Delegate wants stiffer bankruptcy law

By John W. Frece

ANNAPOLIS (UPI) — Maryland residents who can probably afford to pay their debts are taking advantage of a lenient federal bankruptcy law at the expense of others, Delegate Ellen Sauerbrey told the House Judiciary Committee this week.

Mrs. Sauerbrey urged the committee to approve her bill that would prohibit a debtor in Maryland from taking advantage of the property exemptions permitted under the federal law.

"Bankruptcy was always intended with the idea of giving citizens a fresh start," she said. "But it was certainly never meant as a means for people to write off affordable debt, and that's what we're seeing today."

"You can be making $100,000 and file for bankruptcy if on the date you file your liabilities exceed your assets by one dollar," she said.

Mrs. Sauerbrey said the availability of the more generous federal exemptions have caused the number of bankruptcy filings to soar by 82 percent since 1979.

"Retailers report the dollar loss has been 10 - fold," she said.

She distributed to committee members statements from various credit unions, including the state employees credit union, detailing the extent of the increase in bankruptcy filings.

She also passed out copies of newspaper advertisements by lawyers seeking to persuade potential customers to bring their bankruptcy business to them.

"One needn't fear he will lose his car, furniture, appliance, or house under certain exemptions which are now available to many families," read one ad from a San Antonio, Texas, lawyer.

The committee, which took no immediate action, passed similar legislation last year, although it was killed in the House.

Under Maryland law, a person who declares bankruptcy is entitled to keep wearing apparel, books and tools, money from insurance benefits; a stove, washing machine and various household goods, and $1,000 in cash or an equivalent amount of property.

But under the 1979 federal law, residents of Maryland or other states may file for bankruptcy in federal court and be granted much broader exemptions, including: $7,500 in real property; a motor vehicle worth $1,200; $500 in jewelry; $200 in furniture; $750 in professional books and tools; unmatured life insurance and other benefits.

Sixteen other states have already exempted themselves from the federal bankruptcy law, Mrs. Sauerbrey said.

Delegate David Shapiro, D - Baltimore, cautioned the committee not to act too hastily, suggesting instead that bankruptcy laws be studied over the summer.

Banks seek ways to reduce robberies

Bank officials, citing a 70 percent increase in Maryland bank robberies in the first two months of 1981, are considering ways to tighten security without hurting business.

Rather than extensive installation of bulletproof glass, which has been done in some Chicago banks, bank officials in Baltimore said this week they will spend more money on improving cameras and the use of exploding dye packs.

The Baltimore office of the FBI reported 195 bank holdups in Maryland and Delaware in 1980. The FBI said there was a 24 percent increase in bank robberies in the last two years.

Lawrence Dolle, protection officer for Equitable Trust Bank and vice president of the Maryland Association of Bank Security, said although robberies are on the upswing, there is no reason for banks to alter business methods.

A few Equitable branches that are more likely to be robbed have been equipped with bulletproof glass, but the company has no plans to install it at other branches.

Marjorie Muller, vice president of marketing for Union Trust Bank, said her bank also has considered placing bulletproof glass between tellers and customers for branches that are frequently robbed, but does not encourage its installation.

"We don't want too much distance between tellers and our customers. We're trying to solve both problems, even if we install barriers, we urge our people to cooperate with robbers, not resist," she said.

"I'm not convinced that a barrier will prevent a holdup. We're always looking for new and better ways. The dye packs are wonderful, but I don't think anybody has come up with a perfect solution," she said.

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HOCHSCHILD'S

Prison guards upset with system

State Corrections Commissioner Edwin Goodlander defended safety measurers at the Maryland House of Correction from criticism by a spokesman for the guards union who said reassurances about security at the facility are a "snow job."

After an escape in August 1979, in which 30 prisoners got away through a broken window grill in a dormitory, officials promised to tighten security at the medium security prison.

But Ed Davis, president of Local 1678 of the American Federation of State, County and Municipal Employees, said "That grill gate, which was a key ingredient in 'H' dormitory where the 30 inmates went out the window is still broken."

Goodlander said the grill was not a major factor in the breakout, although he said it did allow more inmates to escape.

Some repairs were done after the escape, but there was a major problem with repairing the roof, the commissioner said.

"Since that section of the building is being considered for demolition, we did not do the extensive work that probably would have been necessary to fully repair it, "Goodlander said.

Davis criticized the state's reassurances as meaningless.

"My gut level response is that this administration has done nothing but give you guys a snow job and you bought it hook, line and sniker, unfortunately," he said. Goodlander, however, disagreed. "There was an increase of between 62 and 65 officers. All of those positions were filled and all of those icers are working at the House of Correction. I'm quite confident we've reached the necessary staff level and things are under control," he said.

But Davis said only one guard now patrols the dormitory where the breakout occurred, and there are more inmates housed there than a year and a half ago.

"We complained about the 106 inmates in that dormitory in 1979. Right now, you got 119 in that dormitory and you still have only one officer back there," Davis said.

Goodlander admitted there are more inmates, but said a plan developed by an expert from the Federal Bureau of Prisons has helped beef up the staff elsewhere.

But the added manpower exists only on paper, and staff has not significantly increased, Davis said.

Regina Bond AFRO carrier of the month

Harlem Park Junior High School student Regina Bond was named the AFRO Carrier of the Month for November, along with her runner-up, Virginia Sherman.

Photo by Roman Hankewycz

AFRO CARRIER OF MONTH — Regina Bond, Harlem Park Junior High School student, was recently awarded for outstanding service as AFRO carrier. She was presented plaque by company circulation manager.

At ceremonies at the AFRO office, Regina was honored for her excellent service as an AFRO carrier. A carrier for three years, Regina accepted her award from AFRO home delivery manager Arthur Murray.

Although she has shown perserverence in delivering newspapers, Regina has no intentions of entering the business world. She told us that she has plans to become a nurse after college.

Regina attends New Shiloh Baptist Church with her family, and enjoys skating and dancing in her spare time.

Virginia Sherman, no less an achiever, was presented a certificate of merit by Al Tyler, national circulation manager. Virginia's father Dennis was on hand to see his daughter receive her award. Officers of the company present to give greetings were Mr. John Murphy III, Chairman of the Board, Mrs. Mae E. Dyson, company secretary and Mr. Ronald L. Jackson, vice president, circulation.

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Beth Steel recalls

Bethlehem Steel will recall about 200 laid off open hearth furnace employees at Sparrows Point in mid March, company officials said this week.

More than 300 workers were recalled in February when two coke ovens, a blast furnace and a steelmaking furnace resumed operation.

The March recall is expected to reduce the number of laid-off workers to about 1,500 officials said.

The Sparrows Point plant laid off more than 2,000 employees last spring when orders dropped.

(AFRO Photo by Roman Hankewycz

AGAINST THE KLAN — Bill McQuay (L) and Americus Roy, members of the Baltimore Equal Rights Council, say sponsors are still needed for marathon basketball games to be played at Morgan State University this week-end. McQuay and Roy says money raised will be used to bring victims of Klan activity to hearings in city April 25th for purpose of getting legislation outlawing Klan and other hate groups.

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Rollerskating in Central Park
Dumplings in Chinatown
Helicopter Rides over Manhattan
Hot Dogs at Nathan's
Orange Juice at Papaya King
Expresso in Little Italy
People-watching on Fifth Avenue
Antique-hunting in Greenwich Village
Cocktails at the Four Seasons
The Islanders, Knicks & Rangers
The Sunday Times
Burgers at P.J. Clarke's
The Fantasticks
Sail-making on City Island
David's Cookies
The Rockettes
Chrysler Building
Woolworth Building
Thai cuisine
Spanish cuisine
Mexican cuisine
Mandarin cuisine
Szechuan cuisine
Hunan cuisine
Nouvelle cuisine
Sushi bars
Northern Italian cuisine
Southern Italian cuisine
Brazilian cuisine
Tea at the Plaza
Ice-skating at Rockefeller Center
Hors d'oeuvres at Le Marmiton
The Cloisters
Diamond District
A good Egg Cream
Scribner's Bookstore
Cannolis at Ferrara's
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Breakfast at Tiffany's

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