The



House Special

VOLUME XII

MARCH 1992

NO. 3

THE PRESIDENT'S REPORT

David Tilson, President

Community College Garage.

- We continue to have unresolved problems in our relationships with the Community College on matters related to the construction of the new parking structure that is underway just south of our property line. The problems fall into two categories: (1) those related to the construction activities and the potential dangers of damage to our buildings posed by certain aspects of the construction (such as driving pilings), as well as the hours and duration of noisy construction activities during the days, evenings, and weekends, and (2) agreement on postconstruction security measures needed to minimize trespassing on our property by students and staff of the community college.
 - Of immediate concern is the danger of damage to our garage and, possibly, our other
- buildings. Some 240 pilings will be driven into the ground starting next week. This process will take at least a month of time. The risk of damage to our buildings is far from negligible, though it is not certain to occur. To protect ourselves, we require a survey prior to construction and the use of monitoring equipment installed in our buildings monitored continuously during construction process. This is expensive, and since it is necessitated by the construction of the Community College's parking structure, should be paid for by the Community College. They have offered to install such equipment and to share the data with us. We are exploring with our attorney and an engineering consultant what additional steps we should take at this time to protect our interests should we in fact sustain any damage attributable to the construction.
- O We also want to have a permanent security fence erected along our property line after construction has been completed to eliminate both the nuisance and the security problems posed by Community College (Continued on Page 3)

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OF THE HOME OWNERS'ASSOCIATION
TUESDAY, MARCH 31, 1992
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Law Henderson

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LETTERS TO THE EDITOR: The House Special welcomes brief comments from its readers. Please limit your letters to 250 words and include your name and Unit Number. The Association Board reserves the right to refuse incorrect or improper statements.

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LETTERS TO THE EDITOR

An Incredible Act of Stupidity

It was approximately 1:10 am, Sunday, January 12, 1992. My wife and I had just returned from a friend's house. I parked the car and got out just like I do every day when I return from work, only this time it was different. This time I felt a sharp blow to the top of my head. It was strange because I actually saw myself lying motionless on the ground. Was I dead?

Fortunately, I was safe inside my home when someone tossed a 25-pound bag of ice, allegedly, from the West Party Room. Allegedly, because none of the 30+ guests, or the resident holding the party, or the security personnel hired for the party saw a thing! Either way, this was unquestionably an "Incredible Act Of Stupidity" Unfortunately, my car was hit by this projectile. The damage to my car totals \$798. The attitude of the residen holding the party is, "It's your word against mine...."; and the attitude of the management is, "We're no responsible...you'll have to sue the Association!"

So who is responsible? If anyone reading this knows, pleas let me know. It seems to me that getting to the bottom of this incident would be more important than leaving notes a residents' doors informing them of some silly rule that sa no Christmas Wreaths on the doors after January 15th.

In closing, I just want to say I'm grateful for two thing The first being that no one was physically harmed by th "Incredible Act of Stupidity". The second is a Speci Thanks to the building engineer who heard the impact of ic on the car and acted quickly enough to inform myself, the police and Mr. Fenton right away. To which I will also add if that party had ended when it was supposed to, this never would have happened.

Tom Murpl Unit 513' 820-13'

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- vould like that fence to be erected at their expense, but, if necessary, I think we should be prepared to share the cost with them. Our attorney will convey our thoughts to the Community College on this matter.
 - 0 Part of the problem has been communicating with the proper authorities at the Community College. Our point of contact is the business manager of the Alexandria campus, but his assurances to us have been ignored by the construction contractor. We now know that we can no longer rely on his statements. The real authority appears to rest with someone in Richmond at the headquarters of the Community College system, and he is difficult to communicate with. Our attorney probably will write to the head of the Community College system in Richmond as well as the president of the Northern Virginia Community College. Stay tuned for new developments.

arkChanging our By-laws.

About a year ago, the Board appointed an ad hoc sub-committee to look into the possibility of making some changes in our by-laws. example, the amount of the fee we can charge for late payment of condo fees is specified in our bylaws at \$10. We wanted to increase the penalty for late payments to \$15 or \$20 in an attempt to reduce the number of delinquent payments we have been experiencing, but this requires a change in the by-laws. The sub-committee found that it was quite impossible to make any changes in the by-laws because, in addition to requiring that 2/3 of the unit owners must support any change, it also is necessary to get written approval from the holders of first mortgages who hold at least 60% of the total value of outstanding mortgage loans. It is not only difficult to identify the firms who hold the mortgages, but getting them to provide a written response to a proposed change in by-laws is, for all practical purposes, impossible. The byiws were, of course, written by the developer. Very few other condominiums have outrageous provision in their by-laws.

Last fall, I decided to see whether we could get the Virginia Condominium Act amended in such a way as to make it feasible for us to effect changes in our by-laws. Our attorney, Robert Segan, drafted some language that would amend the Condominium Act to permit us to notify the mortgage holders either directly or through the unit owners, and give them 30 days or 45 days (if channelled through the unit owner) to approve or disapprove a proposed change in the by-laws. The mortgage holders would still retain veto power over any changes, but they would have to respond in writing to do so. The bill was introduced in the current session of the General Assembly and passed the Senate unanimously. However, the Virginia Bankers Association, through their lobbyist, expressed concern that the proposed language change was unacceptable. effectively killed any chance of getting it through the House of Delegates this year. I spoke to the lobbyist -- he is a lawyer with a Richmond firm -and he offered to work with us to effect some appropriate changes in the act that would relieve us of what he recognizes is an unfair burden. We plan to work on this matter during the year and hope to get the necessary legislative changes enacted next year.

Financial Management.

At the Board meeting on February 26, the Board had the December financial reports and the year end results for calendar year 1991. There were two important bits of news contained in these reports: first, we ended the fiscal year with a \$50,000 surplus. This is somewhat more than the \$30,000 that had been previously estimated. Second, production of the reports is hard evidence that our new in-house accounting system is working effectively. We have had difficulties in getting complete reports from the accounting firm with whom we contracted last summer, and the contract with them was terminated recently. Don Fenton, our General Manager, worked hard the past few months to get our in-house system up and running and it is now fully functional. We will hire an accountant in the next week or so who will assume full responsibility (Continued on Page 4)

*Continued from Page 3) for it. We have asked our auditors to thoroughly review the accounting system and procedures for its suitability, efficiency, and safeguards against fraud. They will give us a written report later this month. That report will be shared with the unit owners at the annual meeting.

Telephone Switchboard.

o The bids for the new telephone system have been received and are being analyzed by our consultant. We should be able to make a selection very soon. The bids vary greatly in price but the bulk of them fall into a range that will make it feasible for us to go ahead without any problem. We expect the new system will be installed by the end of April or sooner. An article on the new system will be written for the next issue of The House Special.

Decorating.

o The <u>ad hoc</u> committee charged with selecting the pictures for the main lobby and the two galleries retained an art consultant who specializes in doing this kind of work in condominiums, hotels, and office buildings. The consultant and the committee worked together and agreed on a set of some 18 pictures of various sizes and subject matter. The Board approved expenditure of about \$8800 to purchase this art. It will be hung by our own staff, under the supervision of the art consultant, using theft-proof fasteners. We expect the installation to be complete by the end of this month.

Traffic Light.

o The need for a traffic light at the exit/entrance to George Mason Drive from our property (West Building) has been evident for a number of years. Elizabeth Grant has worked hard to get the Charles E. Smith Companies to commit themselves to funding it, and the various other authorities concerned -- Fairfax County and the Virginia Department of Transportation -- all have provided the necessary approvals. An

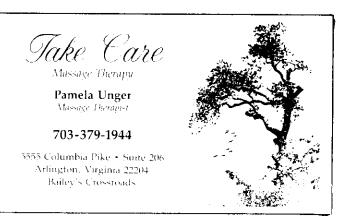
engineering firm completed the design last year and we signed the documents authorizing construction of the control box and necessary wiring on our property. We were expecting construction to take place this spring, but we learned recently that the Smith Companies said they cannot commit the funds until financing has been obtained for their approved new apartment project. Even though we were not enthusiastic about this new project (which will have 250 rental apartments in several low-rise buildings situated between Skyline Square and Skyline Towers), we did not oppose it when they sought site plan approval from the county partly because of the Smith promise to fund the construction of the traffic signal. We now are placed in a position where we must enlist the support of elected officials, both in the County and at the state level, to bring pressure to bear on the Smith Companies to live up to their commitment to us. We may have to launch a letter writing and telephone campaign to succeed. I will keep you informed of further developments.

Governance.

- o An <u>ad hoc</u> committee chaired by Vice President Ed Bisgyer has worked for about nine months to review and modify the terms of reference of the Association's standing committees, including their role relationships with each other and the Board of Directors. A draft of the report will be made available to unit owners soon.
- o In discussing the work of the committee, Mr. Bisgyer pointed out that the poor record of participation of unit owners in the work of the committees, and in the sparsity of qualified candidates willing to stand for election to the Board of Directors, should be a serious source of concern to unit owners. We are a self-governing community, and the only way we can continue to keep Skyline House a pleasant and desirable place to live is to govern ourselves effectively. Aftersome discussion, it was agreed that we will have a Town Meeting of unit owners (Continued on Page 5)

the whole range of issues devolving around governance, including the work of the committees. There will be carefully-prepared presentations and an opportunity for extensive discussion. We will make an effort to publicize the meeting extensively and encourage maximum participation.

O Although I had not intended to continue my service on the Board, I have reluctantly decided to run for reelection because some of you have convinced me that continuity is important in dealing with the lawsuit, and our relatively new management arrangements, including the in-house financial management system.



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A long-winded orator had been holding forth for over an hour, except for brief pauses from time to time to gulp a hasty drink of water. Finally, during one such "intermission," an old man in the audience leaned toward his neighbor and announced in a loud whisper: "First time I ever saw a windmill run by water!"

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SECURITY, FIRE, AND SAFETY COMMITTEE

Rob Sherrer, Chair

A total of nine residents attended the Committee's February meeting, which is a little above average. The committee reviews security-related incidents and then individuals attending discuss specific issues that they feel warrant the attention of the committee.

- Charles E. Smith Co. has continued to drag 0 its feet on construction of a traffic light at the exit drive on South George Mason Drive, for which it has proffered to provide \$100,000. The gap in the median strip would also be narrowed under the construction drawings to stop dangerous traffic patterns. The plans, which have been approved by the Virginia Department of Transportation, were completed many months ago. This committee has long fought for and promoted the construction of this traffic light and will continue to do so. The traffic signal need not be a red-green light at all times, but could be a flashing yellow on South George Mason Drive and flashing red for the opposing driveways in off-peak hours. Foley, the Board liaison to the committee, has been appointed by the Board to keep on top of the situation. It may indeed require high-level Board involvement to see to it that Charles E, Smith Co. fulfills its legal obligation to construct the signal. Stay tuned on this one!!!
- As you can plainly see, construction is well under way for the parking structure adjacent to and the Northern Virginia property Community College. The security fence that the contractor has constructed across the back of our property has greatly reduced the throughpedestrian traffic. I say reduced, because some have been ripping open the fence near the Coke Plant and passing through. In Fact, police caught one man in a three-piece suit in the act of climbing over the second fence on the college side of the construction project. These incidents are indicative of how highly some individuals value the shortcut through our property. The fence across

the back of our property obviously controls pedestrian traffic to and from the college and is an important security barrier. The committeestrongly feels that a permanent fence should be built before the present, temporary one is removed.

The Fairfax County Police have been making random patrols of all levels of our parking garage. This is obviously a strong crime deterrent. The two convex, security mirrors have been installed on the T-level. Theses mirrors provide a good view around the corner so that residents will encounter no surprises when they turn the corner and continue down the hallway.

o Incidents include the following:

- (1) On January 22, at 7:10 PM, during a random garage patrol, the guard noticed three youths pulling door handles and looking inside several vehicles at the rear of the East building. They were frightened away by the headlights of a resident entering the garage.; the guard however, caught one of the youths, nd he was detained until the police arrived. both the General Manager and the Deputy General Manager were involved. Letters were written to the youths' parents. If any if the three ever return to the property, they will be charged with two counts of trespassing.
- (2) On January 24 at 4:10 PM, a resident notified the desk that two youths had entered the garage after a vehicle exited. The guard and the General Manager caught them and detained them in the office until the police arrived. The parents were called and had to come and pick them up. Management wrote similar letters to these parents as in the incident above.



COVENANTS COMMITTEE

Stephney J. Keyser, Chair

The Covenants Committee is pleased to report that we have found a secretary, at last. Complaints of violations of the Rules and have Regulations decreased significantly, especially the tailgating, trash, clothes on balconies and speeding in the garage. There are two complaints of over-occupancy investigation by Management. Notices were sent to 15 residents advising them of the rule recently approved by the Board of Directors that seasonal decorations on the outside surfaces, hallway doors and balconies are allowed only for the period December 1st to January 15th.

Elizabeth Grant, the Chair for the AD Hoc Committee to revise and update the Rules and Regulations reports that her committee has completed the revision and has submitted the same to Management for review. When that review has been completed the committee will make any changes needed and a draft final copy will be sent to the Board for approval. meeting ended on the sad news that no one has made application to run for the two available seats on the Board of Directors. The dead line for Meet the Candidates submission is March 3. night is scheduled for March 24 in the East Party Room at 7:30 pm. We will distribute notices and are attempting to contact interested parties. Charlie Roberts has agreed to serve again as Chairman of the Elections Committee.

Meet the Candidates on March 24th East Party Room 7:30 PM





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MANAGEMENT QUIPS

Don Fenton, General Manager

- o If you have not received your 1992 condominium assessment payment books please advise the management office as soon as possible.
- o If you are a New unit owner you can expect your coupon book within two weeks of completing your paperwork. In the interim please use the previous owner's coupon book if available. If not you may make your payment directly to the management office, but this is ONLY IF YOU DO NOT HAVE A COUPON BOOK. New books will be sent to the management office for distribution. In some cases we have not yet received the new information although we are aware of either a recent or pending sale.
- 0 Quite a lot lately we hear the expression "How about dem birds, they are back again". Well, folks it's those d...ned pigeons... You have seen our notices so PLEASE DON'T FEED THE BIRDS.. This is a serious and messy problem. The dung can stain the paint on your car, carry disease, make staying out on your balcony uncomfortable. Please cooperate. Throwing feed around the outside grounds tends to attract rats and other vermin. If you are experiencing pigeons gathering on your balcony or see nests about please report them to your management office. The garage is especially attractive for nesting. If you report a nest we will do our best to remove it that day.
- o Management is pleased to announce that the new recycling program is catching on. Last week we had to provide an extra toter for plastics in both buildings. Remember, please, PLEASE, wash out your containers before leaving them in the toter. If you squeeze down a plastic bottle and replace the lid they will take a great deal less room in the toter. (Oh, I know we said no lids but the recyclers, it seems, will take them.) Anyway let's keep up the good work. An unofficial poll, as determined by a glance in the tin can toter, revealed that light beer is preferred two to one in

the East Building and 1.65 to 1 in the West. Draw what you may from this data.

o The 1992 annual meeting and election of new Directors for the Board will take place at 7:30 P.M. on Tuesday, March 31 in the main lobby of Skyline House. Refreshments will be available during the evening in the form of punch, wine, soft drinks, cheese and crackers, etc. The first activity will be registration and distribution of ballots to unit owners. Registrars will be in the East and West Galleries to process the owners for each building.



You may pick up your ballot after 7:15 P.M. The actual voting for the Directors will occur as soon as a quorum has been reached (for this purpose a quorum is defined as 25% of qualified unit owners). Only one ballot may be cast per unit even though there may be more than one owner for that unit. Proxies may be used if the unit owner(s) will not be present that evening.

Once a quorum has been determined and the voting has been completed the annual meeting will begin. The agenda will include (1) Report of the President, (2) Report of the Treasurer, (3) Reports of the committee Chairs. Comments, suggestions and questions from the assembled unit owners are welcome and encouraged.

The counting of the ballots will be handled by the tellers appointed by the Covenants Committee. This will take place during the meeting and when the count has been completed the results will be announced (this usually occurs toward the end of the meeting). Unit owners who will not be present for the voting are urged to obtain a proxy ballot. The Proxies will be available shortly after March 10,1992.

NOVA GARAGE WATCH: By the time you read this we probably will be experiencing the first of the pile driving necessary to support the ramp on the north side of the school garage. We have been advised that the pile driving will start on Tuesday, March 3rd or later in the event of inclement weather. They expect to drive 4 or five pilings which will be used as test bed for further drilling. In April the real pile driving will commence. They expect some 240 piles will be necessary to support the north side. engineers will be placing monitors to record any vibrations generated. We will keep you apprised of the schedule as we get it. Watch your bulletin boards.

They

Are Not

Leaving

We invite you to review last month's edition of the *House Special*, pages 11 and 12, in which we noted the departure of Nancy and Greg. Please reread the articles in their entirety which cited the respective dates of 1982 and 1983.

So we repeat:

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PHYSICAL PLANT & OPERATIONS COMMITTEE

Ed Ing, Chair

The PPOC took up the following matters at its regular meeting on February 6, 1992:

Community College Garage Construction. When the college business manager outlined the construction plans to the PPOC last month, he said that construction will be done during regular working hours from 7 a.m. to 3 p.m. But committee members have noted that construction work has gone later and on February 6th work continued up to 7:50 p.m. When later asked about this, the college spokesman said that construction had fallen behind schedule. Work would continue until nightfall and maybe longer to catch up.

The condominium's consulting engineer has requested a copy of the college's construction plans. The engineer will monitor the condominium buildings for damage especially when the construction workers drive piles into the ground for the upper deck of the college garage.

The committee listed four major concerns with the college garage:

- 1. Potential damage to condominium buildings during the construction.
- 2. Construction noise, disruption, and debris.
- 3. Security problems created by the college's multi-deck parking structure.
- 4. Restoration of the grounds and screen of trees after completion of construction.

<u>Traffic Lights.</u> The general manager reported that due to tight cash flow, the developer has postponed installation of the traffic control

lights at the lobby driveway entrance for the year.

Condominium Telephone System. Since the Board wishes to award a purchase contract quickly, the general manager will review the incoming bids and submit his recommendation directly to the Board without committee review.

Roof Repair and West Building Lobby Doors. The general manager will seek additional bids for the design and engineering work needed to repair the East Building roof. He will also seek additional bids for the installation of double lobby doors in the West Building. These bids will follow the usual procedure for committee review and comment before board action.

Garage Repair. In early spring -- March or April -- work will begin on the garage to clean and repair the planter drains, replace the expansion joints' buffers and seals, clean and repaint metal supports, repair the brick mortar, and reseal certain areas.

Spandrel and Balcony Repairs. The contractor will need to do corrective work on the East Building this spring to replace the masonry patches on certain balconies and on the east side of the building.

Grounds Restoration and Maintenance. Since the agreement with the last contractor was terminated a year ago, the condominium has had no grounds maintenance contract. The committee believes that restoration and regular maintenance of the condominium grounds should be high priority. The committee therefore approved the bid specifications for a ground maintenance contract and has also formulated a re-planting schedule to restore the original landscape design for the condominium as closely as possible.

In a small Southern town, there were two churches across the street from each other. "Couldn't these churches be combined?" a visitor asked. "Not very well," was the reply. "That church over there says, 'There ain't no hell,' and this one says, 'The hell there ain't."

THANK YOU. SKYLINE BOARD

I want to thank Chairman David Tilson and the other members of our present Board of Directors for giving their time, energy and expertise to make Skyline House a superior condominium home for its residents.

Among the many improvements of their past months service are the establishment of an efficient management system with a resident manager, 24-hour engineering help, in-unit manitenance service for appliance repair, a dignified bonus system for employees, a guest-friendly parking plan, much-needed new interior decoration of the lobby floor, new TV cable system, etc., etc., In other words, this Board has brought Skyline House up-to-date for the comfort and convenience of its residents and I thank them.

IRENE H. WOLGAMOT T14E





Battered Balls

- o Is your golf game a little over par? Relax -- the fault might not lie in your game but in your balls. Bruised golf balls can ruin a player's game, according to golf-ball specialist John Mutch of the U.S. Golf Association (USGA).
- "Most balls get beaten way out of shape" after as few as three holes, says University of Cincinnati applied-science graduate Guiliano, who has designed and built a programmable, desktop inspection system that checks balls' shape for distortion. The machine automatically tests up to 200 balls an hour for compression, diameter, and roundness. Guiliano recently checked out 75 used golf balls, only 20 met USGA standards, which call for balls to be spherical, have a diameter of no less than 1.68 inches, weigh 1.62 ounces or less, and have a compression value of between 90 and 100 (the higher the compression, the harder the ball).
- O "One ball I tested looked like a boiled egg, just from being hit too much," says the twenty-four-year-old golf fanatic. "The others had defects that were not so easy to notice." (Scott Fierman in OMNI)



Fuel Saving Habits. Try these tips for smarter in-town driving.

- Shorten warm-up time even in winter. As soon as your car is drivable, accelerate slowly for a mile or so. That way your engine will warm up faster and you'll save gas.
- **Avoid idling.** One minute of idling uses more gas than it takes to restart your engine.
- Break bad habits. Racing the engine when the car isn't moving wastes gas. So does using the accelerator, rather than the brake pedal, to hold your car in place on a hill.
- o **Drive at steady speeds.** Apply steady pressure on the acccelerator whenever you can. On highways, avoid stop-and-go passing, weaving in and out of traffic and varying speeds by more than 5mph.
- Check your speed. Cars sold in the United States are designed to run most efficiently at speeds approximating the legal speed limit.
- Save gas when changing gears. Driving in low gears comsumes more gas. With a manual transmission, run through the lower gears gently but quickly and build up speed in higher gears. For a car with an automatic transmission, apply enough gas pedal pressure to get the car rolling. Then ease up slightly so the transmission shifts into high range quickly.

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- o **Cool economically.** Use air conditioning at highway speeds. Wind drag from open windows at 55 mph reduces your fuel economy more than using air conditioning.
- o Most cars don't need premium gasoline. High octane gas performs no better then regular in most cars. Premium grades might even harm your car if it's built to run on regular. Check your owner's manual--nearly 90% of all cars are designed to run on regular unleaded gas. A switch to regular can cut an average of 14% from you gasoline bill. So if prices rise this summer, as they usually do, the svings become even more important.

Car Shopping Tips. When you are in the market for a new or used car, consider these gas-saving facts:

- The gas mileage for a manual transmission can be up to 8 percent higher than an automatic in city driving. At highway speeds, the difference is neglible.
- Choose power options and accessories carefully. The additional weight and use of many options reduce fuel economy.
- \circ $\,$ Radial tires offer more fuel efficiency than biasply tires.
- A cruise control on highways can help you gain

 1-2 miles per gallon by maintaining a steady speed.

RECREATION COMMITTEE

-Tony DiSalvo and Dave Harvey, Co-Chairs

The committee met on February 12. The attendance was not much better than January's meeting - two more persons. New members with new ideas are welcome and avidly sought.

Nothing new was discussed at the short meeting so we will continue to do what had been previously agreed upon. We will probably sponsor a visit to the West End Dinner Theater for *Chorus Line* scheduled for July 2 - September 6.

No new volunteers showed up at the last meeting so the only thing you will hear about a pot luck dinner is in this Newsletter. If you will volunteer to chair an event such as this we have people who will assist you.

AMERICAN SHOWCASE THEATER. On Sunday, February 23, twenty nine Skyline residents palong with a few guests attended the show Beyond The Fringe at the American Showcase Theater on Duke Street. Unbeknown to us, a Skyline resident

is on the Board of Directors of the Theater and greeted us in the lobby as we entered. The show was a great success and all who went had an unforgettable evening. About nineteen of the chiggers also had dinner at Joe Theisman's and from their comments all had a good dinner.

Mark your calendar for 6:30 pm, Friday, March 6 for the monthly TGIF, in the East Party Room. All residents are invited, just bring your own liquid refreshments, setups, and a plate of hors d'oeuvres to share.

For those new residents who have not attended our TGIF, you are hereby officially invited to join us and take advantage of the opportunity to meet your neighbors. You need not bring hors d'oeuvres but are requested to bring your own liquid refreshments. Give Tony a call to let him know that you are coming.

And now a reminder -- come join the Recreation Committee at its next meeting scheduled for Wednesday, March 11 at 7:30 pm in the East Card Room. All residents are invited as usual.

NEWCOMERS ORIENTATION

New residents who have moved into Skyline House and who have not availed themselves of the Community Relations Committee "Orientation Program and Tour" which emcompasses their particular unit and other facilities of Skyline House, please leave your phone and unit numbers at the Reception Desk for the attention of Tony DiSalvo or call 824-1958 after 5:00 pm. You will be contacted immediately and arrangements for an orientation will be made. For those newcomers who have not been contacted, an attempt has probably been made but we were not able to reach you.



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PART-TIME WORK NEAR HOME

File clerk position \$6.00/hr., 15 hrs./wk for a professional association located at 4232 King Street. Duties include filing and assisting with mailings. Detailed work involved. Intricate work with hands.

If interested, please call Leslie at 998-0072.

Real Estate Terms

Origination Fee: A Fee or charge for work involved in evaluating, preparing, and submitting a proposed mortgage loan. The fee is limited to 1 percent for FHA and VA loans.

Point: An amount equal to 1 percent of the principal amount of the investment or note. The lender assesses loan discount points at closing to increase the yield on the mortgage to a position competitive with other types of investments.



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Address	Sq. Ft.	Model	Price	Date Settled
901-E	1,017	Avery Atherton Chadwick Alexander Barrett Alexander Eastham	94,000	30 Dec 91
1015-W	1,000		94,000	19 Dec 91
1708-E	1,413		137,000	12 Dec 91
1109-W	1,043		97,500	22 Nov 91
1607-E	1,288		118,000	20 Sep 91
1109-E	1,043		98,950	15 Sep 91
605-E	2,079		190,000	05 Sep 91

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