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VOLUME XX, NUMBER 7

HELOTES, BEXAR COUNTY, TEXAS - APRIL 8 - APRIL 15, 1983

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Person
to
Person

Thompson Wins Mayor's Race

Silver Rose To Be Site Of Show

The San Antonio Charity Horse Show will hold its annual show on April 14 through 17 at the new Silver Rose Gardens, located on the corner of Scenic Loop and Boerne Stage Roads.

Competing for ribbons and trophies will be the brilliant American saddlebred, the classic Arabian, the daring Roadster Pony, and the breathtaking Jumper.

Performances will be at 7 a.m., 1 p.m. and 7:30 p.m. each day. Admission to morning and afternoon performances is free. Evening performance admission is \$2. Entertainment will be offered at the April 15 7:30 performance by Gerardo Diaz, four-time Charro Champion trick roper, of the Charro Del Bajio Association.

Local Fire Department Gets Check

The Helotes Area Volunteer Fire Department received a check for \$150 recently from Texas Farm Bureau Insurance Companies as an expression of thanks for the department's work on the property of George D. McLeod.

The money will be used for the Helotes department's loss prevention program.

The Texas Farm Bureau Insurance Companies pay fire departments this amount when the department works at a fire in rural areas involving property insured by them.

To Sign Up

Helotes School will hold "Kindergarten Round-Up" on Monday, May 2, beginning at 9 a.m. Parents need to bring the child's birth certificate, shot record and proof of residency. Students who will be entering the first grade and who have attended kindergarten classes in Northside need not register during Round-Up.

All Council Members Win Again

The new Helotes mayor, Frank Thompson, will be sworn in at a special city council meeting Friday night at 7 p.m. at the PARC Building.

Thompson defeated the incumbent mayor, Tom Beatty, in the city election held Saturday, April 2. Thompson received 251 votes (or 54%) to Beatty's 213 (or 46%).

Also to be sworn in Friday night are the five councilmen, who were all re-elected. Only two had opponents. They were Reudy Loeffler, who defeated Phil Pittman, Jr., by 297 votes to 152, and Pat Wootton, who defeated Pete Cantu, 278 to 175. The other three incumbents, Guy Burnett, Leonard Hill and Verna Thompson, had no opposition.

Mayor Pro Tem Guy Burnett will preside during the first part of the meeting when the council canvasses the votes and certifies the election. Then Thompson will be sworn in and take the mayor's chair.

The new Municipal Court judge, Barbara Galland, who has yet to preside at a court session, also has to be re-appointed and sworn in again, since the Helotes judge's term runs concurrently with the mayor's. With Beatty's defeat her "term" ended. Judge Galland will hold the first session of the Helotes Municipal Court on April 12.

GREY FOREST

Precinct 2 Justice of Peace Larry Noll on Tuesday April 5 administered the oath of office to the three incumbents of the Grey Forest City Council who were returned to office in uncontested races April 2 to serve two-year terms. As was expected, a low voter turnout provided no write-in opposition.

Mayor Manuel Vara presided as Gil Smith, Jeanine Normand, and Margaret Sassaman were sworn in. A regular session followed.

(Continued on Page 4)



Frank N. Thompson, Helotes contractor who was elected mayor of Helotes in the April 2 election, will be sworn in tonight at a special city council meeting in the PARC Building at 7 o'clock. He received 56% of the votes for mayor in the city election.

Cornvyl '83 Ready To Sparkle April 27-May 1

Plans for Cornvyl '83, to be held April 27 to May 1, are complete and this year's celebration—the 18th annual—should be better than ever, said the association president, Jim Benke, this week.

The opening event will be the Miss Helotes competition and coronation on Wednesday, April 27, in the Community Activity Center of Our Lady of Guadalupe Church. Admission will be \$1

for adults and children 12 and over. Children under 12 will be admitted free.

Free street dances will be held Friday and Saturday nights and Sunday afternoon. The Cornvyl Parade will begin to roll at 11 a.m. on Saturday, April 30, along Bandera Road from Loop 1604 to Scenic Loop Road.

The Astro carnival will be set up next to the Helotes Inn on Thursday and continue through Sunday.

Food and games booths will be in operation from Friday night through Sunday.

Numerous special events have been scheduled for Saturday and Sunday, including performances by the Bexar County Gunslingers, Indian dancers and Die Deutschen Adler German Band. The Helotes Art Guild will have an outdoor show on the Helotes Inn patio.

Officers of the non-profit (Continued on Page 4)

Mr. and Mrs. John Fox of the Wash 'N Dry laundry welcomed their first granddaughter Thursday. Her name is Kristen.

Mr. and Mrs. Guy Williams of Helotes Ranch Acres have returned from a Caribbean cruise vacation.

Todd Wehner, John Marshall High senior, has been accepted by the Up With People organization to participate in its educational and entertainment programs for one year beginning in July. The group shortly afterwards will begin a ten-month world tour. About 10,000 applications are received by Up With People each year for 550 vacancies. Todd is now raising his \$5,300 tuition for the year with Up With People.

Six members of the Helotes Hills chapter of the American Association of Retired Persons attended the annual workshop for officers and committee chairmen last week at St. Andrews United Methodist Church. Representing the Helotes chapter were Mary Maskew, Agnes Braun, Madeline Klemcke, Nora Nelson, Marie Parrigin and Frances Smith. Ten north San Antonio chapters sent representatives.

Helotes School currently has on display two traveling exhibits from the Institute of Texan Cultures. The exhibits are "The Texas Rangers" and "Texas Indians Who Lived in Houses."

After the big Cornvyl '83 is over, two more celebrations are scheduled for the Helotes area. On Saturday, May 7, from noon to 10 p.m., the Annual Spring Musical Festival to benefit the San Antonio Council for the Deaf will be held at Villareal's Ice House. Then on Sunday, May 29, the second annual South Texas Solarfest will be held, also at Villareal's. Last

(Continued on Page 4)

Grey Forest Mare Wins



Tri Image, four-year-old halter mare owned and shown by Susan Miller of Grey Forest, won grand champion in the halter mare division of the open grade horse show at the 1983 Houston Livestock Show and Rodeo earlier this month. Susan also won third place in showmanship and fifth place in Western pleasure riding, and brought home three trophies and a silver belt buckle. Her father, Dick Miller, is holding the buckle at left. Susan is an 18-year-old John Marshall senior. (Photo by Don Shugart)

Rainfall Is 5.3"

Rainfall for the month of March totalled 5.3 inches, bringing the 1983 record for the first quarter to 9.9 inches, according to records kept by Henry Brauchle, local rancher and weather observer.

Helotes in 1982 received only .8 of an inch in March.

Wild flowers have been spectacular this Spring, seeming to enjoy the cool days and nights which may prolong their bloom until the

Cornycal at the end of the month. The bluebonnets, especially, remind oldtimers here of days when a longhorn could be hidden, except for its horns, in the fields of the State flower.

Zwiener

Dies At 68

Russell L. Zwiener, 68, of Helotes died Sunday, March 28, and was buried in the Helotes Catholic Cemetery on Monday, March 29, following services at Our Lady of Guadalupe Church.

His survivors include one daughter, Sandra Zwiener Cain of San Antonio; two sons, David Swiener of Pipe Creek and Steven Zwiener of San Antonio; and six grandchildren, Kelly Lee and Kerry Kay Zwiener, Garrett and Chad Cain, and Lance and Rusty Zwiener.

Fuenral arrangements were by Grimes-Plummer Funeral Home in Bandera.

Lake To Present Stage Play

The 24th Street Experiment theater company will present its final spring season production, "Triumph of the Spider Monkey," on April 14-16, 21-23, and 28-30 at Our Lady of the Lake University. Curtain time for the adult drama is at 8 p.m. in Theatre West. Tickets are \$5 and \$3.

"Triumph of the Spider Monkey" concerns a sociopath, Bobbie Gotteson, who has committed murder and is brought to trial.

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A large number of you spent time and energy on various campaigns, and each moment was valuable, successful or not, — because you cared enough for your community to become involved in what was happening around you.

The administration can only be as effective as you allow us — and help us — to know and understand your needs and desires.

DO NOT STOP NOW... You became involved... Now stay involved... Let's not forget the last few weeks of effort. Continue to be of service to your community.

If possible, attend the City Council meetings, or at least talk to your representatives... We Are All Neighbors... We Can All Work Together... let this be a reminder to each of us that this is and will be Our City and Our City Government.

Again, I would like to thank each and every one of you.

Sincerely,

Frank N. Thompson

(Pd. pol. adv., Freda Thompson, Treasurer, 13802 Flying W, Helotes, Texas 78023. 695-9907)

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Elections:

(Continued from Page 1)

WATER DISTRICT
Top vote-getter in the election of three directors for the Bexar County Water Control and Improvement District No. 17, also held April 2, was Jim Armstrong with 156 votes. He will serve with two incumbents who were re-elected, Clarence F. Rogier, with 138 votes, and Hal Elter, with 126 votes. The other two board members, whose terms had not expired, are Joe Shaeffer and Bea Geisler.

Other candidates in the race for the water board and their vote totals were Richard Coakley, 125 votes, Raymond Tuma, 120, and Harry Sherblom, 114.

NORTHSIDE
The two candidates for the Northside District board of trustees were incumbents running unopposed. Elected to new terms were Virginia Myers and W. J. (Tex) Thornton.

UTSA Prof To Direct Conference

A year-and-a-half of hard work and planning will pay off this summer for Dr. Bess Hieronymus, professor of organ at The University of Texas at San Antonio.

Dr. Hieronymus is the director of the Presbyterian Association of Musicians' 1983 Worship and Music Conference, to be held June 12 through June 24 at the Montreat Conference Center in Montreat, N.C. Approximately 2,000 church musicians from across the country are expected to attend the conference.

As director of this extensive program of seminars and workshops, Dr. Hieronymus has been responsible for all aspects of the conference, including choosing topics to be covered, faculty, and registration of participants.

Seminars included during the conference will present

information on choirs for various levels from children to adult, music for the changing voice, handbell classes, creative dance, the use of instruments in church, and more.

In addition to teaching organ and organ literature at UTSA, Dr. Hieronymus is organist-choir director at the

first Presbyterian Church, 408 Fourth Street. She was recently chosen by the Presbyterian Church in America to serve on a committee of ten women chosen from throughout the country to study the conditions of women working for churches.

Cornyval:

(Continued from Page 1)

Helotes Spring Festival Association in addition to Benke are: Don Belto, executive vice president; Benny Benavides, second vice president; Don Reddout, third vice president; Jim Wilson, fourth vice president; Fred Wendt, treasurer; and Helen Wendt, secretary.

The association is meeting each Monday night during April at the Community Activity Center of Our Lady of Guadalupe Church, beginning at 7:30 p.m. Membership in the association is open to all residents in the greater Helotes area. Dues are \$2 per year.

Person-T-P:

(Continued from Page 1)

year's Solarfest drew more than 5,000 people.

Country and Western Star Barbara Fairchild, a Helotes resident, will headline the "Best Little Hoedown in Texas" at the Convention Center Saturday night, April 9.

Mr. and Mrs. John Newton, new area residents on Huntress Lane, held a combined housewarming and birthday party for John and for Lana's mother, Mrs. Lans Brown of Fayetteville, Ark. John was 40 and Mrs. Brown was 61. The party took place on Saturday, April 2. About thirty guests were present.

Members of the Helotes business and Professional Association were guests of the Leon Valley Business and Professional Association at a luncheon meeting on March 22 at Wyatt's Cafeteria. Attending from Helotes were the president of the local association, Kyle Hultz, and his wife Vivian and Bill Muir, Manager of Grey Forest Utilities.

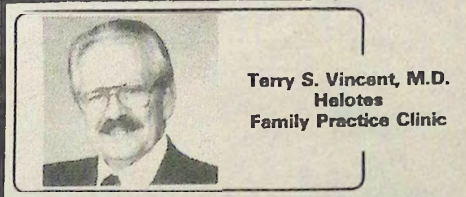
James and Carol Lancaster of Bandera Road entertained James' brother, Larry, and his wife Janet and their children at a barbecue recently at the James Lancasters' home.

Mr. and Mrs. Ben Zimmerlie of Leslie Road have returned from an 11-day vacation in Santa Fe and Las Vegas. They visited a cousin in each city. In Las Vegas Mrs. Zimmerlie hit two \$50 jackpots.

The Helotes Lions and Lionesses Clubs collected \$200 during their White Cane Day operation on Saturday, April 2, in front of Handy Andy. The money will go to the sight preservation program of the clubs.

Ashley and Clare Rugh of Helotes Park Estates have been entertaining the Tom Holyer family from London, England. The Holyers love the bluebonnets now in full bloom here. The Rughs formerly had visited the Holyers in London.

John and LaVerne Miller of Helotes Park Estates recently had as guests Mrs. Miller's sister, Gail, and her husband from Atlanta, Ga. They drove from Atlanta to Helotes in their new car.



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FEVER BLISTERS—A FORM OF HERPES

This single word—herpes—is becoming one of the most misunderstood in our language. It is a cause for alarm to some people, while others minimize or ignore the potential of a herpes infection.

First, there are several kinds of herpes infections. Besides the common fever blister or cold sore and the much-publicized genital herpes, there is herpes zoster, the well-known "shingles." A herpes peculiar to the eye bears the ponderous title of herpetic keratoconjunctivitis.

Newborn infants can develop a very serious herpes infection. There's even a herpes meningitis. So herpes can range all the way from a mild nuisance to a social problem and on to a fatal disorder, depending upon which type is encountered.

The herpes simplex virus, closely related to the chicken pox virus, has two separate strains commonly referred to as HSV-1 and HSV-2. Type 1 is the cause of fever blisters and also of the eye problems. HSV-2 is usually genital and is transmitted by direct contact with lesions. Once established, either virus remains dormant in the skin or in nerve roots until reactivated. Recurrences can be precipitated by high fever, over-exposure to sunlight, physical exhaustion, or by emotional stress. Certain foods and drugs seem to be responsible for some outbreaks. Exactly what triggers a relapse is most often unknown.

The common fever blister is an HSV-1 infection. The sufferer experiences a short period of tingling or itching in the lips and then small tense blisters appear on a reddened base. These may join to form a single ulcer which then begins to dry and form a crust. Healing usually begins a week or so after onset and is complete in about three weeks. Recurrences at varying intervals may take place for many years or even decades. These can be reduced in frequency by using a sun screen lotion or cream before and during sun exposure. A lot of other things have been tried such as megadoses of vitamin C and other vitamins, lysine tablets and topical application. However, none of these have provided consistent relief.

The only effective treatment now available consists of Zovirax, an ointment. It's expensive, running \$18 to \$25 for a one-half ounce tube, but it's good for a hundred or more applications. The generic name is acyclovir but it is so new it can't be purchased on the generic drug market. This is the best thing that has ever come along for the fever blister patient. While it is not a cure—recurrences are going to take place just like they always have—the amount of pain, disfigurement and duration of the active lesions is about cut in half.

How does one get oral herpes? The primary HSV-1 is seen from infancy on up, presumably due to contact with an adult having a fever blister. Once established, the recurrence rate is up to the individual. Perhaps surprisingly, most people don't get fever blisters at all; this is due to individual immunity. Simply, some folks are susceptible but most are not. At any rate, anybody with a fever blister would be well advised to avoid kissing a young person.

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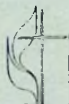
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Lake To Have First Regatta

Our Lady of the Lake University will hold its first annual Fiesta Regatta and Spring Jam on Friday, April 15. The "Regatta del Lago," set to begin at 2 p.m. on Elmendorf Lake adjacent to campus, will consist of two boat races. Sunfish and Starfish sailboats will compete in the first race. The "Anything That Floats; 19th Street or Bust" race will begin 30 minutes after the finish of the first race.

Spring Jam, to be held in the east campus area from 4 p.m. to 1 a.m., will feature the music of The Max, Stardust and the River City Kings. Food and beverage booths will be located in the area. Admission to Spring Jam is \$1.

The longest golf hole in the world is the 17th hole at a course in North Carolina. It measures 745 yards, and is a par six.

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Texas Relays In Austin Draw UTSA Track Men

Several key members of the UT San Antonio track team will be in Austin this weekend for the running of the Texas Relays, April 8-9 (Friday and Saturday) at Memorial Stadium.

Entered in the meet are Roger Soler, who is running in the prestigious Jerry Thompson mile run. Also, Tomm Wisloff is entered in the long jump, Bill Boet at in

the 400 meter hurdles and the UTSA sprint medley relay team of Tomm Wisloff, Mike LaBay, Danny Spivey and Andrew Johnson will be running. John Quinlan is the alternate on the relay.

Soler, a UTSA junior who is redshirting from intercollegiate competition this spring, will run in the Jerry Thompson mile, along with other runners from club

teams across the country. Soler recently won the Capitol 10,000 in Austin, finishing ahead of some 20,000 runners. To qualify for the Thompson Mile, runners had to have a qualifying time of 4:05 in the mile.

The Texas Relays has attracted a field of some 1,750 runners representing 175 schools in seven different divisions.

\$400,000 Purse For Del Rio Run

A total purse of more than \$400,000 will be at stake at Val Verde Downs in Del Rio during the April 10 running of the Graham Farms Futurity, now the richest non-pari-mutuel race in the country. To be presented by Budweiser, the Graham Farms Futurity is expected to attract top two-year-old quarter horses from around the country, all vying for a shot at the \$100,000 first-place prize.

Gate proceeds from the Graham Farms Futurity, and American Quarter Horse Association-recognized stake race, will benefit the Sacred Hearts Catholic Church School in Del Rio.

Recital To Be Free

Dr. Janice Hodges, assistant professor of piano at UTSA, will perform a series of works for piano in the university's Recital Hall, on Sunday, April 10, beginning at 3 p.m. Admission will be free.

Dr. Hodges will perform on the university's Bosendorfer Imperial Grand piano. Dr. Hodges has performed as a guest artist at numerous colleges and universities across the country, on tour as a piano soloist with the Columbia Philharmonic Orchestra and has appeared with the San Antonio Symphony. She also has performed in a number of concert dates with musicians including Skitch Henderson, "Doc" Severinsen, Henry Mancini, Isaac Hayes, John Denver, Tony Orlando and Dawn, and others.

UTSA To Have Fiesta

The University of Texas at San Antonio will officially launch Fiesta Week with its sixth annual Fiesta UTSA, pronounced "ootsa", set for Friday, April 15.

Festivities will begin at noon with music by the UTSA Jazz Band and a ribbon cutting ceremony by El Rey Feo Ralph Karam. Stardust, a local rock band, will play throughout the afternoon, and the UTSA Belly Dancers will perform at 3:30 p.m. A contest will be held for the best decorated booth. KENS-TV's Kelly Chapman will judge the booths.

The public is invited to begin Fiesta Week activities at UTSA with Fiesta UTSA.

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Sunday, April 10—
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Saturday, April 23—
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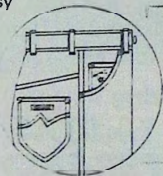
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300 Take Tours Of Northside Schools

When the buses pulled up in front of schools recently, those passengers were not school children. They were parents, friends, neighbors, realtors, college students, community leaders and media representatives. For four days during Texas Public Schools Week, March 7-11, Northside School District welcomed nearly 300 visitors on guided bus tours of schools.

Visitors were picked up at the Northside Stadium, where they left their cars and boarded buses to take them to at least one elementary, one middle school, one high school and a special education school. Guides aboard the buses used portable loud speakers to tell about the district while enroute to schools.

At each school, administrator-guides gave general information about their schools and elaborated about special programs available at a particular grade level. Special facilities also were toured, including the Aquatic Center, which features an olympic-size, solar-heated pool where third graders are "drown-proofed" in special swim classes.

Visitors were especially impressed by the extensive computer education classes at all grade levels, vocational "shops" like cosmetology

and diesel mechanics, and middle school food service programs whose classrooms resemble restaurant dining rooms.

They saw reading teachers huddled with elementary school children reading a story and children making POSITIVELY NORTHSIDE posters. POSITIVELY NORTHSIDE is a District-wide vandalism prevention project. They saw handicapped children in wheelchairs mainstreamed with non-handicapped children, and they saw high school cafeterias in action as cooks served more than 1,000 meals at lunchtime.

And they saw basic instruction going on—reading, writing, spelling, math. They saw physical education students learning rules in a classroom and learning sportsmanship on the field or in the gym.

The last stop on the tours was a foods service class whose students had prepared a 3-course meal for visitors. The last hour of the tour gives the visitors a chance to relax and think about what they have been observing. They filled out a report card to tell what they were most surprised to learn about and the most interesting thing they saw. Those answers ranged from learning about marine biology classes and elementary gifted and talented pro-

grams to middle school string classes and high school print shops. They also have the opportunity to write in suggestions on how to make a good school system even better.

According to the responses, 100% of the people indicated the tours are well worth the time off from work, are useful and informative, and believe that tours should continue every year. Some indicated that tours should be offered more than once a year.

"It's a two-way avenue of learning," said Supt. Jack Jordan. "We find out what people are thinking about, what their concerns are about education, and they find out all the good things that are happening in the schools in the '80's."

barbeque chicken and sausage dinner.

A variety of foods, beverages, and games will continue all day until sold out.

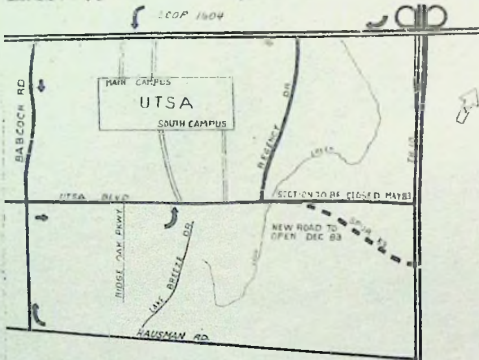
Vikki Carr To Visit Holy Cross

Internationally known entertainer Vikki Carr will visit Holy Cross High School Friday, April 8, to present the school's endowment fund with a check for \$10,000 from the Vikki Carr Scholarship Foundation. This donation has been made possible by a contribution from Anheuser-Busch Cos., Inc.

Miss Carr and Stephen K. Lambright, vice president-industry and government affairs for Anheuser-Busch Cos. Inc., will present the check to Holy Cross principal Father James at 10:30 a.m. in Holy Cross Gym, 426 N. San Felipe Street. Miss Carr will then leave for Corpus Christi, where she will be honored together with eight others in a LULAC Salute to Hispanic Leaders.

De Osso School Sets Festival

Henry de Osso Catholic School, 7515 Ingram Road at Culebra, will hold its annual Spring Festival on Sunday, May 1. Sponsored by the P.T.C. (Parent-Teacher Club) for the benefit of the school's building fund, the festival will begin at 11 a.m. with a



State To Build New South Campus Entry

Work has begun on improvements to UTSA Boulevard—Spur 53.

The project will construct a four-lane roadway from the south campus of the University of Texas at San Antonio to Interstate Highway 10. From I-10 to Leon Creek it will be built on new location providing a direct connection to the Hausman Road bridge. A high water bridge will be built across Leon Creek.

The construction of the high water bridge over Leon Creek is expected to begin

The first known wheel was created about 3,000 B.C. in what is now southern Russia.

early in May and traffic will be detoured along alternate routes. Those attending UTSA can enter the south campus and its parking areas by driving along Babcock Road to its intersection with UTSA Boulevard. Others may choose to use the UTSA main campus parking areas. Hausman Road and Loop 1604 with Babcock Road will remain open to traffic. Completion of the new bridge is expected by early September.

The project will provide safer, more direct access for UTSA students, faculty and area residents. Completion of the new spur is expected by November 1983. Cost is \$769,000.

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Marshall To Host State Meeting

"Love-quarrels oft in pleasing concord end." John Milton

John Marshall High's Student Council will host the Texas Association of Student Council's convention this month in Austin. "This is the first time this convention will be hosted by a school from a city other than the convention-site city," according to Lu Pochelski, faculty advisor.

Marshall Student Council members recently returned from the Alamo Area Association of Student Councils held in Kerrville, where John Marshall was elected as vice president

school of the Association. Marshall also was selected an Outstanding Student Council in Texas, an Outstanding Safety School in Texas and was awarded a superior rating in scrapbook competition.

Students representing John Marshall and Northside ISD are Teresa Waldrop, Roland Benavidez, Christine Lutz, Kim Klein, Kirt Faulkner, Kim Doyle, Valerie Garcia, Michelle Gibson, Gino Hawley, Diana Burket, Jackie Hawley, Anne Pena and Anne Madla.

French Film Week To Open Today At UTSA

A selection of modern French movies will be presented at UTSA during "French Film Week," April 8 through April 13.

French Film Week is a program of films which are unreleased in the United States and which are shown over a period of ten weeks in American universities, colleges and cultural centers throughout the country. Founded in 1967, this program is organized by the Cultural Services of the French Embassy in New York City, N.Y.

The showing of this series of modern French films

marks the first visit of this cultural event to San Antonio and the only such showing of these movies this season in Texas.

All films are in 35mm, with the original French soundtrack and English subtitles. All are rated "R" and therefore are not recommended for anyone under 17 years of age.

Single admission price is \$2 for general admission and \$1 for students and senior citizens. Series tickets may be purchased for \$10 general admission and \$5 for students and senior citizens.



Gowns of the former Fiesta queens, and members of their courts, are now on display at the Witte Museum on Broadway. This is a costume from many years ago cherished for its beauty and significance.

"I believe in the discipline of silence and could talk for hours about it." George Bernard Shaw

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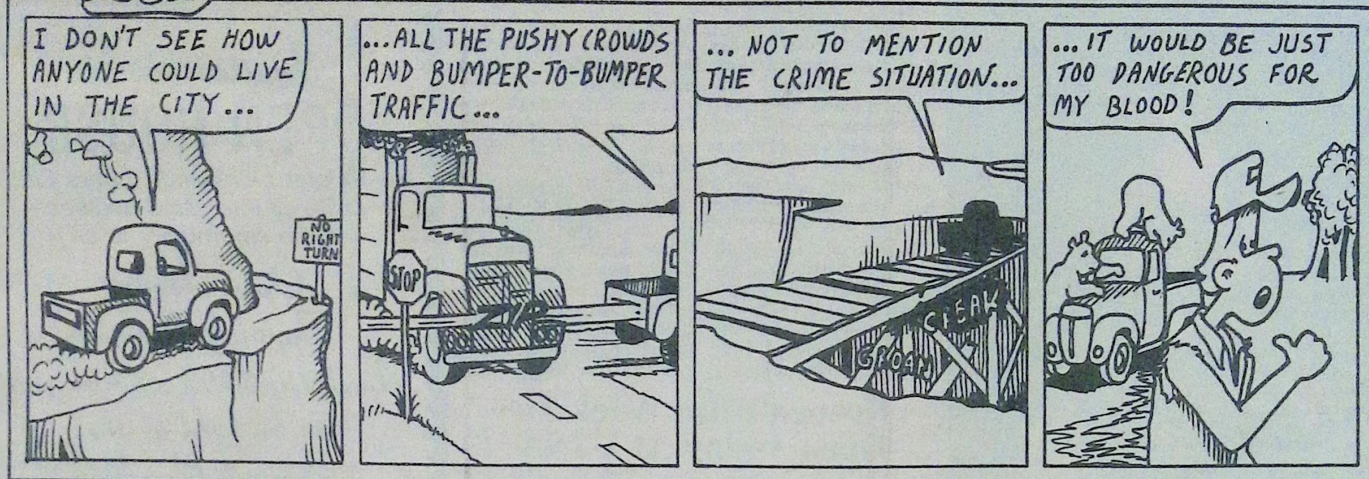
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City Public Service natural gas and electric customers will share all the proceeds of a \$4,764,121.99 check received from Texas Commerce Bank of Houston, trustee for the out-of-court settlement of lawsuits against Coastal States/LoVaca.

The proceeds will appear as credits on bills of utility customers during the next 12 months. A typical residential customer having a combined gas and electric bill of \$88.69 per month will receive a total credit of \$7.80 for the year.

All proceeds from the settlement with Coastal are held by the corporate trustee, with periodic reports being provided to the 200th District Court of Travis County and the 400 or more customers who were affected by defaults by the gas supplier on long-term contracts in the early 1970s.

Since January, 1980, when the settlement became effective, CPS has returned \$20,996,364 to its customers.

Marshall Students Win First

The John Marshall High German Club's Pass Auf team won first in state at the annual convention of the Texas Association of German Students at the University of Texas in Austin. The team consists of Derek Drenner, Nancy Overland, Kathy Thorpe, Anita Waters and Desiree Waller.

Ron Apflert won firsts in grammar and extemporaneous reading, and seconds in listening comprehension and reading comprehension.

Charmaine Freemyer won a second for her German costume and a third for her three-dimension mountain scene project. Derek also won a second in grammar.



The spoked wheel, historians estimate, was invented around 2000 B.C.

memo

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POLICE AUTOMOBILE AUCTION

The Police Department will hold an auction of motor vehicles unclaimed by the former owners. The auction will be open to the general public and will be held at the Police Storage Lot, 3625 Growdon Road on Wednesday, April 13, 1983 at 10:00 a.m. Vehicles may be viewed Wednesday morning prior to the auction between the hours of 8:00 a.m. and 10:00 a.m.

The "Texas Abandoned Motor Vehicle Act" which grants authority for the sale of these vehicles also provides to the purchaser of these vehicles a vehicle free and clear of all liens. This entitles the purchaser to register the vehicle and receive a certificate of title.

POLICE BICYCLE AUCTION

The Police Department will hold an auction of bicycles unclaimed by the former owners. The auction will be open to the general public and will be held at the Police Storage Lot, 443 Ninth St. on Saturday, April 16th, 1983 at 9:00 a.m.

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Home Buyers Find New Types of Mortgages

By Ronald C. Jaroszewski, President
Greater San Antonio Builders Association

There's good news for home buyers who have been waiting out the slump in housing to purchase or refinance a home. Lower interest rates have breathed life into a market that had seen little movement in three years.

But buyers will find the market a little different from the one they were used to, says the National Association of Home Builders. The traditional 30-year, fixed-rate loan that housed four generations of Americans is still there to be sure, but it has been joined by a number of alternatives.

These loans answer to any number of names, but whatever the label, they usually boil down to one of the types discussed below:

'Adjustable Rate Mortgage' (ARM): Also called a variable rate mortgage or a rollover mortgage, an ARM is usually a 30-year loan with an interest rate that rises or falls at regular intervals along with rates in the money markets. This loan was intended to shift some of the risk involved with long-term loans from the lender to the borrower.

The interest rate on an ARM may be adjusted at intervals ranging anywhere from six months to five

years. Currently the most popular plan calls for changes in the interest rate and monthly payments every five years based on the going rate for 5-year Treasury notes.

These loans may carry an interest rate as much as one or two percentage points below the interest rate on a 30-year mortgage. The decision as to which is the better deal depends on the buyer's circumstances.

A young buyer just starting out or a buyer on a fixed income might be willing to accept a higher interest rate in exchange for certainty of monthly payments down the road. Someone who has a solid financial foundation or someone who moves every few years might be willing to take a chance on higher interest rates in the future in exchange for lower rates now.

For buyers in the upper end of the market — those who will need a loan that exceeds \$108,300 — an adjustable rate mortgage may be easier to obtain. This is because lenders find it more difficult to sell these larger loans and must, therefore, hold them in their portfolios.

'Graduated Payment Mortgages' (GPM): A GPM is a

fixed interest rate mortgage that allows buyers to qualify for a mortgage with a lower income by providing lower monthly payments in the early years of the loan. The lower payments are possible because a part of the interest is deferred until later years.

The most popular plan calls for monthly payments to increase at a rate of 7½ percent each year for the first five years. Thereafter, payments remain fixed for the life of the loan. Both FHA and VA offer graduated payment plans. Because GPMs involve deferred interest, the buyer will ultimately pay more for the loan, but the lower initial payments allow many young buyers to own homes earlier than they could otherwise.

'15-Year Fixed-Rate Mortgage': Few among today's home buyers remember, but the 30-year loan is a fairly recent development. In the days when mortgages typically ran for 15 or 20 years and mortgage interest rates were 4, 4½ or 5 percent, the housing industry pushed for longer loan maturities to help more buyers qualify for loans. But as interest rates rise the advantage of stret-

ching out payments diminishes. For instance, with a 15-year loan, the monthly payments on a \$50,000 mortgage with a 13.5 percent interest rate are \$649. This is only \$77 more than the \$572 monthly payments required for a 30-year loan at the same rate.

With the 15-year loan, the buyer accumulates equity in the home at a much more rapid clip and total interest payments over the life of the loan are much lower. The buyer should keep in mind, however, that because the interest portion of payments is lower, tax deductions will also be lower.

'Graduated Payment Adjustable Rate Mortgage (GPARM)': The GPARM is a hybrid combining the features of the Graduated Payment Mortgage and the Adjustable Rate Mortgage. As with the GPM Payments start out at a lower level and increase gradually for a number of years. The difference is that the interest rate will be adjusted periodically, usually every three or five years. With that the buyer is faced with an adjustment in the interest rate. In some cases, the buyer has

the option of extending the graduated payments coincide with an increase in the interest rate. These loans may involve a slightly higher interest rate.

'Land Leases': Another method used to make homeownership more affordable in the early years of the loan is to buy the home and lease the lot it is sitting on. At present this type of financing is only available in a few areas of the country. Land leases usually require a lower down payment since only the home and not the land is financed. Generally land leases run for a longer term than the mortgage, and in most cases the homeowner will have the option of buying the land after a certain initial period. One point to

remember, since the rental payment involves no interest, it is not tax deductible.

'Buydowns': Monthly payments may also be reduced by the use of a buydown — an upfront payment of part of the interest on the loan. This payment may be made by the builder or seller of the home, by the buyer, or by a parent or employer. One of the most common types of buydown is one that reduced the monthly payments by 3 percentage points the first year, 2 points the second year and 1 point the third.

'Balloon Mortgages': Balloon Mortgages are short-term loans, usually on the order of three to five years. Monthly payments are usually comparable to those for a 25 to 30-year loan.

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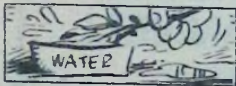
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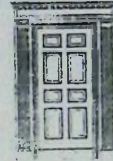
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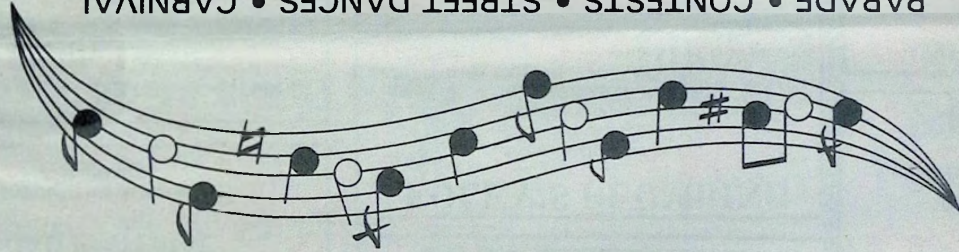
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