# CAREER CORNER

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## HUD offers housing deals

The Baltimore Field Office of the United States Department of Housing and Urban Development (HUD) is engaged in an extensive property sales program.

The program is designed to encourage greater participation by real estate professionals. Also, the program is intended to increase and expedite the sale of HUD-owned properties to homebuyers as well as investors.

A number of new sales incentives are now immediately available to the real estate professional and homebuyer when properties are purchased from HUD. A list of these incentives follow, but the incentives expire on Spetember 30, 1988.

1. The minimum sales commission paid on all acceptable offers under $16,600 will be $1,000.
2. Purchasers of those homes listed with FHA insured mortgages are now eligible to have 97% of the bid amount financed. However, local maximum mortgage amounts may not be exceeded. This incentive applies to homeowners and investors.
3. Increased sales commissions will be offered on hard-to-sell properties. This increase will be stated in the list of properties offered for sale each week.
4. Owner-occupants are encouraged to use the Adjustable Rate Mortgages for those homes eligible for FHA insured mortgages.
5. HUD encourages brokers to conduct "Open House" for homes of special interest. This applies to those properties under the heading of "Extended Listings." Arrangements can be made by contacting HUD's Property Disposition Branch.
6. HUD is establishing a "Real Estate Broker of the Month" and "Top Real Estate Office of the Year" awards. The monthly award will be made to the Real Estate Office with the highest number of HUD closings for the month. That office will receive a bonus of $500,000. At the end of HUD's Fiscal Year, September 30, 1988, a tally will be made of all closings from April 1, 1988 through September 30, 1988 to determine the Top Real Estate Office of the fiscal year. That office will receive a bonus of $1,000.00.
7. HUD is now accepting early "FULL OFFER BIDS" on all properties under a sealed bid period. Sales commission cannot exceed 6% of the purchase price and the amount claimed on Line #5 of the sales contract cannot exceed 3% of the purchase price. Bid envelopes must clearly have the words "FULL OFFER BIDS" printed on the front. Therefore, with a full offer bid, properties under a sealed bid period can be purchased before the bid period ends.
8. HUD will now actively counteroffer to negotiate an acceptable bid amount on offers that are considered too low to accept.
9. As an incentive for early settlement prior to the sixty day closing date established by HUD, the buyer and selling broker will each receive a $10 per pay cash bonus for early closing provided the buyer uses HUD's closing agent to conduct the settlement.

A dramatic increase in the interest shown towards HUD HOMES is expected. These incentives show a commitment to the real estate profession for the fine work done in the past.

For further information on each of these new incentives to sell HUD homes, contact the HUD Office at the following addresses:

**Property Disposition Branch**
**U.S. Department of Housing and Urban Development**
**10 N. Calvert Street**
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**Telephone Number:**
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**BUSINESS PULSE DIRECTORY**

# Now Small Business Has A Big Brother.

If you need financial assistance, the Maryland Small Business Development Financing Authority (MSBDFA) is here to help. Under the first three programs listed below we offer financial aid to socially or economically disadvantaged business persons in Maryland. The fourth is for all Maryland small businesses with government contracts.

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*1. Contract Financing Program*
For eligible firms with government or public contracts: MSBDFA may guarantee equity, or provide a direct loan for use as working capital or for certain equipment needed to complete a contract on a project financed by a federal, state or local government or a Maryland public utility.

*2. Long-Term Guaranty Program.*
For all eligible firms: MSBDFA may guarantee and pay an interest rate subsidy on a long-term loan made by a financial institution for use as working capital, for buying and installing machinery or equipment, and for making necessary improvements to real property owned by the applicant.

*3. Equity Participation Investment Program*
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*4. Surety Bond Guaranty Assistance Program*
For all small businesses: This progom helps the small contractor secure bonding by guaranteeing up to 90% of the losses that a surety company may incur in the event of a breach of a government contract.

## A Better Economy For All Of Us

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## Help Is Just A Phone Call Away

MSBDFA is among the most innovative state financing programs in the country. A unique opportunity. And it's only available in Maryland. If you think you qualify for our assistance, call us. Together, we can make your business a success. For more information contact the Maryland Small Business Development Financing Authority, (301) 333-4270. The Maryland Small Business Development Financing Authority is an agency of the Maryland Dept. of Economic and Employment Development.

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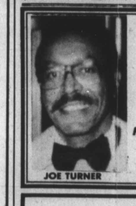

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# OBITUARIES

### Aline S. Royster

Funeral services for Aline Smith Royster were held Monday, April 25 at the First Apostolic Faith Church, 27 South Carolina St. She died Friday morning, April 22.

She was born on June 8, 1915 in Grandville, NC to William and Frances Smith and married Charles Royster in 1935. From this union, five sons were born, Samuel Lee, Robert, Charles, Jerry, and Lonnie.

In 1941, the family moved to Blatimore. Here, she joined First Apostolic Institutional Church under the leadership of Bishop W. A. Showell, where she served for many years as a faithful member of the Women's Inspirational Choir.

She is noted as having silently battled sickness and pain for many years as she carried out responsibilities to church and family.

She is survived by her husband, Charles Royster; four sons, Samuel Lee Royster, Robert Royster, Charles Royster and Lonnie Royster; four daughters-in-law; 15 grandchildren; 18 grandchildren; a sister, Telsha Reed; and a host of other relatives and friends.

### John M. Oglesby

Funeral serivces for John M. Oglesby, a World War II Army veteran, were held May 4 at St. Paul Baptist Church, 31st and The Alameda. He died on April 30 at the Veterans Hospital.

He was married to Doris (Cornish) in 1943, and the couple had two sons, Beotrice and Marcellus.

Oglesby was educated in the Baltimore City Public School System and often worked for his father's Baltimore business, called Oglesby Transfer.

He is survived by his two sons, Beotrice and Marcellus; four sisters, Ina Lee of Baltimore, Mildred Moore of Halethrope, MD, Cornelia Gregory of Philadelphia, PA and Beatrice Vaughan of Baltimore;

One uncles, Haskins Oglesby; five grandchildren; three brothers-in-law; two daughters-in-law and many nieces and nephews.

### Eunice Evans Jones

Funeral services for Eunice E. Jones were held April 28 at Faith Baptist Church, Bond St. and Ashland Ave. She died April 24 from a long illness. She was 72.

Mrs. Jones, of Isle of Wright County, VA, came to Baltimore in 1934. Two years later, she married Mansfield Jones. They lived in Turners Station.

She joined the Faith Baptist church in 1936 and later joined the Golden Age Club. Mrs. Jones often served as a judge at the election polls and also studied sewing at the Dunbar Evening School.

Mrs. Jones is survived by her children, Hilda J. Kennedy, Raymond, Mansfield and Calvin; three brothers, Samuel, Edmond and Lilton; two sisters, Annie Nettles and mary Fley;

A son-in-law, Oran Kennedy; three daughters-in-law, Velvane, Maria and Roslyn Jones; 20 grandchildren and several great grandchildren.

### Vernon P. Washington, Jr.

Funeral services for Vernon P. Washington, Jr. were held April 28 at St. Timothy's Christian Baptist Church, located on Groveland and Grenda Aves. He was 59.

Washington, eldest son of Vernon and Florine (Yarbrough) Washington, graduated from the Dunbar Senior High School. He also attended the Larry London School of Music, studying the saxophone, and the Baltimore School of Electronics.

In 1949, he married his first wife, Catherine (Simms) and the couple had a set of twins, Stephanie and Stephen. They were divorced after several years.

He married Majorie (Steward) in 1975 and is survived his his wife, son and daughter, Stephen and Stephanie; two grandsons, Stuart and David; his parents; two brothers; three sisters; aunts; uncles; cousins and brothers-in-law and sisters-in-law.

### Arthur Lee Jackson, Jr.

Funeral services for Arthur Lee Jackson, Jr., 44, were held April 10 at the Brown-Thompson Funeral Home.

Jackson was born on June 1, 1943 to Margaret B. and Arthur Lee Jackson, Sr. He died on April 6 of this year.

He attended Harvey Johnson Junior High and Dunbar Senior High School where he earned his high school diploma at Dunbar's Evening School while working with his father during the day.

In 1968, Jackson was drafted into the U.S. Army and served 18 months in Vietnam. He received an honorary discharge in 1970 after earning a Purple Heart and a Bronze Star.

In 1973, Jackson earned an A.A. degre from the Baltimore Community College in Dental Technology.

He is survived by one sister, Margo Jackson; a devoted niece, Shirley Diane Jackson; a sister-in-law, Ida Mae Brickus; a daughter, Monica Williams; a grandson; and many other relatives and friends.

### Evelyn Louise Summers

Funeral services for Evelyn Louise Summers, 78, affectionately known as "Mother Summrs" were held on April 17 at the Apostolic Faith Temple, S. Caroline St.

Mrs. Summers, 78, was born in Greensboro, NC March 5, 1909 to Elder Matthew and Ada Donnell.

In 1925, she married Daniel Summers. They had one son, James Summers who died in 1985. In 1938, Mrs. Summers moved to Baltimore where she graduated from the Apex Beauty School in 1944, as a cosmetologist.

She was employed at the Mike and Nick's Cleaners at Harford Rd. and Federal St., where she served as manager until 1968. She retired in 1973, with over 30 years of service in the cleaning business.

Mrs. Summers became a member of the First Apostolic Faith Church in 1953, where she became a prayer counselor and spiritual advisor to many.

She was a member of the Pastor's Aide Club, Helping Hand Club, and the Senior Mother's Club, in which she served as the vice president.

She is survived by her sister, Emma Hall; her brothers, Leroy and James Johnson, of Philadelphia, PA; two adopted daughters, Bessie Chambers and Evangeline Hooker; grnadchidren, James, Beatrice, Kevin, Kim Summers and Ada Ivory; two nieces, Agnes Morgan and Geraldine Morgan; and many other friends and relatives.

### Dale Lucy Hawthorne Wallace

Funeral services were held Saturday, April 30, for Mrs. Dale Hawthorne Wallace who died Sunday, April 24 in Sinai Hospital. Between 1976 and 1987 suffered three strokes and she put up a valiant fight against the effects and inconveniences of being disabled.

Born Feb. 23, 1919 in Kenbridge, VA. Dale, as she was affectionately called, moved with her family to Baltimore in the first year of her life after the death of her father.

A product of Baltimore Public Schools, Dale was graduated from the Evening School program of Frederick Douglass High School in 1939. Bright, eager, intelligent and determined, her sister, Paula was her role model. They both worked full time and pursued baccalaureate degrees in elementary education.

Dale, who graduated from Coppin State in 1943, and obtained a M.A. degree from New York University in 1949 was an educator of the highest calibre. She began her teaching career in March 1944 at school No. 110-A and served the children of Baltimore for a total of 32 years as a teacher and a counselor. Her last assignment was at School No. 91.

Reared in a household steeped in religion and faith in God, Dale's first church home was Leadenhall Baptist Church. In the early sixties, she and her family members became members of Union Baptist Church where she stayed throughout the remainder of her life.

Dale is survived by two sisters, Emma Hawthorne Davis and Pearl Hawthorne Burke; one brother, Everett L. Hawthorne; five nieces, Doris Payton, Georgetta Braxton, Christine Worsley, Lucia S. Hawthorne and Jean Hawthorne Johnson; two nephews, Roland L. Keene, Sr. and Everett L. Hawthorne; many other relatives and treasured friends.

### Pamela Denise Hill Jordan

Funeral services for Pamela Denise (Hill) Jordan were held Friday, May 6 at March Funeral Home-West, 4300 Wabash Ave. She died Sunday, May 1 at 2 p.m. in Hartford Conn.

Mrs. Jordan was born on November 2, 1956 in Baltimore to Audrey and Robert Hill.

She was educated in the Baltimore City Public schools and was noted as a talented and intelligent young lady. In an attempt to better educate herself and make more opportunities, she moved to Connecticut and began a new life.

There, she married Calvin Jordan and three children were born from that union, Pamela, Calvin, Jr., and Michael. She also made new friends there.

She is survived by her mother, Audrey; father, Robert; two brothers, Robert, Jr. and Keith; mother and father-in-law, Mr. and Mrs. Calvin Eugene Jordan of Norwalk, Conn.; three sisters-in-law; three brothers-in-law; two grandmothers, Beatrice Hill and Dorothy Lewis; five aunts; two uncles; two nieces; one nephew; and a host of other relative and friends.

### Dee B. Howie

Funeral services for Dee B. Howie were held Thursday, May 5 at March Funeral Home-West, 4300 Wabash Ave. He died Monday, May 2.

He was born March 25, 1911 to Bud and Emma Howie, both dead.

He was educated in Monroe, N.C., where he also received early religious training. He continued to attend and support various churches throughout his lifetime.

He was employed many years with the Seaboard Railroad in N.C., and the Hampshire Construction Company of Baltimore.

He is noted as having been blessed with a green thumb. He was a lover of beautiful flowers, well kept yards and fruitful gardens.

Throughout the years, he tended lawns in the Sheppard Pratt area, which were the recipients of many awards and medals for their uniqueness and beauty.

In July, 1937, he married Callie Moore. He was noted as a devoted husband, father, and grandfather.

He is survived by his wife, Callie; one son, Mozel; one daughter Dorothy; grandsons; granddaughters; great grandchildren; sister-in-law; and a host of relatives and friends.

### Joe Mobley

Jo Mobley, a 51-year-old long distance truck driver died Thursday, April 21 following a long illness. Funeral services were held Sunday, April 24.

Joe A. Mobley was the first of eleven children born to Rosie Lee Welker and the late Anderson S. Mobley on February 12, 1938.

Joe attended Baldwin County High School in Batyminnette, Alabama. He became a Christian at an early age and remained one throughout his life.

He was a member of A.M.E. Zion Methodist Church and was active in Sunday School.

Mobley was married to Delores Alford in 1968, and together they had one daughter, Francine.

He had a friendly personality and attracted friends wherever he went. Prior to his illness, he was employed by Bulldog Trucking Company.

Joe, is survived by his wife, Delores; daughter, Francine; son, Donald; stepdaughter, Sonia; mother, five brothers and five sisters, godson, friends and other relatives.

### George Brown

Funeral Services were held, Sunday, April 24, for 83-year-old Deacon George Brown who died, Tuesday, April 19, after an extended illness.

Born in Beaufort, S.C. on June 1, 1905, Brown was the son of Mr. and Mrs. Joseph Brown of South Carolina.

Deacon Brown moved to Baltimore in the 40's with his late wife, Annabelle Jenkins. The couple joined the fellowship of Little Ark Baptist Church. He was devoted to his church.

In addition to serving on the Deacon Board, he also attended Sunday School, prayer meeting and was a member of the Deacon Union.

Brown is survived by a daughter, Inez Brown, of Savannah, Ga.; a stepson, Charles Jenkins of Baltimore; three sisters, Mrs. Marie Jones, Mrs. Lillian Battle of Savannah, Ga.; and Virginia Solomon of Baltimore; one brother-in-law, seven grandsons; twenty great-grandchildren, and many other friends and relatives.

### Leroy F. Jackson, Sr.

Funeral services for F. Jackson, Sr., a World War II Army veteran, were held at noon, May 12 at the St. Katherine's Episcopal Church on Division Street. He died May 8 at the Liberty Medical Center. He was 71-years-old.

Jackson served from 1942 to 1945 in the U.S. Army. Three years later he joind the U.S. Air Force Reserves.

After his military service he worked for the C & P Telephone Company for 35 years.

He is the son of Clarence and Edith Jackson.

Jackson graduated from Carver Vocational High School, the Maryland School of Building Trades, Inc. and the New York Technical Institute of Maryland General and Architectural Drafting School.

He married Geraldine (Valentine) and the couple had two sons LeRoy, Jr. and Arthur Revelle Jackson. After Geraldine died, Jackson remarried. He married Ann Smallwood and had another son, Dwight.

He was president of the Cossocks Social Club and a member of the Telephone Company Pioneers and the Men's Guild of St. Katherine's Episcopal Church.

He is survived by his three sons, Leroy, Jr., Arthur and Dwight; three grandsons, Leroy III. Arthur, Jr. and Michal; two granddaughters, Denise Washington and Catherine Jones; one great grandson, William; one great granddaughter, Shawn M. Jones and nieces and nephews.

### Melvin Devoy Askins

Melvin Devoy Askins died April 11, at the University of Maryland. Services were held in his honor at the March Funeral Home April 18. He was employed at the Bethlehem Steel Co. for 32 years until he became physically ill.

Born on March 4, 1928 in Northumberland County in Virginia, where he also received his education, Askins moved to Baltimore in the late 1940s and was joined in Holy Matrimony to Maryann Thomson on Feb. 10, 1951. No children were born out of that union.

In 1973, he joined the All Peoples Baptist Church under Pastor Stewart C. Turner of Baltimore. Melvin, as he was fondly called, is remembered by many, for his ability to love openly and freely. He didn't mind doing a kind deed for anyone and he will be sincerely missed by everyone who knew him.

He leaves to mourn him, his wife, Maryann Askins; a mother-in-law and a father-in-law; three brothers, Clifton, Talbert and William C., all of Baltimore; three sisters, Janette Washington, Geneva McCoy and Olivia Thompson, all of Calles, Virginia; one great uncle, a devoted friend, Mrs. Alice Cameron and family; a host of nieces, nephews, cousins, other relatives and friends.

### Ralph Johnson

Services were held April 22 at March Funeral Home, for Ralph Johnson who died April 18 after a lengthy illness. Born on October 18, 1914, he received his education at Bailey High School in Bailey, North Carolina. He also attended St. Mary's Bailey Baptist Church, and at the age of 16, he was baptized

Mr. Johnson married the late Gladys Grimes and out of that union were born four children, Lenora Rheubottom, Mr. James Johnson, Mrs. Josephine McCoy and Mrs. Deborah Israel. Mr. Johnson's other children are: Mrs. Patricia Bowden, Mrs. Gloria Alden, Mrs. Nadine Miller, and Mr. Joel Ray Collins.

He also leaves to mourn him, his sisters, Suddie Matthews, Callie Williams and a host of relatives and friends.

### Mary A. McNeil

Funeral services were held April 22, at the March Funeral Home for Mary A. McNeil, who died April 16 and was last employed at the Tremont Plaza Hotel.

Born on Feb. 17, 1950 in Bishopville, South Carolina, she received her education at Clifton Park High School in Baltimore. She also held several jobs in the Baltimore Metropolitan area.

Mary married Arthur McNeil and out of that union came two children, Kenneth and Kevin. She made numerous friends wherever she went and will be sincerely missed by everyone of them. She had a pleasant smile and always had an encouraging word to all those she came in contact with.

She leaves to mourn her, her husband, Arthur McNeil; two sons, Kenneth McNeil and Kevin McNeil; three sisters, Minnie Little, Ann Pearson and Dorothy Pearson; five brothrs, Earl, Tyrone, Arthur, Curtis Pearson and William Davis; four sisters-in-law, four brothers-in-law; one grandmother, Josephine Pearson; six aunts, nine uncles, nieces, nephews; a devoted friend, Jerome Goodman; and a host of other relatives and friends.

### Emmanuel Russell Bryan, 57

Funeral services were held for Emmanuel Russell Bryan, a veteran of the U.S. Navy and an instructor in the department of mathematics at City College in Manhattan, NY. and was buried from The First United Church of Jesus Christ, Apostolic, 7901 16th St., NW, on Tuesday, May 10 with Bishop Charles B. Burroughs, Sr., officiating.

Mr. Bryan was born Aug. 6, 1931 in Washington, D.C., the seventh child of the late John and Ruth Bryan and died at the age of 57 in his home, 350 West 71st St., NYC, May 2, 1988.

He served with the U.S. Navy during the Korean Conflict and after receiving an honorable discharge worked at the Bureau of Labor Standard in New York City. He resigned this position in 1971 to pursue a course in higher education at Hunter College and St. John's University.

Completing these studies he became an instructor in the Department of Mathematics at the City College of Manhattan.

Funeral services opened with the Processional Hymn, "Tis So Sweet To Trust In Jesus" followed by Elder Kermit Haynes' reading from the Scriptures. The Eulogistic Message was by Bishop Burroughs.

Musical solos were "The Lord's Prayer", his niece, Mrs. Wynda Harley and "When I See Jesus, by Samuel McClary. Active pallbearers were all members of the family, his brothers, Jerome F. and Daniel L. Bryan, brother-in-law, Jerome Nelson, nephews, David, Timothy and Donald Bryant, Kenneth Harley and Marcellus Beckwith.

Mr. Bryant is survived by four brothers, Barron Charles, Jerome Franklin, Daniel Lloyd and Joseph William Bryan; two sisters, Elva Bernice Nelson and Florence Hortense Bryan; ten nephews, thirteen nieces, two brothers-in-law, Welton Flood and Jerome Nelson; five sisters-in-law, Thalia, Mary, Lillian, Pearl and Carolyn Bryant.

Interment, arranged by the Pope Funeral Home was held in the Maryland National Park, Laurel, Maryland.

### Edna Coles, 83

Mrs. Edna Coles, a graduate of the School of Cosmetology and owner of her own beauty shop, died Friday, May 6 at the Greater Southeast Community Hospital and was buried from Salem Baptist Church, 917 N St., NW, Friday, May 13 with the Rev. Robert A. Wilson, officiating.

She was born in King George County, VA the daughter of the late Charles and Etta Cooper in 1905 and a long time member of Salem Baptist Church joining under the leadership of the late Reverend Richard D. Grymes. She received her early education in her home town and was a member of Salem Baptist Church in King County before coming to Washington, D.C.

She was married to Willie Thompson and a faithful member of the Salem Missionary Society. In later years she met and married the late Reverend Joseph Coles and resided in River Terrace, Northeast.

Funeral services opened with a prelude by Spencer Jones and the processional, "Abide With Me" led by the family and officials of the church. Acknowledgements, cards and telegrams were read by Ms. Elgie Williams along with the church paper. Musical selections by the Consoling Choir were "Blessed Assurance", "The Uncloudy Day" and "What A Friend We Have In Jesus" with a solo, "My Father Watches Over Me" by Ms. Nancy Young.

The eulogy was by Rev. Wilson with interment in Harmon Memorial Cemetery.

Pallbearers were Marshall Thomas, Joseph Coles, Jr., Michael Coles, Eric Hicks, William Johnson and Willie Lee.

Mrs. Coles is survived by a nephew, George Olden Bryant; a god-child, Joseph Anthony Coles, Jr.; a niece-in-law, Fannie Coles; cousins, Edith J. Baker, Alice Callan, Lillian Ash, Ester Sample, Leon Evans, William Jett and Freddie Cooper.