

VIRGINIA-HIGHLAND VOICE

NEWSLETTER OF THE VIRGINIA-HIGHLAND CIVIC ASSOCIATION • P.O. BOX 8401, STATION F • ATLANTA, GEORGIA 30306

NOVEMBER 1976

December 4-5

V-H TOUR OF HOMES SET

By Karen McCall

The Virginia-Highland Civic Association will sponsor its Annual Bungalow Tour of Homes on December 4th and 5th between the hours of 12 Noon and 5 p.m.

Ten homes have been selected representing a cross-section of the neighborhood, architectural design, states of re-conditioning, and interior decorative styles.

An added attraction to this year's tour will be the display of stained glass windows by the Druid Hills Presbyterian Church and Canterbury School.

Advance tickets will be on sale at the following locations.

1. Superior Foods, 865 N. Highland
2. Fleeman's Pharmacy, 722 N. Highland
3. Reeve's Pharmacy, 1198 N. Highland
4. Ansley Mall Book Store
5. George's Delicatessen, 1041 N. Highland
6. Atkin's Park Delicatessen, 794 N. Highland
7. Stone Soup Food Co-op, 1243 Virginia Avenue
8. Nutrition Naturally, 1799 Briarcliff, Sage Hill Shopping Center

Tickets may be purchased for \$2.00 each or 4 tickets for \$6.00. On the day of the tour, tickets may be purchased at the Information Center, Fire Station 19, just north of Virginia Avenue at the corner of N. Highland and Los Angeles.

Refreshments will be provided by the Stone Soup Food Co-op.

Redlining

There has been much news lately about redlining and its effects on neighborhoods. However most people do not realize when they have been discriminated against. If any of the following have happened to you, then you have been redlined.

1. If your mortgage lender offers FHA-VA financing because conventional loans are not available or are hard to get.

2. Require down payments of a higher amount than are usually required for financing comparable properties in other areas.

3. Fix loan interest rates in amounts higher than those set for all or most other mortgages in other areas.

4. Fix loan closing costs in amounts higher than those set for all or most other mortgages in other areas.

5. Fix loan maturities below the number of years to maturity set for all or most other mortgages in other areas.

6. Refuse to lend on properties above a prescribed maximum number of years of age.

7. Refuse to make loans in dollar amounts below a certain minimum figure, thus excluding many of the lower priced properties often found in neighborhoods where redlining is practiced.

8. Refuse to lend on the basis of presumed "economic obsolescence" no matter what the condition of an older property may be.

Unique Insurance Available

Federal Crime Insurance against burglary and robbery losses for both residential and commercial risks is now available throughout the State of Georgia.

Residential policies in amounts from \$1,000 to \$10,000 have premiums ranging between \$30-\$70 annually. Commercial policy rates for coverage from \$1,000 to \$15,000 vary depending upon the type of business, annual gross receipts, and options of insurance ap-

plied for.

The insured, having met certain basic requirements, is required to pay half of the annual premium upon application with the remainder paid every six months. *Policies cannot be cancelled because of losses or frequency of claims.*

Application can be made directly with the Federal Insurance Administration. For more information, contact Travis Parker, National Bank of Georgia, 586-8000.

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Citizens' Input Needed

By Katie Thompson

The Title XX Citizens Advisory Council for Fulton County, District III will host 12 Public Informational Meetings in local neighborhoods throughout the County. The meeting for our area is planned for Tuesday, November 30, at 8 p.m. in the Community Meeting Room of the Highland Branch Library.

The Council will report on this year's final Title XX Social Services Plan including recommendations

for changes in the Plan. The Council will also present proposed Title XX Plans the Council has made for public participation for next year.

The Department of Human Resources through Title XX funds administers community programs from revenue sharing funds for human services.

For further information, contact Ralph Mitchell, Fulton County Coordinator, Department of Human Resources, 656-5791, or Katie Thompson, Virginia-Highland Civic Association, 656-4630.

Consumer Aid

Helping you get the most for your money. That's the aim of Atlanta's newest free tabloid newspaper, **Common Cents**. The twice-monthly consumer-oriented publication, which is based in Virginia-Highland, made its first appearance in October.

Using a shoppers' guide format, **Common Cents** will direct its efforts toward providing consumer information on various products and services available in Atlanta. Coverage will also include news of legislation affecting consumers and an "Action Line" feature for solving individual consumer problems.

Common Cents is available free at the N. Highland branch of the Atlanta Public Library. Watch for it at other locations soon.

The publication is looking for writers and advertising salespersons. Call Len Levine, 873-2119, for more information.

Come Slide with Me!

Orme Park has been greatly enriched by additional playground equipment. The project, under the direction of Eleanor Hand, began last July and is near completion, lacking construction of one metal slide.

Instrumental in bringing this project to fruition was Bernie Tekippe, Nil and Linda Halsey, Rick and Nancy Sibley, and 20 parent-volunteers from the neighborhood, most being members of the Babysitting Co-op.

Children of "Playscapes", Piedmont Park's Art in the Park summer program in conjunction with the High Museum of Fine Art and the City of Atlanta Parks Department, assisted with painting of the equipment.

Special thanks go to the anonymous donor of concrete pipe, Randall Brothers and Carolina Lumber and Supply Company for lumber, Ace Littrell Hardware for nails and bolts, and Northside Fabricators for metal used in construction of slides.

New Editor

The **Voice** has a new editor. Beginning with the January issue, Barbara Gilbert will coordinate the task of publishing our community newsletter. If you have ideas, comments, or suggestions for future issues of **The Voice**, please send them to her c/o P.O. Box 8401, Station F, Atlanta 30306.

A number of readers have commented on **The Voice's** new look the last few issues. Special thanks go to Lon Towe, who has been volunteering his time each month to typeset the newsletter.

The Voice will not be published in December. Watch for the next issue in mid-January.

If you need information on Civic Association activities, call one of the following people:

Education Study (Nancy Hamilton)	874-2338
History Project (Gail Novak)	875-3126
Home Improvement Referrals (Tom Bell)	876-6626
Membership (Bernie Tekippe)	874-9564
Neighborhood Planning (Charles Longley)	875-6345
Newsletter Editor (Barbara Gilbert)	876-7067
Newsletter Distribution (Maryann Matthews)	874-0009
Steering Committee Chairman (Dennis McConnell)	875-3735
Tour of Homes (Gail Novak)	875-3126
Zoning (Bill Hollberg)	872-6941