

JANUARY 2, 1975
VOL. XX, NO. 1

The Spotlight

Controlled Circulation Publication

20¢



See Page 19.

The Highest Rates Allowed By Law . . .

No other bank pays higher.

8.17% effective annual yield on **7 3/4%** a year*
7.90% effective annual yield on **7 1/2%** a year*
7.08% effective annual yield on **6 3/4%** a year*
6.81% effective annual yield on **6 1/2%** a year*
5.47% effective annual yield on **5 1/4%** a year

Your savings earn the stated annual yield when principal and dividends/interest remain on deposit for the full year.
 *FDIC regulations allow withdrawals on Time Savings Deposits prior to maturity provided rate of interest on amount withdrawn is reduced to the passbook rate from inception and 3 months' interest is forfeited.

Time Savings Deposits . . . 6 years. Interest paid from day of deposit and guaranteed when held to maturity . . . compounded daily, credited quarterly. Minimum deposit \$1000.

Time Savings Deposits . . . 4 years. Interest paid from day of deposit and guaranteed when held to maturity . . . compounded daily, credited quarterly. Minimum deposit \$1000.

Time Savings Deposits from 2 1/2 years to 4 years. Interest paid from day of deposit and guaranteed when held to maturity . . . compounded daily, credited quarterly. Minimum deposit \$500.

Time Savings Deposits from 1 year to 2 1/2 years. Interest paid from day of deposit and guaranteed when held to maturity . . . compounded daily, credited quarterly. Minimum deposit \$500.

Day of Deposit to Day of Withdrawal and Regular Accounts. Latest dividend 5 1/4% a year compounded daily, credited quarterly, on balances of \$25 or more.



Bethlehem's hometown Savings Bank

163 Delaware Avenue, Delmar
 (Opposite Delaware Shopping Plaza)

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A FANTASTIC SELECTION FROM OUR REGULAR STOCK
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HATS • LONG SKIRTS • SLACKS • RAINCOATS
CAR COATS • JACKETS • KNIT TOPS
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THE VILLAGE SHOP

20% to 50% off

EVERYTHINGS REDUCED!
GIFTS AND HOME ACCESSORIES

DELAWARE PLAZA • DELMAR • OPEN DAILY 10 to 9 • SATS. 10 to 5:30

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JONES SERVICE (BUD)

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STATE OIL

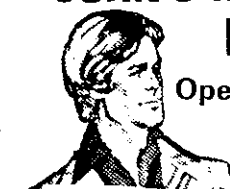
14 GROVE STREET, DELMAR

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perms & tints done by

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Bonnie Dupree**

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SAVE UP TO 50%

WOMEN'S SHOES — Selected Styles

Values to \$27.00 — Naturalizer, Life Stride, Miss Americas

Dress & Casuals NOW 13.90 to 16.90

Values to \$42.00

ALL WOMEN'S WINTER BOOTS - 30% OFF

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Values to \$38.00 — Roblee & Pedwin's

Dress & Casuals 25% off

Donnelly **SHOES**



22 DELAWARE PLAZA SHOPPING CENTER — 439-6106
LATHAM CORNER SHOPPING CENTER — 783-7491



Spotlight CALENDAR

Tri-Village FISH — Call 439-3578 for voluntary service — 24 hours a day the year 'round — offered by residents of Delmar, Elsmere and Slingerlands to their neighbors in need of help in any emergency.

Bethlehem Jaycees meet first and third Wednesdays of the month, 8 P.M., Center Inn, 9W, Glenmont.

Welcome Wagon — Newcomers and mothers of new babies call 785-9640, Mon. thru Sat., 8:30 A.M.-6:00 P.M. so you may have a Welcome Wagon call.

Bethlehem Memorial Auxiliary to Post #3185, Veterans of Foreign Wars, meets the third Monday of every month, at the Post Rooms, 404 Delaware Ave., Delmar.

The Albany County Pistol Club, Winne Place and Maewin Drive, Delmar, welcomes guests at its indoor pistol range every Tuesday at 8 P.M. Information: Dave Herbach, 439-4372 or Tom Corrigan, 439-3301.

Monarch Club of Albany meets every Tuesday night at 6 at the Center Inn, Glenmont.

Give and Take Shop, staffed and stocked by residents of Delmar, clothing for all occasions, all ages, all sizes, available to everyone. Basement St. Thomas Apostle Church & Rectory, Mon. 9:30-11:30 A.M., Tues. 1-3 P.M., Sat. 10 A.M.-12 Noon.

Every Thursday at 7 P.M., Delmar Reformed Church, scout meeting for handicapped, Troop 159.

Kiwanis Club of Delmar meets every Monday night at 6:15 at The Center Inn, Route 9W, Glenmont.

Bethlehem Lions Club meets 1st and 3rd Wednesdays of the month at The Center Inn, Route 9W, Glenmont, 6:30 P.M.

AARP meets 12:30 P.M., third Tuesday of month, Delmar First United Methodist Church, Kenwood Avenue, Delmar.

The Delmar Community Orchestra rehearses every Monday evening from 8 to 10 at the First United Methodist Church of Delmar.

Bethlehem Junior Woman's Club meets 2nd Wednesday of each month, 8 P.M., Bethlehem Public Library.

Bethlehem Recycling Program (paper, cans, glass), Town Garage, 114 Adams St., Delmar. Mon. thru Fri., 8 A.M.-4 P.M. Papers should

be tied, cans flattened, bottles clean w/metal removed.

Rosary — St. Thomas Church, Adams Place, Delmar, every Thursday at 11:45 A.M.

Nathaniel Adams Blanchard Post #1040, American Legion Auxiliary, meets third Tuesday of month except July & Aug., 8 P.M., Post rooms.

Nathaniel Adams Blanchard Post #1040, American Legion, meets first and third Monday of month (when holiday occurs, move to Tuesday) except July and August. 8:30 P.M.

8:15 P.M., meeting, every Wednesday, Gam-Anon, wives of compulsive gamblers, St. Pius Church, Loudonville. 462-6916 or P.O. Box 23, Albany.

Onesquethaw O.E.S. meets on the first and third Wednesday of every month at the Masonic Temple in Delmar.

Glenmont Lions Club meets 2nd and 4th Tuesdays of the month at LaCasa Restaurant, Selkirk, 6:30

P.M. Visitors welcome. Info: Bob Jones, 463-3141.

Glenmont Homemakers meet 3rd Wed. of month; Glenmont Comm. Church, 8 P.M.

8 P.M., monthly meeting, last Thursday of each month, Elsmere Fire Co.

Bethlehem Lodge meets on 1st and 3rd Wednesday of every month, Ladies' Auxiliary meets on 2nd Wednesday of every month.

Bethlehem Youth Employment Service, 114 Adams Street, Delmar. School year schedule, Monday-Friday, 1:00-4:30 P.M. Telephone 439-2238.

The second Saturday of each month there is a waste paper drive at the town parking lot on Kenwood Ave. just above the four corners. This drive is sponsored by the youth groups of the Reformed and the Methodist Churches of Delmar. They will pick up papers from Senior Citizens or shut-ins. For pick-up call the church offices during the preceeding week.

Bethlehem Jaycees meet 4th Monday of each month, 7:30 P.M., for further information please contact Denise Linstruth 439-5312.

Rotary Club of Delmar meets every Tuesday night 6:15 at Schrafft's Motel.

Berne Lodge #684 of F&AM meets the 1st and 3rd Saturday of every month at 8:00 P.M. Fellowcraft every 3rd Monday 6:00 P.M. Eastern Star on 2nd & 4th Tues. of every month.

THURSDAY, JANUARY 2

B.C. School reopen.

8:00 P.M., Bethlehem Art Association program. Bethlehem Public Library.

8 P.M., meeting, Albany League of Arts, Bethlehem Public Library.

7 P.M., Hunter Safety Course, Arthur Taylor's, Bender Lane, Elsmere, 439-4425.

MONDAY, JANUARY 6

9:15 P.M., Physical Fitness Class.

Play the percentages.

8.17% effective annual yield on **7.75%**

per year guaranteed. 6 year Savings Certificate.
Minimum deposit, \$1,000.

7.90% effective annual yield on **7.50%**

per year guaranteed. 4 to 7 year Savings Certificate.
Minimum deposit, \$1,000.

6.81% effective annual yield on **6.50%**

per year guaranteed 1 year to 2 1/2 year Savings Certificates.
Minimum deposit, \$500

5.47% effective annual yield on **5.25%**

Latest dividend paid on Day - of - Deposit
Day - of - Withdrawal and Regular Savings Accounts.

7.08% effective annual yield on **6.75%**

per year guaranteed 2 1/2 to 4 years. Savings Certificates.
Minimum deposit, \$500

Money must remain on deposit to maturity. Interest can be mailed monthly. All interest compounded daily. F.D.I.C. regulations allow withdrawals prior to maturity on Savings Certificates provided rate of interest on amount withdrawn is reduced to the passbook rate and 3 months' interest is forfeited.



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Purchase a Savings Certificate at The Bank and you'll get a Free Personal Checking Account for the term of your certificate plus overdraft privileges—Cash Reserve Credit. The maximum overdraft privilege by law is \$5,000 pending satisfactory credit investigation.

7.35%

yield on a 4 year certificate.
Minimum deposit \$1000. Annual interest ...

7%

6.81%

yield on a 2½–3½ year certificate.
Minimum deposit \$500. Annual interest ...

6½%

6.27%

yield on a 2 year certificate.
Minimum deposit \$500. Annual interest ...

6%

5.73%

yield on a 1 year certificate.
Minimum deposit \$500. Annual interest ...

5½%

Federal law and regulation prohibit the payment of a time deposit prior to maturity unless three months of the interest thereon is forfeited and interest on the amount withdrawn is reduced to the passbook rate. Yields are based on leaving interest and principal on deposit until maturity.

The Bank
National Commercial Bank
and Trust Company

More than 55 friendly offices make us
The Bank Next Door.

Member  FIRST COMMERCIAL BANKING INC.

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Delmar Reformed Church, register 439-2058.

TUESDAY, JANUARY 7

9:15 A.M., Physical Fitness Classes, Delmar Reformed Church. Register, 439-2058.

11:30 A.M., Luncheon, Delmar Progress Club, Garden Group at Delmar Reformed Church.

WEDNESDAY, JANUARY 8

8 P.M. The Town Board of Appeals will hold a public hearing tonight at the Town Offices, 393 Delaware Ave., Delmar, on application of Miss Carol-Ann Ruppert of R.D. No. 2, Rt. 9W, Glenmont, for a Special Exception under Article V of the Town of Bethlehem Zoning Ordinance in order that she may harbor more than 2 dogs on her property.

8 P.M., meeting, Bethlehem Advisory Recreation Council, at the Bank, Delmar.

Dinner Meeting, Bethlehem Business Women, Schrafft's Restaurant.

8:00 P.M., Meeting, B.C. Board of Education, 90 Adams Pl., Delmar.

THURSDAY, JANUARY 9

12:30, Luncheon, First Thursday Group of United Methodist Women, Delmar Methodist Church.

1:15 P.M., meeting, Bethlehem Senior Citizens, Junior High School. Two buses from the school.

TUESDAY, JANUARY 14

8 P.M., Oberlin College Choir, St. Thomas Church, Adams Place, Delmar. Adults \$2.50, Students \$1.00.

7:30 P.M., Small Meeting Room, Bethlehem Public Library, "What to do About Legal Problems?" No charge.

WEDNESDAY, JANUARY 15

HAPPY BIRTHDAY, JONI!!!

THURSDAY, JANUARY 16

9:30 A.M., meeting, League of Women Voters, Bethlehem Public Library. Information, 439-4266.

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339 Delaware Ave.
Delmar



*Extend a hand to
neighbors, friends... welcome
the New Year with friendship and
understanding. To all, our warm thanks.*

T. Arthur Cohen

(SHOE SPECIALISTS) 33 MAIDEN LANE, ALBANY, N.Y. 12207

AFTER CHRISTMAS SALE!

30% OFF

ALL WOMEN'S WINTER BOOTS

Your
BANKAMERICARD
welcome here

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WE ACCEPT
master charge
The International Card

22 Delaware Plaza Shopping
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FRESH APPLE CIDER

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WHEEL CHEESE
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HOT CIDER DOUGHNUTS

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BIG SALE**

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ON ALL
CHRISTMAS
MERCHANDISE**

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Route 9W, Selkirk
Pars. & Study Ph. 767-3406

Office Phone — 767-2243
Jack Hilbrands, B.D. — Pastor

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428 Kenwood Ave., Delmar
439-9976

Pastors: Robert B. Thomas,
Thomas D. Peterson, Sang Hahn

GLENMONT COMMUNITY CHURCH (Reformed)

3 Weiser St., Glenmont
Rev. Jack Cooper, Pastor

FIRST CHURCH OF CHRIST, SCIENTIST

555 Delaware Ave., Delmar
439-2512

BETHLEHEM LUTHERAN CHURCH

85 Elm Ave., Delmar
Rev. Paul H. Gassmann

FIRST UNITARIAN CHURCH OF ALBANY

405 Washington Ave., Albany
Office Phone: 463-7135

BETHLEHEM COMMUNITY CHURCH

201 Elm Avenue, Delmar
439-9492

David P. McDowell — Pastor

CLARKSVILLE COMMUNITY CHURCH (Reformed)

768-2016

Rev. Melchior Van Hattem, Pastor

DELMAR PRESBYTERIAN CHURCH

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439-9252

George H. Phelps, Pastor

DELMAR REFORMED CHURCH (Founded 1841)

386 Delaware Ave., Delmar, N.Y.
Pastors: Gerard J. Van Heest,
David L. Cooper

COMMUNITY UNITED METHODIST CHURCH

1497 N. Scot. Rd., Slingerlands
Bryson M. Smith, Pastor

THE BROTHERS OF FRANCIS OF ASSISI

The Chapel of Regina Pacis
"Queen of Peace"

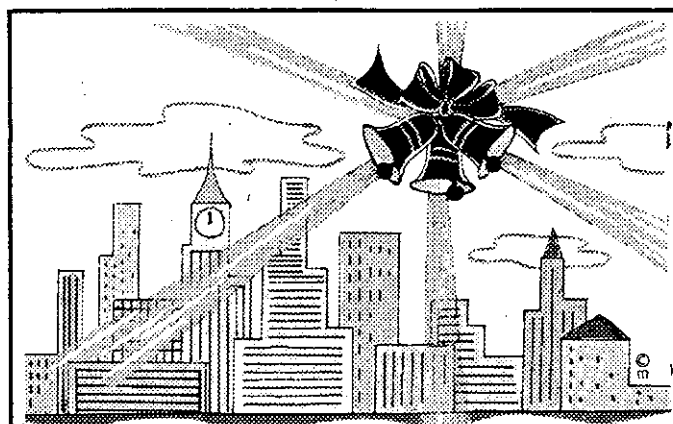
19 Central Ave., Ravena, N.Y.
756-6990

Bro. Carlo of John — Pastor

FAITH TEMPLE UNITED PENTACOSAL CHURCH

Westerlo Town Hall
Westerlo, New York

Pastor — Thomas Mahoney
872-1936



HAPPY NEW YEAR

Toasts to a high-spirited New Year!
We look forward to serving all our friends,
and extend thanks for your loyalty.

Fraim's

HOUSE OF CARPETS

1009 Central Avenue

**BEST WISHES
FOR 1975
CAT HAVEN
RO 5-2715**



if you rent-

an apartment or house, protect your clothes, furniture and other personal belongings with a low-cost State Farm Tenant Homeowners Policy. Let me give you all the details.



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Home Office
Bloomington, Illinois

Pharmacy Topics



by
**Tom
Longtin**

Doctors point out that personal cleanliness won't necessarily prevent an outbreak of lice. Patients should not be embarrassed to ask for help. . . .

Featured recently in California — the Senior Olympics, where contestants are grouped by age. Eula Weaver, 85, set a record for the 1,500-meter race (she was the only entrant in her age group). . . .

May you live 100 years, as they say. Here's a wish for a happy and very healthy New Year, from New Scotland Pharmacy. **This is the last of this series — if you have enjoyed them, drop a line to Bob King c/o The Spotlight.**

**New Scotland
Pharmacy, Inc.**

Phone 439-6551
Stonewell Shopping Center
Slingerlands, N.Y. 12159



JOTTINGS
by
Joni

Dear Joni:

You give me such pleasure and interest in your jottings each week. That is what I immediately look you up in the pages.

Keep up the excellent work. The article last summer on the truck droppings and dust is so real and such a problem where I live in Slingerlands. It is a disgrace.

Also the article on the cancer. I know too because members in my family have died with it. The Cancer Society is the greatest and I give of my time and hours each year for their annual appeal. People give fairly well but not well enough.

An ardent admirer of yours.

Cordially yours,
Dorothy Bulyieu
Sickinger

or

Mrs. Archie G. Sickinger

Mrs. Sickinger,

Thank you so much for such a lovely letter. It is greatly appreciated. Nothing is more gratifying than to know you have given someone some pleasure in life.

. . .

I was hurt to hear of Jack Benny's death. He was truly a great comedian & man. He can never be replaced, but I believe as many people do, that our generation will bring forth just as great as entertainers as Jack Benny, Bob Hope, Sammy Davis, Jr., George Burns, Bing Crosby and many more. Many people believe that when these entertainers are gone we will have nothing left to fall back on. Please give our generation a chance.

74 CHRYSLER \$4995

Town and Country Station Wagon, 9 pass.
Power windows, power seat, air conditioning, 15,000 miles.

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PLAY LATE BIRD TENNIS

Southwood Tennis Club

SOUTHERN BOULEVARD, ALBANY
12 Noon — 3 A.M.



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Phone (518) 436-0838

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PORCHES REPAIRS - ENCLOSED

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includes:

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\$699

SAVE 30%

Limited offer

All Types of Improvements

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- ROOFING
- SIDING
- DORMERS
- GARAGES
- KITCHENS

SAVE 30%

Limited offer

CALL NOW

CALL 459-1875

Come help us to begin our first year in Delmar



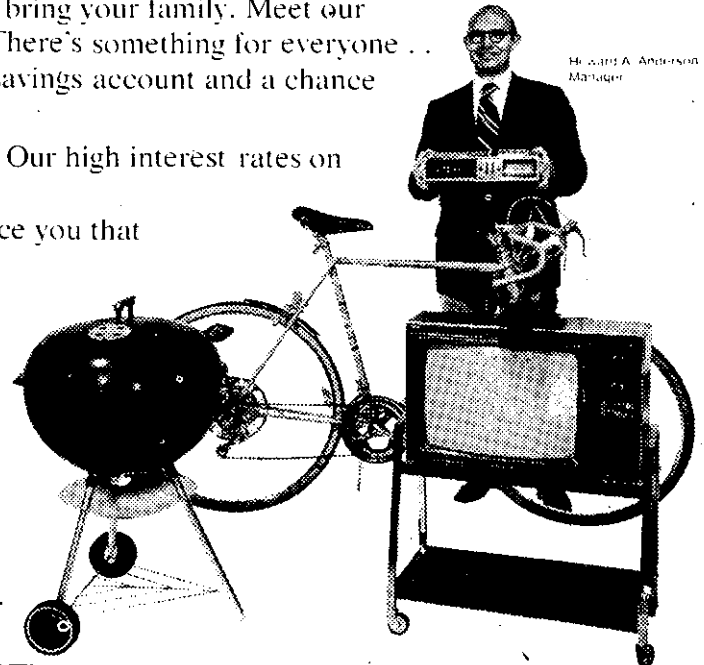
FREE DRAWING

EACH CELEBRATION WEEK

You'll find us at the Four Corners. Come and bring your family. Meet our manager, Howard Anderson, and his helpful staff. There's something for everyone... free souvenirs, gifts for opening or adding to your savings account and a chance to win one of the four free door prizes.

Our drive-in tellers make savings more convenient. Our high interest rates on Day of Deposit to Day of Withdrawal Accounts, Time Deposits and Savings Certificates, will convince you that this is the bank where happy endings begin.

Register for the free door prizes. Clip the drawing ticket from this ad or come in and fill one out. Drop it in the barrel in our lobby. Your ticket enters you in all four drawings but you may win only once. We'll hold the drawings Saturday mornings at 10:00 in our lobby. If you're a winner but are not present for the drawing we'll notify you.



Howard A. Anderson
Manager

DRAWING TICKET:

Win one of the free door prizes! Just fill in this ticket, cut it out and deposit it in the barrel in our lobby. (Please print clearly.)
ALL DRAWINGS WILL BE HELD SATURDAY MORNINGS AT 10:00.
Your ticket enters you in all four drawings, but you may win only once.

NAME _____

ADDRESS _____

CITY _____ STATE _____ ZIP _____

NOTE: Employees and trustees of National Savings Bank, the bank's advertising agency and members of their families, and anyone under 18 are not eligible to participate in these drawings.

- First Drawing: Saturday, January 4:
AM/FM Digital Clock Radio
with Cassette Recorder
- Second Drawing: Saturday, January 11:
Weber Charcoal Barbecue Kettle
- Third Drawing: Saturday, January 18:
10-Speed Racing Bicycle
- Fourth Drawing: Saturday, January 25:
RCA 19" Color Television

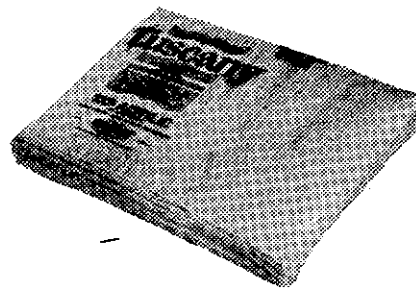
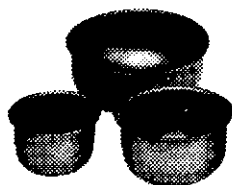
**DEPOSITS ARE INSURED
UP TO \$40,000 BY THE FEDERAL
DEPOSIT INSURANCE CORPORATION.**

GRAND OPENING CELEBRATION

December 28th
to January 25th

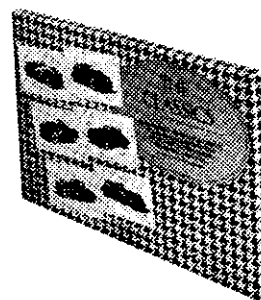
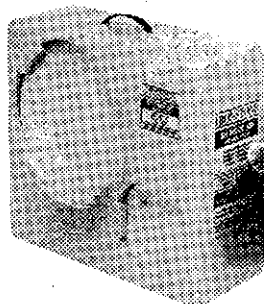
FREE GIFTS

WHEN YOU OPEN AN ACCOUNT



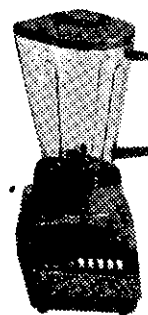
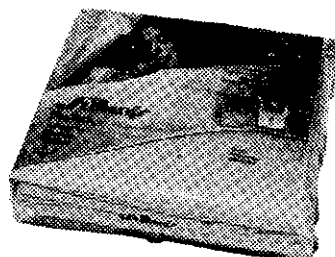
\$100.

Open an account for \$100 or more or add that amount to your present account and choose one of these: Custom 2500 All-weather Dark Chaser Lantern, Vollrath Stainless Steel Bowl Set, Pillsbury Family Cookbook, 72" x 90" Tuscany Beacon™ Acrylic Blanket.



\$500.

Open an account for \$500 or more or add that amount to your present account and choose one of these: Mirro Butter-rite 4-Quart Electric Corn Popper, Set of 20 Ironstone dishes, Spalding Basketball, Choice of Set of Six Placemats.



\$5000.

Open an account of \$5000 or more and choose one of these: Black & Decker 3/4" Drill, G.E. AM Clock Radio, Full-size St. Mary's Electric Blanket, Proctor-Silex 5-speed Blender.

Minimum gift earning deposit must remain for one year. One gift shall be permitted for each depositor.

The Bank Where Happy Endings Begin

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SAVINGS BANK**
Member F.D.I.C

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HOURS: Open Mon.-Fri. 9-3; Sat. 9-12;
Thurs. Eve. 5-8;
Drive-In Teller, from 8 AM Daily.



We're setting
sail with
a boatload of
good wishes,
and thanks
to you.

A-HOY!

**TIME FOR A
NEW YEAR**

ROGER SMITH
PAINT & WALLPAPER CO

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439-4468



Speaking for all! May we wish you a

Happy New Year

FROM

Paul Mitchell's
MEN'S WEAR
Phone 439-3218

99 DELAWARE AVENUE
ELSMERE, N.Y.

Convenient
Layaway

Congratulations to Mr. & Mrs. James Altimari of Glenmont who were recently honored at a surprise open house and party in celebration of their 40th Wedding Anniversary. The party was given by their two daughters & grandchildren. I wish you both many more years of happiness.

Here & There

Life Saving Course

A Red Cross Advanced Life-saving course for boys and girls who are at least 15 years old and good swimmers will be held at Bethlehem Middle School swimming pool on Thursday evenings starting January 9 at 7:00 P.M.

The 10-week course, which will be supervised by James H. Carnahan, Director of Safety Programs for Albany Area Chapter, will include basic lifesaving skills as well as a session on cardiopulmonary resuscitation.

Applicants for the Advanced Lifesaving course should purchase the textbook, "Lifesaving, Rescue & Water Safety"

Wedding Photographs . . . by Campbell

PORTRAIT
CANDID
COMMERCIAL

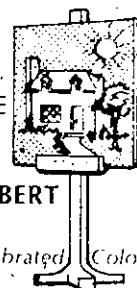
439-1381

Delmar, N.Y.

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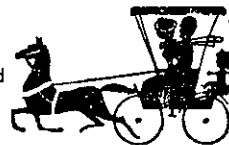


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means better value—
We guarantee it . . .



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American Gem Society

Frank H. Adams

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FREE SAFE PARKING
BEHIND GRANTS

for \$2.25. There is no charge for course instruction.

This course will be followed by a Water Safety Instructors' course for those 17 years and up, to be held at the same location.

Registration may be made by writing the Albany Area Chapter, Red Cross, Hackett Blvd., Albany 12208.

Ice Skating Classes

The Albany YMCA will again sponsor its winter ice skating program at Swinburne Park Rink. Classes will be on Saturday, January 4. Professional instructors will teach skills to those 5 years old and up. Beginners and advanced groups are welcome to join the class. You may register at the park on Saturday, January 4, from 10:00-10:30.

For further information contact Jeffrey Dillon, Albany YMCA at 449-7196.

New Arrival

Mr. & Mrs. Wayne A. Smith Sr. of South Rd., Feura Bush would like to announce the birth of their son Chad Arthur, on December 17th. He has 2 sisters Suzee and Sheri and two brothers Wayne Jr. and Edward.

Chad is the lucky 13th Grandchild of Mrs. LeVere L. Fuller and the late Mr. LeVere L. Fuller, Jr. of Feura Bush and the 9th of Mr. & Mrs. Arthur V. Smith of Hoffman St., Selkirk. He is the 14th Great-Grandchild of Mrs. Myrtle Fuller of Delmar.



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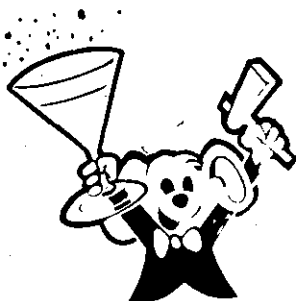
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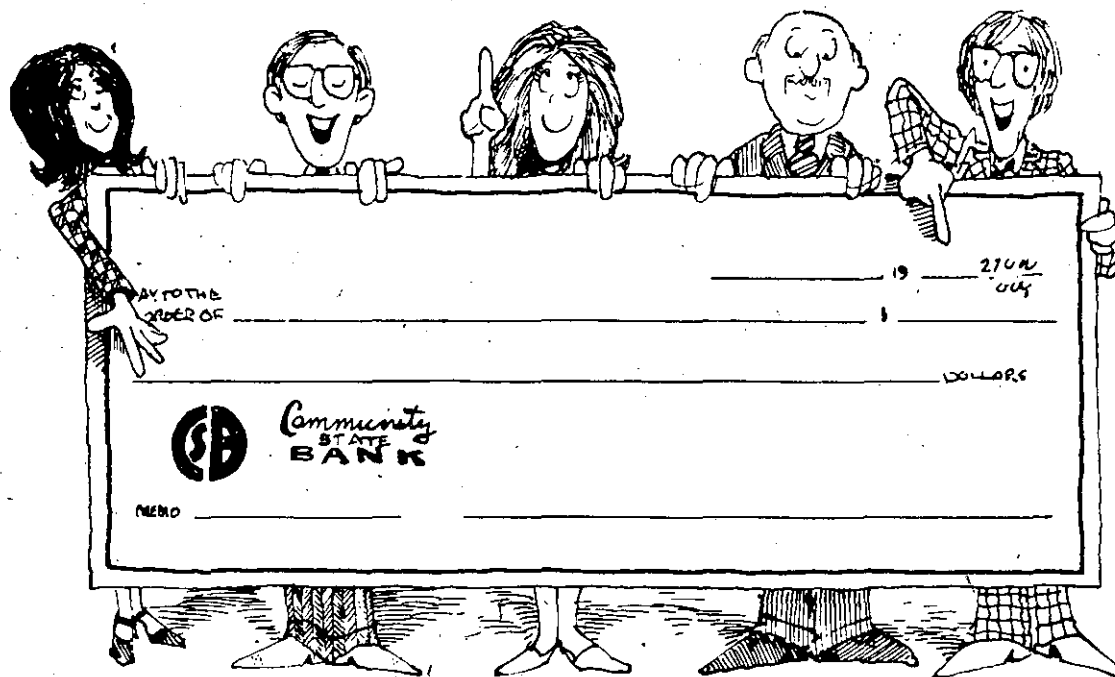
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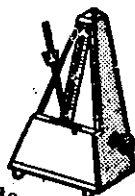
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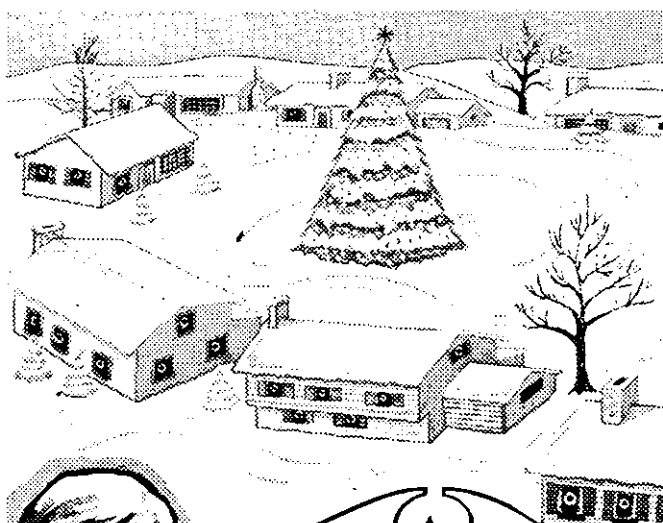
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MS Dance Marathon

The Multiple Sclerosis Youth Council in cooperation with Radio Station WPTR will sponsor a thirty-six hour Dance Marathon on March 15 & 16, 1975 at the Washington Avenue Armory in Albany. This announcement was made by Steven Needleman, Council Chairman, and a SUNYA Senior.

Needleman stated, "With a 1950's theme, and with the slogan 'Dance for those who can't,' this event should be fun and rewarding to the Capital District Chapter.

Any couple is welcome to enter. Information, entry blanks, sponsor sheets, etc. may be obtained by calling the Chapter Office (459-5118) or by writing to MS at 8 Colvin Avenue, Albany, N.Y. 12206.

Multiple Sclerosis is a disabling neurological disease which attacks the substances protecting the nerve fibers in the central nervous system. It can affect such primary functions as walking, vision, speaking and balance. Hundreds of thousands of Americans are affected by MS, and millions of others around the world.

Women's Slimnastics Class

As part of its outreach program to the Delmar area, Albany YMCA will be conducting its second course in Ladies' Slimnastics. Classes will run on Monday mornings from 10:30 to 11:30, Tuesday afternoons from 1:00 to 2:00, and Thursday mornings from 9:00 to 10:00. All sessions will start the week of January 20 and continue for ten weeks.

Concert Planned

The Oberlin College Choir under the direction of Daniel Moe will present a program of great sacred and secular choral music in Delmar on January 14th at 8:00 P.M. The concert at St. Thomas R.C. Church, is sponsored by the Capital Area Council of Churches. Admission is \$2.50 for adults, and \$1.00 for students, with tickets

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Interviews Are Being Arranged Now

For further information, Visit the Center, or Phone Mrs. Martha Sanders, Director, for Appointment — 438-6651.

available at the Council office
810 Madison Ave., Albany;
Maza Pharmacy, Delaware Plaz
Delmar; and Van Curler's
Music on Delaware Ave., Al-
bany.

The program will feature Mo-
rt's Coronation Mass, in
which the choir will be assist-
ed by a chamber orchestra. Al-
so on the program will be a
each motet, "Praise to God"
the contemporary Norwe-
an composer Knut Nystedt,
and Charles Ives' "Psalm 54."
They will also perform works
Dering, Schein, Wood, Moe,
Hitten, Hindemith, Victoria,
and Brahms.

Mr. Moe is now in his third
year as a member of the faculty
of the Oberlin College Conser-
vatory of Music, where he is
professor of choral conducting.
He was formerly director of
choral music at the University
of Iowa for eleven years. While
there, he developed a nationally
recognized graduate program in



choral literature and conduct-
ing.

The Oberlin College Choir
is composed of 65 students
chosen by audition from the
Oberlin College of Arts and
Sciences and the Conservatory
of Music. Personnel include
Robert Ward, a sophomore
from Schenectady, New York,
who is in the chamber orches-
tra.

COVER STORY

Casserly

Mr. Edward V. Casserly was
elected Senior Vice President
of State Bank of Albany at the
board of Directors' meeting
held on December 10. Accord-
ing to President Frank H. Odell
the appointment is effective
January 1, 1975. Mr. Casserly
will continue as the officer-in-
charge of the Bank's Branch
Administration Department be-
ing responsible for supervision
of thirty-one branch offices.

Mr. Casserly began his career
with State Bank of Albany in
June 1946 assigned to various
departments until 1955 when he
was appointed manager of the
Main Office Discount Depart-
ment. He was elevated to assis-
tant cashier and manager of
the Credit Department in 1959.
In April 1962 he became As-
sistant Manager of the Hudson
Office and in July 1962 was
elected assistant Vice Presi-
dent and manager of that office.
In March 1966 he became the
Officer-in-Charge of the Bank's
Installment Loan Department
at which time he was elevated

to Vice President. He became
Officer-in-Charge of Branch
Administration January 1969.

He is a graduate of Seton
Hall Preparatory School, South
Orange in New Jersey and the
Stonier Graduate School of
Banking, Rutgers University.
He also attended Russell Sage
College, evening division and
completed courses in the Amer-
ican Institute of Banking.

He is a member of the Albany
Area Chamber of Commerce,
Robert Morris Associates, New
York State Bankers Associa-
tion — Group V — Albany
County Key Banker, Installment
Credit Division, American In-
stitute of Banking — Albany
Chapter of which he is a life
member, State Bank's Quarter
Century Club, State Bank's
Speakers Bureau and a Charter
Member of State Bank's Sales
Club. He is a member of the
University Club of Albany.
Married to the former Jeanne
Owens of Albany, the Casser-
lys have one daughter, Debra.
They reside at 215 Westchest-
er Drive, S. Delmar.

community corner

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Health Problems.

When: All programs will start at 7:30
P.M., and will be on Jan. 14, 21
and 28 consecutively.

Where: Bethlehem Public Library, Small
Meeting Room.

Each program will be moderated by Elle Pankin of Radio
Station WGY and are all free of charge. There will be a dis-
cussion with questions from the audience following. Mark
these dates on your calendar and write down your questions.

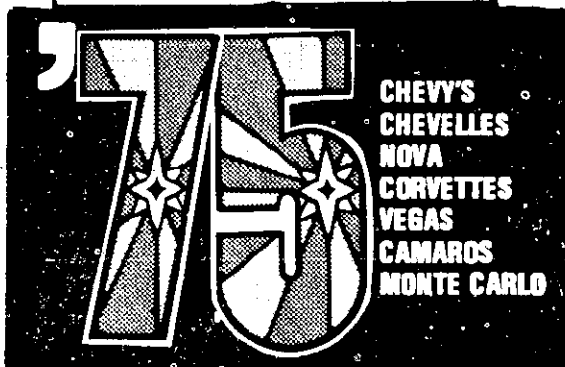
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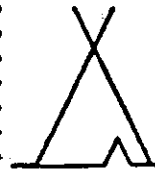
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National Commercial Bank - Jan. 6, 1975 - 8:00 P.M.

PLACE DATE TIME

Snow Date: January 9th - 6:30 P.M. -

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