



# BURLEITH

CITIZENS ASSOCIATION NEWSLETTER

WASHINGTON, D.C. 20007

Vol. 72  
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June  
1998

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President



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Peter Pulsifer  
Newsletter Editor

## 1998-1999

# BURLEITH CITIZENS ASSOCIATION OFFICERS AND BOARD MEMBERS

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*(ex officio)*



Vladka Landay



Nan Bell



Irene Schaffner



Ed Solomon



Guy Gwynne



Janice Hopper



Margaret  
Meenahan



Delegates to the Federation  
of Civic Associations

Delegates to the Federation  
of Citizens Associations

### President's Message

When the Board started our new term last September, we knew it would be an interesting year – but I don't think that any of us anticipated how interesting it would be.

During this year we saw the razing of the old convent on Reservoir Road and, in its place, our new neighbor – the Washington International School, a private elementary school – was built. This process has not been an easy one for our R Street neighbors, and problems with the R Street side of the property are still being worked out. I hope that through the good offices of the WIS Liaison Committee these problems will be resolved and that the WIS will settle in and be good neighbors.

On the 35th Street side of the neighborhood, the Hardy School, our public middle school at the Rosario Center, announced a large project to replace about two-thirds of the parking lot with a playing field, basketball courts, etc. Their timetable is not known, but we hope to find out before it begins.

Let's go down the street to the Fillmore School, where the Corcoran School of Art will be in residence in the fall of 1999. The Director, Mr. Leavy, has said that he doubts any work will begin this summer, because the architectural plans need approval and permits must be obtained. The "big toy" will stay for schoolchildren until the Hardy School is ready to place it and the "Tot Lot" for neighborhood tots will stay on the Corcoran property with anticipated improvements.

These are all exciting developments to look forward to, but with each project, attention needs to be paid so that the "getting there" process has minimal impact on the closest neighbors and so that the end result is something that will enhance our neighborhood and not detract from it. I see all the above as positives for us: a new elementary school that will bring children's laughter into our neighborhood (and who knows, maybe some of the WIS families will move to Burleith to be near their children's school); a refurbished Tot Lot and new play areas at Rosario for our older children to enjoy during non-school hours; children and adult classes available at the Corcoran School, one of the most prestigious art

schools in the country, within walking distance of our homes. Not bad!

Over on the other side of Burleith, we have the Ellington Field, which, for those of you who don't yet know, is available for informal neighborhood use. Buddy Burkhead will remain there through the summer, running the baseball program for the Police Boys and Girls Club, and this fall, the Wilson High School girls' soccer team will be there in late afternoon Monday through Friday. We are in the process of establishing a "Friends of the Field" group to work with Buddy and Eddie Saah, the Wilson Athletic Director, so as to keep a voice in hoe the field is used.

One issue that did not go well for us and our neighboring communities was the zoning overlay which was denied by the Zoning Commission this past November. This setback left us wounded and in debt. The good that I do believe came out of the process was a tremendous amount of pressure on the University to do something about their housing situation. Consequently, this past February the University announced that they would build an 800-bed dormitory to be ready by year 2002. We are still in ongoing dialogue with the University to better or quality of life here.

I honestly feel that Burleith is a lot healthier than it was – we have had street cleanups, our trees are beginning to be cared for, and this past week, between University and city trash crews, we even managed to get our alleys back to normal after the end-of-term/beginning-of-sublets transition. Burleith is a lovely neighborhood to walk in, and it is so convenient, with the woods on one side and all of our commercial needs on the other. How lucky we are!

Come and help us celebrate this "Village in the City" at our annual picnic, held this year on June 13th. We have lots to be proud of – come and share in these good feelings.

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**BURLEITH**  
CITIZENS ASSOCIATION NEWSLETTER

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|                          |                  |                       |                   |
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| Corresponding Secretary: | Ann Gallagher    |                       | Ed Solomon        |

All BCA members have the right to be published in the Newsletter, subject solely to space restrictions. Submissions by both members and non-members are encouraged, and all will be published if possible. Send submissions to the Editor at 3803 T St, NW. The BCA can make no guarantee as to the accuracy of the material published herein, and unless explicitly stated, such material represents the opinion of the authors only and not that of the Burleith Citizens Association.

## BCA Commendations

At the May meeting, the BCA presented special commendations to three individuals who have made important contributions to our lives in Burleith.

### The Burleith Citizens Association commends

#### **Buddy Burkhead**

of the District of Columbia Metropolitan Police Department Boys and Girls Clubs for his ten years of devoted and conscientious service as caretaker and regulator of the Ellington Field. In this time, Mr. Burkhead has efficiently and skillfully regulated the use and upkeep of the field for the maximum good of both the school children and others who use it, including residents of the surrounding communities.

### The Burleith Citizens Association commends

#### **Lieutenant Patrick Burke**

of the District of Columbia Metropolitan Police Department's Second District for

- His intelligence and quick grasp of problems
- The ease and warmth with which he relates to people
- His skill in ferreting out underlying assumptions and verifiable facts
- His ability to derive possible solutions within the context of law, MPD rules and regulations, and current resources
- His knowledge of whom to tap within the community and within MPD for needed information
- His excellent relations within the chain of command
- The efficacy of his efforts to improve the quality of life of Burleith residents

### The Burleith Citizens Association commends

#### **Sergeant Keith Bickel**

of the District of Columbia Metropolitan Police Department's Second District for

- His competent leadership of PSA 205
- His years of excellent service on the police force
- His commitment to effective policing
- His responsiveness to concerns of individual community residents and of officers of the Burleith Citizens Association
- The improvement to our quality of life resulting from the community's confidence in his character, competence, and motivation.



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## Stop Signs

Yes, it's finally going to happen: The D.C. Department of Public Works has approved the four stop signs we and ANC 2E requested over a year ago. The notice was published in the D.C. Register on May 22, so this is not another "false alarm." It's now just a question of when the DPW sign makers can find time (and money) to place the signs – they say in mid-June. The new stop signs are located at: (1) 35th and T St.; (2) 37th and Whitehaven Parkway; (3) 38th and T St; and (4) 38th and S St. These additions will eliminate some driver guesswork: every intersection Burleith will now be a four-way stop.



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## Dove Florist Moves South

After 42 years in Glover Park, Dove Florist has moved south to Georgetown. The new location is 3428 O St, at the corner of 35th and O Streets. A combination of increased rent and a desire for a change prompted the move. In the new space, where Dove has consolidated with Greenworks, a renewed florist shop is literally flourishing: Business is doing well, with walk-in business greatly increased. The new, beautifully decorated, shop is an attractive landmark on a trip down 35th St. Stop in sometime and say hello!

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## Congratulations, Burleith Graduates!

Congratulations are in order for the following graduates from Burleith.

Mathew Bottleson, from DeMatha High School

Sarah Van Weddingen will graduate from Ellington (as a junior!), and has been accepted to American University's School of International Service in Fall 1999. Will study French and intern somewhere this year.

Danny Van Weddingen will be promoted from Hardy, and plans to attend Ellington next year as a trumpet major.

### Burleith's Top Dog

The Washington Animal Rescue League presented the Top Dog award of its annual meeting this spring to Burleith's own Virginia Warren for her long service and commitment to the welfare of animals in our community. Miss Warren has served on the Board of the League for over twenty years. Currently serving as Secretary of the League, Miss Warren has assisted the League in many ways in its efforts to provide shelter, care and adoptive services to stray and homeless animals.

Originally a donor the League, Miss Warren became a faithful Saturday volunteer for many years, helping to walk and socialize the dogs. She was responsible for the initial local weekly advertisements, helping to place specific animals, and often paid for the ads out of her own pocket. Miss Warren initiated a program to groom the animals, improving their appearance and facilitating their adoption.

For many years, Miss Warren has assisted her Burleith neighbors in selecting an adopted dog or cat, and she would be happy to bring her expertise and knowledge to your family. If you are interested in adopting an animal from the League or need help in placing an animal, call her at 333-3849.

The Washington Animal Rescue League is a private, nonprofit organization that operates a shelter and adoption services for homeless animals as well as a Medical Center, providing low-cost veterinary care to the pets of low-income owners. Visit them at 71 Oglethorpe Street, NW, call them at 726-2556, or look them up on the web at <http://www.warl.org>.

### Summer Assignment

Visit our advertisers and see what our community businesses have to offer. Tell them you're from Burleith!

Our sincere thanks to all our Newsletter advertisers for their continued support of their beautiful environment.

### Thanks to the BCA Board!

A big thanks to all the members of the 1997-98 BCA Board. We had a busy year, and thanks for all your good work and support. I look forward to working with all of you who are staying on, as well as with the new members of next year's Board.

-Bonnie

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### Police Banquet Congratulates 2D Officers, Citizens, and Commander

The Second District of the Metropolitan Police held their Third Annual Awards Banquet at the Fort McNair Officers Club on May 29. The Banquet is a joint police-community affair, organized with the Second District Police Citizens Advisory Council, and honors both exceptional police and public-spirited citizens. The Keynote Speaker was Wilma Lewis, U.S. Attorney for the District of Columbia.

Burleith is located in the Second District, which is geographically the largest of D.C.'s seven police districts, and is known for a low crime rate and a high level of police service. Representing Burleith at the banquet were Janice Hopper, Marjorie Elsten, Guy Gwynne, Peter Pulsifer, Charles Mallet, Bonnie Hardy, and Ed and Gerri Solomon.

Awards for exceptional police work were presented to several Burleith (PSA 205) officers, including Officer George Rusnak, Reserve Sgt. Kevin Cantwell, Detective Ted Bell, and PSA 205 leader Sgt. Keith Bickel. As the PSA system matures, we're getting to know these individuals better and gaining increasing respect for their dedication and talents. It was good to see them recognized before their peers and the public.

Local citizens given special recognition included Bill Smith (Palisades), Ellie Becker (Foggy Bottom), Paul Cohn (Georgetown/BPAG), and Nancy Cox and Margo Hinricks (Second District Advisory Council).

A highlight of the ceremony was a special, "surprise" award, presented by Captains Shannon Cockett and Marcus Westover on behalf of all the officers, to Second District Commander Jacqueline Barnes. Commander Barnes clearly is highly regarded by her officers and the community. The mood at the banquet was upbeat, and all the crime news was of significant reductions.

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## Meet the BCA Board

The BCA Board is a group of your neighbors who are (1) willing to invest some time and effort into improving Burleith through the Citizens Association; and (2) able to convince you that they should be elected to do the job. Any BCA member is eligible to serve on the Board (and anyone who lives here can become a member by just paying dues). The Board members are pictured on the cover; here are a few words about each (listed alphabetically).

Unfortunately, there is not enough room to include each Board member, and the bios will conclude in the next (September) issue of the Newsletter.

### Nan Bell (Fed. of Civic Assoc; new member)

A native of Tennessee, Nan was living in Atlanta when she came up to Washington one summer and fell in love with it. She went to graduate school and obtained a degree in international affairs, which is her current occupation. Nan bought her Burleith home in 1976. She loves the location, close to both city and park – and an ideal place for her dog, an Airedale.

### Guy Gwynne (First Vice President)

Guy is a former Foreign Service officer, retired after some 30 years of service. He moved to Burleith in 1968, attracted by "the central location, good neighborliness and small town atmosphere." A civic activist, Guy is a Vice President of the Federation of Citizens Associations and was a leader in the Citizens Coalition that successfully opposed the proposed Georgetown University cogenerator project. When he joined the Board in the 1980's, his first project was running the summer picnic; he later served as Newsletter Editor for 8 years. He's looking forward to the day when Burleith returns to being a pleasing mix of families, younger and older folks.

### Bonnie Hardy (President)

Bonnie and her husband, John, bought their house on T Street 25 years ago, and have raised their three children there: Joshua, now working in Chicago, Molly, a college senior, and Kate, now 15 years old. Bonnie first became active in the BCA during the U.S. Bicentennial

celebration in 1976, when with her coordination, Burleith mustered over 40 volunteers to plant trees in the Green Lot. Many of these are still thriving. With the Garden Club, she later helped establish the Tot Lot at Fillmore. After a few years off to devote to her family, Bonnie rejoined the Board in 1991, as Treasurer. She is starting her second year as President.

### Vladka Landay (Fed. of Civic Assoc; new member)

Vladka came to Washington in 1995 from the former Yugoslavia, where she had worked for Human Rights Watch. She has lived in Burleith since 1996, and enjoys the "Village in the City" atmosphere here with her husband, Jonathan and two-year-old son, Noah. Her top priorities for next year are getting the Metrobus off Whitehaven Parkway and working to restart a recycling program in the area.

### Charles Mallett (Second Vice President)

Educated at Harvard, Charles was with Digital Equipment Corporation for many years before being brought to Washington by the State Department. He then developed his management/consulting business, specializing in small and women-owned businesses. Charles remains dedicated to preserving Burleith as a family community despite "the many challenges being presented almost daily". Joining him on his trips through the neighborhood are his two fourteen-month old Burmese Mountain Dogs and a beloved ten year old Golden Retriever. An occasional round of golf and trips to Boston to visit his son keep him quite busy. Charles was persuaded to serve on the Board since 1996, after his effective campaign to end Metrobus-induced vibration on S Street.

### Margaret Meenahan (Fed. of Citizens Assoc)

Maggie has been a teacher at Fillmore Arts Center for 15 years. Her husband, Fred Fleming, is a civic activist in educational and community affairs (and a former Burleith ANC Commissioner). They have two daughters: Mira, age 7, and Eleanor, age 3. Maggie has served on the Board since 1993 as a Federation delegate.

### Peter Pulsifer (Newsletter Editor)

A native of Rochester, New York, attended school in Philadelphia and Boston, and has a Ph.D. in physics from Boston College. Now a research physicist at the



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Naval Research Laboratory in Anacostia. His wife Margaret has a Ph.D. in Psychology from SUNY Buffalo, and is a psychologist at Johns Hopkins Hospital in Baltimore. Their son, Brendan, is almost 4 months old. Peter and Margaret moved to Burleith from a rented home in Georgetown in 1989, and wound up next door to Colonel Bob Curtiss, a longtime BCA activist. Peter joined the Board in 1991 and served three years as Recording Secretary, followed by three years as President; he has now been Newsletter Editor a single year (though it seems like longer).

#### Marilyn Reis (Third Vice President)

Marilyn has lived in Burleith since 1983, and has just completed her second year on the Board (first as Recording Secretary, then as Third V.P.). An enthusiastic gardener, she is also a docent at the National Museum of American Art.

#### Irene Schaffner (Fed. of Civic Assoc)

An award-winning artist, Irene bought her present house in Burleith 25 years ago. Before that, she and her husband, Larry, rented a house around the corner on 37th St. Larry is an attorney with the FCC, and has also served on the BCA Board, helping institute the D.C. resident parking program and winning a Federation of Civic Associations "Man of the Year" award. Their son, John, will begin work towards an MBA at Columbia University this fall. Irene has been on the Board "off and on" for many years, and last had her picture published in the BCA Newsletter in the June, 1974 issue, when she was Corresponding Secretary.

#### Gwen Verhoff (Recording Secretary)

Gwen has lived here since 1975; sons Thaddeus and Zachary are lifelong Burleithians, and attended/attend neighborhood public schools. Gwen has been a member of the BCA during all her residence here, but only last year became a member of the board, as a result of arm-twisting by the president. Gwen teaches English as a Second Language at Francis JHS.

*Not too soon to get ready...*

### **Burleith Fall Flea Market**

Sort through your closets... Look in your cupboards... Clean out your basement... Clear out your garage!!!!

You have two months to get your items ready for the

**Annual Burleith Flea Market!**

**SUNDAY, SEPTEMBER 13, 1998**

Make some money, meet you neighbors and join in the fun!!!!

We will be in need of Volunteers!!!

Call Marjorie Wolfe, at 965-1699

## **Tot Lot Sand Man**

An important resource for young children in Burleith is the Tot Lot at the old Fillmore building at 35th and S Streets. Open to all, this tot playground is not a city facility: It was constructed by Burleithians and is maintained by us citizens, under the auspices of the Burleith Garden Club. Recently, however, the surface has been showing signs of wear, as the sand was dispersed and mixed with mulch and dirt. Seeing the problem, Gonzalo Gold went right out and bought 18 bags of new sand and a scree (a screen) to clean the sand in the future. If you see Gonzalo or his kids, Gridalo and Nellie, be sure to thank them for this contribution, which has really brightened up the Tot Lot and is bringing lots of fun to all the kids. Community-oriented actions like this are what make the real difference in building our "Village in the City."

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## **Kudos to Debris Busters**

by Charlotte Kroll

From the standpoint of debris in the alleys, the 1998 spring departure of students will be remembered by many as one of the worst in recent years. The students behind my house properly left everything out in bags and boxes for pick-up, but then the "pickers" arrived. They opened the bags and boxes and spread everything out, taking what they wanted and leaving the rest strewn for the wind and animals to take. It was a mess.

Special thanks are due to Haley Kaufman and Jeffrey Alper, my neighbors at 1723 37th Street, who cleaned up and bagged all the loose garbage in our alleyway so that DC would pick it up. They really deserve a good deed award! Thanks, Haley and Jeff!



## **Dates to Remember**

|                   |                                  |
|-------------------|----------------------------------|
| June 6 (Sat)      | WIS Open House (12:30-1:30 p.m.) |
| June 6 (Sat)      | Glover Park Day                  |
| June 10 (Wed)     | WIS last day of school           |
| June 13 (Sat)     | BURLEITH PICNIC!                 |
| June 17 (Wed)     | BCA New+Old Board meeting        |
| June 22 – July 31 | WIS summer camp I & II           |
| June 30 (Tues)    | Police PSA 205 meeting, 7 p.m.   |
| Aug 17 – Sept 4   | WIS summer camp III              |

## WIS Starts Up, Cleans Up

The Washington International School has finished the construction phase and moved its students into the new building, "on schedule," on May 19. Of course, just because the HITT contractors have left and the students are there doesn't mean that the job is done. Both the school and the R Street neighbors are dissatisfied with the appearance of the Burleith side of the school, and both Burleith and WIS are taking steps to remedy things.

The WIS Liaison Committee held a meeting at the new building just prior to the end of construction. Items discussed were: (1) Neighborhood complaints of noise and out-of-hours work; (2) Landscaping problems; (3) Operating plans and schedules; (4) Summer school; (5) Traffic mitigation plans; and (6) Plans for next year.

Most of the questions raised by the Liaison Committee were answered in a letter WIS mailed to all Burleith residents. Initial occupancy (through June 10) will be 235 students in Pre-K through third grade; in the fall, this will be augmented by fourth and fifth graders to about 360 students (the first-year cap is 375). Summer school consists of 3 sessions, the first two from June 22-July 31, involving about 150 students; and the third from Aug. 17-Sept. 4, involving under 50 students.

WIS initially planned to have small (18-35 students), two-hour language classes on Saturdays during the school year, but after receiving some complaints decided to hold these classes elsewhere.

Traffic mitigation measures have evolved as administration and parents have gained experience. As expected, opening day was chaotic, but subsequent days seem to have had a smooth traffic flow. WIS is now asking all parents to enter from R Street, after observing that cars entering from Reservoir Rd and turning left at the driveway caused confusion. An off-duty policeman has been hired to direct traffic at Reservoir Rd, but so far his workload has been light. The Liaison Committee (and Burleith assistants) will soon begin counting cars and measuring delays during peak hours.

The most persistent and aggravating problem has been landscaping. WIS agreed that their landscaping plans for the R St border have not been successful. The BCA Board emphatically agreed with this, passing a resolution concluding that "the obligation that WIS made in the Development Agreement to this community to provide dense and appropriate landscaping to their



property on the R Street side has not been met." At the Liaison Committee meeting, WIS agreed to plant four firs along R St., but clearly this is just a stopgap measure.

In addition, the play field at the new school will not be ready for use until after Thanksgiving. WIS is asking permission to use Ellington field until that time. Meanwhile, children at the school have the facilities of a large new gymnasium and an outdoor play area equipped much like that at the old location on Olive Street.

WIS intends to do remedial landscaping with its own gardeners and operating contractors, and is planning the work with the help of volunteer consultant Sarah Boasberg, who is a highly-regarded landscape architect. The BCA has asked to be closely involved in the design process, since we are the principal beneficiaries of the work. Burleith has benefited from the advice of Chris Jacoby, a professional landscapist, who has inspected the property and made several comments and suggestions. We expect that action will be taken soon, and will include consensus input from all parties.

Anyone who is curious to see what's inside this brand new, multi-million dollar structure is urged to attend the **WIS open house on Saturday, June 6**, from 12:30 to 1:30 p.m.

Contact phone numbers at the school are:

|   |          |
|---|----------|
| Stephen Dare, <i>Principal</i> :                    | 243-1703 |
| Michelle Broadie, <i>After-School Programs</i>      | 243-1727 |
| Mary McCarty, <i>Director of Finance/Facilities</i> | 243-1811 |

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## Stoddard Offers Preschool

Parents are reminded that our neighborhood elementary school, Stoddard, offers a full-day (8:30 a.m.-3:30 p.m.) Pre-K and Kindergarten program. The teacher is Dianne Tyrell. These classes, like all public school classes, are free! The program starts in September and runs through the regular school year, but the time to sign up is now. Space is still available. Call the Principal, Ursula Cossel, at 282-0143 for more information.

## Meet Candidate Kevin Chavous

All neighbors are welcome to a "meet and greet" for D.C. Mayoral candidate Kevin Chavous, on Thursday, June 11, at 7:30 p.m. The event will be held at the home of Westy Byrd, 1645 35th Street.

## Real Estate Corner

by Scott Polk

Begg/Long & Foster (944-8400)

The Washington real estate market is continuing at the same brisk pace as previous months, with reported sales for April, 1998 at 140% of April, 1997 sales. This year the number of contracts for Burleith homes has matched those of the same period last year, with eleven. The good news is that prices have averaged about \$32,000 higher. Currently, Burleith has five homes for sale, ranging in price from \$219,000 to \$329,000.

I believe that the recent increase in Burleith prices is a healthy vote of confidence for the community, and reflects the efforts of the BCA in promoting quality of life here. Although rental housing provides a real need for homeowners and renters alike, a healthy balance of owner occupied and rentals improves real estate values. It appears that several of the home sales this year have been investor homes which have been purchased by families.

Listed below are the sales data and the active listings for Burleith. If you have any questions about this information, please call me at my office.

| Address          | Price     | BR/FR/HB | Contract date |
|------------------|-----------|----------|---------------|
| <b>SOLD</b>      |           |          |               |
| 3519 R St        | \$281,000 | 4/3      | 2/14/98       |
| 3807 T St        | \$350,000 | 3/2/1    | 2/15/98       |
| 3825 T St        | \$270,000 | 3/2      | 2/12/98       |
| 3809 T St        | \$305,000 | 3/3      | 2/19/98       |
| 1930 37th St     | \$250,000 | 3/1      | 3/2/98        |
| 1949 39th St     | \$225,000 | 3/3      | 3/22/98       |
| 1918 37th St     | \$225,000 | 3/2      | 4/1/98        |
| <b>CONTRACTS</b> |           |          |               |
| 1916 35th Pl     | \$224,900 | 2/1      | 3/10/98       |
| 1815 37th St     | \$289,000 | 3/2/1    | 3/25/98       |
| 3509 T St        | \$299,000 | 4/2/1    | 3/26/98       |
| 3609 S St        | \$235,000 | 4/2/1    | 4/22/98       |
| <b>ACTIVE</b>    |           |          |               |
| 1918 38th St     | \$219,000 | 3/2      |               |
| 3835 S St        | \$329,500 | 3/2      |               |
| 3541 T St        | \$289,000 | 2/2/1    |               |
| 3732 T St        | \$264,000 | 4/2      |               |
| 3508 T St        | \$259,900 | 4/2      |               |

### Refinancing Your Mortgage

With interest rates as low as they are, many people are refinancing their mortgages. The question to ask is whether it's worthwhile for you. Here are a few numbers which I worked up based on a likely scenario. A 30-year mortgage for \$200,000 at 8-1/2% has a payment of \$1537.83 per month. If you refinanced your loan at 7-1/2%, your payment would be \$1398.43, a savings of \$139.40/month, or \$1,672.80/year. This is pretty straightforward. What you want to avoid in refinancing is paying points (each point is 1% of the loan amount).. It is more common today that you can refinance without having to pay points, and pay only for a credit report, appraisal, processing fee, title insurance, and settlement. These costs total \$1500 to \$2000. Having the settlement done with the original settlement company when you bought your home should reduce the costs of your title insurance. If the bank that gave you the original loan hasn't sold your loan, it may be possible to refinance with them for a flat fee of about \$750.

An additional savings from refinancing could come if you originally purchased your home with less than 20% down and were required to pay for private mortgage insurance (PMI). PMI is required by the lender and insures them against a default in the loan. If you put 5% down and have a mortgage of \$200,000, then you are paying an additional \$1560/year for PMI. If you put 10% down, you are paying an additional \$1200/year for PMI. If you have owned your home long enough and it has increased in value to the point where your equity is 20% or more (i.e., your mortgage is less than 20% of the property value), you will no longer have to pay PMI. This could be an additional savings of \$1560 on top of the \$1672 you saved from reducing the loan rate from 8-1/2% to 7-1/2% - a total savings of \$3232.80/year. If you do this and save all that money, be sure to spend some of it on your BCA membership. If you have a question on refinancing, please give me a call.

### **New Morning Farm Schedule**

New Morning Farm will be bringing their produce and baked goods to Burleith again on every Tuesday from 7 to 8 p.m., beginning June 9. The truck will be at the usual place at 37th Street and Whitehaven. On Saturdays there will be two stops, starting on June 6: at 36th Street and Alton Place at the Sheridan Schoolyard from 8 to 11 a.m., and at 35th and Newark Streets from 11:15 a.m. to 1:15 p.m.

Both newcomers to Burleith and old-timers who enjoy fresh-picked vegetables and fruit picked when ripe, as well as home-baked goodies, organic eggs, etc., will want to patronize our farmer. Listen for the bell at 7 p.m. Tuesdays!