HOUSES FOR RENT

PIMLICO
5312 CORDELIA AVE.
Brick group. 3 large bedrooms. Painted throughout. New kitchen cabinets & stove to be installed. If you can pay 1 month's security and 1 month's rent to rent a house; and if you are a Veteran, you can buy this house with the same amount of money. (This house is for sale).
367-6800
STERLING POWELL RLTY.
5423 Park Hghts. Ave.
Equal Housing Broker

NEWLY DECORATED HOMES
WEST
3945 W. NORTH AVE.
9 Rooms, 2 Baths
$260 Mo.
2226 BOOTH ST.
6 Room & Bath
Gas Heat
$154 Mo.
532 BRICE ST.
6 rooms and bath
$159 Mo.
EAST
2218 HENNEMAN AVE.
6 Rooms, Bath
$169 Mo.
1700 N. PATTERSON PK.
Gas Heat
6 Rooms & Bath
$179 Mo.
748 BALTIMORE TT AVE.
Porch, 6 Rooms
Gas Heat
$229 Mo.
NORTHERN BROKERAGE
1218 N. CALVERT ST.
685-3131

PIMLICO
3 BDRMS.
A gorgeous 3 bedroom corner. Covered front porch, fenced in yard, drapes and carpet. VACANT.
HOME EXCHANGE CORP.
Allen Becker, Realtor
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EVES. 669-1056

ALAMEDA SECTION
4 BDRMS
CLUBROOM
A very unusual 4 bedroom group home consisting of a beautiful clubroom, extra bath on 1st floor, covered front porch. VACANT.
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Office 542-8200
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PIMLICO
3021 SPAULDING AVE.
Brick group. 3 large bedrooms & dens. If you can pay 1 month's security and 1 month's rent to rent a house; and if you are a Veteran you can buy this house with the same amount of money. (This house is for sale).
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STERLING POWELL RLTY.
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Hanlon Park
Corner Duplex. A very desirable group home consisting of four bedrooms and baths on each floor. Close to all conveniences. Excellent location. Vacant.
HOME EXCHANGE CORP.
Allen Becker, Realtor
Office 542-8200
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PARK HGTS. SECTION
4 BDRMS.
Magnificent 8 room corner of group. Close to all conveniences. VACANT.
HOME EXCHANGE CORP.
Allen Becker, Realtor
Office 542-8200
EVES. 669-1056

900 BLOCK McDONOGH Street - 7 room house, $145 month plus utilities, gas heat. Call 235-2321.

900 BLOCK CASTLE Street - 5 rooms house, gas heat, $135 month plus utilities. Call 235-2321.

HOLLINS STREET, 2112 - 6 rooms and bath. Newly decorated. 243-3480.

HOUSES FOR RENT

317 S. FONT HILL AVE.
5 Room & Bath
Excellent Condition
$159 Mo.
RIGGS REALTY
685-3131

DUPLEX
2 COMPLETE APTS.
2000 E. MADISON ST.
2 story fontourtone. Separate entrances; separate meters. Oil heat. $300 mo. plus security. Call after 6:00 weekdays, anytime weekends.
578-8673

Houses For Rent

1038 VALLEY ST.
2 bedrooms, Gas heat

1715 N. MONTFORD AVE.

DONALD REALTY
235-6393

CHERY HILL
515 Cherry Hill Road, 2 bedrooms, oil heat, $165.00 month.

534 Bridgeview Road, 2 bedrooms, gas heat, $165.00 month.
CALL
356-6944

1108 NORTH BRADFORD - 6 rooms, bath. $149 month. Metro. 752-2111.

REISTERSTOWN ROAD and Northern Parkway Section - 6 room house, semi-detached, on quiet attractive street. Renovated. $275 month plus security. Call Mr. Morris, 922-3213.

WEST FRANKLIN Street, 938 - 8 rooms and bath 727-3459 - 653-0126.

1439 NORTH BRADFORD Street - 6 rooms, oil heat. Excellent condition. Adults only. $175 monthly. 486-2038.

WEST LANVALE Street, 2810 - 5 large rooms and bath. Newly decorated. 243-3400.

1117 RIGGS AVENUE - 2 bedrooms. Newly renovated. $145 month. 325-9368 - 243-6672.

2318 EAST FEDERAL Street - 3 bedrooms, bath, basement, oil heat. $190 month. 727-2030.

FREE RENT - 3211 Woodland Avenue. Lovely 3 bedroom house. Northwest Baltimore. Also contains living room, dining room, kitchen and bath. Rental is $239.50 monthly. All you need to move in is $300 security deposit. No rent due til July 1st. Call 367-7785.

NORTH MILTON Avenue, 1533 - 6 large rooms, 2 baths. Newly decorated. 243-3480.

ROSEDALE STREET, 1800 block - 3 large 4 bedrooms, oil heat. Option to buy. 462-5872.

227 NORTH BRUCE Street - $98.00 monthly, 2-B-1311 - 544-1407.

PIMLICO AREA Edgemere Avenue, 3 bedrooms, porch front, $225 month, plus security, option to buy owner financing, 486-3079.

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EAGER STREET 2024 East, 6 rooms, oil heat,$150 month. 889-8033.

1432 WARD STREET 2 bedroom, gas heat, excellent condition. $149 month. 366-6200.

1358 CARROLL STREET 3 bedrooms, gas heat, ex cellent condition, $149. 366-6200.

1800 NORTH WOLFE Street. 2 story, formstone, 6 rooms, bath, excellent condition, gas heat, $189. 732-2795.

FOREST PARK Area, Norbalk Avenue - 6 rooms and bath ex cellent condition. $230 monthly. 363-6400.

EAST BALTIMORE - 2 bedrooms, very good condition, gas heat, $45 a week. 256-5317.

2708 PROSPECT - 2 bedrooms, excellent condition. $150. 366-6200.

2108 BLOCK MADISON Street. Excellent house. Looking for excellent tenant. House in perfect condition. 889-4943.

701 PORTLAND Street (near Harbor Place) - 5 rooms and bath, oil heat, no utilities included. $150 month. 448-3640.

2100 BLOCK Herbert Street-4 room house, gas heat. Call 235-2321.

1712 NORTH Calhoun Street - 2 bedrooms. Good condition. $145 per month. 752-3970.

1906 NORHT AISQUITH Street - House. $140 month. 269-1311 - 544-1407.

3838 FREDERICK AVENUE - 6 rooms, bath. $188 month. Metro. 752-2111.

EAST-WEST Baltimore Avenues 2, 3, 4, 5 and 6 bedrooms. All houses located south of North Avenue. 338-1181.

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1735 DUNCAN Street - 2 bedroom, bath, kitchen, living room. $120 month. 889-2389.

3539 OVERVIEW - 3 bedrooms, yard. Excellent condition $210. 566-6200.

2022 ETTING STREET 6 rooms, bath. $156 month. Metro. 752-2111.

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When you purchase a home from IMPERIAL, whether it is our listing or another broker's listing, you can get ERA's 1-YEAR WARRANTY on the major component parts, as well as on most appliances. You owe it to yourself to call for details.
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FHA & VA FINANCING. LOW DOWNPAYMENTS.
ASSUME 10 PERCENT MTG. Spacious 5 BR, 3 - bath split foyer in Kings Park - Randallstown. Clubroom w - bar & fired, sundeck & beautiful grounds. Mr. Cohen, 922 - 2895 or Mrs. Kay, 922 - 8094.
ONLY $27,900 — ROSEMONT. Charming 3 - BR townhouse w - clbtroom, fenced yard & many extras. Mr. Fliaks, 486 - 6246.
HIGHGATE VILLAGE — ASSUME MORTGAGE! Lovely 3 - BR, 2 - bath semi - det home in Frankbrd Ave area. Panelled clubroom w - bar, brick fire pl, new kitchen & more. Mrs. Ehudin, 363 - 4770.
ONLY $35,900 — STADIUM AREA. Newly decorated, 4 - 5 BR townhouse with 1½ baths. Low down payment needed. Mr. Fliaks, 486 - 6246.
RANDALLSTOWN. Beautiful 3 - 4 BR bi - level includes clubroom, extra powder room, central air, eat - in kit. & much more. Mrs. Bloom, 764 - 6460.
NEWER TOWNHSE — COUNTY. Rent or buy this gorgeous 3 BR, 2½ - bath home w - fireplace in clubrm, rear deck, etc. Tennis - pool priv. Mrs. Grossman, 484 - 0140.
LIBERTY RD. AREA. Owners must sell — submit offers! Only $54,900 for this lovely 3 - BR rancher in move - in cond. Georgeous landscaping. Many extras. Mrs. Terzano, raf - 8022.
COUNTY — ONLY $44,900. Charming 2 BR rancher in Windsor Mill area. Club basement, wooded lot, many extras. Mr. Fliaks, 486 - 6246.
ONLY $22,900. 3 - apt. house in East Balto. Completely renovated 1st floor could be offices. Mrs. Attman, 653 - 9198.
GREAT FINANCING AVAILABLE! Cross Country area. Exciting 3 - BR brick - stone rancher includes 2 full baths, clubroom, ige porch & more! Mrs. Grossman, 484 - 0140.
VA OR FHA: LITTLE CASH NEEDED
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5515 WILVAN AVE.
Brick rancher. Situated on a large lot. Owner must sell this beautiful home quick. Directions: Liberty Rd. to Rogers Ave. Left on Wilvan.

1915-17 CEDRIC RD. (Windsor Hills)
4 Bedroom modern brick Colonial. 2 car garage.
2807 JOSEPH AVE.
Cottage located in Cherry Hill. Price reduced.
Phone Office To See Following
3600 blk. GRANTLEY AVE. — Price reduced. DUPLEX Cottage.
1736 DUKELAND ST. (Shell) — $2,000.
720 RESERVOIR ST. — 3 complete apts.
1900 blk. SARATOGA ST. — $22,000, GR $60.
EQUAL HOUSING OPPORTUNITY

FOR SALE
FHA AND VA FINANCING AVAILABLE
EDMONDSON VILLAGE
4272 ROKEBY ROAD
Modern brick home situated on a large lot. Patio front with metal rails. Clubroom. 6 rooms and two full ceramic tile baths. The rear yard has a patio with metal canopy and steel rails enclosed with a fence. Gas heat.
3901 FLOWERTON ROAD
Modern brick home, end of group, with front yard enclosed by hedges, in a most desirable neighborhood. Knotty pine clubroom, 6 rooms and two full baths, including a new Birch unit kitchen. Rear yard enclosed with a chain link fence, perfect for children.
FOREST PARK
4119 FOREST PARK AVE. — Semi-detached home with front yard enclosed with hedges. This spacious home included 5 bedrooms and 2 full baths, each with a shower. UNIT KITCHEN PLUS A BREAKFAST ROOM. Convenient extra flush in basement. Storm doors and windows, and a fenced rear yard. This house is ideal for a large family.
STADIUM
1813 CHILTON STREET
Attractive brick group home in a most desirable neighborhood. This fine home features a Clubroom, 4 BEDROOMS AND THREE FULL BATHROOMS, and a modern unit kitchen. Rear yard is enclosed with a fence. Gas heat.
CALL 685-3377
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Special Financingon Most of These Listings
Campfield Gardens — Off Patterson & Alter - 3BR Ranch w - tiled clubrm. Listed below market at $45,000. Sallye Elderson 764 - 6626.
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Woodmoor Cape Cod — Below mkt. financing avail on this 4BR, 1½ bath home w - gorgeous pan clubrm & bar. Owner bought another - Must sell. Stan Sacks 466 - 0134.
Upper Park Hgts — 3BR all brick Semi, most convenient neighborhood, offer wanted. Morris Friner 484 - 1131.
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West Arlington — Immaculate Duplex detached home, 2 lge BRs in each apt, priv entrances, newly decorated & well maintained. Stan Sacks 466 - 0134.
Kings Pk. — 2 story Virginian model, stone & frame const, 5 large BRs & fam rm w - fpl & bar. Prof decorated, quiet court. Stan Sacks 466 - 0134.
Upper Pk Hgts — Deluxe CAC brk Semi, custom Kit, carpeted & paneled clubrm. Shirley Epstein 484 - 5078.
Valleybrook Dev off Old Ct Rd — CAC 3 BR Ranch w - huge paneled clubrm, recent carpets, ultra - modern Kit, special financing, Ros Lee Finstein 653 - 0641.
Woodlawn — 4BR Cape Cod, paneled walls. Will sacrifice at $44,900. Morris Friner 484 - 1131.
Off Glen Ave — Enlarged 3BR, 2½ bath Split Level w - every extra. Offer wanted. Richard Goodman 358 - 3110.
Rolplewood - Lynne Acres Area — Tremendous Reduction - Deluxe brk 3 BR Ranch w - many thousands in costly extras. Don't miss this one! Shirley Epstein 484 - 5078.
Equal Housing Opportunity
RICHARD DIENER, Inc. 484-9000
10 CHURCH LANE EQUAL HOUSING OPPORTUNITY

DICK BELMAN, INC.
484-7800
WM HOYT CIRCLE 1-3
First floor den off kitchen w - built - in wet bar & beamed ceilings, utility room & bath. 4 bedrooms & 2 full baths on 2nd floor. DIRECTIONS: Marlottsville to Kings Pt., right on Hoyt. CALL DANNY COHEN 466 - 0498
2132 RIPPLE ROAD 2-4
Beautiful maintenance free 3 bedroom, 2½ bath split. CAC, gas heat, all appliances. Wall - wall carpet, drapes & more. DIRECTIONS: Liberty Rd. to Washington Ave. West on Ripple. CALL BOB KATZOFF 653 - 2401 or 653 - 1311
NEW LISTING PERRING PARKWAY
All brick 3 bedroom townhouse. New carpet in living room, dining room, hall & stairs. Gas heat. CALL FAY KLEIN 363 - 3171
WOODMOOR — Move right into this lovely 3 bedroom, 2½ bath rancher. CALL EARL RODDY 922 - 1263.
WILLOW GLEN — Exceptional house of an exceptional price. CALL IDA LINER 466 - 5275
FOREST PARK — 4 bedroom cottage in beautiful area. Must be seen. CALL ELAINE SCHERR 363 - 1456
HOWARD PARK — Special financing available on this 4 bedroom cape. CALL FAY KLEIN 363 - 3171
SUDBROOK PARK — BUY or LEASE! 2 story 3 bedroom colonial, $500 per mo. CALL IRV CHARKATZ 655 - 2099
EDMONDSON VILLAGE — Duplex completely remodeled. New kitchen. CALL ART SHANKER 945 - 1998
LEIGHTON GREEN — 3 bedroom, 2 bath rancher w - 1st floor family room, clubroom & more. Just 145,900 net. CALL IDA LINER 466 - 5275
WOODMOOR — 3 bedroom, 1½ bath split. $54,900 plus $12B. CALL EARL RODDY 922 - 1263
CHARLESVILLAGE — 3 bedroom 2 story brick semi - d. CALL ART SHANKER 653 - 1998
UPPER PARK HEIGHTS — Spacious rooms in this 4 bedroom cape. Large grounds. CALL BABKATZOFF 653 - 2401 or 653 - 1311
DEER FIELD — 4 bedroom bi - level. Gas heat, all appliances. CALL ELAIN SCHERR 363 - 1456.
DICK BELMAN INC.
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EQUAL HOUSING OPPORTUNITY
DO YOU HAVE MORTGAGE PROBLEMS?
ARE YOU BEIND IN YOUR PAYMENTS?
STOP WORRYING, CALL:
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462-3402
Call today for an appointment before it's too late.
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ROCKDALE RANCHER
3 B.R., Brick & Shingle L.R., D.R. & newly remodelled Kit. Above ground pool. New roof and spouting. Chain link fence and loads of extras. Call M. Morris, 653-0133.
DAVID O. FELDMANN, INC., RLTR.
653-9440

APARTMENT HOUSE and Duplex - Coppin College area. Owner will finance some down payment. Good references. 653-4655.

CREATIVE FINANCING
There still are ways to buy a home, and the non-profit, community-run Northeast Real Estate Center can show you. Attend our free home-buying seminar - community tour set for 10 AM, Saturday, June 27, 1664 Ramblewood Road in the Belvedere Gardens Shopping Center. Call 433-4700.
Open Sunday 11-3; weekdays 9-5; Saturday 10-4. Equal Opportunity Housing.

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O'Conor & Flynn, Rltrs. 252-2111
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Charles A. Skirven, Inc., Realtors 730-4400
Starke Realty Co. 837-7080
This ad is sponsored by the above named firms. It is one in a series placed here by participating members of the 25-member state-wide endorsing the Baltimore Plan for Affirmative Marketing in Real Estate. The BP is being jointly implemented by Baltimore Neighborhoods, Inc., Greater Baltimore Board of Realtors, and the Real Estate Brokers of Baltimore, Inc.

HOWARD PARK - Special financing on this lovely 3 to 4 bedroom cottage with modern kitchen. Many extras. Call Jane Byers: RTB - 465-7700.

18 SOUTH PULASKI-Renovated well kept. Buy like rent. $235 per month. City Realty Brokers. 728-6446, 466-7081.

BUY GROUND for $2,000: get house and store free. 7225 Pennsylvania Avenue. 669-4358 or 484-1341.

MANDATORY MINORITY UTILIZATION PROGRAM
PHASE II (SUB-CONTRACTING)
INVITATION TO BID
WASHINGTON SUBURBAN SANITARY COMMISSION
CONTRACT NO. 81AC5246-A
CENTRAL ZONE REMOVAL AND REPAVING, ROADWAYS, CURBS, GUTTERS, SHOULDERS AND SIDEWALKS
Sealed bids for construction of the Project named above will be received by the Washington Suburban Sanitary Commission in the Bid Room, 10th Floor, Arbitron Building, 312 Marshall Avenue, Laurel, Maryland 20810, until the time set forth below at which time and place they will be publicly opened and read aloud.
Description of Project: Construction including excavation of trenches, furnishing and placing reinforcing steel, removal and repaving of concrete and bituminous concrete roadways, sidewalks, curbs and gutters and shoulders in New Hampshire Avenue on the west in Montgomery County to Central Avenue on the south in Prince George's County. This Contract provides for all the work involved in New Hampshire Avenue and Central Avenue.
PRE-Bid Meeting — June 30, 1981 - 10:00 a.m. Emergency Operations Center conference room, 3rd Floor, Main Building, Hyattsville, Maryland.
Bid Opening Date: July 7, 1981
Time: 10:15 a.m.
Copies of the documents may be examined at the Commission's Specifications Section, 4th Floor, Arbitron Building, 312 Marshall Avenue, Laurel, Maryland, and may be purchased for the prices listed below, non-refundable.
Price per set: Standard Specifications — $15.00.
Price per set: Standard Details — $15.00.
Bidder qualification requirements and labor provisions are set forth in the Information for Bidders.
Minority Subcontractor Utilization percentage goal as described in the Information for Bidders shall be 10 percent.
Minority group members eligible to meet the subcontractor goal set forth above on this contract include: Females, Blacks (not of Hispanic origin), Hispanics, American Indians, Alaskan Natives, Asians, and Pacific Islanders.
Robert C. Haven, P.E.
Director
Department of Engineering and Contracting Officer

VICTORY REALTY
922 - 8787
4 BEDRM. CAPE COD! Quiet Howard Park. Splendid remodeled clubrm, w-bar, new kit., refinished floors, fresh painted. New roof, level lot. Michael Klein 363 - 4937.
3480 BLK E. CHASE
$27,500 plus GR. Splendid home w - all new kit & bath, all rms carpeted, freshly painted. Victor Klein 922 - 8787. 180 BLK E. 37th
$31,500 plus GR. Beautiful all new kit & bath, new W - W carpet all rooms. Gas heat. Joan Leon 563 - 8608.
WEST BALTO.
$28,500 plus GR. All new kit, 3 bedrms, porch front. New W. W. carpet all rooms. Michael Klein 363 - 4937.
2 APT. GROUP
$24,900 in fee - Porch front sor nwest Balto. Rent fr 2nd & 3rd will help reduce living costs. Victor Klein 922 - 8787.
VICTOR REALTOR
922-8787

4007 YORK ROAD - Three apartments. —255-6551. Some Financing.

PARK HEIGHTS Area Pimlico, 2 large apartments with private entrance or easily a one family home; clubroom, double garage; fenced yard; hwell maintained with extra, being sold to settle estate. $43,500. Call Jean Eckhardt, 828-5873. Piper and Company Inc. Realtors, E.H.O.

A GEM of a townhouse, at an affordable price — 3 br, newly painted club basement, ww carpet, washer, dryer, dishwasher, etc. 2442 West Coldspring Lane. Call Paul Sachs 367-2709, Chas H. Sheffey Inc. - 484-9010.

YALE HEIGHTS - Lovely end of group with efficiency apartment. Move right in with low down payment. Reader Realty. 879-1227.

VALUABLE PROPERTIES For Sale in Baltimore. (301) 542-8068 after 5 p.m.

MANDATORY MINORITY UTILIZATION PROGRAM
PHASE II (SUB-CONTRACTING)
INVITATION TO BID
WASHINGTON SUBURBAN SANITARY COMMISSION
CONTRACT NO. 81A-CS947-A
WESTERN ZONE REMOVAL AND REPAVING ROADWAYS, CURBS, GUTTERS, SHOULDERS AND SIDEWALKS
Sealed bids for construction of the Project named above will be received by the Washington Suburban Sanitary Commission in the Bid Room, 10th Floor, Arbitron Building, 312 Marshall Avenue, Laurel, Maryland 20810, until the time set forth below at which time and place they will be publicly opened and read aloud.
Description of Project: Construction including excavation of trenches, furnishingand placing reinforcingsteel, removal and repaving of concrete and bituminous concrete roadways, sidewalks, curbs and gutters, and shoulders, west of New Hampshire Avenue to Ashton, Maryland, fence east on Route No. 108 to the Montgomery County line. This Contract does not include any work involved in New Hampshire Avenue or Route No. 108.
PRE-Bid Meeting — June 30, 1981 - 10:00 a.m. Emergency Operations Center conference room, 3rd Floor, Main Building, Hyattsville, Maryland.
Bid Opening Date: July 7, 1981
Time: 10:30 a.m.
Copies of the documents may be examined at the Commission's Specifications Section, 4th Floor, Arbitron Building, 312 Marshall Avenue, Laurel, Maryland, and may be purchased for the prices listed below, non-refundable.
Documents will be available June 18, 1981 at a price of $10.00 per set.
Extra individual copies of project drawings per sheet — $1.00.
Price per set: General Conditions & Standard Specifications — $15.00.
Price per set: Standard Details — $15.00.
Bidder qualification requirements and labor provisions are set forth in the Information for Bidders.
Minority Subcontractor Utilization percentage goal as described in the Information for Bidders shall be 10 percent.
Minority group members eligible to meet the subcontractor goal set forth above on this contract include: Females, Blacks (not of Hispanic origin), Hispanics, American Indians, Alaskan Natives, Asians, and Pacific Islanders.
Robert C. Haven, P.E.
Director
Department of Engineering and Contracting Officer

New York State Education Department
Deputy Commissioner for Higher & Professional Education
Location: Albany, NY Salary: $55,400
This official manages the Department's planning, regulatory and technical assistance services to New York's independent and public post - secondary institutions and professional community. Will supervise major department offices responsible for planning, evaluation and administration of all post - secondary degree programs, the education, licensure, and professional conduct of mbers of 31 licensed professions in the state, the education and certification of teachers and educational administrators, and the monitoring of Federal grant programs. Works closely with the Commissioner and Board of Regents in the formulation of policy and regularly represents the Commissioner of Education on matters related to Higher and Professional Education. Will require comprehensive and extensive experience in planning and management of programs in this field. Experience might include comparable positions in other states or with the federal government, President or key administrative officer of a university, administrative experience with a foundation or organization which addresses comprehensive higher education issues.
Address your resume by July 15th, 1981, in confidence to: Director of Personnels, Box 26
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Washington Avenue Albany, NY 12234
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—If you ask me

(Continued from Page 15)

and civic groups, proving an inspiration to hundreds.

He died June 14 at the age of 87, at the height of his career. He talked openly of thanking God for each day at a time.

Memorial

The body was cremated. There was no review. Instead, over 600 relatives and friends gathered at Grace United Presbyterian Church for memorial services for Dr. Greene on Wednesday evening.

Baltimoreans used to a family hour, a profusion of flowers, had a new and rich experience at the memorial service. Pastor, Dr. William T. Peters, set the tone, noting that the evening was to rejoice in the contributions and service of the deceased. Dr. Greene's daughter, Sheryl, led the musical tribute, with "A Time For Us", accompanied by Charles Alston Jr.

Other soloists, Janice Johnson, singing "Precious Lord Take My Hand;" Brenda Doswell, "How Great Thou Art"; and Earlha Lampkin, "Deep River". They were magnificent. So were Kenneth M. Dean Jr., minister of music, in a chorale prelude, "I Call To The Lord Jesus Christ", and Aubrey M. Murphy, the Coppin professor, in an organ performance of "Intermezzo". Plus the church's marvelous Chancel Choir performing "Eternal Life".

The hushed audience hung on every word as speaker after speaker, following the printed program, moved to the mike.

Morgan U. president Andrew Billingsley; Coppin State President, Calvin Burnett; Samuel P. Massie, U.S. Naval Academy professor; Dr. George M. Phillips, superintendent emeritus of Crownsville, led the speakers.

Crownsville officials, Drs. Luis R. Flores, Mrs. Lattice A. McKoy and Bert Zimmerman, administrator; and Dr. John Hamilton of Spring Grove followed.

And, Dr. Samuel Friedman, Baltimore City Dental Society president; Dr. Jean Galkin, director of the Visiting Nurses Association, and Dr. Benjamin Quarles, representing Grace Church.

Original

Dr. James F. Cooper led over 40 members of Chi Delta Mu, the Medical Fraternity. With lighted candles, they recited memorial rites which had been composed by Dr. Greene several years ago. Present were members from New York and D.C.

The speakers told of the marvelous experiences with the deceased in work, church and civic endeavors.

Moving

Dr. Peters read a letter from Mrs. Eloise Richardson, the Crownsville librarian, written to the deceased when she was ill telling his philosophy of life and death.

Dr. Richard I. McKinney, the Morgan U. professor emeritus read appropriate excerpts from the writings of the late Dr. Howard Thurman, the famed theologian, and then followed pastor Peter's reflections in which he recalled how Dr. Greene gave up his Tuesday evening's office hours in order to serve on the church's official board of which he had been a member for over five years.

If by this time you were not filled to the brim with inspiring songs and words there came the Rev. Dr. Marion C. Bascom, pastor of Douglas Memorial Church, who [illegible] prayer of thanksgiving and benediction. It was truly a beautiful and elegant memorial service.

Dr. Greene was an elder in the church; president of the Men's Club. Last year, the church named him Father of the Year.

Here from Birmingham, his mother, Mrs. Rosa Lee Harris Greene. Other survivors, his wife of 28 years, Saretha Gaskins Greene, the Coppin State College professor; daughter, Sheryl, the actress, who resides in Boston where she finished Boston University College of Fine Arts; and Lonnia, a student at Fallstaff Junior High.

Friends

Cuff notes: Dr. Lonnie Greene was elected by his peers to positions of leadership in professional groups because of his reputation for thoroughness. He was vice president of the Baltimore City Dental Society.

He treated his patients as friends. They considered him one. The same was true of those he served at Crownsville State Hospital Center, where he was dental chief.

His letter

A week before his death, the beloved dentist asked his wife to check his office for some papers. In the stack was found this poignant letter he wrote on June 3, 1980, soon after he learned of his illness.

It is entitled, "Today I Counted My Blessings". As you read this, you will agree that he had to be an exceptional person to write so this assessment of life and death:

"I was born with three strikes against me — black, poor and being born in the South. In the game of baseball that means that you are out.

"However, there are nine innings in a game and each player comes to bat several times before the game is over. With determination, the encouragement of your teammates and fans, you can hit a single, double, or triple and if you are extremely fortunate, you can hit a grand slam home run.

1st grad

"Completing grade school and high school, I became a first generation college graduate. Then this son of a coal miner earned the privilege of putting D.D.S. behind his name.

"Having married a brilliant, warm, sensitive human being, we were blessed with two wonderful daughters, both of whom are capable of becoming productive members of society.

"I have been able to travel, attend seminars and exchange my ideas and concerns with my colleagues.

"Completing my second tenure as a ruling elder, I have been able to grow spiritually while deepening my own personal faith in God.

On death

"During the past eleven months, thanks to the prayers of my friends, the constant presence of my family, my personal faith in the healing power of God, sophisticated technology, skilled surgeons, tender loving nursing care, I was soothed, sustained and assured that my quality of life would not be changed.

"In view death as my entre into the realm of eternity. I will greet it with the same vigor and enthusiasm as I did life. When I die, do not be mournful, instead vow to "life fully each day.

Send Cards

Get well cards to Alvin Waters who is out of Intensive Care at Provident Hospital.

Sympathy cards to Dr. and Mrs. W. O. Bryson. They are at the funeral of her brother.

Food stamp income level to be raised

Food Stamp income eligibility limits will rise by about 13 per cent for the period beginning July 1, Assistant Secretary of Agriculture Mary C. Jarratt, has announced.

This rise reflects increases in the cost of living, she said.

The 1977 Food Stamp Act requires the U.S. Department of Agriculture to adjust income eligibility standards annually to reflect increases in the cost of living. The Office of Management and Budget's poverty line is used as the standard for food stamp income limits.

"After allowable deductions are taken, the maximum net income limits a family of four must meet to qualify for food stamps will rise from $621 to $705 per month," Jarratt said. "The maximum gross income for a family of four without elderly persons will rise from $1,026 to $1,131 per month."

READ THE AFRO

Home ownership for Afro-Americans

One's home is more than shelter, the land and improvements on it (e.g., buildings, trees, utilities) serve both as items of consumption and investment. A home may be a prime resource for financing the high costs of a college education for one's offspring, for example. Recognizing, that a home may be the major means of saving and investing for moderate and low-income families, the Federal Housing Administration (FHA) encourages homeownership by providing mortgage insurance.

This article examines some FHA programs — Section 203 (b), Section 221 (d) (2), Section 223 (e), and Section 235 (j) - to assess how they can be used to increase the level of homeownership among African-Americans. In general, FHA programs insure lenders against default on mortgage loans for both new and existing units. The programs are characterized by low downpayments and relatively low monthly mortgage payments, longer terms to repay loans (30 to 35 years), and a tendency to serve different socioeconomic groups in various locations. Higher priced homes

Section 203 (b), which currently insures home mortgages up to $60,000, primarily benefits whites in segregated middle-class neighborhoods throughout the metropolitan area. The African - Americans served live primarily in mixed neighborhoods bordering the white enclaves.

The large FHA program provided about 13,751 mortgages on new homes and 102,284 mortgages on existing homes in 1980. While the proportion of existing units under Sec. 203 (b) has increased, the participation of African-Americans in this section of the program has decreased slightly from 14.9 percent in 1975 to 14.3 percent in 1980. More African - Americans are purchasing higher cost new homes that are more areas.

In 1975 African-Americans purchased 4.3 percent of new homes, but the rate, though still quite low, increased to 5.6 percent in 1980. The median value of a new home was $36,042 in 1980 compared with a median value of $44,054 for an existing home. For purchasers of new homes in 1980, the median family income was $28,064.

While the total of existing units under Section 203 (b) decreased by 38,811 from 1979 to 1980, the proportion of units purchased by African-Americans should have increased under the program, given its shift in emphasis to providing more existing units in urban rather than suburban areas. Moderately priced homes

The Section 235 (j) program was originally designed to help low-income families, but has been revised to assist middle - income households. It provides subsidies primarily for new units and for a smaller number of existing units undergoing substantial rehabilitation. Despite the emphasis on new construction the median family income was $13,930 in 1980, and about 11 percent of participants had incomes of less than $13,000.

The median value of a new home was $41,791 and of an existing unit, $39,084. A large proportion of the new homes were located in urban areas in both 1979 (45) and in 1980 (51). The number of units provided has been increasing with 5,989 provided in 1979 and 10,115 units in 1980. Over the two-year period, the rate of African-American participation has been about 7.5 percent for the new units. In 1979, African-Americans purchased 30 percent of the 346 existing units, and in 1980 they purchased 16 percent of the 943 existing units.

The mortgage limits for Section 235 (j) may be raised from [illegible] homes and to as much as $47,500 in high cost areas. Nevertheless, in many areas construction costs will remain a barrier to production of moderately priced housing.

The revised regulations establish an upper limit of 40 percent subsidized units in a housing subdivision. This regulation could make development more feasible by allowing for a broad mix of home prices. At higher mortgage limits, fewer 235 (j) total units may be provided, but substantially rehabilitated units may increase as an option for African-Americans.

Lower priced homes

In general, African-Americans participate in FHA programs that provide for lower priced existing units. Section 221(d) (2) serves many moderate - income families that are displaced by providing for minimum downpayments of $200 and mortgage - mortgage payments that can be extended 40 years. In 1975 African-Americans purchased 29 percent of existing units and increased their proportion to about 38 percent in 1979 and 1980. Following the usual pattern, about two out of three units provided in 1980 were located in urban areas. The median value of an existing home purchased in 1980 was $29,068, and the median family income was $20,237.

The only program that overwhelmingly serves African-Americans is Section 223(e). It provides existing homes in older declining areas. Participation of African-Americans increased from 52 percent in 1975 to 67 percent in 1980. However, only 1,601 existing units were provided, a decrease from the 1979 level of 2,654 units. Nevertheless, some low-income families were able to become homeowners. In 1980, 5.5 percent of families purchasing existing homes had incomes of less than $13,000, although the median family income was $18 536. The median [illegible] chased in 1980 was $21,492.

African-Americans are taking advantage of the limited opportunities for low-income families to own homes under Section 223(e). However, the default rate in this program is very high and is partially responsible, along with high interest rates, for the decrease of about 1,150 available units from 1979 to 1980. Although a small number of units are provided annually under this program, the impact of defaults could be important, particularly because 9 out of every 10 units are provided in declining urban neighborhoods. This statistic suggests the need for housing counseling intervention for some program participants.

Overall, higher costs and interest rates will take an increasing toll on the number of homes provided by federal homeownership programs. Practically speaking, however, these programs are on the books and can be revised. It is up to African- Americans to show the resourcefulness necessary not only to take advantage of existing programs and opportunities but also to initiate strategies and foster programs that provide realistic opportunities for homeownership.

Dr. L. W. Greene was a dentist

Memorial services for Dr. Lonnie W. Greene, 57, held June 17, 6 p.m. at Grace United Presbyterian Church, Greenspring Avenue and Bannister Road.

Dr. Greene was a chief of dental services at Crownsville State Hospital Center and a private practitioner of dentistry in Baltimore for 27 years.

He died June 14 at Johns Hopkins Hospital of cancer. A native of Birmingham, Alabama, he attended Alabama A and M College prior to serving in Europe in the Army during World War II. He graduated from Fisk University and the Howard University School of Denistry.

Dr. L. W. Green

Dr. Greene was vice president of the Baltimore City Dental Society, grand secretary of Chi Delta Mu and a member of the board of visiting nurses association of Maryland.

He was also a member of the Maryland State Dental Association, The American Dental Association, The National Association of Hospital Dentists, Academy of General Denistry, National Commission on the Aging, NAACP, Urban League and YMCA.

During his career, he received numerous citations, fellowships and awards for his work.

He is survived by his wife, the former Saretha M. Gaskins two daughters, Sheryl Lynn of Boston and Lonna Joyce his mother,