Baltimore Afro-American

OPINION

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More kudos for Thurgood

It has to be one of this nation's supreme ironies that Thurgood Marshall, first of his race to serve as a U.S. Supreme Court justice, will have a building named for him at the University of Maryland, a seat of higher learning barred to him, at the time, because of his race.

A statue of Justice Marshall was recently installed in downtown Baltimore near the federal courthouse.

Now this distinguished Baltimorean's name will grace the expensive new University of Maryland law library nearing completion at Paca and Fayette Streets.

We could say, at this point, all is well that ends well ... but reality defers such words.

Whether or not Justice Marshall's worth is finally recognized by our state's largest university is not quite the point.

The point is that the University of Maryland system still has large areas of racism permeating its body.

Justice Marshall, for us, is a mighty symbol of our community's ability to perservere, to affect positive change, to use mind and spirit to excel against all odds.

We appreciate the university's fathers homage to Justice Marshall. No Marylander more deserves this intimation of immortality.

At the same time we would hope the University of Maryland would see that honoring Marshall is but a first giant step down a still long road toward the harmonious and equitable treatment of black and other minority students at our state university.

Much still needs to be done at the University of Maryland and to recognize Justice Marshall is a most appropriate beginning.

CCB on hold

Are we being overly sensitive or is our feeling valid that Charles Tildon, chairman of the Community College of Baltimore board, would be happy if AFRO reporters would cease covering meetings of his panel?

Tildon, who is chairman of more civic things than we think he really has time for, must preside over a board that soon will weigh whether the mayor is to have his way and arrange the sale or lease to a commercial developer, CCB Harbor Campus land upon which the William V. Lockwood Building presently rests.

Schaefer wants the Lockwood facility, named for an eminent black educator and one of the warriors in CCB's struggle to survive and grow, torn down.

Elsewhere on this page columnist Madeline Murphy gives some particulars on Schaefer's designs on CCB.)

Our position is that the mayor has ravaged enough of the Inner Harbor area already and this would be the final affront of the citizenry.

Chairman Tildon, a member in good standing of the metropolitan 'establishment,' was appointed by the mayor and we do not see him in defiance of his anointer.

A sticky situation.

We intend to stick with the CCB board as it edges up on a decision regarding the Lockwood site and we fully expect Chairman Tildon and the board he heads to stage its deliberations in the sunshine.

The CCB - Lockwood decision, we feel, is in a holding pattern until City Hall feels the academic community and the black community as a whole gets bored with waiting and falls asleep.

We are going to stay wide awake on this one, Charlie!

To the CCB board's credit, this week it did approve a promising affirmative action program for the college with efficiency and dispatch. Mr. Tildon must take credit for seeing this program through. Fair is fair!

MADELINE MURPHY

Never...never again

Well as usual when it comes to stirring up a hornet's nest, William Donald Schaefer is a past master.

For example his approval of a $3 million bond issue for the former Minit Garage, to be converted into a hotel because it is an "eyesore". But its room heights constrained by present construction, won't house the likes of Wilt, the Stilt, being only 7 feet, 4 inches.

All this in the face of other fiascos and money losers like the Pyrolysis plant, Cold Spring, Harborbolft Apartments, Pennington Avenue dump site. The beat goes on in league with his shadow government and puppeteer contractors, undaunted, unperturbed, arrogant.

Now, as if by some grand suicidal gesture, he decides he wants the Lockwood Building at the Harbor Campus of the Community College of Baltimore so close to Harborplace that a shout would attract the attention of would-be shoppers.

But let's look at the object of his grand designs.

The Community College of Baltimore, Harbor Campus, merely four years old, was built with 53 percent state money, $730,000 federal funding, on over three acres, at a time when most of downtown was wasteland near the harbor.

A prime piece of real estate on the corner of Lombard and Gay Streets equal to one acre has subsequently been given (not sold) to the Jewish community for a monument to the Holocaust—also an ideal location for a hotel if that is what he wants.

The premise for downtown, Harbor Campus, an extension of the Liberty Heights campus was to not only open the way to draw white students from East Baltimore, but also to develop technological programs to keep up with increasing local demands for electronics, auto mechanics, air conditioning and refrigeration and drafting, and with the proximity of the aquarium, oceanography. In September, a computer bank will be added.

Since its opening, 70 percent of the students are black, increasing fourfold since 1976. Among the 18 community colleges in the state, CCB stands also fourth in utilization. At a time when college enrollment is shrinking, CCB (both campuses) provides equal access to students only on the basis of high school diploma or successful completion of high school equivalency. Fifty percent of its operating funds is derive from the state budget; 25 percent from the city; and 22 percent from student fees.

Enter the villain of the piece. Mayor William Donald Schaefer wants to tear down the Dr. William V. Lockwood Building to build God knows what, claiming under-utilization.

Nowhere does he address the serious unemployment problems (a la Miami, Fla.) that could be solved were there more trained young men and women (majority black in this instance) who could fill the aforementioned jobs.

Further, when one looks at other institutions of higher education like the University of Maryland Baltimore County campus, built for 15,000 to 20,000 and merely 5,100 attend, it is interesting to hear the mayor's ignorant rationale. Since there are more blacks graduating from high school than ever before (98 in my class 40 years ago), wouldn't you think he would motivate these graduates to attend where they can earn a living, thus increase the tax base?

No.

Some developer, maybe Rouse, is pulling the mayor's strings again to perpetuate the facade of white power in a 60 percent black population, with a downtown Cross Keys-like structure. Today Harborplace, tomorrow all of CCB!

Well, he'll have an uphill battle given the facts.

Title and deed are in the name of CCB Harbor campus. The State Board of Community Colleges, then the State Board of Higher Education and finally the State Board of Public Works must approve the sale. The contract with the federal government requires that the spot be used for 20 years for educational purposes. And $14.5 million will have to be returned to the state which shall also have to be reimbursed at the same rate of any profits from the sale.

Against this background, the most insulting foray into the rights of the black community comes at an institution where three black legislators are attached: Sen. Clarence Blount, executive assistant to the president and chairman of the Baltimore legislative delegation; Delegate Walter R. Dean, teacher and ranking black on the Legislative Policy Committee; and Delegate Howard P. Rawlings, teacher and member of the Appropriations Committee. All have worked hard to bring money to Baltimore City.

So much for loyalty to a man who hears the beat of jack hammers, the whispers of campaign contributors (paint them contractors) and the ring of cash registers.

Finally taking away the Lockwood Building diminishes the naming of all too few black role models, who have striven to set an example of excellence and devotion to young blacks in an effort to prepare them for the mainstream.

The building was not only named for an exemplary man, but it also proposes a clear vision for first class citizenship.

Also to close that building affects jobs, will make substantive changes in accreditation and is the first step toward complete annihilation of Harbor Campus.

Therefore, in this protest, all segments of the black community must be volatile and sustaining.

For like the victims of the holocaust, we too, must vow "Never...never again."

PARREN MITCHELL

National need for quality education

Michael Masser wrote the music; Linda Creed wrote the words; George Benson sang the song; and I get the point... "I believe that children are our future, teach them well and let them lead the way..."

When we speak of teaching, of education, we are speaking of investing in the future.

Tragically, the hard truth is that education, quality education, that is, has been absent from our community for quite some time.

One of the worst results of poor education is illiteracy. Although we began as early as the Civil War to attack illiteracy, through one room school houses; through black colleges and the black church, it continues to run rampant throughout our communities.

In a highly technological society, which is on its way to becoming totally mechanized, illiteracy can prove fatal. Fatal, because those who prove to be educationally deficient will be all but removed from society. What is especially alarming is that blacks have already been partially removed from the mainstream of American life.

This reality manifests itself in in number of ways. Take a look around you. How many minority businesses are there in your community? Are you satisfied with police-community relations in your neighborhood? Are minorities now getting decent, affordable housing or does the picture appear to be getting gloomier?

Education is no exception. Are you satisfied that your children are receiving the calibre of education necessary to fit, function and participate in this highly competitive world? If your answer is no, then there are a few realities you should examine.

The number of our young people dropping out of high school is far more than it should be; the same is true on the junior high level. Although there have been strides toward eliminating illiteracy, particularly in the last eight years, it still continues to haunt black children at a rate of 2-½ times more than that of white children. In light of this, how does our investment in the future fare? The situation is critical and deserving of equally critical remedies.

Many of us are operating under the illusion that elementary learning begins at age five. Therefore, we often enroll our children in Headstart programs, and those similar to it, at ages four and five, assuming they will be advanced academically.

The motor processes begin development in our children at ages 1½ and 2 years old and learning begins at birth. At birth, that is where we must begin to take an interest in the learning process of our children.

Once a child reaches the formal school system, it could be too late. And, it is too late if that school system, or the route a child happens to take in it, is mined with inadequate facilities, scanty supplies and insensitive instruction.

Perhaps the most essential ingredient to a sound education is the proper motivation and support from the home. Very often, a child's motivation is indicative of the encouragement, or lack thereof, he or she receives at home. If we adults, young and old, do not encourage our children to learn, then more than likely, they will not possess the initiative to want to learn.

This is the season for graduations, a time of celebration for those who have completed school. Let this graduation season also be a time to focus on those who have not yet been... they are our future!

Yeah, William Donald....

We find so much to object to nowadays about Mayor Schaefer's relationship with our community that it is almost with relief we now commend him for batting to get Ms. June Thorne named to the Planning Commission.

Councilman DiPietro and some council cronies objected to Ms. Thorne, TV personality, journalist, civic activist, and a moving force in the Arena Players, taking a commission seat they felt should go to a white Eastsider.

That brief rebellion by the ordinarily tractable council, the majority of whom, Schaefer has in his pocket anyway, was short-lived.

The mayor let his wrath be known and on a second go-round Ms. Thorne was approved.

We are not going to be too cynical about all this. True, Ms. Thorne is a Schaefer loyalist and true, the Arena Players have, perhaps more than any other cultural group in our community benefitted from Schaefer's largesse. They deserve all this far received and more.

Which is not very much when you contrast the city's generosity to our Players with the millions poured into the lily-white, elitist Center Stage community theater operation.

Still Ms. Thorne is an intelligent, articulate advocate of community concerns.

We are sure she will not rubber stamp the mayor and will be alert to such odious Schaefer notions as the re-gentrification of Baltimore and the displacement of low-income families, black and white.

We commend the mayor for sticking to his guns on an appointment not all that popular in DiPietro land. We see Ms. Thorne as a positive force.

A lousy law

Gov. Harry R. Hughes has decided not to fight the credit interest increase bill passed, with the help of black legislators, in the last General Assembly session.

Consumer credit charges are now frozen into a non-moveable 18 percent by state law.

We still hold with Del. Troy Brailey, who alone of our representatives, denounced the interest hike as singularly unfair to low-income Marylanders.

Del. Sklar hit the nail on the head when he told the governor that to approve the credit interest raise was to give a permanent windfall profit to the banking industry which arose from a temporary crisis — the winter inflation panic.

No matter that other lending rates may get lower as they are now doing, John Q. Public is still going to pay 18 cents on every credit purchase dollar.

It is a lousy law! It hurts our community and we hope voters remember who did them in when the next election rolls around.

We do not intend to forget.

—LETTERS—

Another plea to save CCB Lockwood Building

Dear AFRO:

I read with interest articles in your paper on April 26 relative to Mayor Schaefer and the CCB harbor campus. I commend you on the stand you have taken.

I am very disgusted with the mayor and his shadow government (Charles Benton and Laurence B. Daley).

Why should they suggest that the board of trustees get rid of the Lockwood Building that is only four years old?

Mayor Schaefer stated that this building was underutilized. How many college's classrooms are used continually during a day?

Does he not realize that the Lockwood building was designed for technical courses such as oceanography, drafting, automotive technology, air conditioning, refrigeration and other courses which are not provided for in the Bard Building or on any other campus of community colleges in our area?

He also mentions the financial problems of the school. How can this be if the following is true: The city pays 28 percent of the operating expenses, the state 50 percent, and the students 22 percent?

Why is he putting the interest of private enterprise ahead of the education of our youth?

This Lockwood Building is ideally located near the aquarium and the science center. It will be of practical use for students of the Harbor Campus, those in other community colleges and other citizens who make use of these buildings mentioned.

As a former department head in science in the Baltimore City public schools, I see the need for this facility remaining in its present location.

Why deprive future generations of the opportunities seen and projected in a practical way by Dr. William V. Lockwood?

RUBY Y MILLS TAYLOR

Thanks for mom of year contest'

Dear AFRO:

I have just finished writing a thank-you note to my son, Robert N. Young Jr., for nominating me for the 1980 AFRO-AMERICAN Mother of the Year Award.

And, I wanted to let you know that the affair was certainly a very nice one. On behalf of all of the mothers, "Thank you".

As I explained to my son, I am sure it would have been quite an honor to win the award. However, it was quite a privelege for each one of us to know that our children felt us worthy of the nomination.

As mothers we all struggle to do our very best and we often wonder if it goes unnoticed.

The AFRO - AMERICAN gave us the opportunity to be recognized and we appreciate it.

Again, thank you! The letter we received will become a part of my treasured memories!

ANNIE L. YOUNG

Remembering '60s protestors

Dear AFRO:

1980 marks the 20th anniversary of the historic lunch counter sit-ins, in a Woolworth store in, Greensboro, N.C.

I admire those four students, Joseph McNeil, David Richmond, Franklin McCain, and Ezell Blair Jr., now Jibreil Khazan for their great courage on Feb. 1, 1960.

They went into Woolworth's as college boys, not knowing what to expect. They came out men, but still afraid of what might happen to them.

Even though the Bible tells us we have nothing to fear but fear itself, those young men had much more to fear.

Being only 14 years old, most of my problems have vanished into history, but sometimes I see, feel and hear the pressures of being young and black.

MICHELE JONES

Hey, Mayor Schaefer, our black youths need a role model! Wake up, Mayor! Wake up black citizens! Let Mayor Schaefer and his shadow government know how you feel. Remember your taxes are paying for all of this. Will it be education or more money for those already rich?

RUBY Y MILLS TAYLOR

G. JAMES FLEMING

In appreciation of Ruth Brett

It was sheer delight to forget threats of war, political charges and counter-charges, and the resurgence of the Ku Klux Klan — even for two hours the other evening—to witness the giving of praise where it is eminently due, and the showering of flowers while the worthy recipient could enjoy them.

The person honored was Dr. Ruth Brett of Morgan State University, director of the Center for Counseling and Academic Advising, with the rank of professor of education, and with 24 years of magnificent service to the university behind her.

It was to have been a black-tie affair in a downtown hotel but, as soon as Dr. Brett (Mrs. Benjamin Quarles, in private life), heard of the plans, she squelched the extravagance. Although there was only an "Anonymous Committee," its members got the message.

As a result, the gathering was held in Morgan's McKeldin Center, where Dr. Brett has welcomed hundreds of incoming freshmen every year and where she begins for each new group her mission of helping young men and women to master a college education at their highest level.

By this route, according to the testimony of young and old, she has "saved" thousands of fledglings.

When Dr. Brett first heard of the downtown affair, she is reported to have said, "If it is like that, I know someone who will certainly not be there—Ruth Brett."

As finally conducted, many students could attend the affair, including the Morgan Singers who closed their part of the program paraphrasing a spiritual in dedication to Dr. Brett. They sang "She is so wonderful."

Jonny Irofuala, a senior from Nigeria and a student assistant in Dr. Brett's program, told needlingly, how Dr. Brett lectured him on how to dress, how to handle his hair, and "how to do things the right way."

He admitted that "At first I resented her, but soon I found out that all students have discovered, that Dr. Brett cares."

Johnny, as he is popularly called, and others, staff and former students, current students, related how hard the honoree works and how she makes others work almost as hard. We heard a friendly whisper: "She is a workaholic."

"With her there is no foolishness, no excuses for sloppy work, no dilly-dallying," all agreed.

In referring to Dr. Brett's sense of organization and efficiency, Jonny rose to fortissimo with "If the United States had put Dr. Brett in command of that mission to rescue the hostages, it would not have failed."

Amid presentation of many gifts and Certificates of Appreciation from Gov. Harry Hughes and Mayor William Donald Schaefer, Dr. Brett was lauded lavishly for her yearly conduct of "Introduction to University Week," her "Parents' Day," her year-long "Freshman Orientation Course," her resuscitation of Promethean Kappa Tau, freshman-sophomore society, and the writing of many booklets to guide and help students, some of which have been adopted in other institutions.

What came out more than anything else during the evening, and worth remembering, is the fact that a teacher or a parent who is firm, exacting, and demanding, and who insists on the highest standards, will still be respected, admired, extolled, and loved—if the young people understand that such a teacher, a parent or a surrogate parent really cares.

For 24 years Ruth Brett Quarles has cared—on the Morgan campus and in many facets of the larger community. Those present at the recent tribute to her believe she will continue to care.

—MORE LETTERS—

Pressing unemployment problem

Dear AFRO:

Good intentions need to be put into action. Thoughtful ideas should by yanked from the mind and initiated. People - oriented programs should be snatched off the back burner and be given strict attention up front with the frying pan.

While many people realize their needs should be addressed, unemployment continues as a pressing problem which suffers a lack of attention from leading politicians.

Unseen threats rest in the bowels of unemployment, and as long as political leaders fail to address unemployment as a social issue, the threat to the overall well - being of the city intensifies.

Sociologists and urban planners have long noted that crime increases as the rate of unemployment increases, regrettable, yet critical fact of urban centers such as Baltimore. A desperate citizen represents the most dangerous element to walk the streets, day or night.

As a result, undue urban stress is thrust on the life of the city. If Baltimore is to meet the economic and political challenges of this decade, the political leaders must first devise creative ways dealing with the immediate threat of unemployment to the social stability of the city.

Programs such as CETA should be expanded to accommodate more persons. With their understanding of how the system works, politicians could improve the framework of existing programs in order to create more jobs for more people.

This is Baltimore's greatest challenge at the threshold of the 1980s.

Make no mistake about it: the way a city solves the unemployment problem reflects on the good intentions of that city for its citizenry, and the endurance of that city as a beacon light to other cities grappling with the same plight.

WILLIAM A. CURTIS

Inmate release criteria

Dear AFRO:

Maryland is being forced by the federal courts to eliminate doublecelling of prisoners, and to diminish the prison population in several penal institutions.

Compelled to release prisoners in order to meet the court order, Maryland correctional officials will randomly and haphazardly select prisoners for parole and - or early release. In Maryland's haste to meet the court order, crucial points of consideration will inevitably be overlooked, regarding which prisoners should be the first affected by the court order.

Recognizing the situation of our economy, would it not be feasible to release all prisoners who have obtained gainful employment and are working full - time on jobs in the community?

These individuals have accumulated monetary savings, have had weekend furloughs, and have shown that they are responsible taxpaying citizens.

There are numerous prisoners who have broadened their education by pursuing and obtaining a college degree, and - or a number of college credits, which would be beneficial towards the future goals of the prisoner upon his release.

In the midst of the prison population are prisoners who have established positive attitudinal and growth patterns, through their participation as volunteers for governmental agencies serving the public, to include participation in civic activities.

Last but not least, shouldn't the treatment phase prisoners be viewed as sound prospects for early release?

LARY J. WILSON

Kaplan's tunnel decision

Dear AFRO:

The recent threat to the affirmative action processes regarding minority contractors and the Fort McHenry tunnel suggest that race is still a deciding factor in economics.

Judge Joseph Kaplan in conjunction with the Baltimore City Board of Estimates have completely ignored federal regulations and the objectives of the "set-aside" program.

As a former contract compliance officer, I find the legal decision appalling. How can black contractors successfully compete in receiving contract awards when there is no evidence of commitment by the local legal establishment?

It should be suggested that the Highway Services Inc., immediately initiate a class action suit on behalf of black contractors who are still denied the right to receive lucrative contract opportunities. This suit should have as its primary objective, the disruption of the tunnel's economic flow until this devastating and critical issue is corrected.

Black contractors will achieve parity only when the above example of direct action is utilized as a vehicle towards positive social and economic justice.

PIERRE L. WILLIAMS

Coldspring Lane delirium

Dear AFRO:

The Park Heights Community Corporation (PHCC,) has the potential of becoming a tremendously helpful vehicle in the community.

There is no doubt that there has been significant community accomplishments made already by PHCC. But presently the corporation is plagued by the crippling disease of dispute rule and inner discord.

It is infested with the malignant neglect of not responding to many community complaints, causing a spreading sore of disenchantment among community people. This has created a critical state of affairs.

Only the organized efforts of residents in Park Heights can heal such a predicament. A community decision to act is the only hope for cure. The treatment — an investigation of the delirium on Coldspring Lane by the Department of Housing and Community Development.

AMERICUS ROY

FOR ALL WE KNOW

City Editor

IN OVER 30 years covering events for the AFRO I have never seen a more honored personality than Miss Josephine Ora Young. The Sunday banquet given in her honor lasted fully six hours and was not completed then. BORN OF humble parents in Virginia she revealed she had been taught that the family of 14 children was classed as millionaires in that they had happiness and a good solid home. Miss Young went to Virginia University with a little voile dress on and took $2.50 in her hand for tuition. Her parents paid the rest when the fall crops came in. NOTEWORTHY is the fact that over 20 of the Young family descendants have been graduated from VSU and plenty of the youngsters are enrolled there now. MISS YOUNG'S crowning glory is in her saintly and good influence upon everyone she touches. She helped many a one of her nieces and nephews through school but most of all she set a wonderful example. She is by far the most distinguished person in Maryland and probably in her home state of Virginia.

FAREWELL goes to a distinguished Wilmington, Dela. citizen who was buried in that city on Monday. The longtime friend of the James Murphys of Baltimore and well-known throughout the East Coast Member of the Wilmington City Council 32 years is John O. Hopkins the son of the late Mr. and Mrs. J.O. Hopkins Sr., and husband of the former Marie Syphax of Washington. Two children survive.

STANDING in politics, Mr. Hopkins was owner of the largest parking lot in Wilmington and a graduate of Lincoln U and the Howard U. School of Law. BLACK WOMEN'S Consciousness Raising Assol, with Louise Johnson the national president presid'ng, will give an awards dinner party June 4 for te honorees, Patricia Bridgeforth and Roslyn Smith, editors of the Metro politan Magazine; Eliz M. Oliver, AFRO: Del. Hattie Harrison Shirley Pulliam, Harriett rias, Elaine Simon, (new Orleans), Pearl Ball, all registered nurses employed at local hospitals and the U of Md., and Common Pleas Court Clerk Saundra Banks.

PEABODY CONSERVATORY of Music's Commencement tonight will witness presentation of the coveted Peabody Medal for outstanding contribution IT'LL BE NICE to see Eubie Blake again. I recall when I was a kid in Brazil Indiana, my home, Eubie and Noble Sissle who were on the mid-west vaudville circuit stayed at our home on Jackson Street. There were no hotels and the performance was at the theatre called "the opera house". IN FACT everyone who came through town stayed at our home where we had plenty room and good food. 'Twas a house by the side of the road and there we met as guests many famed persons. When August came it was time for the medicine shows and lots of things like the minstrel, all those events that are only storybook items now-a-days. THERE WAS the Chautauqua and many many family reunions plus the 'church revivals' where the nicest things were 'preaching all day and dinner on the grounds". Chicken and dumplings and blackberry rol Umm! WHEN I GET A CHANCE, I think I had better write all about those days because they seem to be gone forever. JOSEPHINE O. YOUNG'S BROTHER, Hezekiah used to the audience at the banquet the rerequirements for a teacher in the early days. One was not to get married. Others were not to keep company with men, "Mad Hatter" Contest for Senior Citizens on June 19 and is that fun to watch. Honestly. If you want to laugh and enjoy a sunny day in Hopkins Plaza, do go. There are very fine prizes offered for the crazy hats and the SC ladies will show off their hand made items. I CHOOSE the Special Olympics as the most worthy project if you want to do something good. The games are June 13-14 and it is then the handicapped youngsters have their day at athletics. PLEASE SPONSOR a kid and be on hand at Towson State University to give your special kid a hug and encouragement. Write Maryland Special Olympics, 2343 Fosier Ave., Baltimore 21234 or call 661-4200 'Tis a goooood idea AND TAKES JUST A LITTLE MONEY AND A NICE WARM HUG FOR A RETARDED CHILD.

HEZEKIAH added at the end, "You've come a long way baby." as he talked from the podium with his sister. Miss Young's dress was the most beautiful we have seen in recent times, all of chiffon daintly and with hundreds of sparkles. She said her nieces got it at a fine boutique. HER NIECES whom she has helped rear and taught such lovely manners are classic beauties and talented in art and music and as she said, will make fine wives. THERE IS NO WAY we can write all the story about Miss Young. Her bio would fill a book and I hope she will write it one day soon now she is retired. No wonder the Readers Digest and other magazines have published the life story of her family. It's the greatest, no doubt. CONGRATS to Kenneth Bailey, son of Vivian M. Bailey, a teacher at the West Baltimore Middle School and Frederick A. Bailey Jr., the Chesapeake Life Ins. exec. He was graduated May 20 from Mount St. Joseph and his devoted parents are sending him to Lincoln University in Pa to major in biology. WE HAVE ALWAYS admired the Bailey family. The parents take such loving care of the children who have half the best in education. KIDS— Backyard Fairs are such fun. You can have one if you want to. The program began on Memorial Day and will continue all summer until Mid-August. Money raised goes for patient services and research to find the cause and cure of Multiple Sclerosis. REGISTER NOW and you will receive a Backyard Fair Kit. Write National Multiple Sclerosis of Maryland, 5401 Belair Rd., Baltimore, 21206 or call 485-8150.

LITHUANIAN People have set their festival for June 7-8 at Charles Center Plaza and will again show off the priceless "Lithuanian Gold" the amber that is washed up on the shores of the Baltic Sea. The jewelry is rare and costs way up there in the money but it's worth it. THEIR FOOD is delicious especially the potato dumplings, beet soup, cheese pancakes and sausage dishes. Try it and do see their handmade things like blouses embroidered so delicately and woodcarvings and linens. rooks, the P.D.?pecialist and festival coordinator will again have her "Mad Hatters" Contest for Senior Citizens on June 19 and is that fun to watch. Honestly. If you want to laugh and enjoy a sunny day in Hopkins Plaza, do go. There are very fine prizes offered for the crazy hats and the SC ladies will show off their hand made items. I CHOOSE the Special Olympics as the most worthy project if you want to do something good. The games are June 13-14 and it is then the handicapped youngsters have their day at athletics. PLEASE SPONSOR a kid and be on hand at Towson State University to give your special kid a hug and encouragement. Write Maryland Special Olympics, 2343 Fosier Ave., Baltimore 21234 or call 661-4200 'Tis a goooood idea AND TAKES JUST A LITTLE MONEY AND A NICE WARM HUG FOR A RETARDED CHILD.

Mel de Rutledge Jr.

Urban America Housing Report

It doesn't pay to "wait 'til later" to buy a home, if you think that interest rates and prices are too high at the moment and that you should wait, think again.

Home prices are likely to go even higher, and it is unlikely that interest rates will drop enough to offset inflation. To illustrate why it doesn't pay to wait, let's say that inflation keeps pushing up prices by 10 percent a year, that the going home mortgage rate is 12 percent and that it drops to 11 percent within the year.

Here's how the figures shape up on a $40,000 home:

	BUY NOW	WAIT A YEAR
Purchase Price	$40,000	$47,000
Cash Payment	9,000	11,000
30-Year Mortgage	31,000	36,000
Mortgage Rate	12 percent	11percent
Monthly Mortgage	188	324.84

As the figures show, even if (and it is a pretty big if) interest rates should decline by 1 percent, you will still be paying $23,97 more a month ($8,629.20 over the life of the loan).

That is in addition to having to come up with $7,000 more on the purchase price and $2,000 more in cash (assuming that cash requirements stay as low as 10 percent to 15 percent down).

Tax benefits of homeownership

Many renters resist home buying because the monthly costs of paying off a house seem so high. But they fail to consider the tax savings that are available to them by owning a house. These savings may cut back their monthly costs to less than what they are currently paying for rent.

To illustrate how this works, let's say the Joneses rent their house, have one child, and have an adjusted gross income of $25,000. Their itemized deductions come to $1,800. At tax time, they'll use the standard deduction ($3,400 in 1979), since it is higher than their itemized deductions. At current rates, their tax bill would be $3,777.

If the Joneses buy a $40,000 house, their tax picture will change drastically. To keep things simple, let's say that they can come up with a $10,000 down payment and get a $30,000 30-year mortgage at 10 percent. Let's also say that their yearly property taxes come to $1,200.

Under these facts, the Joneses interest payments in the first year would come to $3,000. This plus their $1,200 in property taxes, when added to their other $1,800 of itemized deductions, gives the Joneses $6,000 worth of deductions in one year.

This would cut their tax bill back 3934 to $2,843 for a savings of $77.83 per month. If this amount is subtracted from the Joneses' total monthly bank payments, they are down to monthly payments of 329.54 which is less than they would be paying for a comparable rental.

Also remember that, unlike their nondeductible rental payments, the Joneses' monthly payments of principal are constantly building up their equity in their home.

The point of this little exercise was that when considering homeownership you must take everything (financiall legal, economic and tax factors) into consideration.

Buying a house— it doesn't pay to wait

Closing cost

At first blush, you may think that your closing costs are extra expenses and nothing more. But remember that the total costs of your home will help determine the amount of your taxable gain when the house is eventually sold.

Since gain is the difference between your selling price and the home's basis, the higher your basis the less your taxable gain will be. Your home's basis will ordinarily increase over the years as you sink more money into it in the form of improvements, but your basis can also be increased at the time you buy the house.

Among the list of the most common closing cots that are added to basis are the following: legal expenses, title search fees, title insurance premiums, survey expenses, and appraisal costs.

In addition to expenses that must be capitalized there are also some closing costs that can be deducted immediately. Such deductible items include the following: your proportionate share of property taxes, which you pay; any prepayment penalties you pay on your former mortgage; fees paid to the bank for the use of money (e.g., points, mortgage organization fees, etc.).

In order to claim these costs, either as capital expenditures added to basis or as presently deductible items, you will have to substantiate the amounts expended. Your closing statement will show expenses you paid, so be sure to hold onto it.

Another good way to keep track of your capital expenditures is to keep a house expense folder. In this folder you should put your bills for capital improvements as they are incurred so that you have a running record of your basis.

The bottom line

Homeownership is the most important vehicle for Urban America to create equity and parity with the American market place.

Homeownership has four direct benefits:

(1) Economic Leverage - that is using OPM (Other People's Money) - for few other investments allow greater use of "OPM" funds than homeownership.

(2) Tax Benefit - Tax benefits are given as an incentive by the government to induce homeownership that provides shelter for the people's benefit.

(3) Appreciation - is the direct result of two functions: Increase in value due to improved desirability and - or increased market value as a result of inflation.

(4) Equity Gain - which is the amount of loan (s) that is (are reduced by monies received from the assets and paid to the lender (s).

In other words Urban America - buy homes! buy homes! buy homes!

Glossary of real estate terms

American Land Title Association (ALTA): A national association of title insurance companies, abstractors, and attorneys, specializing in real property law. The association speaks for the title insurance and abstracting industry and establishes standard procedures and title policy forms.

Amortization: Gradual debt reduction. Normally, the reduction is made according to a predetermined schedule for installment payments.

Amortization Schedule: A table showing the amounts of principal and interest due at regular intervals and the unpaid balance of the loan after each payment is made.

Annual Mortgagor Statement: A report by the lender or servicing agent to the mortgagor telling what taxes and interest were paid during the year, and how much principal balance remains.

Apportionment: A prorated division and distribution of prepaid or accrued taxes, prepaid insurance premiums, prepaid rents and other income and expenses. Apportionment usually occurs when a property is sold, and is the manner of determining the amounts due to and from the party.

Appraisal: A report setting forth an opinion or estimate of value. The process by which this estimate is obtained.

Appraised Value: An opinion of value reached by an appraiser based upon knowledge, experience, and a study of pertinent data.