WHEN YOU FINISH READING YOUR AFRO PASS IT ALONG TO A FRIEND

—Auto insurance fees

(Continued from Page 1)

fees, and "service charges" collected by some agents, solicitors, and brokers who handle such applications.

THE STATE'S insurance head calls attention to Section 23 of Article 36 of the 1957 Maryland Code. This statute regulates legal rates for notary fees.

Any charges made in excess of those set by the statute is a willful violation of section III of Article 48A.

Any person found guilty of such violation is subject to have his license suspended or revoked, Mr. Sears points out.

* * *

THE ASSIGNED Risk Plan is composed of all companies licensed to write insurance in the state.

Under the plan, when a motorist applies for insurance coverage, a company is designated to issue him a policy.

The state's insurance department has set amounts to be charged for premiums under this plan. And the commissioner urged all applicants to pay no more than the legal rate.

Assigned Risk Plan has three types of policies: 1-A, 1-C, and 2-C.

Cost of premiums on these policies vary according to area.

* * *

THERE ARE two designated areas, Baltimore City and Suburban Baltimore (counties).

Description and premium costs of the three policies are:

1-A— This type covers autos not customarily driven to work and not driven by any male under the age of 25.

Standard premiums rates for this policy on an auto used in Baltimore City are $75.60 for body injury protection and $33.90 for property damage coverage. Its total annual cost, $108.60.

For the same policy on the same car used in Suburban Baltimore a mortist must pay $48.00 for body injury insurance and $24.00 for property damage coverage.

Therefore the yearly premium on the 1-A Suburban policy is $72.00.

* * *

1-C— This type covers car driven to and from work—not more than 10 miles one way and having no male driver under the ages of 25.

Cost of premium for this policy on an auto used in the city are $120.20 for body injury coverage and $48 for property damage insurance. Hence the legal rate of this policy is $157.20.

When confined to Suburban Baltimore, the approved charges for this policy are $96.60, body injury, and $39, property damage, totaling $108.60.

* * *

THE THIRD TYPE offered under the plan is 2-C.

This type is designed to cover an auto principally owned and operate by a male under 25 years of age and unmarried.

To operate a car in the city under this policy, the premium would cost $219.60 for body injury coverage, plus $96 for property damage protection.

Thus an owner must shell out $315 under this arrangement.

The same policy for coverage in Suburban Baltimore costs $139.20 for body injury insurance and $70, property damage, or $219.20.

* * *

COMMISSIONS FOR agents, brokers or solicitors are paid from the plan. Motorists are not required to pay any fees beyond the cost of premium.

Any motorist needing insurance under the Assigned Risk Plan can get it by:

1. Filing an application. It can be field directly through the office at 1800 N. Charles St. or through a broker.

2. The motorist must obtain a certified copy of his driving record from the Department of Motor Vehicle to be filed with the application, and

3. Have the application notarized.

To smooth out conflicts occurring in the past, the manager also said that a unified plan of application began March 1 of this year.

INSTEAD OF paying part of the annual premium when applying, motorists must now pay the total cost of the yearly premium.

It was pointed out that this method assures all motorists of equal rates and better control records of cancellations and renewals.

The commissioner also announced approval of two merit plans and pending approval of others.

Purpose of the plan is to reward drivers for maintaining good records and penalize those having bad ones.

The approved plans propose a possible 20 per cent credit and a 130 per cent debit. In dollars and cents, this means that a driver who pays $100 yearly for his insurance could get off with $80 if he keeps a clean record.

On the other hand, if that driver's insurance cost him $100 annually, and his driving record grows worse, he could be paying as much as $230 at year's end.

According to the commissioner's office, this plan is widely supported.

YOUR EYES

the only two you'll ever have—take care of them!

Yes, look out for your eyes—and they'll look out for you. Have them examined expertly and thoroughly by our Registered Optometrists. If necessary, glasses will be prescribed and all other optical services rendered. Complete selection of sun glasses also available. Here is one appointment, please call SA. 7-2900.

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111 N. Charles St. Open Mon. & Thurs. to 8 P.M. — Lexington & Eutaw Open Mon. & Thurs. to 8 P.M.

Eastern & Conkling Open Friday to 8 P.M. — Eastpoint Shopping Center Open Tues. and Fri. to 8 P.M.

hats off to WOMEN'S INSURANCE DAY

MAY 10, 1960

Miss Barbara Snowden Claims Manager

EARL KOGER AND SONS INSURANCE

2126 W. NORTH AVE. LA. 3-1815

unit to honor 2

Norman Thomas, an original board member of the American Civil Liberties Union and a candidate for president from 1928 through 1948, will address the annual Maryland branch public meeting Wednesday, May 11, 8 p.m. at Goucher College Barn, Towson.

The Rev. Dr. W. Waldemar W. Argow, minister of the First Unitarian Church, and Dr. Gertrude C. Russey, former Goucher College professor and a co-founder of the Maryland branch, will receive the branch's 10th anniversary awards.

Finest Women's Dressmaking and Alterations

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Slender, Medium or Stout

MRS. MINNIE HARRISON 2109 Lyndhurst Ave. WI. 7-3449 after 3:30 p.m.

"We Support Francis X. Dippel, an Intelligent, Aggressive Candidate."

New Area Democratic Club, Inc.

R. V. HAYESBERT, President
MRS. VERDA WELCOME, Vice President
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VOTE for FRANCIS X. DIPPEL FOR CONGRESS

4th Congressional District

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- Surgical Expense
- Hospital Expense

Now you can obtain financial protection tailor-made to your individual and family needs.

MAY 9 TO MAY 15

No waiting or delay — Claims settled in 24 hours

Statement of Condition as of December 31, 1959

MEMBER: NATIONAL INSURANCE ASSOCIATION

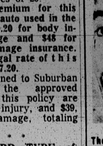
ASSETS:		LIABILITIES:	
Cash and bank deposits	$ 67,959.01	Legal reserves	$458,900.00
Bonds	140,000.00	Policy and contract claims	3,004.30
Ground rents	33,752.33	Premiums paid in advance	2,431.14
Stocks	4,698.00	Taxes and expenses due	
1st Mortgages	274,958.24	and unpaid	5,082.62
Real Estate	29,349.82	Other liabilities	5,449.01
Policy liens	7,204.75	Miscellaneous reserves	1,296.64
Other assets	6,220.37	Expense account balances of mortgages	10,409.31
	$564,142.50		$488,573.02
		Capital	$20,000.00
		Surplus	55,569.48
			75,569.48
			$564,142.50

HIGH POINTS OF PROGRESS DURING 1959

PAYMENTS TO POLICYHOLDERS	$ 51,810.00
INSURANCE IN FORCE, INCREASE IN SURPLUS	$215,537.00
	$15,344.00

1841 PENNSYLVANIA AVE. PL. 2-2804 BALTIMORE 17, MD.

OLDSMOBILE FIAT



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At the first sign of this ugly, irritating itching of eczema, ringworm, rashes and many pimples, DON'T SCRATCH. Scratching can mar skin and can cause infection. Use the famous skin medicine that works like magic to help provided skin feel better fast! Only "Skin Success" Ointment has this marvelous skin-prescription formula, scientifically tested by a noted doctor. Prove to yourself what blessed relief can be yours. There's just nothing like "Skin Success" Ointment. Only 35¢. Economical 75¢ size contains four times as much.

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VIEWED FROM ANY ANGLE...

This Gin is Still STRAIGHT!

Ask For This Brand

100 STRAIGHT GIN Distilled from Grain

- 100 Proof—It's Straight
- Full Purity—It's Straight
- Full Dryness—It's Straight
- Full Flavor—It's Straight

Once you've enjoyed the clean, crisp taste of this gin . . . you'll never accept ordinary gin again!

Baltimore Liquor Co., Baltimore, Md.

IT'S BACK AGAIN!

MANTONE VITALITY TONIC

SOLD AT ALL DRUG STORES

CALLING EVERYONE NOW PAYING

RENT

IF YOU HAVE GOOD CREDIT . . . THE M. GOLDSEKER REALTY CO. HAS A VERY SPECIAL PLAN JUST FOR YOU!

YOU CAN NOW OWN THE HOME YOU WANT — IN THE NEIGHBORHOOD OF YOUR CHOICE, WITH

NO RED TAPE!

NO OBLIGATION TO YOU!

We said it and we mean it! All you have to do is call or fill out this handy Coupon and a Goldseker man will be happy to explain the plan — and show you how to step up to better living!

I AM A RENTER AND I WOULD LIKE TO HAVE ALL INFORMATION ON THE RENTER'S PLAN.

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ADDRESS .....

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Here's your opportunity to get in on this special plan by clearing all your problems with the Goldseker salesman. In most cases he can help you.

M. GOLDSEKER

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CALL MU. 5-3377

ANYTIME —ANY DAY—Including SUNDAY 9 - 9

MAY QUEEN TO BE CROWNED AT MORGAN STATE SAT.

Miss Elva Geraldine Hicks of Anapolis, Maryland will be crowned Queen of May at Morgan State College Saturday (May 7).

The coronation will climax the annual May Day activities which are to be held at 1:30 p.m., Hill Field.

THE BALTIMORE AFRO-AMERICAN

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FOR CONGRESS — 7th DISTRICT

Congressman Samuel N. Friedel, who has been serving the people of Baltimore for more that twenty-five years as a City Councilman, Member of the House of Delegates and Member of the House of Representatives, has been commended by Civic Leaders for his civil rights voting record.

SAMUEL FRIEDEL

Your Representative from the Seventh Congressional District is a full-time Congressman. He has no outside business interests and devotes his entire working time to the business of the city, state and nation.

Many civic leaders, organizations and unions have endorsed Congressman Friedel for re-election.

He is experienced, capable and conscientious!

PULL LEVER 5A AND LEAVE IT DOWN!

A man with a PERFECT CIVIL RIGHTS Voting Record!

VOTE TUES. MAY 17th

DEMOCRATIC PRIMARY

Elect A Man With A PROVEN RECORD to the U.S. Congress

By Authority V. Leo McQuaid, Jr.

—Million $ Morgan Auditorium

(Continued from Page 1)

the functions of an auditorium and a center for the fine arts, is most appropriately named the Carl Murphy Auditorium-Fine Arts Building, for in a very large measure the structure is the creation and the handiwork of this man."

* * *

GOVERNOR TAWES added:

"Dr. Carl Murphy, for whom the building is named, was a member of the original Morgan State College Board of Trustees, appointed in 1939 and has served as chairman of that Board for the past seven years.

"As Governor now, and as a member of the Bord of Public Works before I was elected Governor, I can attest to Mr. Murphy's enthusiasm for and constant devotion to Morgan State College."

Gov. Tawes said further:

"As I see it, the primary purpose of education — the first objective of an institution such as this — is to imbue men and women with a wholesomeness of vision, a breadth of outlook that will inspire them in the cultivation of the higher values of life which the humanities represent.

"This Auditorium - Fine Arts Building provides Morgan State College, the Baltimore community and the state of Maryland with living testimony that the people of this state are determined to use the skills and knowledge of technology for the enrichment of their intellectual and spiritual lives.

"Here in these halls the humanities will be brought to life to generations of young Americans searching for the meaning and purpose of life.

* * *

MAYOR J. HAROLD GRADY, called the new building "magnificent" and saw it as a contribution to the cultural facilities of this city. A most beautiful structure which is inspiring as well as functional.

* * *

"I know that in the years to come, it will be a very useful addition to the artistic life of this community.

"It is a great personal pleasure to join with you in dedicating this building to service, not only of Morgan and its students, but to the cultural progress of the entire state of Maryland."

* * *

PAUL L. GAUDREAU, architect, pictured the building as "one of dignity and repose, functional and attractive."

"I certainly appreciate this invitation to represent our architectural firm," he said, "especially since it is named for Mr. Carl Murphy, with whom it has been our pleasure to collaborate in construction projects on this campus during the past 15 years.

"As architects of this building, our firm wishes to express its appreciation to those in the State Government agencies in charge of this project, to our consulting engineers, and to the Piracci Construction Company ..who have produced workmanship in this structure," he added.

* * *

DR. D. O. W. HOLMES, president of the college from 1937 to 1948 and now president-emeritus, said, "I came here in 1937 to help move this college forward, first under the Methodists and then under the state. Morgan was at the crossroads. Things were critical.

"The new generation of students has no idea how critical, in those days the only auditorium was the dust bowl. All track, drama, music, sports, church, everything went on in the upper floor of that stable."

Recalling the contribution of the late Dr. J. O. Spencer whom he succeeded as president, Dr. Holmes said, "He had the foresight to purchase the present site for the college ... the temerity to buy the land for 48 years and to hold it. If he hadn't, we would have no space to put a building like this. This faith helped us to make this dream came true.

"...I am proud as a teacher, I was a teacher 55 years ago, and we teachers get our joy in what our students do. I taught Carl Murphy. My wife taught him German, and he became a German professor at Howard University before he was president of the AFRO-AMERICAN.

"I feel highly gratified and honored that you have chosen the name Carl Murphy to grace this building."

* * *

HON. MORRIS A. SOPER, member of the U.S. Court of Appeals and longtime member of the Board of Trustees, who had been credited by earlier speakers for his role in the development of the college, said:

"Whatever contribution have personally made to this enterprise, has been under the guidance of men like Dr. Spencer and Dr. Holmes, who has just spoken.

"I am extremely happy to be here to see this perfectly beautiful structure, and to know it is erected for the benefit of us all, and bears the name of one of Maryland's distinguished citizens, my friend, Dr. Carl Murphy."

* * *

JUDGE JOSIAH F. HENRY, chairman of the Building Board's Building Committee, presided.

He called the new building a 'handsomely designed and well-appointed structure," and said:

"We who are assembled here acknowledge with gratitude the efforts of all who have contributed to this finished product.

"The name of this building was chosen with great care and caution ...for Dr. Murphy ...a man of Christian endeavor ...it is with dignity and pride that we dedicate this building, confident of its meaning to the students today, and of the legacy which it portends."

* * *

PRESIDENT Martin Jenkins led the college officials in paying tribute to the honoree, and those responsible for the construction.

Dr. Jenkins said:

"There is no one more dedicated to Morgan State College without thought of remuneration, than Carl Murphy, and every student at this college should be grateful to him."

Expressing such appreciation on behalf of students, Ronald Merriweather, popular outgoing student government president, said:

"In naming the building in honor of Dr. Carl Murphy, a wiser choice could not have been made. His decisive and enlightened leadership has played an important role in the increasing development of this college.

"This building not only houses programs for art, music, and dramatics, but also provides an individual educational opportunity for both the students and friends of the institution.

"The students of this college, through me, wish to thank all concerned, for making this fine recreational facility available."

DEAN ALBERT N. WHITING saw the dedication as an occasion for rejoicing, and a reminder to the faculty of their teaching obligation.

"...I express our deep and sincere appreciation to the citizens, officials of the state, the Board, the administration, and the architect through whom this building stands today as a symbolism of educational fulfillment in its finest effort.

"We pledge to all of you a serious and assiduous effort to utilize this facility and all of its appointments and conveniences for maximum encounter with the challenges and tasks of the humanities."

* * *

J. BRUCE EDEMY, president of the Alumni Association, which recommended the building be named for Dr. Murphy, expressed gratitude, "to all who made this structure possible. We wish to demonstrate our gratitude through our participation in the college program held here.

"This magnificent building is a tribute to the man whose name it bears, and is so named in recognition of this leader's many years of diligent and faithful service to Morgan.

"Our hope is that through activities held in this building, the community will be able to acquire greater knowledge of and appreciation for the arts and a better understanding of the basic importance that communities, nations and races live together in the true spirit of brotherhood."

* * *

THE REV. Howard L. Corish, director of the Morgan Christian Center, in his invocation saw the occasion as a time to "bow in humility with contrite hearts and a deep sense of gratitude for this day in the life of our college ...

"We thank Thee for those who have finished their work and passed . . . we speak their hallowed names with deep reverence ...we thank Thee also for the men and women who still live to guide the destinies of this institution ...

"And we thank Thee above all today for the man in whose honor this building is named ...for his dedicated leadership ...his conscientious service to this college ... for his inspiration to young people.

"We ask Thee, O God, to bless this building which is dedicated to Thee ...that all that is done here, in art and music and drama may be done to Thee, so that the beauty and the goodness and the truth that is revealed shall make all of us more than we are ..."

* * *

THERE WERE musical tributes for the occasion by the college choir and symphonic band directed by Dr. R. Hayes Strider and Saul E. Lilienstein, professor of music.

Of special interest was the dedication hymn and coda written by Dr. Strider, who heads the music department.

Dr. Murphy's response to the words of praise actually was a tribute to others who made the building possible and a hope that the new facility will be used to its maximum in raising the cultural level of the Morgan community.

He said: "The Trustees are indebted to our great and good friend, Governor Tawes, for his words of wisdom in opening this Auditorium and Fine Arts Building.

"This is another evidence of his interest in Morgan which began in 1939 when, as State Comptroller, he wrote a check which purchased this institution from the Methodist Church ...

The honoree added. "Our thanks are due to the Board of Public Works, Department of Public Improvements, State Planning Commission, Budget Bureau, the architectural firm of Gaudreau and Gaudreau, the Piracci Company which built it, Judge Henry's Building Committee for its dedicated labors.

"We may not produce a great singer like Marian Anderson ...a Henry Tanner, whose painting hangs in the Paris Louvre ...a Langston Hughes, whose plays are staged on Broadway in New York, but we do expect to raise the cultural level of this college, pursue excellence, train leaders, and build intellect," he said.

Referring to the fact that the building bears his name, Dr. Murphy said:

"I presided at the Trustee Board meeting two years ago when alumni presented the resolution, that this building be named for me.

"My first reaction was to ask — 'Are you serious?' And then I looked around at my colleagues, and saw for myself they were in earnest

"...I was offered a very great honor ...so when the Trustees passed the alumni resolution to name this building for me, I accepted. I thought it was right honsome of them and the Alumni, and I said so. And this morning, I say so again."

* * *

IN ADDITION to the speakers, other platform guests included former Governor Theodore McKeldin, Senator J. Glenn Beall, the Rt. Rev. Noble C. Powell, Episcopal Bishop of the Diocese of Maryland; Richard W. Emory, vice chairman of the trustee board who formally accepted the building from Governor Tawes and Trustees Judge E. Dale Adkins, Dr. Eugene Byrd, Bliss Forbush, L. Manuel Hendler and Dr. Willard W. Allen.

* * *

COLLEGE PRESIDENTS in attendance were:

Dr. William E. Henry, Bowie State Teachers' College; Dr. P. Stewart Macaulay, Johns Hopkins University; Dr. Andrew G. Truxal, Hood College; Dr. Harry Byrd, Baltimore Junior College; Dr. Earle T. Hawkins, Towson State Teachers' College; Dr. J. T. Williams, Maryland State College; and Dr. Paulett Moore, Coppin State Teachers' College; Dr. John K. Montgomery, Peabody Institute; Dr. Daniel Z. Gibbon, Washington College.

Also seated on the platform were: Dominic Piracci, president and Peter Mantegna, vice president of the Piracci Construction Company, builders and Tom Gandreaw of the architectural firm;

Other invited guests were: James J. O'Donnell, director, Department of Planning; Louis L. Goldstein, State Comptroller; Robert Buckett, alumni representative;

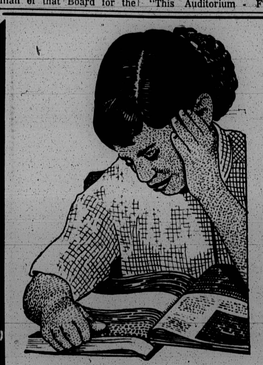
Delegate Irma Dixon (D-4); K Raymond Buffington, (D-3rd.); Mrs. Verda F. Welcome, (D-4th); Milton C. Raver, Maryland State Teachers' Association; Ellsworth Reigle and Comer S. Coppie, Department of Budget and Procurement; Albert P. Backhaus; Department of Public Improvement; Leo J. Parr, State Auditor; State Senator J. Albin Jones; (D-4th); Russell Davis, Commissioner of Personnel; Mrs. Juanita J. Mitchell; Dr. Lillie M. Jackson; president of the NAACP; Walter Dixon, City Councilman;

The Rev. Willard L. Cayton; president of the Baptist Missionary Convention of Md.,

The Rev. Daniel W. Justice, superintendent of the Baltimore West District, Methodist Church; G. Cheston Carpy; Arnold B. Vaught, executive secretary, Baltimore Meeting of Friends; Mrs. Adelyn D. Breckin, director, Baltimore Museum of Art;

Thomas J. S. Waxter, director, State Department of Public Welfare; James W. Curren; Superintendent of Prisons and Hendrik Berns, assistant managing editor, News Post.

Also members of the Board of School Superintendents, Dr. Houston R. Jackson, assistant superintendent of staff services; Edwin Stein, Deputy superintendent; Miss Mary Adams, assistant superintendent, elementary education; Thomas VanSant, assistant superintendent, secondary education and Mr. George B. Brain, superintendent of Public Instruction.



Linda Lee's Going to College

Of course Linda won't go to college until about 1970 because she is only eight years old now. However, Linda's mother is making sure that the money will be available for Linda's education by saving regularly at Augusta Building and Loan Association. She knows her savings will grow faster because of Augusta's high dividends and that her savings are safe because each account is insured up to $10,000 by an instrumentality of the U.S. Government. Why not open your new account at Augusta today?

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14 K. gold mountings set with Birthstone or diamond.

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COSTUME JEWELRY ..... $1.00 up

WALLETS ..... $1.00 up

HAIR DRYERS ..... from $4.95

UMBRELLAS, reg. $2.95 ..... $1.77

New WAFFLE IRONS & Pop-Up TOASTERS $7.95

Transistor RADIOS with Battery and Ear Phone from $10.95

Large Selection SUNGLASSES ..... 95c up

MANICURE KITS ..... $1.95 up

SET of SILVERPLATE (Service for 6 or 8) $6.95 up

SEWING MACHINES $14.95 up

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HURRY! ENTER THIS SIMPLE, EASY CONTEST!

Just count the word Atlas

LOTS OF FUN! BIG FREE PRIZES!

YOU MAY BE THE LUCKY WINNER OF YOUR CHOICE OF

HERE ARE THE SIMPLE RULES: Using letters from the above puzzle, spell the word "ATLAS" as many times as you can. Only one entry permitted from each household. Entries will be judged on correctness, promptness and neatness of reply. Decision of impartial judges will be final. Duplicate prizes will be awarded in case of a tie. Employees of Atlas and this publication are not eligible. List of first prize winners available upon request.

A BRAND NEW Atlas SEWING MACHINE

Embroiders, Darns and Monograms. Lifetime parts guarantee—Coast to Coast service.

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OR

A BRAND NEW Atlas El Dorado VACUUM CLEANER

Complete with 12 labor saving attachments. Lifetime parts guarantee — Coast to Coast service.

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Plus FREE A double strand of lovely imported simulated pearls awarded to the first 500 entries!

CONTEST EXPIRES MIDNIGHT SUNDAY, MAY 8

Atlas SEWING CENTERS

ATLAS SEWING CENTERS

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Gentlemen: I wish to submit my entry in agreement with the rules. I Spelled "ATLAS" _____ Times.

NAME _____

ADDRESS _____

PHONE _____

CITY _____ STATE _____

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Check One: If I am a First Place Winner, I prefer

☐ Atlas Sewing Machine ☐ Vacuum Cleaner

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WHERE YOU GET:

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