



Ken Sauder

## Sauder works in Ntondo

"The people of Ntondo asked us to come and start the program," Ken Sauder writes of his work developing a low-cost housing project in a village on Lake Tumba, a four-hour drive from the city of Mbandaka in Zaire.

The villagers have already collected piles of sand for making cement blocks and 58 families have paid the down payment of \$96 to begin buying a house of their own.

Sauder, a Mennonite Central Committee volunteer, is from R.D. #1, Marietta and is the son of Mr. and Mrs. J. Harold Sauder. He was graduated from Donegal High School in 1972. He has spent several months in Ntondo working as coordinator for the project based on the model of one already in operation for nearly three years in Mbandaka.

The low-cost housing project in Mbandaka was begun by setting up a Fund for Humanity. Contributions from the community as well as from overseas provide the initial capital to begin constructing inexpensive but durable cement-block houses.

A church committee from the Disciples Community in Zaire selected families who would be eligible for the houses. The families pay monthly installments of \$10-\$16 back into the Fund for Humanity over a period of 20 years to purchase the houses, which presently cost about \$4,500 to build.

The people in Ntondo heard about the housing project in Mbandaka. Almost all of the 300 families in Ntondo live in simple mud dwellings.

Sauder, who was working with two other MCCers at the Mbandaka project, became interested in assisting the Ntondo effort after several visits to the village.

The people of Ntondo are used to working hard. Most of them make their living from subsistence farming and fishing in Lake Tumba.



MOUNT JOY, PA.

## UNION NATIONAL MOUNT JOY BANK

MAYTOWN, PA.

In presenting our year-end comparative statement, we wish to thank all of our many customers who have made our growth possible. We pledge to continue giving you our best

service in the years ahead. We are committed to our HOMETOWN people to use our deposits at home to help you.

### COMPARATIVE CONDENSED FINANCIAL STATEMENT

DECEMBER 31, 1975 to DECEMBER 31, 1976

<u>RESOURCES</u>	<u>Dec. 31, 1975</u>	<u>Dec. 31, 1976</u>
Loans and Discounts . . . . .	17,193,216.59	\$ 19,809,613.94
U. S. Government Securities . . . . .	3,397,335.50	3,399,514.00
Other Bonds and Securities . . . . .	5,034,505.13	5,461,229.31
Cash and Due from Banks . . . . .	1,828,139.18	2,285,805.09
Banking House, Furniture and Fixtures . . . . .	355,847.06	335,154.19
Federal Funds . . . . .	none	300,000.00
Accrued Interest Receivable . . . . .	219,104.28	228,029.99
Other Resources . . . . .	2,768.71	4,352.11
<b>TOTALS . . . . .</b>	<b>28,030,916.45</b>	<b>\$ 31,823,698.63</b>

### LIABILITIES

Capital Stock . . . . .	125,000.00	\$ 125,000.00
Surplus . . . . .	1,400,000.00	1,400,000.00
Undivided Profits . . . . .	599,245.18	857,574.67
Reserves . . . . .	260,683.38	286,601.14
Deposits . . . . .	24,995,233.12	28,347,164.93
Accrued Interest and Expenses Payable . . . . .	254,188.93	300,255.68
Other Liabilities . . . . .	396,565.84	507,102.21
<b>TOTALS . . . . .</b>	<b>28,030,916.45</b>	<b>\$ 31,823,698.63</b>

### TRUST DEPARTMENT RESOURCES (Not included in above)

Individual Trust Funds . . . . .	4,866,060.95	\$ 7,694,498.80
Corporate Trust Funds . . . . .	4,525,000.00	7,140,000.00
<b>TOTALS . . . . .</b>	<b>9,391,060.95</b>	<b>\$ 14,834,498.80</b>

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