Community Calendar

The lecture series, "Thursday Afternoons" at the Oliver Multi - purpose Senior center is sponsored by the Community College of Baltimore.

The series is co-sponsored by Project SAGA and focuses on the relationship of older adults in the community. All programs begin at 12:30 p.m. in the Oliver Auditorium at the multi-purpose center, 1400 E. Federal St.

On Oct. 1. the Paul Laurence Dunbar Senior High School Choir will be on the program. On Oct. 8, a talk and slide presentation on American heritage will be featured.

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A fundraising Monopoly Tournament will be Oct. 4 and 11 at the Furley Recreation Center, Furley and Sipple Streets, at noon.

The tournament is open to both novice and experienced players. A $5.00 entry fee is required. Proceeds from the tournment will be used toward research, patient services and public education.

It is being sponsored by the Mayor's Ofic of Special Projects and the Maryland Chapter of the Cystic-Fibrosis Foundation.

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The Forest Park Senior Center is sponsoring a three-day bus trip to Colonial Williamsburg, Va. on Oct. 13, 14 and 15. The cost is $124.

The fee includes bus transportation, two breakfasts, two dinners, a tour, two night's lodging and shopping.

Anyone 60 years of age or older and their spouses of any age are welcome. Total payment is due by Oct. 1. For more information call 466-3124.

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The Baltimore Metropolitan Chapter 600, National Association of Retired Federal Employees will have their monthly meeting Oct. 2, at the Zion United Church of Christ, Harford Road and Iona Terrace at 1 p.m.

For more information, call Louis E. Clemens after 7:30 p.m. at 377-6576.

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The Second Annual Morgan State University Fund Drive will include an alumni mass mailing, a testimonial fundraiser Sept. 29, at Martin's West, the university's First Annual Gold Classic at Forrest Park on Oct. 11 and a "Walk for Morgan" on Oct. 25.

For additional information about the activities, call 444-3035.

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A one-day course for LPN's focusing upon the principles of time management will be at Essex Community College on Wednesday, Sept. 30 from 9 a.m. until 4:30 p.m.

For further information, contact the Health and Education Council at 666-3610.

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Volunteers are being sought by the Baltimore City Commission on Aging and Retirement Education Life Support Program to visit nursing home residents.

The purpose of the program is to improve the quality of life for residents by encouraging community involvement.

A five-hour training session is scheduled for Saturday, Oct. 3. Registration and further information may be obtained by calling the Aging Commission at 396-1762.

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A symposium, focusing on the life of writer Zora Neal Hurston will be Saturday, Oct. 11, in the Morgan State University McKeldin Center Ballroom.

Ms. Hurston was a 1919 graduate of Morgan Academy and received numerous awards, including the Rosenwald Fellowship in anthropology and a Guggenheim for research in West Indian folklore.

She also published several novels and anthropological works that include, "Their Eyes were Watching God," "Jonah's Gourd," and "Mules and Men."

The symposium is free of charge and dramatic readings and group workshops will be featured.

For more information, call Ruth T. Sheffey, Ph.D., project coordinator, at 444-3435.

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The Baltimore City Department of Social Services will continue to sponsor the Child Care Food Program in Family Day Care.

The Child Care Program will provide a flat rate reimbursement to licensed providers of family day care for some meals served to enrolled day care children.

Meals will be made available to children enrolled in participating homes and will be provided without regard to race, color, or national origin.

Licensed family care providers living in Baltimore may call 234-2760 for information after Oct. 1.

Woman sues after hair loss

A Richmond jury has awarded $20,000 to a city woman whose hair fell out after she had her permanent touched up at a beauty salon.

Rosalie Lockwood, 53, sued a Richmond beauty salon The Lemon Tree Coiffure after she had the touchup two years ago and all her hair fell out 10 days later.

"No one knows the hurt and the pain," Mrs. Lockwood, a nurses aide, said Monday after she heard the Richmond Circuit Court jury's decision. " I just went into a state of shock."

Mrs. Lockwood's hair has since grown back, although she said she still is bothered by itchiness on her scalp.

The jury found Ida Bell Chappell, a beautician at the Richmond salon, was negligent when she used too strong a solution to touch up a permanent Mr.s Lockwood had gotten three months earlier.

The solution was left on her hair for 3½ hours, Mrs. Lockwood said.

Ms. Chappell contended she had warned Mrs. Lockwood not to get the original permanent. She said she also told Mrs. Lockwood that her hair already was too damaged. But Ms. Chappell said Mrs. Lockwood insisted.

Mrs. Lockwood said she didn't notice anything unusual when she first arrived home from the beauty parlor. Then she noticed that some of her hair seemed straighter and shorter than usual.

"It was like someone took a pair of scissors and chopped through it," Mrs. Lockwood said in papers filed before the two day trial. "It just looked like miche had been through it, biting out of it."

Then Mrs. Lockwood found clumps of hair on her pillow and in her comb. Ten days after the permanent touch up, all of her hair had fallen out, she said.

Mrs. Lockwood said that, for a while, she prayed that her hair would come back.

THE CHESAPEAKE AND POTOMAC TELEPHONE COMPANY OF MARYLAND

NOTICE OF PROPOSED REVISIONS IN TELEPHONE RATES

The Chesapeake and Potomac Telephone Company of Maryland has filed with the Public Service Commission of Maryland for changes in its telephone rates to produce an additional $202.1 million in gross annual revenues. This represents an increase of 26.0 percent in the Company's intrastate revenues.

The Commission has suspended the proposed revisions in rates for a period of not more than 120 days from September 26, 1981, and instituted proceedings to consider the reasonableness of the proposed increases. The Company's filing is available for inspection at the Public Service Commission, American Building, Fourteenth Floor, 231 E. Baltimore Street, Baltimore, Maryland 21202, and also at the following public libraries: Allegany County Library, 31 Washington Street, Cumberland; Anne Arundel County Library, 5 Harry S. Truman Parkway, Annapolis; Enoch Pratt Free Library (Baltimore City), 400 Cathedral Street, Baltimore; Baltimore County Public Library, 320 York Road, Towson; Calvert Count Library, Fourth Street, Prince Frederick; Caroline County Public Library, 100 Market Street, Denton; Carroll County Library, 30 East Main st, Westminster; Cecil County Library, 135 East Main Street, Elkton; Charles County Public Library, Charles and Garrett Streets, LaPlata; Dorchester County Public Library, 303 Gay Street, Cambridge; C. Burr Artz Library (Frederick County), 110 Record Street, Frederick; Ruth Enlow Library (Garrett County), 4 North Second Street, Oakland; Harford County Library, 100 Pennsylvania Avenue, Bel Air; Howard County Library, 9401 Frederick Road, Ellicott City; Kent County Public Library, 408 High Street, Chestertown; Rockville Library (Montgomery County), 99 Maryland Avenue, Rockville; Upper Marlboro Library (Prince George's County), 14834 Main Street, Upper Marlboro; Queens Anne's County Library, 121 South Commerce Street, Centerville; St. Mary's County Memorial Library, Library Circle, Leonardtown; Somerset County Library, 32 East Prince William Street, Princess Anne; Talbot County Free Library, Court and West Streets, Easton; Washington County Free Library, 100 South Potomac Street, Hagerstown; Wicomico County Free Library, 122 South Division Street, Salisbury; Worchester County Library, 307 North Washington Street, Snow Hill.

Copies of the proposed tariffs and testimony describing the tariffs are available for inspection at the following offices of The Chesapeake and Potomac Telephone Company of Maryland: 202 Annapolis Mall, Annapolis; 2014 MonadnockMall; 323 North Charles Street; 2233 E. Monument Street; 201 W. Lexington Street; Reisterstown Road Plaza, Baltimore; 16 N. Hays Street, Bel Air; 411 Race Street, Cambridge; 5733 Westview Mall, Catonsville; Morgnec Road, Chestertown; Columbia Mall, Columbia; Country Club Mall, Cumberland; 7735 Eastpoint Mall, Dundalk; 16037 Southern Maryland Boulevard, Dunkirk; Tolbertown Shopping Center, Easton; 111 Big Elk Mall, Elkton, Frederick Shopping Center and Francis Scott Key Mall, Frederick; Forest Village Park Mall, Forestville; Lakeforest Mall, Gaithersburg; Glen Burnie Mall, Glen Burnie; Valley Mall, Hagerstown; White Pilint Mall, Kensington; Iverson Mall, Marlow Heights; Landover Mall, Landover; Laurel Center Mall, Laurel; 175 Bhangri - Lane, Lexington Park; 200 E. Adler Street, Oakland; North Plaza Mall, Parkville; White Marsh Mall, Perry Hall; Riverside Plaza, Riverside; Salisbury Mall, Salisbury; Kentworth Bazaar, Towson; Waldorf Shoppers World, Waldorf; 57 East Main Street, Westminster; Wheaton Plaza, Wheaton, Maryland and at 428 W. Main Street, Clarksburg, 143 Fayette Street, Morgantown and 205 E. King Street, Martinsburg, West Virginia.

Persons, who can demonstrate sufficient interest and desire to produce direct evidence, many request leave to intervene in this proceeding, through their own counsel, by filing with the Public Service Commission, 231 East Baltimore Street, Baltimore, Maryland 21202, twelve copies of a Petition Requesting Leave To Intervene by no later than the close of business on Thursday, October 1, 1981.

A prehearing conference has been scheduled by the Commission for October 5, 1981, at 9:00 a.m., in the offices of the Commission, 231 East Baltimore Street, Baltimore, Maryland, at which time petitions seeking intervention will be considered and the evidentiary hearing dates set.

Additional hearings in the service area of the Company, providing an opportunity for the general public to present comments to the Commission on the application for increased rates and charges, will be specified in an insert to be included with customer bills mailed prior to such additional hearing sessions.

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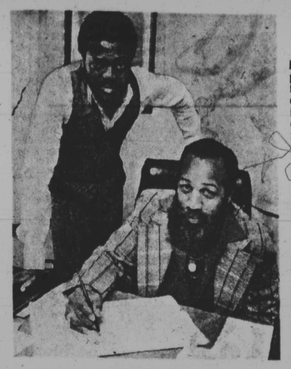
BUSINESS/REAL ESTATE

This week's financial section produced by P. E. Badham

Local firm making strides in the export market



EXPORT ENTREPRENEURS — Rotimi Osunsan, executive representative and Michael Stewart, owner of StewJac Enterprises, make last minute preparations before embarking on their two - month African tour to obtain contracts.

By Portia E. Badham
AFRO Staff Writer

Black financial leaders have stressed the importance, over the last few years, for minority entrepreneurs to become involved in a fast developing market... international export and import.

One Baltimore firm, StewJac Enterprises has done just that and after more than 18 months of operation is making a pretty good go of it.

Michael Stewart, who founded the firm, stated that his first attempt in the export business failed miserably. He was involved in the shrimp market and invested $14,00n which he lost after learning that he was dealing with a bogus company.

"That forced me to put 100 percent of myself into the import and export business to regain my losses," said Stewart. "It was my intent to establish an economic market between United States merchants and Eastern African countries."

Stewart established communication with nearly 40 major manufacturers including Monarch Foods, American Fouch Foods, Gerber Foods, and Campbell's.

The company supplies food products, cosmetics and hair care products, transportation vehicles and medical supplies. The company's executive representative, Rotimi Osunsan, made his first trip to Nigeria on behalf of the firm in February to negotiate several contracts.

The three-month trip to Nigeria and Lagos resulted in an $311 $11 million contract for cosmetics.

Stewart and Rotimi are en route this weekend for the second African tour which will include Nigeria, Liberia, the Ivory Coast and Ghana. Ghana has already placed an order for a shipment of trucks.

The entrepreneurs also hope to finalize plans to assemble American cars in Bauchi state in Nigeria. Their Once they return from their two-month trip, they will embark on yet another major step forward in the import-export field.

StewJac Enterprises will become the first black-owned firm to distribute a new thermometer, "Termohit," which is made in Yugloslavia and is used to tell the body temperature by placing it on the forehead.

New products seem to be an easy attraction to the owners of StewJac who are working on plans to distribute a type of liquid milk that needs no refrigeration for five months and stays fresh along with certain foods that need no refrigeration for up to five years. Both these products may be marketed with the armed services.

Looking to the future, Stewart says he hopes to have an office established in Nigeria by 1982 and agents established in various parts of the world.

Stewart was able to finance the opening of his export firm through the resources from other businesses including the Eldorado Nightclub and a janitorial service.

"One of the handicaps getting into business is that we don't have enough funds. If I didn't have money from some of my other businesses, this would almost have been impossible," said Stewart.

Business Workshops

The following is the September and October calendar of workshops and courses for small business persons which are sponsored by the Small Business Administration.

Starting Your Own business will be held at Essex Community College Saturday, Sept. 26 from 9 a.m. to 4:30 p.m. Call 522-1533.

On Wednesday, Sept. 30 from 9 a.m. to 4:30 p.m. **Record Management** will be held at Towson Methodist Church. Call 522-1533.

At Essex Community College on Saturday, Oct. 10 from 9 a.m. to 12 p.m. **Taking a Fresh Look at Your Market** will be presented. Call 522-1533.

Crime prevention will be held at the Fallon Federal Building Thursday, Oct. 15 and 22 from 8:30 a.m. to 12:30 p.m. Call 962 2233.

Advertising Aids for Small business will take place Wednesday, Oct. 21 at Towson Methodist Church from 9 a.m. to 4:30 p.m. Call 522-1533.

Financial Management for Small business will be presented at Essex Community College from 9 a.m. to 4:30 p.m. on Saturday, Oct. 24. Call 522-1533.

The Small Business Market in the world will take place at Essex Community College on Saturday, Oct. 31 from 9 a.m. to 4:30 p.m.

Pre registration is required for each course. For further information, call the phone numbers indicated.

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Harford Community College will offer the non-credit course, "Financial Investing and Planning," during the fall semester. Classes will be held Thursday evenings from 7:30 p.m. to 9:30 p.m., Oct. 1 through Oct. 22 on the HCC campus in Havre de Grace Hall, Room 110.

Pollard joins IBM staff

Percy E. Pollard Sr. has been appointed Manager of Equal Opportunity Programs for IBM. Pollard joins the IBM corporate staff after completing one year as a Presidential Exchange Executive assigned to the Department of Health and Human Services (HHS).

Pllard served as director of the Executive Development Division and special assistant to the assistant secretary for personnel.

During a going away luncheon, held at Fort McNair's Officer's Club, Pollard was roasted by his staff and co-workers and presented with a senior management citation from Thomas S. McFee, Assistant Secretary for Personnel.

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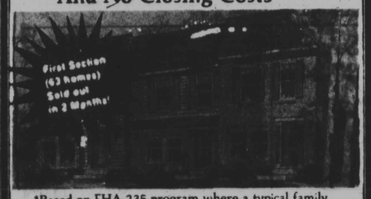

*Based on FHA-235 program where a typical family of four earning a minimum of $15,000 annual household income would qualify for a $33,200 fixed-rate mortgage at 17½% (annual percentage rate) for 30 years and receive the maximum assistance of $262 per month which in effect buys the mortgage down to an 8% rate. Homebuyers will receive an additional benefit of a city loan up to a maximum of $14,200. *Government interest rates subject to change.*

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Equitable Bank has some friendly advice for anyone planning to buy the new All Savers Certificate on October 1st.

DON'T.

Wait until Friday, October 2nd. Because on that day the new rates will be announced for certificates to be issued on the following Monday, October 5th. So by holding off just one day, you can be sure to choose the higher of the two rates.

You see, Equitable Bank also offers an All Savers Certificate. We call it our TAX-BREAK CERTIFICATE. And we'd like to make certain everyone gets the best from it.

If the new rate announced on October 2nd is higher than the 12.61% October 1st rate, simply buy your certificate the week of October 5th, and receive the better interest — guaranteed for the full year of the Certificate. If the rate isn't higher, you may still purchase the 12.61% Certificate on Friday, up to 2 P.M. (Of course, a rate change will not affect the maximum tax-free interest. It remains $2,000 for those filing a joint return; $1,000 for individuals).

Now, if you're thinking of coming into an Equitable Bank branch on Friday, October 2nd, to examine the new rates and our TAX-BREAK CERTIFICATE, we offer one last piece of friendly advice.

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