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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

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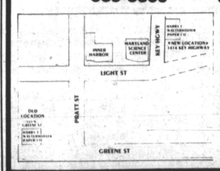

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ENVIRONMENTAL SPECIALIST

Bio-Science option (Contractual). Salary range $20,337 to $23,596 depending on education and/or experience. The Maryland Dept. of the Environment is seeking a candidate who possesses a B.S. Degree, M.S. or Ph.D. in biology, toxicology, or related area with experience in aquatic toxicology. This individual will be responsible for coordinating the Dept.'s bio-monitoring program and will serve as staff biologist to review biological reports and studies. Submit resumes to Melvin Knott, Hazardous and Solid Waste Mgmt. Administration, 2500 Broening Hwy., Balto., Md. 21224.

SIS ANALYST/PROGRAMMER
FROSTBURG STATE UNIVERSITY

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.

EDUCATION

Md. State Dept. of Education

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

Vocational Rehabilitation Director II
Position #039799; Grade 19 ($35,061-$46,055)

This is a professional position serving as Chief of the Program Development Branch of the Division of Vocational Rehabilitation. **MIN. QUALS:** Education: Possession of a Bachelor's Degree from an accredited four-year college or university. A Master's Degree in Educational Administration, Rehabilitation Counseling, Special Education, Counseling and Guidance, Vocational Evaluation, Psychology or a closely related field is preferred. Course work in Management, Supervision, or Administration is also preferred. Experience: Nine (9) years of professional work experience in vocational rehabilitation or in a closely related field. Six (6) years of the required work experience must have been in direct supervision of other professional employees, OR direct responsibility for the administration of a specialized vocational rehabilitation program area. Note: For purposes of qualifying experience, a closely related field includes, but is not limited to, employment counseling, vocational assessment, teaching, vocational guidance, social work, or human service work in support of persons with disabilities.

Applications must be received by January 6, 1989.

AA/EOE

Driver Wanted

To chauffeur executives of WBFF-TV and Sinclair Broadcast Group. Applicants must submit past driving record as well as three personal references. Benefits include health, major medical, etc. Experience required. Salary to be a function of experience and overall qualifications. Send resume to

Sinclair Broadcasting
3500 Parkdale Ave.
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Attn: David Smith
E.O.E.

UNIVERSITY OF MARYLAND BALTIMORE COUNTY
Residence Hall Director

The University of Maryland Baltimore County (UMBC) invites applications for the position of Residence Hall Director.

The University of Maryland Baltimore County was established in 1966 as the newest of the University of Maryland's 5 campuses. Located near Baltimore, UMBC's current enrollment exceeds 9000 students. Nineteen hundred residents are housed on campus in three residence halls and three apartment complexes.

The Residence Hall Director is responsible for the overall quality of life for residents living in one of the residence halls with each hall housing approximately 350 students. Responsibilities include overall management and administration of daily residence hall operations; facilitation of the personal, social and academic development of students; implementation of residential programs; day-to-day student contact; supervision of student paraprofessionals; management of 24-hour desk operation; individual counseling; group advising; resolution of disciplinary matters; assistance with summer conference program; on-call responsibilities; and performance of central office duties as needs or interests dictate.

The Residence Hall Director is a full time, contractual, live-in professional staff member in the Office of Residential Life. Master's degree in Student Personnel Services, Student Development, Counseling, or a related area preferred. Prior live-in residence hall experience at the graduate level is required. Solid foundation in student development theory and demonstrated ability to relate to a multicultural student population is desirable. Salary is competitive. Furnished apartment, meals when the University is in session, paid annual and sick leave provided, and access to group life and health insurance. Support for professional development. Women and minorities are encouraged to apply. Application deadline: January 9, 1989. Starting date: January 23, 1989. Send letter of intent, resume, and 3 letters of reference to:

James E. Washington
Assistant Director of Residential Life
Room 105, Hillcrest Building
University of Maryland Baltimore County
Baltimore, Maryland 21228
The University of Maryland is an Equal Opportunity, Affirmative Action Employer.

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.

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CAREER CORNER

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EDUCATION

ENGLISH INSTRUCTORS

Catonsville Community College and Carroll Community College in Westminster, Maryland, are conducting a search for temporary full-time Instructors of English. The positions are from January 23, 1989, to May 21, 1989, but may be extended for a maximum of three years. Candidates must possess a Master's Degree or equivalent in English or related field and have at least one year of full-time teaching experience. Courses will include freshman composition and may include remedial writing. Resumes should be sent to Personnel Office, Catonsville Community College, 800 South Rolling Road, Catonsville, Maryland 21228, no later than January 6, 1989. Qualified women, minorities and the handicapped are encouraged to apply.

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.

Investigator

Preferably female. Experienced investigator wanted w/knowledge of all types of civil & criminal investigations. Apply Abacus Security Services, 610 Gusryan St., Balto., MD 21224

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633-1900

E.O.E.

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