxed, as was advocated by Mrs. Rita Fisher in a recent letter to the NEWS REVIEW. On a motion by Councilman Goldfaden, the council requested a meeting of Recreation Director Warren Leddick with members of the Teen Club Advisory Board to discuss financial operations of the center in detail.

City Potpourri

The new owners of the office building in the municipal center, William and Charles Cohen, formally took title to their new property Tuesday. Included in the agreement with the seller, Greenbelt Consumer Services, Inc., was a covenant granting use of the west parking lot, although ownership of this parcel of land continues with GCS.

The developers of the Perkins tract, to the northwest of the Junior High School, will meet with city council next Monday night to discuss their plans for street grading in the development.

The developer of the Beltway Plaza has applied for a liquor license.

Greenbelt News Review

AN INDEPENDENT NEWSPAPER

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Editor Russell Greenbaum, GR. 4-4164

Associate Editor Virginia Beauchamp, GR. 4-6182

EDITORIAL STAFF

Rita Fisher, Bess Halperin, Janet Helm, Bemice Kastner, Sid Kastner, Betty Kuhn, Marilyn Morris, Isadore Parker

Al Skolnik, Elaine Skolnik, Dorothy Sucher, Dorothy White, and Harry Zubkoff

Business Manager - Dorothy White

Circulation Manager - Victor M. Fisher, GR. 4-6787

Staff Photographer - Paul Kasko

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MAIL SUBSCRIPTION RATE: \$2.00 per year; (\$3.00 out of Greenbelt. Advertising and news articles may be submitted by mail (Box 68, Greenbelt), deposited in our box at the Twin Pines Savings and Loan Office or delivered to the editorial offices in the basement of 15 Parkway (GR 4-4131), open after 8:30 p.m., Tuesday. News deadline 9:30 p.m. Tuesday.

Vol. 26 No. 7 Thursday, October 5, 1961

Salute to the Lassies

Lassie League, a relatively new program on the recreation scene, has just completed a highly successful season. Those persons involved in the creation and supervision of the game deserve much praise, for there was a definite need for a program that invited the participation of girls nine to thirteen years old.

What were some of the reasons for the popularity of this activity? Simplicity is one answer; spontaneity another. These two ingredients pumped gallons of fun into the game. Because the atmosphere was permeated with these elements, the girls learned the technique of softball in a most satisfying manner.

This is the way it should be, for the game not only allowed the girl with inherent abilities for athletics to participate, but also the youngster who was not a natural in sports.



Our Neighbors

By ELAINE SKOLNIK GRanite 4-6060

Mr. and Mrs. Jack Lowder, 6-A Crescent, announce the adoption of Todd Stoner. Todd was born June 30, and weighed 6 lbs. 13 oz.

Mr. and Mrs. David Fisher, 5-D Eastway, are proud grandparents for the first time. Their son and his wife, Mr. and Mrs. Shalom Fisher of Oakland, California, named the baby Jonathan Lowell.

Welcome back to Leah Fisher, who spent a year in Israel.

Visiting the Fonda family, 6-A Ridge, is Bev's son Roy, who will be reporting shortly for duty at Fort Belvoir, Virginia. Roy is a second lieutenant.

Glad to hear that Frances Sanders, 17-J Ridge, is doing so well after recent surgery.

A get-well-quick to Jeanette Zubkoff, 17-J Ridge, who was hospitalized for surgery.

Mr. Edith Morris, 220 Vienna St., San Francisco sends her best wishes for a happy and healthy season to all her friends in the Golden Age Club. After a siege of illness, Mrs. Morris, mother of Pearl Ellerin, 54 Lakeside, is feeling fine.

From "fabulous Frisco" come greetings from Vilma and Charles Cormack, 6-B Ridge. They are having a marvelous trip, combining business with pleasure.

Sorry to learn that County Commissioner Frank Lastner, 19-P Ridge, suffered a broken leg. We all hope it mends quickly.

Mr. and Mrs. John Lewis, 20 Parkway, announce the birth of a son. September 21 was the important date.

Note the following new addresses for:

Raymond Carriere - 35-G

Ridge, Donald Davis, 1-C Research, Jerry Dean, 50-E Ridge, Bruce Edwards, 27-C Parkway, Ellen Harvey, 6-H Ridge, William Helm, 21-J Ridge, Emmett Hughes, 33-T Ridge, Sidney Kastner, 39-F Ridge, Kenneth Miller, 6-Z-1 Plateau, Waldo King, 19-U Ridge, Adam Krebs, 8-C Laurel, Robert Philleo, 3-H Laurel, William Roig, 56-A Crescent, Jon P. Weeks, 55-J Ridge.

Mr and Mrs. Carl W. Jack, 51-P Ridge, proudly announce the birth of their son, Eugene William, II (named for his paternal grandfather). Gene arrived August 27 weighing 8 lbs. 5 oz. He is the Jacks' first child. Mrs. Jack is the former Georgene Edmunds, daughter of Mr. and Mrs. George S. Edmunds, former longtime residents of 27-A Ridge, and now of Pemaquid Beach, Maine.

A speedy recovery to Brian McDonnell, 2-J Northway, who spent several days in Washington Sanatorium.

Boy Scout Troop 202 spent a very nice weekend at Camp Roosevelt with leaders Barry Coggins and Mac McDonnell.

Attending the National Recreation Society Conference in Detroit this week are Dr. Ellen Harvey, 6-H Ridge, Mrs. Ellen Linson, 12-E Crescent, and Warren Leddick, Greenbelt's Superintendent of Recreation. Dr. Harvey is with the University of Maryland.

Kindergartners Patsy Murray, Lannie Wilkinson, and Tommy Kelly celebrated their fifth birthdays recently. We wish them a very, very, very happy birthday. By the way, there are several openings in the kindergarten -- so call GR 4-9467.

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- also -

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Sunday-Monday
Oct. 8 - 9
GIDGET GOES HAWAIIAN

Tues. Wed. Oct. 10 - 11

Shirley MacLaine

- in -

TWO LOVES

NOTICE TO BID

WAREHOUSE SPACE FOR RENT. Bids will be received until 11:00 A. M. October 13, 1961, at the office of the City Manager for the rental of 2,508 square feet of ground-floor warehouse space. City of Greenbelt's Public Works Building, Crescent and Edmonston Roads.

MOWATT MEMORIAL METHODIST CHURCH

invites you to

CHURCH SCHOOL --- 9:30 am

WORSHIP SERVICE --- 11:00 am

Lyle E. Harper, pastor

GR. 4-7293

Nursery provided at Service

9:45 a.m. Sunday School 6:30 p.m. Training Union
11:00 a.m. Morning Worship 7:30 p.m. Evening Worship

7:30 p.m. Wednesday Midweek Service

GREENBELT BAPTIST CHURCH

Crescent & Greenhill

GR. 4-4040

Holy Cross Lutheran Church

22 Ridge Road

Church Services 8:30 and 11 a.m.

Sunday School 9:30 a.m.

Edward H. Birmer, Pastor

Greenbelt Community Church

Hillside and Crescent Roads

GRanite 4-6171

Kenneth B. Wyatt, Minister

UNITED CHURCH OF CHRIST

Friday, 4:00: Fellowship "78," Supper and Social.

SUNDAY: Morning Worship at 9:00 and 11:10 a.m. Guest Speaker, the Reverend Winfield Q. Swart, Vadala Mission, India (on furlough). Also the Sacrament of Baptism and Reception of New Members. Church School: 9:00, 10:00, and 11:10 a.m. 5:00, 9th Grade Fellowship; 6:30, Senior High Pilgrim Fellowship, with Mr. Swart addressing both groups. 7:30, Board of Trustees. 8:00, Board of Deacons.

Monday: 8:00 p.m., Circles 1, 2, 3.

Tuesday: 1:30 Circles 4, 5.

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Twin Pines Savings and Loan Association, Inc.

Notice of G.H.I. Meeting

The second and last public meeting on housing for the elderly will be:

Wednesday October 11, 1961

8:00 P.M.

Greenbelt Community Church Room

To discuss other aspects not included in previous meeting.

Advisory Committee on Housing for the Elderly

Classified Ads

Classified rates are five cents per word, fifty cents minimum. Ads should be submitted in writing, accompanied by cash payment, to the News Review Office at 15 Parkway not later than 10 p.m. of the Tuesday preceding publication. If accompanied by cash payment, ads may be deposited in the News Review box at the Twin Pines Savings and Loan Association.

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

TYPEWRITER REPAIR: Overhaul and cleaning. Portable, standard and electric typewriters. Call Mr. K. Kincius GR. 4-6018 any time.

TV TROUBLE? Service by Tony Pisano, GR. 4-7841.

TELEVISION & RADIO REPAIRS & SALES: - RCA Franchised Dealers - New & Used - Roof Antenna Installations - Car Radio Repairs - Hanyok Bros. Professional Electronic Engineers. GR. 4-6069, GR. 4-6464.

PAINTING - Interior and exterior, Louis B. Neumann, 8-C Research, GR. 4-6357 after 6 p.m.

WATCH REPAIR: - Work guaranteed, speedy service, free estimates, certified master watchmaker. C. A. Hillegass, GR. 4-7660.

MUSICAL INSTRUMENTS -- Band and Orchestra Olds, King, LaBlanc, Gibson, and Martin Rentals for schools only ten dollars for three months with option to purchase. Equally low rates on new Lester, Hanes, Estey, Starck, and Chickering pianos and Conn and Thomas organs. Many excellent used organs and used pianos from \$100 up. Low down payment, up to three years to pay. Phone c/o Ken Keeney GR 4-5312 or Phone collect Keeney's Piano & Organ Center 161 West Street, Annapolis, Md. Colonial 3-2628

T.V. SERVICE GR. 4-5366 - Mike Talbot. Also AM, FM, Auto and Hi Fi.

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PAINTING -- Interior, exterior. Free estimates, reasonable rates. C. H. Copeland, GR 4-6953.

LAWN MOWERS just been sharpened, \$8, each. Lawn mower sharpening, \$2.50. S. J. Rolph, GR. 4-4136.

FOR SALE: 1961 Ford 2-door sedan - fully equipped - owner going overseas. Call GR. 4-6955.

FURNITURE BOUGHT AND SOLD: One piece or all in the house. Furniture taken in exchange on moving, also goods sold on consignment. BOND VAN SERVICE 474-7873, 5016 Cook Rd. Beltsville, OUR NEXT AUCTION OCTOBER 13, 7 p.m.

FOR QUICK SALE: Miscellaneous large and small household furnishings. Gr. 4-5198 evenings.

NEW YORK HOTEL TIMES SQUARE
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Manhattan or Martinis Just chill and drink 2.29 5th or 2 for 4.49	8 year old Bourbon Reg. 5.99 qt. Vet's Special 3.99 qt.	Original Old Export in throw away bot. 2.99 case or 3 cases for 8.49
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\$3.79 - 3 for \$11.00		
\$3.88 - 3 for \$11.49		

To Hear Missionary

The Reverend Winfield Q. Swart now on furlough from the Vadala Mission, India, will be guest speaker in Greenbelt Community Church this Sunday at both 9 and 11:10 a.m.

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For Further Information

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RESOLUTION

TO AMEND THE GREENBELT CITY CHARTER, SECTION 731 (P.L.L., 1943, ART. 17, SEC. 641. 1937, CH. 532, SEC. II. 1949, CH. 583, SEC. 641.) (H.R.B., ART. IIE, 1955, CH. 423, Ord. 419, 5/20/60. RESO. 16, 4/3/61) BY ADDING A NEW SECTION, 731 B, TO PROVIDE FOR THE ESTABLISHMENT OF A PLANNING BOARD

BE IT RESOLVED AND ORDAINED that Section 731 (P.L.L., 1943, Art. 17, Sec. 641. 1937, Ch. 532, Sec. II. 1949, Ch. 583, Sec. 641.) (H.R.B., Art. 11 E, 1955, Ch. 423, Ord. 419, 5/20/60. Resol. 16, 4/3/61) be amended by adding another section, 731 B, as follows

Sec. 731B. Advisory Planning Board - Appointments, Removal, Duties. There shall be an Advisory Planning Board consisting of nine members, namely, a member of the incumbent City Council and the City Manager, serving on the Board ex officio and without vote for a term corresponding with their official tenure of office, and seven citizen - members (qualified electors of the City of Greenbelt), appointed by City Council. The seven citizen-members shall be appointed for a period of three years, or until their successors are appointed or installed; except that the respective terms of the seven members presently serving on the present Board (established by Ordinance No. 444) shall continue to serve on the Advisory Planning Board until the end of their terms, as provided by Ordinance No. 444. Vacancies in an unexpired term shall be filled by the Council by appointment for the remainder of the term. A member of

the Board may be removed by City Council for cause only and after being given a written statement of the charges against him and a public hearing on the charges if he so requests. A certified copy of the charges and a transcript of the record shall be filed with the City Manager. No citizen-member of the Advisory Planning Board shall hold any other appointive or elective office in the city government

The Board shall elect its own officers who shall be selected from the citizen-members and shall adopt its own by-laws and amendments thereto, subject to approval by the City Council.

The Advisory Planning Board shall engage in such planning activities as are necessary to provide the Council with workable solutions to such problems as: residential, commercial and industrial land development; park and recreational land development; zoning changes; building and housing codes; urban renewal; transportation and community facilities; capital budgeting; and other activities as may be referred to it by action of the City Council.

PASSED by the Council of the City of Greenbelt, Maryland, at regular meeting, September 11, 1961.

Alan Kistler
MAYOR

ATTEST:
Winfield McCamy
CITY CLERK

HELP US CELEBRATE OUR 5th ANNIVERSARY

of the GREENBELT CO-OP SERVICE STATION

Thursday thru Saturday

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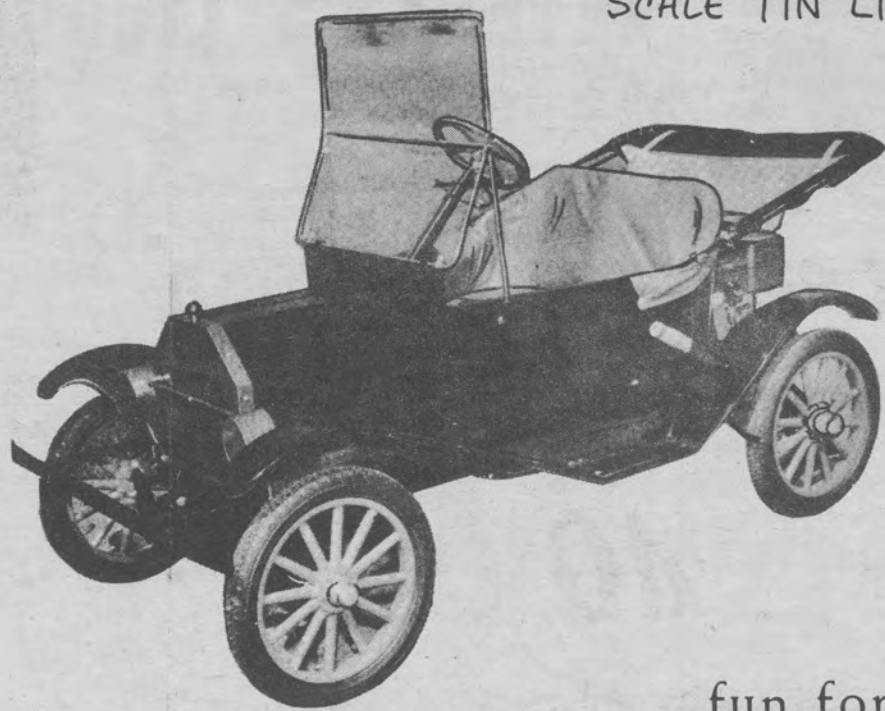
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the family!

GREENBELT CO-OP SERVICE STATION

20 Southway Road

AND MANY THANKS

to all our customers in the Greenbelt area, who have helped us make our Service Station a success. We hope that you will take this opportunity to come on over and help us celebrate our anniversary.