Advance Federal assets exceed $35.5 million

Advance Federal Savings and Loan Association had total assets of $35,617,540, an increase of 4.8 percent, or $1,623,871, for the year ending December 31, 1988.

Savings accounts now total $29,855,124, an increase of $533,860 over the previous year.

The mortgage loan portfolio of $24,326,104, also reflects an increase of $2,057,961, or 9 percent higher than last year.

During 1988, the association granted 74 mortgage loans in the aggregate amount of $4,760,285, up $2,228,075 or 92 percent more than 1987.

Nine of the 1988 mortgages went to churches at a total of $1,775,200. Largest loan in this category was $800,000 to New Friendship Baptist Church, which is constructing a new sanctuary at Eager and Bond Sts., in East Baltimore. The Rev. Ralph D. White is pastor.

In his annual report to members on January 18, Advance Federal president, Dr. W. O. Bryson, Jr., observed that this church mortgage was the largest the association has made in the past 27 years.

$800,000 MORTGAGE LOAN — For the construction of a new Friendship Baptist Church sanctuary, is the largest in the history of Advance Federal Savings and Loan. (L to R) Advance president, Dr. W. O. Bryson, Pastor Rev. Ralph D. White and trustee Leonzo Gilliam.

During this period, he said, 144 churches received loans totalling $11,325,110.

Total of all loans granted customers to buy or build homes, businessess and churches during the last three decades is $56,079,053.

Dr. Bryson told members he was "pleased" to report that Advance Federal's 1988 earnings were $443,486, or 54 percent higher than 1987.

He said these earnings "reflect our status as a strong, well-managed institution."

He noted that net worth of $3,876,942, is now 13 percent of savings accounts 12.2 percent of liabilities, and 10.9 percent of assets, "well above the minimum required by federal regulators.

And "a strong net worth position which represents a margin of safety to our savings members in addition to insurance of accounts by the FSLIC (Federal Savings and Loan Insurance Corp.)."

Dr. Bryson furher described 1988 as "a good year" for Advance Federal. He recalled that some savings and loans had received "unfavorable publicity" during the year because of "dangerous operations," and advised Advance Federal customers they can feel "comfortable" because their funds are invested in "a sound institution."

During the meeting, he announced the promotion of Mrs. June R. Brown to Assistant Secretary, Loan Officer.

Reelected to the board of directors for three-year terms were: — Joseph A. Bush, Dr. Theodore D. Phifer, Ms. Zelma A. Brown and Dr. Robert M. Phillips.

Other directors are: — Theodore E. Brown, Sr., Linwood Jennings, Dr. Beryl W. Williams, Mrs. Lillian T. Wilson and Rev. Marcus G. Wood.

Advance Federal is the only black-owned federally-insured savings and loan in the state of Maryland, with three offices in Baltimore City. Home office is at 1405 E. Coldspring Lane. Branch offices are at 1600 W. North Ave., and a drive-in facility at 3411 Clifton Ave., in the Walbrook Junction Plaza.

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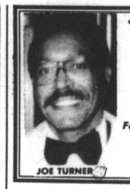

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Now Small Business Has A Big Brother.

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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Metro Crime Stoppers

The Baltimore Gas and Electric's January issue of "Energy News" featured an unknown suspect wanted for 17 bank robberies in the Baltimore Metropolitan area.

Seven of the bank robberies were in Baltimore City.

On January 27, 1989 Metro Crime Stoppers received an anonymous tip identifying the unknown suspect.

As a result of the tip, detectives were able to identify the suspect and obtain an arrest warrant for Walter Robert Mealy, black male, 45 years old.

Metro Crime Stoppers and law enforcement officers need your help in locating the felon. He is known to frequent the Edmondson Village area.

If you know the whereabouts of this man or have any information about him, you are urged to call the Metro Crime Stoppers 24 hour confidential Hotline at 276-8888.

You could be eligible for a reward of up to $1,000.

Metro Crime Stoppers is a non-profit volunteer organization which actively assists law enforcement agencies in solving crime by offering cash rewards for information leading to the arrest and indictment of wanted felons.

Walter Robert Mealy

Metro's all volunteer board of directors consists of business leaders and private citizens who raise funds to pay cash rewards and to operate the program.

During 1988, Metro Crime Stoppers board of directors authorized payment of over $23,000.00 to tipsters who assisted law enforcement officers in solving 91 crimes., sixty-seven percent of which were homicides or armed robberies.

The cases solved resulted in the arrest of 91 persons.

Every caller is assured anonymity. The caller is not required to give his name when calling Metro Crime Stoppers 24 hour hotline, 276-8888 to provide information on a crime.

Rather, they are assigned a confidential code number which uniquely identifies them with the case for which information is being provided.

The informant uses the code number later when calling to inquire about the status of the case and eligibility for a reward.

If their tip has proven useful and an indictment is secured, the caller will receive a cash reward of up to $1,000.

Since inception of the program in 1981, Metro Crime Stoppers has paid over $134,000.00 to callers for information that has assisted law enforcement officers in solving 1,033 crimes and arresting 432 Felons.

Metro Crime Stoppers is fully supported by Baltimore City, Baltimore County, Anne Arundel County, and Howard County Police departments, and as of January 1, 1989, the Harford County sheriff's department.

Metro Crime Stoppers is a member of Crime Stoppers International, an organization with more than 760 chapters throughout the world.

On Your Way UP . . . with the Coast Guard!
Women and men. You've got what it takes. Confidence. Basic skills. The desire to succeed. That's why you should check out a career with the Coast Guard.
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EDUCATION

INSTRUCTOR PRINTING TRADES

Full-time, 12-month position available April 1 to provide instruction in an intensive training program including classroom/laboratory experience; emphasis is on a "hands-on" approach using competency-based instructional mode. Requires bachelor's degree or equivalent; teaching experience and knowledge of pre-press, preparation, offset press, finishing operations, composition, litho preparation, and press operations.

Salary $25,000-$34,000, depending upon employment experience and educational credentials. Excellent fringe benefit package. Application deadline February 24, 1989. Send letter of interest and resume to Personnel, Catonsville Community College, 800 South Rolling Road, Baltimore, MD 21228. Qualified women, minorities and the handicapped are encouraged to apply.

HOUSING DEVELOPMENT OFFICER

The Community Development Administration of the Maryland Dept. of Housing and Community Development is recruiting for the unclassified position of Housing Development Officer. Salary will be commensurate with experience as noted below:

Option 1: Starting Salary $33,152
Option 2: Starting Salary $35,804

NATURE OF WORK: This position is responsible for processing and underwriting loans to finance the construction to finance the construction, opposition and rehabilitation of multi-family rental housing. The position requires extensive work with developers, non-profit organizations, local government and other professionals in the housing and real estate fields such as appraisers, market analysts, project managers, architects and contractors.

MINIMUM QUALIFICATIONS: Possession of a Bachelor's degree from an accredited college preferably in the field of business, finance or a related field. 3 years (Option 1) or 4 years (Option 2) of full-time professional experience in underwriting or processing loans for income-producing rental property or development of multi-family rental housing. Applicants must demonstrate a thorough knowledge of lending and real estate practices related to rental housing development. Preference will be given to applicants who have experience (1) with a state housing finance agency and (2) with tax-exempt bond financing for rental housing.

NOTES: 1. Additional experience as defined above may be substituted for the required education on a year-for-year basis.
2. Additional education at the graduate level at an accredited college or university may be substituted for the required experience at the rate of 30 semester credit hours for 1 year of experience for up to 2 years of required experience.

Send resume to: Administrator for Development Finance, Dept. of Housing and Community Development, Community Development Administration, Rental Housing Programs, 45 Calvert Street, Annapolis, Maryland 21401.

RESUMES MUST BE RECEIVED BY: March 1, 1989.
EOE

ACCOUNT EXECUTIVE

One of the nation's LEADING GOSPEL STATIONS HAS IMMEDIATE OPENING FOR SALES PROFESSIONAL SEEKING A CAREER IN BROADCASTING SALES. SUCCESSFUL SALES BACKGROUND A MUST. SEND RESUME TO WBGR, 334 N. CHARLES STREET, BALTIMORE, MARYLAND 21201

MANPOWER SERVICES CENTER DIRECTOR

Responsible for the administration of a Manpower Services program through Job Training Partnership Act funding.

Provide opportunities and services to clients for job training and placement.

Applicants must possess a Bachelor's degree and have at least five years experience in manpower management, employment training offerings, and/or related work, to include a minimum of two years experience in staff supervision.

Qualifications should include the ability to prepare and control a $250,000 budget, and skills in proposal writing. Excellent verbal and communications skills are required.

A results-oriented person is sought. Salary starting at $35,000 based on education and experience is negotiable.

Send resumes to Box 75, c/o AFRO-AMERICAN CO., 628 N. Eutaw St., Balto., Md. 21201 by March 15, 1989.

POLICE CHIEF

Small charming harbor town in Chesapeake Bay region seeks police chief for 6-member department. Chief performs operational and administrative duties. Starting salary $20,000 plus good benefits. Send resume by February 17, 1989 to Police Chief, P.O. Box 206, St. Michaels, MD 21663.

EOE

MANAGER MARKETING RESOURCES
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SALARY: $43,200 (FLAT RATE)
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STATE OF MARYLAND DEPT. OF ECONOMIC & EMPLOYMENT DEV.
DIV. OF BUSINESS DEVELOPMENT

The Dept. of Economic and Employment Development is seeking qualified candidates for the position of Manager of the Marketing Resources Unit within the Div. of Business Development. The function of this position is to prioritize, assign, direct and supervise all activities of the 8-member staff which support Maryland's programs that encourage business growth in the State.
Candidates must possess a Bachelor's degree in Business Administration, Economics, Marketing, Geography or related field. Applicants must also have 6 years of recent professional experience in assessing industrial or business development trends and market analysis. Candidates MUST also possess knowledge of published government and private sources of economic statistical data and background in market analysis.
Candidates may substitute additional related experience for the required education on a year-for-year basis for up to 2 years.
Candidates may substitute a Master's degree in a related area for 1 year of the required experience.
To apply, qualified candidates must submit a resume including salary history to Ms. Sharon Ball, DEED Office of Personnel and Training, Room 606, 1100 N. Eutaw St., Baltimore, MD. 21201 no later than Friday, February 17, 1989.
AN EQUAL OPPORTUNITY EMPLOYER

EDUCATION

Md. St. Dept. of Educ.

Call (301) 333-2038 for Application and Position Announcement. Staff Specialist III, Special Education Placement, Position #040679; Grade 17 ($30,061-$39,485).

This is a professional position responsible for administering the Parent Surrogate Program and the Nonpublic Tuition Assistance Program for school age handicapped children.

MIN. QUALS: **Education:** Master's Degree in Special Education or a related field. **Experience:** Teaching and/or administrative experience in a Level V Nonpublic Day Program or a Level VI Nonpublic Residential Program.

Applications must be received by February 17, 1989.
AA/EOE

PHYSICAL EDUCATION FACULTY MEMBER/COACH

St. Mary's College of Maryland, a small, co-educational, state liberal arts college, located 68 miles southeast of Washington, D.C. on the Chesapeake Bay, seeks a faculty member to teach activity courses and coach one or more women's varsity team(s). This is a full-time, ten-month position, with the possibility of summer employment. Starting date is August 15, 1989. BA/BS required. Graduate work, teaching and coaching experience preferred. NATA certification is desirable. Salary and rank determined by qualifications and experience. Assignment as Women's Athletic Coordinator may be available to the successful candidate.

St. Mary's is an NCAA Division III college, supporting varsity teams in thirteen sports. The academic physical education program is a non-degree one, with the emphasis on participation in credit-bearing, non-required, activity classes. There also is a very strong tradition of intramural sports.

Interested candidates should submit (1) an application statement; (2) a resume, including lists of physical education courses taken and taught; (3) where appropriate, an indication of participation in college athletics and coaching; and (4) the names, addresses, and telephone numbers of three references to: M. Louis Berger, Head, Human Development Division, St. Mary's College of Maryland, St. Mary's City, MD 20686. Review of applications will begin on February 17, 1989, and continue until the position is filled. EEO/AA. Minority and women candidates are strongly encouraged to apply, and to identify themselves as such.

NOTICE OF NONDISCRIMINATORY POLICY AS TO STUDENTS

The Baltimore Carpenters Joint Apprenticeship and Training Fund admits students of any race, color, sex, national and ethnic origin to all the rights, privileges, programs and activities generally accorded or made available to students at the school. It does not discriminate on the basis of race, color, sex, national and ethnic origin in administration of its educational policies, admissions policies, and other school-administered programs.

The school is located at 9505 Harford Road, Baltimore, Maryland 21234. For information, call 882-5080, from 8:00 A.M. to 4:00 P.M., Monday thru Friday.

HOWARD COUNTY JOB OPPORTUNITIES

Howard County Government is accepting applications for the following vacancies:

ACCOUNTANT I/II
To supervise Accounting Clerks and Technicians in the Bureau of Accounting; prepare journal entries; reconcile and process grant accounting and inventories; review balance sheet account reconciliations and assist in day to day accounting operations of the Accounts Payable and Payroll Divisions. Requires: B.S. in accounting and one year of professional level accounting experience. Prefer governmental accounting and supervisory experience and knowledge of computerized (mainframe) accounting operations. Salary range: $24,883 to $36,071/yr.

CLERICAL TECHNICIAN
To prepare legal advertisements for Zoning Board and Board of Appeals cases by using zoning maps and regulations, tax maps, and street number maps; prepare case comments and agenda for Zoning Board and Board of Appeals; prepare comments on Subdivision Review Committee plans; prepare zoning questions and inquiries; and handle administrative supervision of zoning inspections. Requires: H.S. grad and five years of increasingly responsible clerical experience, including three years at the full performance level. Prefer knolwedge of Wang word processing system. Applicants must pass a time typing test at 50wpm (5 allowable errors) Salary range: $18,540-$24,292/yr.

EMPLOYMENT COUNSELOR II
To plan and coordinate training programs for economically disadvantaged clients including the Summer Youth Employment Program; act as community liaison to youth organizations including Howard County schools; perform intake and interviewing of clients; and conduct workshops on job search skills. Requires: Equivalent of an A.A. degree in the behavioral or social sciences and two years of employment counseling experience at the level of Employment Counselor I. Prefer applicants with prior experience working with youth aged 14-21, knowledge of computers, budget and contracts. Salary range: $23,702-$31,118/yr.

ZONING INSPECTOR I/II
To inspect commercial and/or residential properties for compliance with zoning regulations; recommend action to be taken in non-compliance cases; write reports of activities and inspections; and compile case histories with support documentation for appeals and other hearings. Requires: H.S. grad and 2 years experience in inspections, planning or site development. Salary range: $21,491-$31,118/yr.
Applications for the above positions must be received or postmarked by 2/17/89.

PARKS PLANNER I
To review and comment on all subdivision plans and attend review committee meetings; coordinate developer compliance with departmental comments; prepare landscape plans and oversee their installation; design small scale parks projects; and develop construction plans and coordinate their installation. Requires: Bachelor's degree in landscape architecture. Must be familiar with local plant material and its installation, have excellent communications skills, and be able to develop and execute plans based on initial concepts. Salary range: $23,702-$31,118/yr. Applications due by: 2/27/89.
All positions include a comprehensive fringe benefits package.
Contact:

HOWARD COUNTY PERSONNEL
3430 COURT HOUSE DRIVE
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(301) 992-2035
DEAF TELETYPE ONLY (301) 992-2323
EOE HANDICAPPED M/F