INSIDE:
BIG NEWS ON GETTING YOUR NEW HOME
TIPS ON ENERGY SAVING
SPORTS PERSONALITIES
TODAY'S TOP SOUNDS
"Getting Your Money's Worth" is a bank's slogan but it should be every home buyer's motto.

Although thousands of beautiful homes are bought each year, some buyers may not be getting the proper return for the money invested. This easily happens when little consideration is given for such factors as family life style, possible family additions and floor plans.

With the ever rising cost of building materials and the steady shrinking of the dollar, the average prospective buyer is hard pressed to get adequate financing. Fortunately, if an individual is able to maintain a steady income, it is possible to find home loans. There is a wide range of choices including Conventional, F.H.A. and FmHA. The V. A. Program also has some interesting options.

Since loans are plentiful, making the best decision will insure you of "Getting Your Money's Worth".

Robert E. Harrison
<table>
<thead>
<tr>
<th>CHURCH SERVICES</th>
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<tbody>
<tr>
<td><strong>EBENEZER BAPTIST CHURCH EAST</strong></td>
<td><strong>SHADY GROVE BAPTIST CHURCH</strong></td>
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<tr>
<td>Rev. Alford Cooper - Pastor</td>
<td>Hodge's Mill Road</td>
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<tr>
<td>S.S. 10:30 a.m. - Worship 12 noon</td>
<td>Watkinsville, Georgia</td>
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<tr>
<td>Fellowship &amp; Bible Study Wed. 7:30 pm</td>
<td>Rev. E. D. Thomas - Pastor</td>
</tr>
<tr>
<td>186 Derby 543-5039</td>
<td>S.S. 10:00 W.S. 11:30 2nd Sun.</td>
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<tr>
<td>Pastor's Res. 273 Plaza 543-0300</td>
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<tr>
<td><strong>HILL CHAPEL BAPTIST CHURCH</strong></td>
<td><strong>SHILOH BAPTIST CHURCH</strong></td>
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<tr>
<td>Rev. W. A. Billups, Pastor</td>
<td>Rev. B. S. Jackson - Pastor</td>
</tr>
<tr>
<td>1692 W. Hancock Ext. 543-1377</td>
<td>Beaverdam Road 549-9166</td>
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<tr>
<td><strong>MT. PLEASANT BAPTIST CHURCH</strong></td>
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<tr>
<td>S.S. 10:00 Worship 2nd &amp; 4th 11:00</td>
<td><strong>SPRINGFIELD BAPTIST CHURCH</strong></td>
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<tr>
<td>Rev. Abraham Mosely Pastor</td>
<td>4th Street 549-2686</td>
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<tr>
<td>Old West Broad 549-3767</td>
<td>Rev. Troy Waymon - Pastor</td>
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<tr>
<td><strong>THANKFUL BAPTIST CHURCH</strong></td>
<td>S. S. 10:30 M.S. 11:45</td>
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<tr>
<td>Rev. E. L. Ellis, Pastor</td>
<td>M.S. 1st, 2nd &amp; 4th Sundays</td>
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<tr>
<td>S.S. 10:30 M.S. 11:30 2nd, 3rd &amp; 4th</td>
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<td>1645 S. Millidge Ext. 549-3940</td>
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<tr>
<td><strong>EBENEZER BAPTIST CHURCH, WEST</strong></td>
<td><strong>DORSEY TABERNACLE BAPTIST</strong></td>
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<tr>
<td>205 N. Chase Street 543-9644</td>
<td>Rev. H. L. Dotson, Pastor</td>
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<tr>
<td>Rev. W. Griffin, Pastor</td>
<td>Evening Service 7:30</td>
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<tr>
<td><strong>FIRST A.M.E. CHURCH</strong></td>
<td>135 Mulberry 543-2409</td>
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<tr>
<td>Dr. Clayton Wilkerson, Pastor</td>
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<tr>
<td>S.S. 9:45 M.S. 11:00</td>
<td><strong>HILL FIRST BAPTIST CHURCH</strong></td>
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<tr>
<td>521 N. Hull 548-1454</td>
<td>205 N. Pope 548-4336</td>
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<tr>
<td><strong>ST. PAUL C.M.E. CHURCH</strong></td>
<td>Rev. Land, Pastor</td>
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<tr>
<td>Rev. Richard Stokes, Pastor</td>
<td>S.S. 9:45 M.S. 11:15</td>
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<tr>
<td>Flint Street</td>
<td>140 Rose St. 549-2783</td>
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<tr>
<td>S.S. 10:00 M.S. 11:00 1st Sun. 11:15</td>
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<tr>
<td>2nd, 3rd, 4th</td>
<td><strong>GREATER BETHEL A.M.E.</strong></td>
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<tr>
<td><strong>ST. MARY'S BAPTIST CHURCH</strong></td>
<td>Rev. M. S. Williams, Pastor</td>
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<tr>
<td>Rev. David Evans, Pastor</td>
<td>S.S. 9:45 M.S. 11:00</td>
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<tr>
<td>1850 Danielsville Road</td>
<td>140 Rose St. 549-2783</td>
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<tr>
<td>S.S. 10:30 M.S. 2nd Sun. 12:00</td>
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<tr>
<td><strong>THE CHURCH OF CHRIST</strong></td>
<td><strong>ST. JOHN F.B.H. CHURCH OF GOD</strong></td>
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<tr>
<td>East Broad Street</td>
<td>Rev. M. Curry, Pastor</td>
</tr>
<tr>
<td>Bro. Willie Wilson</td>
<td>Corner Reese &amp; Rockspring</td>
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<tr>
<td>S.S. 9:45 M.S. 11:00 1st Sun. 7:00</td>
<td>S.S. 10:00 M.S. 11:30 Even. 7 P.M.</td>
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<td>2nd, 3rd, 4th</td>
<td>Phone 546-7323</td>
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<tr>
<td><strong>KINGDOM HALL OF JEHOVAH'S WITNESS</strong></td>
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<tr>
<td>East Broad Street - Phone 742-8489</td>
<td><strong>TIMOTHY BAPTIST CHURCH</strong></td>
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<tr>
<td>S.S. 9:45</td>
<td>Rev. J. H. Smith, Pastor</td>
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<tr>
<td>Johnnie P. Smith</td>
<td>Timothy Road</td>
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<tr>
<td><strong>MT. OLIVE SEVENTH DAY ADVENTIST</strong></td>
<td>S.S. 10:00 M.S. 11:30 Eve. 7:30</td>
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<tr>
<td>East Broad Street - Phone 742-8489</td>
<td><strong>BETHAL BAPTIST</strong></td>
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<tr>
<td><strong>FAITH TEMPLE CHURCH OF GOD IN CHRIST</strong></td>
<td>Watkinville, Georgia</td>
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<tr>
<td>Elder Frank Daniel</td>
<td>Rev. E. J. Hardy, Pastor</td>
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<td>S.S. 10:00; M.W. 11:30; Youth S. 6:30</td>
<td>S.S. 10:30 M.S. 11:30 Eve. 7:30</td>
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<td>p.m.; Eve. S. 7:30</td>
<td><strong>CARVER GROVE BAPTIST CHURCH</strong></td>
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<tr>
<td>546-6271</td>
<td>Madison, Georgia</td>
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<tr>
<td><strong>WHITE'S CHAPEL C.M.E.</strong></td>
<td>Rev. Ludy Culver, Pastor</td>
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<tr>
<td>Rev. Dames Kendrick, Pastor</td>
<td>S.S. 10:00 M.W. 11:30 Service 1st Sun.</td>
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<tr>
<td>480 Arch Ph. 543-0889 or 543-1812</td>
<td><strong>WHITE'S CHAPEL C.M.E.</strong></td>
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<tr>
<td>S.S. 10:00 Worship 1st &amp; 3rd Sun. 11:00</td>
<td>Bowman Highway, Elberton, Georgia</td>
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<td><strong>CARVER GROVE BAPTIST CHURCH</strong></td>
<td>S.S. 10:00 Worship 11:00</td>
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<tr>
<td>Madison, Georgia</td>
<td>Rev. W. L. Welcher, Pastor</td>
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<tr>
<td>S.S. 10:00 M.W. 11:30 Service 1st Sun.</td>
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<td><strong>WHITE'S CHAPEL C.M.E.</strong></td>
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<td>Bowman Highway, Elberton, Georgia</td>
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CHURCH OF THE MONTH

TIMOTHY BAPTIST CHURCH

Records do not indicate a specific date the Church was organized. For many years services were held in an old wood structure to the left the current building. In 1966 a new church was completed. The church has grown in membership and attendance within the past eight years.

Regular services are held 1st and 3rd Sunday at 11:00. Sunday School is held each Sunday at 10:00. On 1st Sundays the Youth Department leads service.

There are many active organizations in the Church and all members serve with enthusiasm.

Since 1968 the Pastor has been Rev. John Smith. The Deacon Board is chaired by Dea. Chauncer Turner.

BARNETT'S CEMETERY SERVICE
CONCRETE SLAB & CLEANING, COPING & TOMBSTONES
LEO BARNETT, JR. ATHENS, GA. 30601 548-9372
RT. 1, SMOKEY RD. 549-2737

CHARLES MACK
Insurance for
HOME LIFE AUTO
EPPS BRIDGE ROAD ATHENS, GA. 549-0081
6 Steps in Arranging a Veteran’s Guaranteed Loan

1. Find the property suitable for your needs.

2. Go to a lender.

3. Present your plan and original discharge or separation papers relating to latest period of service and/or a Certificate of Eligibility.

4. Property is appraised by approved appraiser.

5. Certificate of reasonable value goes to lender.

6. If application is approved, you get the loan.
QUESTIONS AND ANSWERS

On Guaranteed and Insured Loans for Veterans

I. What is meant by guaranty or insurance of a loan?

A lending institution (such as a bank, savings, and loan association, insurance company, or mortgage company) makes the loan to the veteran. The Veteran Administration enters into an agreement with the lender to guarantee or insure a loan up to a certain amount, so the lender will probably not suffer any loss in the event the veteran or a subsequent owner fails to repay the loan.

II. For what purpose may a veteran get a GI loan?

To buy a home.
To buy a residential unit in a condominium project.
To build a home.
To repair, alter, or improve a home.
To refinance an existing home loan.
To buy a mobile home and/or lot.
To buy and improve a mobile home lot on which to place a unit owned and occupied by the veteran.

III. What are the benefits to the veteran of a GI loan?

The security a veteran can offer a lender is strengthened by the fact that the credit of the United States Government stands behind the loan. Because of the protection of the VA guaranty, the veteran does not have to make as large a down payment as is usually required. Also, the loan may be repaid, partially or fully, at any time without premium fee.

IV. Does it make any difference to the veteran whether the lender uses the guaranty or insurance plan?

Yes, in some types of loans, less of the veteran’s entitlement is used if the loan is insured (15 percent) and the balance is still available for the veteran’s use in some future transaction, whereas if the loan is guaranteed, in most cases, all of the veteran’s entitlement is used.
6 Steps in Arranging a Direct Loan

1. Find the property suitable for your needs.

2. If you cannot find a lender interested in making a loan, write to your local VA office and request a direct loan.

3. When the VA office sends your application blanks, complete and return them promptly.

4. Property is appraised by approved appraiser.

5. Loan application is reviewed by VA.

6. If your application is approved, you will get the loan.
QUESTIONS AND ANSWERS

On Direct Loans for Veterans

I. Does the Veterans Administration make any loans directly to eligible veterans?

Yes, under certain conditions and limitations, the VA makes direct loans to veterans; that is, the money is borrowed from the VA and not from a private lender.

II. For what purpose may a veteran get a direct loan in a housing credit shortage area?

A direct loan may be available:

a. To buy or build a dwelling to be occupied by the veteran as a home.
b. To buy a farm on which there is a farm residence to be owned and occupied by the veteran as a home.
c. To build a farm residence on land owned by the veteran and to be occupied by the veteran as a home.
d. To repair, alter, or improve a dwelling or farmhouse owned by the veteran and occupied by the veteran as a home.
e. To refinance an existing loan on a home owned by the veteran and occupied by the veteran as a home. (See question 3)

III. How much money can a veteran borrow under the direct loan program?

The maximum loan amount is $33,000. For example, a veteran who has not used any guaranty entitlement for GI loans can borrow that amount. If a veteran has used half of the guaranty entitlement, the veteran can borrow only one-half of $33,000 or $16,500, and if he or she has used one-third of the guaranty entitlement, the veteran can borrow only two-thirds of $33,000 or $22,000, etc.

Then within the loan limit in eligible areas, can a veteran get a loan to buy an existing house, to build one, or to have a builder construct one?

Yes!

IV. What is the interest rate charged on direct loans?

The interest rate on direct loans may vary from time to time pursuant to changes in the governing law and VA regulations. However, once a loan is made, the interest rate set forth in the note will remain the same for the life of the loan.
HOME OWNERSHIP LOANS

The Farmers Home Administration (FmHA) provides loans in rural areas to finance homes and building sites. Rural areas include open country and places with population of 10,000 or less that are rural in character and not closely associated with urban areas. Loans may be made in towns with populations between 10,000 and 20,000 that are outside of standard metropolitan statistical areas if the Secretary of Agriculture and the Secretary of Housing and Urban Development find there is a serious lack of mortgage credit.

Applications from eligible veterans are given preference. Veterans and non-veterans must meet the same requirements.

Each person who applies gets equal consideration with regard to race, color, creed, sex, marital status, or national origin.

HOW MAY LOAN FUNDS BE USED?

Home ownership loans may be used to buy, build, improve, repair, or rehabilitate rural homes and related facilities, and to provide adequate water and waste disposal systems.

Homes may be built on individual tracts or in subdivisions. Funds may also be used to modernize homes — add bathrooms, central heating, modern kitchens, and other improvements such as driveways and foundation plantings.

Borrowers may buy an existing house and lot or buy a site on which to build a home. Under certain conditions, funds may be used to refinance debts on a home.

WHO MAY BORROW?

Home ownership loans are offered to help families with low and moderate income. These families must:

1. Be without decent, safe and sanitary housing.
2. Be unable to obtain a loan from private lenders on terms and conditions that they can reasonably be expected to meet.
3. Have sufficient income to pay house payments, insurance premiums and taxes and maintenance, other debts and necessary living expenses. Persons with inadequate repayment ability may obtain co-signers for the loan.
4. Possess the character, ability and experience to meet loan obligations.

Under some conditions, holders of long-term leases on farms or building sites may be eligible.

WHAT ARE THE TERMS?

Loans may be made for up to 100 percent of the FmHA appraised value of the site and the new home if construction inspections were made by FmHA, Veterans Administration, or Department of Housing and Urban Development. Homes over one year old and improvements to them also may be financed with 100 percent loans. The maximum repayment period is 33 years.

WHO DETERMINES APPLICANT ELIGIBILITY?

The Farmers Home Administration county supervisor usually determines the eligibility of applicants.

Continued
WHAT ABOUT SIZE AND DESIGN OF HOMES?
Homes will be modest in size and cost but adequate to meet family needs. New homes average about 1,100 square feet of living area. Cost varies in different areas of the country.

WHO FURNISHES BUILDING PLANS?
Applicants or builders are expected to supply detailed building plans, specifications, and cost estimates. These may be obtained from any reliable source. The Farmers Home Administration has a limited number of plans available.

WHERE MAY HOUSES BE LOCATED?
Houses will be located on desirable sites with an assured supply of safe drinking water and suitable arrangements for sewage disposal. In subdivisions, the houses will be sited in an attractive manner to avoid straight line monotony and to accent and preserve the natural advantages of topography, trees, and shrubbery. The streets, water, and waste disposal systems shall meet FmHA requirements. Funds may be included in the loan to finance lawn seeding and landscaping measures that beautify the home and make it an attractive addition to the community.

ARE PLANS REVIEWED AND IS CONSTRUCTION INSPECTED?
Yes. The Farmers Home Administration reviews the plans and inspects the construction as it progresses.

WHEN CAN CONSTRUCTION START?
When a borrower obtains a loan to build or improve his home, he must wait until the loan is closed before starting construction or incurring debts for material or labor.

WHAT SECURITY IS REQUIRED?
Each loan will be adequately secured to protect the Government’s interest.
A loan of more than $2,500, and any loan to be repaid in more than 10 years, will be secured by a mortgage on the building site or the farm and on other property as necessary to secure the loan.
Under certain conditions, small loans may be secured by a mortgage on real estate or other suitable security.
A loan of not more than $2,500 scheduled for repayment within 10 years may be secured under certain conditions by a promissory note.

ARE THERE LOAN FEES AND OTHER CHARGES?
The applicant pays for the legal services necessary to guarantee that he has a satisfactory title to the site, for credit reports, and other incidental loan closing costs. These expenses may be included in the loan.

WHERE DOES ONE APPLY?
Make application at the Farmers Home Administration county office serving the area in which the house or farm service buildings will be located.
Anyone unable to locate the local office may write to the Farmers Home Administration, U.S. Department of Agriculture, Washington, D.C. 20250.

FmHA OFFICES AND AREAS SERVED
Athens – Clarke, Madison, Oconee, Oglethorpe
Gainesville – Hall, Dawson, Forsyth, Lumpkin
Greensboro – Greene County
Hartwell – Hart and Gilmer Counties
Madison – Morgan and Jasper Counties
Monroe – Walton County
Winder – Barrow, Gwinnett, Jackson
YOUR GUIDE TO SAVINGS ENERGY — ALL AROUND THE HOUSE

HEATING AND COOLING
1. Good insulation comes first. A well-insulated house will take only about one-half as much energy to heat or cool as one that’s not insulated.
2. Weatherstripping around doors and windows is a must. Storm or double glazed windows help, too. This goes for both heating and cooling.
3. Dirty filters increase energy use. Check furnace and air conditioning systems monthly during heating and cooling seasons. Keep all equipment in good working order.
4. In winter, leave draperies open on sunny days, but draw them against the cold at night. In summer, the opposite is true. Keep draperies closed in daytime to shut out heat.
5. If you have a fireplace, close the damper unless you’re making a fire. Otherwise, house heat will go up the chimney.
6. Recommended thermostat settings for conserving energy in winter are 68 degrees in daytime, 60 to 65 at night.
7. In summer, 78 degrees is an economical setting for cooling (If your home is properly insulated and weatherstripped, these recommended settings will probably be very comfortable.) Each degree below 78 requires five percent more energy for cooling. Keep doors and windows tightly closed while running air conditioning.
8. Never block air registers or return air outlets with furniture, draperies, carpet.
9. Trees and shrubbery on the sunny sides of a house will help keep out heat in summer.
10. If you’re buying an air conditioner, look for one with a high efficiency rating. It may cost more initially, but will save energy in operation.

WATER HEATING
1. Recommend setting is 150 degrees
2. Shower baths use about five gallons less water than tub baths.
3. Locate water heater near point of greatest use, to prevent heat loss in pipes.
4. The most important thing to remember is don’t waste hot water.

IN THE KITCHEN
1. Choose a refrigerator based on the capacity needs of your family. A refrigerator or freezer operates at peak efficiency when filled to capacity but not overloaded. Recommended temperatures are: freezer, 0 degrees; refrigerator, between 38 and 40.
2. Install refrigerator away from range or other heat sources. Select the coolest spot in the room.
3. Don’t put warm food in refrigerator. Allow space for circulation of cold air by not overcrowding shelves.
4. Open refrigerator door as little as possible.
5. Automatic defrost refrigerators use more energy than conventional ones. Frost acts as an insulator. If you defrost manually, do it before ice on unit becomes ¼” thick.
6. Your range and oven in normal use will add to the heat supply in your home, but do not attempt to heat with these appliances. In summer, use them as efficiently as possible so they won’t increase the cooling load.

(Continued on page 13)
YOUR HOME THROUGH
ATHENS HOUSING DEVELOPMENT CORPORATION

The A.H.D.C. offers a program which can mean homeownership in approximately 4 months, from the date of contract signing. Their typical clients usually follow this process.

*A.H.D.C. determines the person’s basic needs:

(a) the number of children he has (which determines how many bedrooms are needed)
(b) the family’s lifestyle (do they need a separate dining room or den)
(c) the family’s income (can it support the monthly costs of window air conditioning or central air conditioning)
(d) where the family wants to live (are transportation costs a future problem? Does the family need 1 or 2 carport spaces)

* Client studies brochures for his choice of house while A.H.D.C. checks his job and credit
* Client then selects site for home
* A.H.D.C. orders house plans with specifications the client wants
* Approximately 2 weeks later the buyer checks plans, specifications and contract
* All papers are sent to mortgage lender (bank or savings and loan companies) for loan application
* Any appraisal is made and sent to Federal Housing Administration. A firm commitment is made about 10 days after appraisal reaches the Federal Housing Administration (FHA)
* Certified local builders are notified to make their bid.
* Builder is selected based on
  a. the amount of his bid
  b. his agreement to complete the home in 60 days or less unless delay is caused by acts of God (rain, etc.)

If no problems are encountered the homeowner can move in within 4 months.

A.H.D.C. also has certified housing counselors. These people help potential clients straighten out problems blocking home ownership.

For example:
Credit: the counselors will accompany the client to the credit bureau to help work out payments on outstanding accounts.
Jobs: A.H.D.C. has cooperation of businesses in helping potential buyers get stable jobs.
Insurance: The counselor help buyers get required insurance and all other requirements up to F.H.A. standards.

A.H.D.C. USES 203-B PROGRAM
F.H.A.

Advantages of the program to the buyer:

* 3% down of the first $25,000
* 10% down of amounts above $25,000
* 8% interest (F.H.A. has fairly stable interest rate)

YOU CAN BORROW UP TO $10,000 FROM A.H.D.C.

* If you own a house in the city limits of Athens
* If you live in that house, or agree to live in it as soon as it is repaired
* If you cannot get a loan from a bank in Athens
* If you have a steady job and can afford to pay back the loan

Continued on page 14
The big plus for Action Neighborhood Service Center (N.S.S.) is its capacity to go beyond the limits of most other social service programs. And interestingly enough, one of N.S.S. big pluses is Ms. Lois Brumby who goes beyond the limits and demands of the program she directs.

As early as 1969 Ms. Brumby worked as a service aide and even then was making her presence felt. During this time, she among many others, organized 17 community groups for a needs assessment. This was the groundwork for the Athens Model Citizens Program.

In 1973 Ms. Brumby became program director of N.S.S. and since then has built a strong program. Much of this success has been due to her ability to develop and maintain a spirited cooperation among the staff and a determination to serve the needs of clients.

She is a native Athenian and attended the old Athens High & Industrial School on Reese Street. In later years, she began raising her family and is now the mother of four children. Her daughters Kim, 20, and Vickie, 18, are in school at Clarke College and Albany State respectively. Her oldest son, Bobby, is a senior at Cedar Shoals High School while Jonathan, 5, is in kindergarten.

Ms. Brumby’s deep commitment to her children carries over into another aspect of her work. The “Rent-A-Kid” program also consumes a great deal of her time during the summer months. She sees the program to be critically important to youths from low income families. She has found through experience that if given a chance “These kids will work better than some grownups. They are always eager to prove themselves as reliable and willing workers.” She continued, “A future benefit of the Rent-A-Kid program is that many youths will have been exposed to various types of jobs, and asset in a society that changes so rapidly”.

Saturdays give Ms. Brumby a chance to catch up on things around the home and Sundays she’s attending Springfield Baptist Church. But Monday morning is a new beginning of what she’s been doing for many years; providing unlimited services for those in need.

Ms. Lois Brumby stands out as a leader in community affairs.

ATTENTION!!

ANY NOTEWORTHY NEWS ANNOUNCEMENTS PUBLIC INFORMATION IS WELcomed BY IMAGE CALL US AT 353-2440 OR WRITE: IMAGE MAGAZINE P. O. BOX 5822 ATHENS, GA. 30601
A.H.D.C. CAN LEND YOU UP TO $10,000 FOR HOME REPAIR

* You have up to 7 years to pay the money back
* You pay from 1% to 7% interest on your loan, depending on how much you can afford to pay
* You begin paying back your loan one month after it is made to you.

CONTACT:
Athens Housing Development Corp.
155 East Washington Street
Athens, Georgia 30601
(4040) 546-0810

Today there are a number of good plans for financing home improvements on reasonable terms. What kind of loan is best for you depends primarily on the amount of money you need to borrow.

LOANS INSURED THROUGH FHA

If $5,000 or less will be enough, the answer may be an FHA Title I loan. Banks and other qualified lenders make these loans from their own funds, and the Federal Housing Administration insures the lender against a possible loss. This loan insurance program is authorized by Title I of the National Housing Act.

FHA - insured Title 1 loans may be used for any improvements that will make your home basically more livable and useful. You can use them even for dishwashers, freezer, refrigerators, and ovens that are built into the house and free-standing. You cannot use them for certain luxury-type items such as swimming pools or outdoor fireplaces, or to pay for work already done.

Improvements can be handled on a do-it-yourself basis or through a contractor or dealer. Your loan can be used to pay for material and labor.

Some of the advantages of this FHA loan - insurance plan are:
You do not have to live in any particular area to get one of these loans.

Continued
You seldom need any security other than your signature on the note, and you need no cosigner.
You do not have to disturb any mortgage or deed of trust you may have on your home.
You are not hampered by a lot of red tape. Only three simple forms are involved; an application, a note, and a completion certificate (if work or material are furnished by a dealer or contractor.) Usually only the lender has to approve your loan, and give you an answer in a few days.
You have to meet only three requirements: own your property or have a long-term lease on it; have a satisfactory credit rating; have enough income to repay the loan over its term.
Your loan can cover architectural and engineering costs and building permit fees, or it can be just enough to pay for materials.
You receive some protection from the wrong kind of dealer, because FHA requires that any dealer who arranges a loan for you must first be approved by the lender.

IF YOU USE A CONTRACTOR
If you plan to use the services of a dealer or contractor, take care to choose one with a reputation for honesty and good workmanship.

UNDERSTAND WHAT YOU SIGN
After the entire job is finished in the manner set forth in your contract, you sign a completion certificate. By signing this paper you certify that you approve the work and materials and you authorize the lender to pay the contractor the money you borrowed.

IF NOT FHA, WHAT KIND OF LOAN?
The maximum interest rates permitted on FHA insured Title 1 loans are adequate for most financial institutions because of FHA's insurance against non payment. But some financial institutions have grown accustomed to a very high rate of return from consumer installment credit and do not participate in FHA programs.
There are at least three steps you can take to assure that fairest financial terms to which your credit-worthiness entitles you:

Make sure that the interest rate quoted to you conforms with the new Federal truth-in-lending statutes.
If the rate does not equal or better the equivalent FHA Title 1 maximum rates, find out why.
Negotiate the best possible rate or check other lending institutions for a better deal. If you can’t find terms equal to or lower than the FHA Title 1 package, see where you can get an FHA loan. Inquire at your nearest FHA insuring office, local Chamber or Commerce, local homebuilder’s association of local Better Business Bureau.

Your Guide To Saving Energy
(Continued from page 11)

7. When possible, it's generally more economical to use a small portable appliance than to use the range or oven for the same job.
8. Self-cleaning ovens are heavily insulated and therefore are more economical for baking than standard ovens. Conserve energy by using cleaning feature after a meal, when some heat is retained. And clean only when necessary.
9. Run dishwasher only with full loads. This saves energy, time and hot water, too.

LIGHTING
1. Fluorescent bulbs give more light for less energy than incandescents. In general, the thing to remember are simple. Develop a commitment to conservation; keep all appliances clean and in working order; and, if you're not using them, turn them off.
1977 marks the 18th consecutive year the Eta Iota Lambda Chapter of Alpha Phi Alpha Fraternity, Inc. will present the Black and Gold Pageant, formerly known as the Debutante Ball. The title has changed but the aims are the same; encouraging scholarship and upholding the chastity of womanhood.

These Alpha men are proud to announce some of this year’s participants: Sara Collins, Barbara Colbert, Barbara Stowers, Vivian Alexander, Ida Hopkins, Miriam Cox and Wilhemenia Little.

In the Athens Chapter from left to right: John Townsend, Hugh Goodrum, Ken Dious, Donarell Green, Asa Boynton, Robert Harrison, Charles Colbert, W.E. Wilker and Walter Jackson. Not pictured: Larry Colbert, Ken Williams and James Head.
THE LOOKING GLASS IN...

ELBERTON

DOROTHY BAKER, 10th grader at Elbert County High, was 1st place winner in the local Optimist International sponsored Oratorical contest.

TOMMY EVANS was the young man winner in the Oratorical contest.

JO CAROL PERRIN, a 12th grader was 3rd place winner in the Miss Elbert County Pageant.

ROOSEVELT TURMAN elected the 1976-77 basketball’s Most Valuable Player at Elbert County High.

JOHN WAYNE STRONG - Western Carolina College, South Carolina - named to All State Football Team 1976 - Mr. Football for Elbert County Comprehensive High and 1976-77 received the Basketball award as the “Best Hustler”.

GREENSBORO: PEACE CB CLUB OF ATHENS April 2 - 3, 1977

The PEACE CB CLUB of Athens sponsored a COFFEE BREAK in Greensboro, Georgia on I-20 and a GOSPEL SINGING at Flat Rock Baptist Church where Rev. R. Slaughter is the pastor. This was done for the Lawrence Family which was burned out a few weeks ago. We want to thank each person who helped. If you need us, call us.

W. B. SIMS T. HUFF
President Secretary
J. B. SIMS N. WALKER
Vice-President Treasurer
F. WRIGHT
Chaplain

ATHENS:

NANETTE YOUNG
Daughter of Mrs. Margie Young. Freshman at Clarke Central High. Awards: 1976-77 Rookie of the Year, WGAU Most Valuable Player, Pizza Hut’s Runner-up to Player of the Year.

BEATRICE CLARKE
Daughter of Ms. Mary Hynes. Student Cedar Shoals High. Member of the Cedar Shoals basketball team where she has set many records. In her freshman year, 1st game, she shot 26 pts. As a junior her highest record in a game was 37 pts. (Higher than any boy or girl playing for 4 years.) Awards: MVP Classic City Tourn. 1976; MVP on the Cedar Shoals Team; WRFC Player of the Week - 3 consecutive weeks. Awarded a certificate by the 100 Percenters and the 1976-77 Athens Area Girl Player of the Year.

BOBBY SCOTT
Bobby, son of Mr. & Mrs. Robert Scott, is a student at Whitehead Elementary School. Bobby drew a design

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Continued on page 18
1. Ain't Gonna Bump No More - Joe Tex
2. Got Love On My Mind - Natalie Cole
3. Trying to Love Two - William Bell
4. Don't Leave Me This Way - Thelma Houston
5. I'm Your Boogie Man - K.C. & The Sunshine Band
6. Somethin' Bout 'Cha - Lattimore
7. I Like To Do It - K.C. & The Sunshine Bankd
8. At Midnight - Rufus & Chaka Khan
9. Look Into Yur Heart - Aretha Franklin
10. Saturday Night - Earth, Wind & Fire.
11. Fancy Dancer - Commodores
12. Easy to Love - Joe Simon
13. Show Me The Way - Jacksons
14. Ha Cha Cha - Crass Construction
15. Be My Girl - Dramatics
16. Darlin Darlin Baby - The O'Jays
17. Dazz - Brick
18. Isn't It A Shame - Labelle
20. I Wish - Stevie Wonder

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ATHENS, GEORGIA    769-7373

TYRONE STEPHENS
Son of Ms. Lillie Stephens is a soph. at Clarke Central High. Played ball on the B Team
where his highest average in a game was 22 pts. First year of high school ball his avg.
was 15.4 pts. per game with 10.1 rebounds. Highest points during the 1976-77 season was
32 pts. His overall average for the year, 171. pts. per game. 60 steals and 47 blocks just to
name a few of his statistics. Awards: 1975-76 - All N.E. Georgia Rookie of the Year; 1976-
77 Pizza Hut Player of the Week and Player of the Year; and the 1976-77 Athens Area
Most Valuable Player. Hobbies - All sports.
### AREA RECREATION

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<th>P</th>
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<th>BISHOP PARK — Hawthorne Ave. 1PM-6PM 546-8401</th>
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**Activities:**
- **G** - Golf
- **P** - Picnic Area
- **O** - Boating
- **S** - Swimming
- **T** - Tennis
- **I** - Indoor Facilities

**Directions:**
- ATLANTA HIGHWAY