COMING SOON...PEMBROKE PARK TOWN HOUSES



Terry Topics

OCTOBER and NOVEMBER Terry Club gives current homeowners \$50 for each new customer referred to DUNEDIN in Chesapeake.

VOL. 8 NO. 14

A Neighborhood Service of the Terry Corporation

OCTOBER 1969

Prizes Posted For Prime Pumpkin Profiles



Pembroke Manor Home is where to park — Your Jack O'Lantern before dark. October 31st is the big date — Be there at 4 o'clock or you'll be late — For a chance at cash prizes for 1st, 2nd or 3rd place. If the judge likes your Pumpkin's Halloween face!

There's fun in store for all the children of Terry-built home owners when the Terry Corporation of Virginia presents its first annual Halloween Pumpkin Contest.

All you have to do is bring your children and their pumpkins to the Pembroke Manor Home, 520 Constitution Drive, where tables will be set up in the front yard for display of the entries. The rules of the contest are:

Children from ages five to twelve are eligible.

Name, address and age of child to be placed on each entry.

Pumpkin must be decorated at home.

First place winner will receive a

cash award of \$25.00. Second and third place will be \$10.00 and \$5.00 respectively. Entries will be judged on their originality and attractiveness.

Judges for the event will be Mr. W. B. Copeland, president of the Virginia Beach Historical Association; Suzanne Holden, reporter for the Beacon; Mrs. Philip Schuyler of Brookwood; Mr. Hal Leedom of Malibu; Mr. Gene Ruminski, president of Pembroke Manor Civic League; Mr. Robert Harvey, representing the Civic League of Aragona and Mr. C.C. Taylor, president of Pembroke Meadows Civic League.

We ask everyone to arrive promptly so judging can take place on time and allow all the little goblins to get home



to "trick or treat" before the witching hour.

Imagine having a chance to win one of the wonderful prizes just for dressing up a pumpkin!

P. S. Oh yes, there'll be sweet treats for all.

Terry Topics Reminds You



This reminder should not be necessary for failure to heed this sign is inexcusable. Yet there have been far too many accidents because drivers have not been mindful of the school bus and its flashing red lights each time the bus stops.

Several of the bus drivers have asked us to again tell our readers that accidents can be stopped and the loss of life prevented.

When the official yellow bus is loading or unloading children at any given point of our Virginia Beach roadways and the red lights are flashing, PLEASE COMETO A COMPLETE STOP UNTIL THE BUS IS AGAIN IN MOTION.

'Give Child A Brake'

Expect The Unexpected

The Virginia Beach Highway Safety Commission and the Virginia Highway Safety Division are cooperating this month in a campaign to reduce night traffic hazards in Virginia Beach.

Mr. Reeves E. Johnson, Chairman of the Virginia Beach Highway Safety Commission recognizes the combination of Halloween pranksters and early dark as being dangerous for youngsters and motorists alike.

Church Awaits New Minister

Early this month Pembroke Manor United Church of Christ will welcome a new Pastor. The Rev. Tracy D. Floyd from North Carolina will be installed at services 7:30 p.m. on October 19 in the Church Fellowship Hall. A reception will follow.

The Rev. Floyd is eagerly looking forward to working with all members of the Pembroke Manor community, particularly the youth, and extends an invitation to one and all to join him in worship and fellowship.

Graduated from Southeastern Theological Seminary, Wake Forest, N.C., Rev. Floyd previously served New Hope and Youngsville Churches in North Carolina. He urges motorists to be especially alert for children who may be dressed in dark clothing or wearing masks that obscure their vision.

"They mean to be careful," he warned, "but under the excitement of Halloween they forget. Of all times, this is a time to remember to expect the unexpected from the children."

Chief Johnson also wants to remind motorists that residential areas are particular danger spots on

Halloween because of the large number of children and because the children feel "safe" on their home ground.

"But no matter where you are driving," he said, "remember it is Halloween and a traditional time for children to dress in costume and be out after dark."

"Give children a brake," he said.
"Drive as if all children were your own."



MAJOR CITED — Marine Major Early W. Spiars, who lives with his wife and four sons in Pembroke Meadows, recently received the Navy Commendation Medal with Combat "V" from Lt. Gen. Frederick E. Leek. Early was cited for service in Vietnam from March 1968 to March 1969 with the Marine Aircraft Wing. (USMC Photo)

Girl Scout Juniors Camp Out

Nineteen junior Girl Scouts from Troop 402 had real fun on their three-day outing last month.

Under the careful supervision of Troop leader, Mrs. Norma Frye and Counselor Mrs. Jenie Ashworth, the scouts motored to Lake Prince, located past Suffolk, for a weekend they wouldn't forget.

The girls, ranging from nine to ten years of age, slept in cabins, did their own "house" work and performed skits for everyone's enjoyment. The three patrols that made up the group took turns cooking three scrumptious meals a day.

The event that made the weekend unforgettable was when Mr. Charles Frye (the only gentleman in the group to protect the troop) led the scouts on a hike. They kinda got off the beaten path, ended up cutting across a farmer's field, but finally made it back to camp. You can well imagine the teasing Mr. Frye took from the girls, but, being good-natured and a real Scout himself, everyone had a good laugh.



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DR. AND MRS. WALKER, STACEY ANNE AND MICHAEL LEE

Navy Family Finds Dunedin 'Meets Needs in Every Way'

"Our home in Dunedin meets our needs in every way for the price," is what Mrs. Robert Walker told us when we visited with her in her lovely new home at 4628 Helensburg Drive.

Mrs. Walker went on to say that she and Dr. Walker had looked all over the Chesapeake area with the aid of realtors and had originally decided to purchase a home that was a few years old. However, after carefully checking all the available homes in both new and old developments, their final decision was made at Dunedin with a Lancaster model. The entry way and utility room, in particular, Mrs. Walker considers "outstanding features."

The Walkers are both natives of Memphis, Tenn. Dr. Walker, a Naval Commander was stationed at the Naval Hospital close to Memphis. Living at Dunedin makes it convenient to his present assignment at the Naval Hospital in Portsmouth, another factor which influenced their decision on the Dunedin location,

The Walkers have two children, seven-year-old Michael Lee, who attends Western Branch Elementary School, and five-and-one-half-year-old Stacey Anne, who attends the Village School. The fact that Dunedin residents enjoy the advantage of the excellent Chesapeake School system is another important reason the Walkers decided to settle there.

Mrs. Walker told us at first Stacey had thought the model home they looked at was to be theirs. The children, she added, had great fun watching their home being built.

Both Dorothy and her husband are enthusiastic bridge players. Dorothy enjoys reading, likes to ride horseback and had been quite active in Memphis as a Sunday School teacher at the Base Chapel as well as being active in PTA and Navy Wives Club. She looks forward to resuming these activities here.

Dr. Walker enjoys fishing and is anxious to explore the great fishing facilities in the area. He is also a pipe fancier, having collected them over the years from all over the country. Dorothy told us she is going to try hard to develop a liking for fishing so she can accompany her husband on the many trips he plans.

Mrs. Walker found the sales counselor of Pembroke Realty who sold her the home, most helpful during the entire transaction and appreciated the courtesy with which she was treated.

WHILE THE KIDS ARE IN SCHOOL COME JOIN THE FUN . . . START NOW FOR XMAS GIVING. LEARN THE ART OF CERAMICS, DRAPED FIGURES, DE-COUPAGE AND PAPER MACHE. YOU NAME IT – WE'LL MAKE IT!

CALL PEGGY SMITH AT 497 - 1987

We wish the Walkers much happiness in their new home and know that before too long Dunedin will be a busy, active community in the Chesapeake area.

Church Women Pick Officers

The Church Women of Pembroke Manor United Church of Christ recently held an election of officers for the 1969-1970 year. The new officers are:

Mrs. William Widgeon, president; vice-president; Mrs. Herman Mills,

vice-president; Mrs. Herman Mills, second vice-president; Mrs. Oscar Burris, secretary; Mrs. Martin Morrow, treasurer and Miss Margaret Peters, historian.

The group will participate in the Annual Charitable Bazaar October 23, 24, and 25 at Pembroke Mall. Some of the items they have for sale will include Christmas gifts, "white elephants", ceramics, home made cakes, pastries and candies.

The featured item will be an exquisite collection of hand made candle holders. There will be something for everyone and for every occassion.

TERRY TOPICS

Published the first Wednesday each month by:

TERRY CORP. of Virginia
Mailed free to Terry-built homes in
Aragona Village, Pembroke Manor,
Pembroke Meadows, Brookwood and
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Troop 476 Conducts Honor Court

"Family Picnic Night" for Boy Scout Troop 476 was held on September 10 at Pembroke Recreation Center. Mrs. Nancy Mills was in charge of the affair. The scouts and their families thoroughly enjoyed the dinner of hot dogs and hamburgers.

The highlight of the evening was the Court of Honor presented by Institutional Representative Ray Skinner. Mr. Skinner was assisted by Eagle Scout Paul Hoffman and Life Scouts Vince Kopac and Gary Morris. The Scouts are members of the Order of Arrow Troop 362, Acredale.

During the Court of Honor, second class advancements were presented to Tom Sklodoski, Sam Huddleston and Nickie Anoia. First Class advancements to Robert Payne, Carl Curling and Star Scout Terry Kretz.

Merit badges were earned by Steve Steele for Citizenship in the Home and Camping; Chuck Grissom for Reptile Study; Arthur Helms for Swimming and Citizenship in the Home; Carl Curling, Conservation of Natural Resources; William Kennedy, Swimming and Rifle and Shotgun; Terry Kretz, Citizenship in the Nation, Citizenship in the Home, Rifle and Shotgun, Reptile Study, Fishing and Swimming.

Receiving one year pins were Steve Huddleston, Chris Ingram, Carl Curling, Toshio Mills, Barry Edwards, Robert Payne, Ben Johnson, Terry Kretz, Jack Murray, Charles •Grissom and Randy Kiddy.

Two year pins were awarded to Steve Steele, Robert Bostic, William Kennedy and Arthur Helms.

Due to an oversight, the committee failed to recognize William Kennedy, the first Boy Scout in Troop 476 to earn the rank of Star Scout. They want you to know Bill, that they are proud of you and promise not to let such a thing happen again.

Plans are now in progress for a Camporee at the Naval Radio Station, Northwest. Approximately 20 scouts and three fathers are expected to attend. Another camping trip is planned for October 18 and 19.

The boys of Troop 476 are in need of several fathers who will give a few hours of their time. Realizing the busy schedule of all concerned parents, the time spent each month will be well rewarded.

Any father with an interesting hobby and occupation that can assist the Scouts with their Merit Badge or any father that is interested, are asked to contact Bob Steele, Committee Chairman, 497-3281.

PEMBROKE MALL



For quality Wigs and Hairpieces of lasting loveliness, and professional counselors to guide your selection - see PEMBROKE MALL WIGS

PEMBROKE MALL WIGS 4568-51 Pembroke Mall Main Entrance 497-3186

THE GARDEN SPOT

Now that the weather is getting crisp and cool, gardeners can really enjoy working outside. And there's plenty to be done! If you haven't sown your rye grass yet, hurry! Keep it watered we!!!

The time is nigh for tree, shrub, and spring-flowering bulbs to be planted. I firmly believe you should buy all plants from a reliable nurseryman; and when you go, take a pencil and paper and take notes on how to plant it, when to prune and fertilize it, what to fertilize and spray with, and the best location for the plant, etc. Your nuseryman will be glad to give you this information.

When selecting a tree, first decide whether you want it for shade or just for looks; then choose from some of these Ornamentals: Crapemyrtle, Magnolia, Flowering Cherry, Red Maple, and Dogwood (does best if planted in early spring).

Shade Trees: Hackberry, Sugar Maple, American Elm, Pin Oak, Sweetgum, and Water Oak. These are just a few suggestions.

When you have bought your tree, plant it immediately (keep roots wet until you CAN plant). Dig a hole about 12 inches bigger than the spread of roots

Loosen soil in bottom of hole. Plant tree the SAME DEPTH as was planted before. Fill all space around and under roots or root ball with soil which has been enriched with damp peat moss or rotted manure. Soak thoroughly; rock rock tree back and forth to till all air pockets with soil. Rake in soil to to cover. Don't forget to leave a depression around the trunk to catch and hold water later. Soak thoroughly again before winter sets in. Mulch with 4 to 5 inches of pine straw, leaves, hay, or etc. for winter protection. Trees in windy spots whould be either staked or wired.

When planting shrubs, the same genral-rule applies: plant the same depth as before, don't cramp roots. Remember, flowering shrubs do best in sunshine, most evergreens in partial sun. Some to choose from include: Flowering Hydrangea, Forsythia, Spirea, Mock Orange, Shrub-althea, (Rose of Sharon) and Lilacs. Some good evergreens include: Junipers, Arbovitaes, Yew, Pines, Hollies, Boxwood, Pyracantha (Fire-Thorn) also Azaleas and Camellias. The latter two MUST NOT be be planted too deep!

When buying spring-flowering bulbs, Elementary School.

be sure to get nice plump ones, they'll give better results. Choose a place which will get sun in early spring. Again, you soil MUST be good to get the most from your bulbs. Dig your hole to the right depth for the type of bulb with a slight twist. Fill in hole with soil, press firmly with hands. For the prettiest show, try grouping bulbs together all one type or mix them. Following is a list of some to try and thier planting depths:

Scilla and Crocus3	inches
Grape-Hyacinth4	inches
Tulip	inches
Hyacinth	inches
Daffodil7	

Don't forget to take that pencil and paper when you go to buy. See you next month!

PTA To Organize

Pembroke Elementary School will hold its first organizational meeting to Parent-Teachers Association on Tuesday, October 14, 7:30 p.m. at Pembroke Elementary School.

'Care' Key Of Block Mothers Work

The Tidewater Council of Block Mothers would like to remind Block Mothers in all the areas of their responsibilities and to thank them again for fulfilling the organization's motto: "Care Enough to Help All Children."

- 1. You are primarily a place of refuge and telephone link in any emergency situation.
- 2. You are to notify your area representative whenever you render assistance.
- 3. Your duties are NOT to act as a policewoman, doctor or nurse. You are a telephone link with these people.
- 4. Know how to reach the proper authorities.
- '5. Determine the nature of the incident and use your own judgment and common sense.
- (a) EXTREME EMERGENCY: call rescue squad or police first, then call mother.
- (b) IN EXPOSURE: enticing, or attempted molesting, let child

in home. Look to see if suspect or auto is still in area. Get a description of person and auto license and type of car. Call police and give as much information as possible. Call child's mother.

(c) MINOR ACCIDENT: call child's mother first. If unable to reach mother call police.

(d) LOST CHILDREN: call child's parent. If unable to reach, call police.

6. Put sign in conspicuous place in window or door. Be sure to remove sign when you leave your home, or if for any reason it is inconvenient for you to act as Block Mother.

7. Do not let anyone else act as your substitute Block Mother!
8. The Block Mother sign is the property of your sponsoring organization. It must not get into the wrong hands. Please return sign before you move from your area. If you lose it, report to your

area representative.

The Council needs chairmen in the areas of Brookwood and Aragona. Kindly offer your services by calling Mrs. John Viele at 464-1092 for further information.

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Five Rec Center Teams Ready For Action

It's football time once more! Don Richardson, area chairman of the Aragona-Pembroke Recreation Council, has informed us that there are five teams ready for "action" in the area.

The territory the council covers includes Pembroke Manor, Pembroke Meadows, Aragona, Newtown and Witchduck Roads, to Virginia Beach Boulevard.

The Intermediates have one team known as the Panthers with thirty boys to a team, up to age fourteen, weighing one-hundred-and-twenty pounds. Coach Don Richardson has been working with the boys for the past six years. During the past year, he has been assisted by Jack Dibble and Steve Long. Long played on the City Champions' team in

Rug Shops of Maurice Unger

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Va. Beach 5910 High Street, West, Portsmouth 1965. The Panthers were City Champions' team in 1965. The Panthers were City Champions in 1966, placed second four times and held sixth place in 1968.

The second division is the Midgets, having two teams with twenty boys to a team, up to age thirteen, weighing in at 110 pounds. For the past two years, the coach of the Cobras has been Bob Zinno, assistant coach, Rick Engles. The Cobras finished first in their division for two years and twice came in second.

John Miller, coach of the second team in the Midgets group, has also been working with the group for the past two years. Assistant coach Norman McElray is a newcomer to the team.

The last division of the Midgets, the Marlins, is in the ninety-pound class, has twenty boys to a team, up to age eleven. The Marlins are coached by Joe Miller, now in his third year. Assistant coach is Ed Grant, another newcomer.

The Packers have Bill Garguilo as their coach and Ray Skinner as assistant, both with their teams for the past three years.

There are seven Intermediate teams in the Virginia Beach area and 46 Midget teams.

Games will be played on Saturdays at various school fields in

the area. The Midgets are scheduled to play from 9:00 a.m. to 1:00 p.m. and Intermediates at 6:00 and 7:30 p.m.

The coaches are giving the youngsters in our community a wonderful opportunity to learn the game of football along with team sportsmanship. There will continue to be leagues such as these formed as long as the parents and friends in the Aragona-Pembroke area give their support.

The cost of outfitting a football team of twenty is over \$700.00. The league is supported in part by the the City of Virginia Beach Recreation Department. The balance of the revenue is received by the

boys going door to door in their neighborhoods asking for donations.

Anyone who wishes to assist in coaching is asked to contact Don Richardson at 497-6660. Richardson is also lining up parent help for basketball and softball teams. The leagues have six basketball teams, tenth-to twelfth-grade students, and two girls' basketball teams, eleventh- to twelfth-grade students. There is also an "Old Man Duffer" team for those over 30.

Join the fine men who are already lending their capable support and coaching the young people in the area. They will need more help in order to organize the basketball and softball teams in the months ahead.



(left to right) RAY SKINNER, BILL GARGUILO, JOE MILLER



(left to right) BOB ZINNO, JOHN MILLER, NORMAN McELRAY



(left to right) STEVE LONG, JACK DIBBLE AND DON RICHARDSON

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weeks in a local hospital, Mrs. Robert

Harvey of Aragona is recuperating at

home. She expresses her deep grati-

tude to everyone in the area who was

Mrs. Paul Land of Pembroke Meadows motored to Jacksonville, Florida

where she was matron of honor for her

sister, Brenda Spiers. The Spiers

Welcome to Dunedin to the second

and third homeowners respectively:

U.S.N. Chief and Mrs. Harley Joe Bienkampen and family and Mr. and Mrs. Orville W. Johnson and family.

Mrs. Albert Wills left for Aruba, South

America last month to join her husband.

Mr. Wills is with the Chicago Bridge

and Iron Company and will be head-

quartered in Aruba for the next five

years. The Wills are the parents of Mrs.

Thomas Smith of Pembroke Meadows.

Happy birthday to Michael Lee Walker.

son of Dr. and Mrs. Robert Walker of

Dunedin. Michael celebrated his seventh

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birthday in their new home.

so kind during her hospitalization.

family is originally from Norfolk.

Hear 'n Now

Richard DeLacey was recently named assistant vice-president of the United Insurance Underwriters, Inc. DeLacey works for the United Mortgagee Servicing Corp., Virginia Beach, and resides at Pembroke Meadows.

A well-deserved vacation was taken by Mr. and Mrs. "Ike" Snyder of Aragona last month. The couple traveled to Tuscon, Arizona and had a marvelous time.

William M. Brown of Pembroke Meadows has been promoted to full Commander in the USN. Brown works out of CINCLANT FLT., Norfolk. The Brown's daughter, Sharon has returned to Hood College in Frederick, Md. for her junior year.

There's a conchologist living in Pembroke Manor who would like to contact other collectors for trading and collecting. She's Mrs. Diane Meads at 497-4141, who has a large collection of seashells and is most interested in comparing her shells with others.

September was a happy month for the Schuyler family of Brookwood. Navy Lt. Philip Schulyer arrived home from a duty tour of eight-and-one-half months in Vietnam. Lt. Schuvler flew an A-6 Intruder based off the USS Kitty Hawk. In July, Mrs. Schuyler spent fifteen happy days in Hawaii while her husband was on leave.

Dennis Meade Heads Junior Civic League

The Pembroke Meadows Junior Civic League has been very active since its organization early this summer. Its purpose is to bring teenagers together for activities that will be fun, as well as aid the growing community of Pembroke Meadows.

The advisors of the group are Mr. and Mrs. R. K. Harmon and Mr. and Mrs. R. Little.

The officers of the organization are: Dennis Meade, president; Vicky Elston, vice-president; Vicki Pollock, secretary; Bill Vogel, treasurer and Mike Taylor, social chairman.

The League's August Pool Party was a successful function and enjoyed by everyone attending.

Any teenager in the Meadows mry become a member if at least one parent is already a member of the Senior Civic League. Meetings are held monthly at members homes. Be part of your teen community, join the League today!

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497 - 0223

School Night PEMBROKE For Scouting Set Oct. 13

On October 13, Cub Scout Pack 429 of Pembroke Manor will participate in Tidewater Council's School Night for Scouting. Pembroke Elementary School will open at 7:00 p.m. and all interested parents are asked to come out and talk with the scout leaders.

Representatives of the Cub Pack will be Tom Van Petten, cubmaster: Paul Mosher, committee chairman and Jack Glaeser, outings chairman.

The Boy Scout Troop will be represented by Bob Steele, committee chair. man and scouts Rickie Anoia, Carl Curling, Art Helms and Steve Steele. An interesting program is planned with representative of the Tidewater Council of the Boy Scouts of America on hand to answer questions.

The pack and troop are both in great need of adult leadership. Without this leadership new boys cannot be added to these deserving boys.

Election Slated

The regular membership meeting of the Aragona Community Recreation Center will be held at 8 p.m., October 15, at the Center.

Aragona residents are invited to for the new two year term.

attend and help elect the officers

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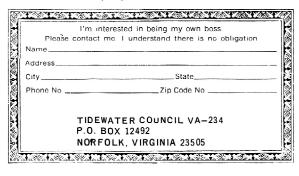
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Get your part of the bargain by calling 499-0535 or coming to the office and ask for FREDDIE.



JACKIE McLAUGHLIN PANTELLO

Jackie joined Pembroke Realty this past summer.

She comes to Virginia Beach from Miami, Florida where she graduated with honors from the University of Miami and had three years of retailing experience with Jordan Marsh.

Some of Jackie's many credits are: a degree in Communications; Poincianna Queen; listed in Who's Who in American Colleges and Universities; as well as receiving a national award from her sorority, Tri Delta.

Jackie resides at Pembroke Meadows

with her husband Ron. Her main hobby is playing the guitar.

Pembroke Realty is fortunate in having such a talented, lovely addition to their sales counseloring staff.

Pembroke Realty and Insurance Agency, Inc.

633-A Independence Boulevard Virginia Beach, Virginia 23462

Pembroke Meadows Garden Club In Full Swing

Thirty-one ladies joined the newly organized Pembroke Meadows Garden Club on September 11. A complete slate of officers was nominated and will be voted on October 16 at Old Donation Church.

The group will meet at the church the third Thursday of each month until the Pembroke Meadows Recreation building is completed.

The nominees are Mesdames Joye Fralix, president; Pat Schnetzler, first vice-president; Shirley Brady, second vice-president; Lynn Sward, corresponding secretary; Judy Wood, recording secretary; and Barbara Bittenbender, treasurer.

The by-laws were approved by the members. It was announced that the first project for the club would be making three permanent arrangements (Halloween, Thanksgiving and Christmas) to be raffled off at the Pembroke Meadows Civic League's picnic.

Everyone in the Meadows area is invited to join this enthusiastic group at their next meeting.

A delightful evening was spent by the ladies, with refreshments served by Mrs. Wanda Ronni.



TERRY TOPICS 4509 White Chapel Drive Virginia Beach, Va. 23455 BULK RATE
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Aragona Recreation Center Schedule

There's fun in store for all ages this month at the Aragona Recreation Center. The schedule for this month is:

Oct. 10, Preteen Dance, 7:30 to 10:15 p.m., music by the Dayzed Expressions. Donation, 35¢ for members and 60¢ for visitors.

Oct. 11, Open Teen Dance, 8 to 11:30 p.m., music by the Soul Sensation. Gene Loving will emcee. Donation, \$1.75 per person.

Oct. 17, Regular Teen Club Dance, 8 to 11 p.m. featuring the Mojos. Donation, 50¢ for members and \$1.00 for visitors. Oct. 24, Preteen Dance, 7:30 to 11:15 p.m. with the Divided Sounds. Donation, 35¢ for members, 60¢ for visitors.

Oct. 25, Open Teen Dance, 8 to 11:30 p.m., music by the Twilites Band. Donation, \$1.75 per person.

Oct. 31, Regular Teen Dance, 8 to 11p.m., featuring the Divided Sounds. Donation, 50¢ for members and \$1.00 for visitors.

The recreation center also features cartoon movies every Saturday from 12 to 2 p.m. Admission, 35 cents per child. Parents accompanied by a child are admitted free.

A check is a check is a check ...

Until you check with us...

A checking account with us is different than with other banks. Keep \$150 balance in your account and the checking account is free. If you're 65 or oider the checking account is free regardless of balance.

Either way you come out smelling like a rose with money in the bank – your money. If you think our checking accounts are something special, you should see what we have for you in savings accounts and



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