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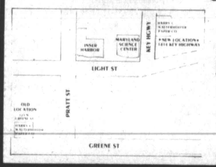

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Now Small Business Has A Big Brother.

If you need financial assistance, the Maryland Small Business Development Financing Authority (MSBDFA) is here to help. Under the first three programs listed below, we offer financial aid to socially or economically disadvantaged business persons in Maryland. The fourth is for all Maryland small businesses with government or public utility contracts.

For eligible firms with government or public contracts; MSBDFA may guarantee a loan from a financial institution, guarantee equity, or provide a direct loan for use as working capital or for certain equipment needed to complete a contract on a project financed by a federal, state or local government or a Maryland public utility.

2. Long-Term Guaranty Program

For all eligible firms: MSBDFA may guarantee and pay an interest rate subsidy on a long-term loan made by a financial institution for use as working capital, for buying and installing machinery or equipment, and for making necessary improvements to real property owned by the applicant.

3. Equity Participation Investment Program

For all eligible firms: MSBDFA may invest up to 45% or $100,000 (whichever is less) of the equity needed for a franchise operation. MSBDFA requires its initial investment to be recovered within five years.

4. Surety Bond Guaranty Assistance Program

For all small businesses: This program helps the small contractor secure bonding by guaranteeing up to 90% of the losses that a surety company may incur in the event of a breach of a contract, on a Project financed by a Federal, State or Local government or a Maryland public utility.

A Better Economy For All Of Us

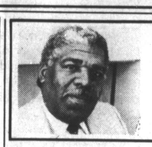
MSBDFA loans, guaranties and investments result in positive economic impact in terms of jobs retained, jobs created, and tax revenue generated.

Help Is Just A Phone Call Away

MSBDFA is among the most innovative state financing programs in the country. A unique opportunity. And it's only available in Maryland. If you think you qualify for our assistance, call us. Together, we can make your business a success. For more information contact the Maryland Small Business Development Financing Authority. The Maryland Small Business Development Financing Authority is an agency of the Maryland Dept. of Economic and Employment Development.

Maryland Small Business Development Financing Authority
217 E. Redwood St., Suite 2200
Baltimore, Maryland 21202
(301) 333-4270

Maryland



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STATE OF MARYLAND DEPARTMENT OF ECONOMIC AND EMPLOYMENT DEVELOPMENT
DIVISION OF BUSINESS AND INDUSTRIAL DEVELOPMENT

The Department of Economic and Employment Development is seeking qualified applicants for the position of Marketing-Business Economist. The function of this position is to perform complex studies and analyses in the areas of taxes, labor force and markets, employment and unemployment, business and socio-economic trends, financing vehicles, — which are all needed to support Maryland's efforts to attract businesses and assist and retain in-state businesses.

Candidates may possess a Bachelor's degree in economics, marketing, finance, economic development or related areas; AND two years full-time employment or its equivalent analyzing various complex businesses or business types/projects for market-related decision-making.

Candidates may substitute additional related experience for the required education on a year for year basis for up to two years of the required education.

Candidates may also substitute a Master of Economics, Business Administration or related area, with course concentration in Finance, Marketing, Economic Development, Business Economics or related areas for one year of the required experience.

To apply, please send resume to Ms. Sharon S. Ball, Department of Economic and Employment Development, Office of Personnel and Training, Room 606, 1100 North Eutaw Street, Baltimore, Maryland 21201 no later than close of business Friday, December 30, 1988.

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Full-time position to provide professional/technical support as liaison between the Office of Computing Services and the offices of Registrar, Admissions, Billing and Financial Aid. Bachelor's degree with COBOL proficiency and minimum two years experience working for a college/university with computerized student information systems, preferably Information Associates, required. Ability to work with non-Computing Services personnel in a professional capacity necessary. VAX/VMS experience preferred. Salary range $18,658-$29,979. Send letter of application, resume and the names, addresses and telephone numbers of three references knowledgeable of related work or educational expertise, no later than February 10, 1989, to: Mr. C. Douglas Schmidt, Director of Personnel Services, Frostburg State University, Frostburg, Maryland 21532.
AA/EOE.

ENVIRONMENTAL SCIENTIST

The Maryland Department of Natural Resources, Chesapeake Bay Research and Monitoring Division, has an opening for a scientist with a strong background in the biology, chemistry, and ecology of tidal waters. Candidates should be experienced in the application of statistical models to interactions between aquatic populations and their environments, and be able to communicate clearly both orally and in writing. Duties will include analysis of biological and water quality monitoring data, designs for field sampling, review of scientific and technical documents, and preparation of reports and graphics.

Minimum qualifications: MS degree in environmental science, aquatic ecology, or similar specialty, including at least 18 semester credits in biological and physical sciences; plus 2 years of professional experience, including analysis, interpretation and presentation of data.

This is a permanent, unclassified position (Energy Resources officer IV) in the Maryland State Service. The salary range is $27,834-$36,560 annually. Full State benefit package. Send detailed resume, by January 13, 1989, to: Dr. Stephen J. Jordan, Department of Natural Resources, Tidewater Administration, B-3 Tawes State Office Building, Annapolis, MD 21401.
The State of Maryland is an Equal Opportunity Employer.

Medical Assistant

Community Health Ctr. in Cherry Hill area is seeking a flexible individual to work in various aspects of basic care services. Two yrs. experience required w/one yr. in ambulatory care facility. Venipuncture technique a must. Please call Ms. McFadden (301) 354-2005.
E.O.E.

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This individual will be responsible for the development and implementation of a variety of programs designed to provide training to bus/vehicle maintenance personnel in highly technical, complex and dynamic fields of mechanical systems found in the transit industry.

Requirements include: Graduation from a high school or GED certificate and satisfactory completion of a formal vocation or trade school program and a minimum of five years of progressively responsible experience in one or more of the following areas: Transit Maintenance (incl. engines and trans.); Electrical, HVAC, Pneumatic, Mechanical and Hydraulic Systems; Other complex Electronic/Electro-Mechanical Systems; Systems Assurance and Quality Control; Maintenance Safety.

One year of the required experience is preferred to have been in the preparation and instruction of technical training in transit maintenance. Ability to legally operate a motor vehicle in the state of Maryland is required.

Submit resume with title of the position **Foreman-Bus Maintenance** clearly indicated no later than January 6, 1989 to:

MASS TRANSIT ADMINISTRATION
HUMAN RESOURCES DIVISION
300 WEST LEXINGTON STREET
BALTIMORE, MARYLAND 21201-3415

"For a complete listing of all MTA positions open this week, dial MTA-JOBS (682-5627)."
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FISHERIES BIOLOGISTS

The Maryland Department of Natural Resources, Chesapeake Bay Research and Monitoring Division, has four openings for fisheries biologists. Two positions are at the Natural Resources biologist I-III level (based upon experience) and two are at the NRB Trainee level. These are contractual positions with the possibility for renewal.

NRB I-NRB III (Fisheries Option). Requires field, lab, and analytical work. Possessional of B.S. in marine biology, physical oceanography, ichthyology, or wildlife management with fisheries specialization required. One (NRB I), 1.5 (NRB II), or three (NRB III) years of fisheries related experience needed. Pertinent volunteer and part-time experience is acceptable. Graduate education in areas stated may be substituted for experience at a rate of 30 semester hours for one year of experience. Experience in Chesapeake Bay fish early life stage collection, fish identification, fish age and growth work, water quality collection and boat operation preferred. Candidate will be responsible for collection, sorting, and identification of ichthyoplankton, young and adult fishes; aging of fish from scales and otoliths; collection of water quality data; data organization and analysis, and preparation of technical reports.

Salary is $17,840 (NRBI), $19,204 (NRBII), or $20,673/year (NRBIII) based upon previous experience.

NRB Trainee (Fisheries Option) — Requires field, lab, and analytical work. Possession of B.S. in marine biology, physical oceanography, ichthyology, or wildlife management with fisheries specialization required. Candidate will assist in the collection, sorting and identification of ichthyoplankton, young and adult fishes; collection of water quality data; aging of fish from scales and otoliths, data organization and analysis, and preparation of technical reports.

Salary is $16,597/yr. Send current resume and State of Maryland employment application to: Jim Uphoff, Department of Natural Resources, Tidewater Administration, B-3 Tawes State Office Building, Annapolis, MD 21401. The closing date for applications is January 11, 1989.

State of Maryland is an EEO/AA Employer.

EDUCATION
Md. St. Dept. of Education

Call (301) 333-2038 for Application and Position Announcement.

Staff Specialist III, Guidance, Position #049151; Grade 17 ($30,061-$39,485).

This is a professional position responsible for providing leadership and training to Maryland's local school systems in the implementation of Maryland's Pupil Services Program, Guidance Program (COMAR 13A.05.05.02) and provisions of the Carl D. Perkins Act (Career Guidance Area).

MIN. QUALS: Education: Master's degree in Guidance and Counseling plus possession of current certification in Guidance and Counseling by the Maryland State Department of Education. Experience: Two years experience as a school guidance counselor. Supervisory experience is desirable.

Closing date for the receipt of applications is January 11, 1989.
AA/EOE

ENVIRONMENTAL INSPECTORS
SALARY $20,253

The City of Baltimore is currently seeking Environmental Inspectors to inspect construction sites to insure compliance with approved plans for erosion & sediment control for the Department of Transportation.

Some evening and weekend hours may be required. Position requires a valid Md. class D driver's license and any satisfactory combination of training & experience equivalent to graduation from high school or possession of a GED and 4 years experience in designing, inspecting or overseeing construction sites for compliance with erosion and sediment control regulations. Completion of 1 year in civil engineering at an accredited college or university may be substituted for each year of the experience requirement. For application information contact:

THE BALTIMORE CITY CIVIL SERVICE COMMISSION
111 N. Calvert St.
Balto., Md. 21202
301-396-3860
Jan. 13, 1989 is the last day to file an application.
EOE

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Laboratory-Technology
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For further information on Employment Opportunities at our Hospital, please contact the Human Resources Department, Anne Arundel General Hospital and Medical Center, Franklin & Cathedral Streets, Annapolis, MD 21401, (301) 267-1367.
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