BUSINESS/REAL ESTATE

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

Fact-finding hearing

Rights Commission eyes city's minority development

By Portia E. Badham
AFRO Staff Writer

Whether minorities and Minority Business owners have gotten an equal slice of the economic pie in Baltimore was the main topic of a two-day hearing held this week by the U.S. Commission on Civil Rights.

The six - member commission, after spending six months in Baltimore interviewing potential witnesses, called on 50 subpoenaed witnesses over the two-day period.

Among those witnesses were businessmen, educators and city officials, who discussed Baltimore's economic growth and how minorities have fit in that picture.

Roy Johnson, a spokesman for the commission, stated that Baltimore was the first site for the hearings and was chosen because of its economic development and majority black population.

"I don't think you'll find too many other cities that have both of those characteristics," said Johnson. "There are several cities with large black populations but they have not had the same kind of economic growth."

Despite his firing by President Reagan on Nov. 16, Arthur S. Flemming, chairman of the commission was present to conduct the hearing. His successor, Clarence M. Pendleton, a conservative black Republican, was not in attendance.

Mayor William Donald Schaefer, who spoke on Wednesday afternoon, said the state must provide more money if the situation of blacks and other minorities is to improve.

"You've got to go to the state and tell them 'you have got to do more for areas like Baltimore, like Somerset County.' How can they tell the city to help people find and hold jobs when the means are not provided for job training."

On Tuesday, several black businessmen discussed the various problems encountered by minority entrepreneurs entering the economic market or maintaining a business.

"There's a difference between small white firms and small black businesses," said Robert Quarles, director of the Economic Development Center at Coppin State College.

"Many white small business persons come from a family with a background or perception how to run a business. Minorities who get into business are usually only experienced in one field," said Quarles.

Raymond Haysbert, president of Park Sausage and the HUB Organization, a group of professionals and businessmen, said he expects to see an "explosion in the city."

"I see the beginning of people feeling low-esteem because they can't work. A lowered self-esteem leads to resentment and hostility and I expect an explosion."

Other businessmen, including Will Jackson, president of Jackson Oil Company and Henry Edwards, president of Superpride Supermarkets, stated that minority businesses have a serious problem in obtaining working and start-up capital from lending institutions in the city.

It was pointed out that there are very few black loan officers in banking in Baltimore.

Joseph Haskins, director of Harbor Bank and vice president of business at Coppin State College, said he hoped the new Harbor Bank, the city's first black-owned bank would serve to bridge the gap for minority entrepreneurs who cannot obtain capital.

The testimony collected during the two-day hearing at the World Trade Center will be published in a report next year. The report, which will include specific recommendations, will be presented to the President and Congress for possible federal action and policy formulation to address the potential for long-range minority participation in the mainstream of economic development.

While the Civil Rights Commission was here on its fact-finding mission, local hearings continue next week on the state's minority business program.

The Nov. 25 hearing, a continuation of a hearing last month, is being sponsored by the Joint Legislative Committee on State-Federal Regulation.

At the last hearing, members of the Maryland Chamber of Commerce, an all-white business representative organization, attacked the state's Minority Business Enterprise program, saying it was full of problems and caused the cost of construction to go up.

The 2 p.m. hearing will be held in the Joint Hearing Room of the Legislative Services Building in Annapolis.

AFRO photo by Roman Hankewycz

LEGAL ADVISOR — Attorney George L. Russell Jr., former city solicitor who has been appointed the legal counsel for the city's first black-owned bank, Harbor Bank, confers with bank president John Carpenter. Russell's appointment was made last month.

Harbor Bank receives FDIC approval

Harbor Bank, the city's first black-owned bank, got another boost in its efforts to open by March 31.

The bank has received approval from the Federal Deposit Insurance Corporation (FDIC). With the approval comes the insurance on accounts of depositors up to $100,000.

William C. March, funeral director and chairman of the bank's board of directors, stated, "A significant requirement for organizing a new bank is to receive approval from the FDIC to insure the bank's deposits.

"This is a major accomplishment for the bank."

The bank, which under the last charter, had been given until October 30 to raise the necessary $2 million starting capital.

However, officers of the bank sought and were granted a six-month extension of the charter.

The bank has appointed Attorney George L. Russell Jr. as the legal counsel to the institution. Russell, who is the former city solicitor, assumed the position in October.

Investment forum planned

Government officials representing 10 countries from Africa and the Caribbean will present first-hand information regarding trade and investment opportunities in their respective countries at a two-day, international trade and investment forum sponsored by the American Association of Minority Enterprise Small Business Investment Companies (AAMESBIC) on Thursday and Friday, Dec. 3-4 in Washington, D.C.

The purpose of the forum is to facilitate the increasing involvement of small and minority business in international markets.

Nigeria, Jamaica, Egypt, Kenya, Sudan, Haiti, Trinidad and Tobago, Zaire and the Ivory Coast will all be represented at the forum.

In addition, experts in international trade and investment from the Agency for International Development, Export-Import Bank, Overseas Private Investment Corporation, U.S. Department of Commerce, and the U.S. Small Business Administration are also scheduled to be on the program.

The first day will feature comprehensive presentation by the representatives from Africa, the Caribbean, and federal agencies, with a question and answer session following each presentation.

On the second day, participants will have the opportunity to participate in workshop sessions and meet with the speakers on an individual basis.

The forum will be held at the Sheraton Washington Hotel, 2660 Woodley Road, N.W., Washington, D.C. For more information call 202-347-8600.

SBA adopts new policy

"Quality" will be the new watchword in directing agency to small businesses, the U.S. Small Business Administration has announced.

SBA Administrator Michael Cardenas explained that SBA had placed too much emphasis on the quantity of loans rather than the quality of firms receiving those loans.

"The philosophy was get the money out, regardless of whether or not the client had a real chance of succeeding in his or her small business," said Cardenas.

"That philosophy resulted in approval of far too many bad loans. We cannot permit such an approach to continue.

You've come a long way, baby.

VIRGINIA SLIMS Lights

In the crush-proof purse pack.

Warning: The Surgeon General Has Determined That Cigarette Smoking Is Dangerous to Your Health.

Regular: 8 mg "tar," 0.6 mg nicotine—Menthol: 9 mg "tar," 0.7 mg nicotine av. per cigarette, FTC Report Mar.'81

TIME FOR RED

JOHNNIE WALKER RED

100% BLENDED SCOTCH WHISKIES 86 8 PROOF IMPORTED BY SOMERSET IMPORTERS LTD. N.Y. N.Y.

BASKETBALL

COLLEGE GAMES
Friday
Morgan at Mansfield St.
Coppin St. at Hampton
VA State at Old Dominion (women)
SC State at Norfolk St. (women)
G. Mason at Hampton (women)
Clark at SC State
Saturday
Morgan at Mansfield St.
VA State at Bowie St.
Hampton at Christopher Newport (women)
Barber Scotia at Livingstone
Elon at Fayetteville (women)
Barber Scotia at NC Central (women)
Monday
Hampton at Bowie St. (women)
Norfolk St. at St. Paul's (women)
VA State at NC State
Paul Quinn at Xavier
Xavier at Ala-Huntsville (women)

NBA SCHEDULE
Friday
Milwaukee at Boston
Houston at Washington
Philadelphia at Cleveland
Utah at Chicago
Seattle at Dallas
San Antonio at LA
New Jersey at Portland
Saturday
Milwaukee at New York
Houston at Philadelphia
Indiana at Atlanta
Utah at Detroit
Washington at Chicago
Phoenix at Dallas
Kansas City at Denver
Los Angeles at San Diego
San Antonio at Golden St.
Sunday
New Jersey at Seattle

'SUPER BOWL' QB's — Former Rose Bowl MVP Warren Moon (L) and former Orange Bowl MVP J. C. Watts (R) are cheered by Edmonton and Ottawa teammates, respectively, after they led the way into Sunday's Grey Cup game for the Canadian Football League title. Moon quarterbacked Washington to its 1978 victory over Michigan at Pasadena. Watts guided Oklahoma over Nebraska in 1979 at Miami. The Grey Cup challenge is the CFL equivalent to the NFL's Super Bowl.

Eddie Hurt, Banks to get 'Bear' roast

Two men whose names are synonymous with Morgan State athletics — Eddie Hurt and Earl Banks — will be the objects of roasting at a Dec. 7 dinner at Martin's West.

The affair has been arranged by the Golden Bears Association, a non - profit corporation formed for the express purpose of supporting the financial and enrollment goals of Morgan through the sustenance of a quality program of athletics.

"We feel that a strong athletic program can have a major impact on addressing the financial and enrollment problems that ther university now faces," states Stanley Tucker, chairman of the board of directors.

"This is our first major fundraiser and we hope that it will lay the foundation for the type of high level fundraising that exists at other large universities such as the University of Maryland.

Bears' grid finale entertains Bison

Howard University and Morgan State wind up somewhat disappointing seasons tomorrow (Saturday) at Hughes Stadium, with kickoff at 2 p.m.

The Bison, hit by dissension in the wake of charges of coaches' mistreatment by some players, played to a 2 - 3 record in the Mid - Eastern Athletics Conference.

Last Saturday, they dropped a 20 - 17 decision to Western Illinois at the latter's home field in Macomb, Ill.

For the Bears, it will be an escape route from a losing campaign.

Showing a 4 - 4 record after the thrashing by Virginia Union two Saturdays ago, Morgan needs a victory to give coach Tom Morris a winning edge — if just barely — in his first year at the helm.

Surprise: Colts pick

It won't be surprising if someone sends a doctor to check the pulse of the AFRO sports desk after reading this:

The Colts will beat the St. Louis Cardinals at Memorial Stadium Sunday afternoon.

A small crowd seems certain. Fans have been turning out in diminishing numbers each weekend. But ticket holders would be wise to be on hand for this second win of the local club's devastating season.

The pick here is triggered by a gut feeling.

St. Louis shocked the NFL last Sunday with its 24 - 0 trouncing of the heavily favored Buffalo Bills. Baltimore, on the other hand, suffered humiliation in its 38 - 13 loss to Philadelphia.

Complacency on one side of the field, bitter determination on the other. The latter gets the call.

Game time 2 p.m.

ALICE COACHMAN was the first American black woman to win an Olympic gold medal while competing in the high jump during the Olympic games.

Former Loyola star 'Unsung Hero' speaker

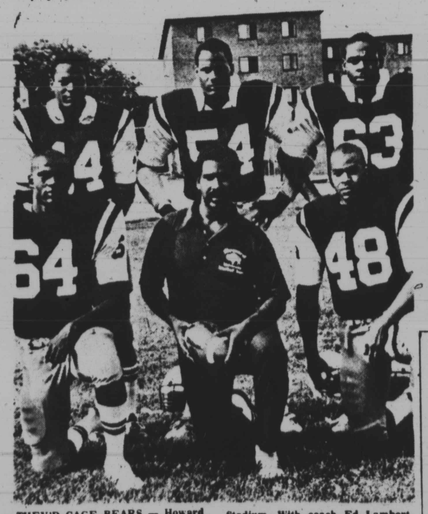
HUNT VALLEY, MD. — Gene Corrigan, athletic director of the University of Notre Dame and former Loyola High School sports standout, will be the guest speaker at the McCormick Unsung Hero Dinner on Dec. 4 at Marriott's Hunt Valley Inn.

Twenty - six candidates, one of whom will be honored as the 1981 Unsung Hero, have been chosen Unsung Heroes from their respective public, parochial and private schools.

The players represent schools in the Maryland Scholastic Association which played varsity football this season.

Coaches at each of the 26 MSA schools with varsity football programs nominate a candidate. From this group one athlete will be chosen by the Maryland Board of Football Officials as the 42nd McCormick Unsung Hero. The winner receives a 4 - year scholarship from McCormick.

The purpose of the awards banquet is to reward athletes for unselfish team play and to recognize those who contributed substantially to the success of their teams without receiving acclaim.



THEY'D CAGE BEARS — Howard University linebackers represent a formidable problem for Morgan running backs Saturday at Hughes Stadium. With coach Ed Lambert, they are: (front row) Robert Sellers and Jeff Tisdale; (rear) Matt Jordan, Martin Brown and Del Harris.

Football

COLLEGE GAMES
Saturday
Howard at Morgan
Delaware St. at E. Ill.
Tenn. State at A and T
Bethune at Central Fla. (N)
Rhode Island at Fla. A-M
Southern at Grambling
Pr. View at Tex. Southern

NFL SCHEDULE
Sunday
St. Louis at Baltimore
Washington at Dallas
Denver at Cincinnati
Detroit at Chicago
Green Bay at Tampa Bay
Miami at New York Jets
New England at Buffalo
New Orleans at Houston
New York Giants at Philadelphia
Pittsburgh at Cleveland
St. Louis at Baltimore
San Diego at Oakland
San Francisco at Los Angeles
Seattle at Kansas City
Monday Night
Minnesota at Atlanta

College scores

Western IL 20, Howard 17
VA Union 16, Eliz. City 7
Hampton 17, VA State 14
Bowie St. 17, UDC 12
NC Central 27, Norfolk St. 21
J.C. Smith 27, Fayetteville 20
Elon 30, W. Salem 20
SC State 30, Grambling 14
FL A and M 41, Southern 14
TN - Chattanooga 28, TN State 9
Jackson St. 34, KY State 0

Grid standings

FINAL CIAA

Northern Division

VA Union	8	0	0
Eliz. City	6	2	0
Hampton	5	2	0
Norfolk St.	3	4	0
VA State	3	4	0
St. Paul's	0	8	0

Southern Division

NC Central	6	1	0
W. Salem	4	3	0
J.C. Smith	3	4	0
Fayetteville	2	5	0
Bowie St.	2	5	0
Livingstone	0	6	0

MEAC FINAL

SC State	5	0	0
Bethune	3	1	0
Fla. A-M	3	1	0
Howard	2	3	0
Delaware St.	1	4	0
A and T	0	5	0

10% DISCOUNT COUPON
USED AUTO PARTS
FOREIGN & AMERICAN
Over 2,000 wrecked cars.
OPEN 7 DAYS
Engines & Transmissions Installed.
AIRPORT AUTO PARTS, INC.
796-1111

Templeton and Lezcano

O's fans shouldn't get hopes up

By Sam Lacy

Garry Templeton in the Birds' nest next summer?

Sixto Lezcano? Or both?

Not likely, it says here.

Of course, it makes a nice winter conversation piece. But, very frankly, how would that be managed?

Templeton is a proven star. When he's happy, few shortstops in baseball are as valuable to a team.

Lezcano, when in the mood, also can be an asset to any club — good glove, excellent arm, better - than - average speed and a pesky hitter.

St. Louis Cardinals manager - general manager Whitey Herzog indicated early this week that he is willing to grant the requests of both players to be traded. Going further, Herzog dropped the hint that he may consider a "barn - burner" deal in which the two would go to the same club.

A late - night (DC) talk show host ventured a guess that the Orioles might propose a deal of pitchers Jim Palmer and Mike Flanagan for Templeton and Lezcano, pointing out that Birds GM Hank Peters has expressed interest in acquiring both Garry and Sixto.

It doesn't seem plausible here that Herzog would approve such a transaction.

True, the Cardinals are in dire need of pitching but it appears unlikely that Herzog would leave a void in his infield for two pitchers in their thirties.

Palmer was 36 last month. Flanagan will be 30 next month.

MORGAN STATE UNIVERSITY
VS.
HOWARD UNIVERSITY
Nov. 21, 1981
HUGHES STADIUM
1:30 P.M.
ADULTS — $5.00 CHILDREN — $2.00
Come see the best college football in Baltimore right on MSU's campus

The CC man is a winner.

His outlook is fresh, confident and cool. He drinks the best because he is the best. A real winner... A real CC man.

Canadian Club

NOV