Chapman

(Continued from Page 1D

report. As blacks continue their rise up the financial strata businesses will accede to their wishes for greater black representation in the marketplace.

"People want to deal with black managers, black reporters, whatever," said Chapman. "You just can't put a black guard at the front door and expect someone to say' I'm going to be happy with that. "If you have more blacks out there who are borrowing money then you are going to have more black bank managers.

If you see more blacks buying securities then you are going to see more black security brokers," said Chapman. "And so on and so on to get that market."

Another group which the report sees as having an easier than anticipated time of it is the over 65 age group.

Improvements in the health field and a generally easier lifestyle than was had by previous generations, find them in a position to choose whether to retire and enjoy the golden years, or continue to work and build a bigger nest egg.

"We're going to see creative ways for employees to have people working longer," said Chapman, who sees this group as a pretrained acclamated group of new workers. "Because it's more difficult to attract new workers, one of the solutions is to keep the ones you have."

"Europe is way ahead of us," said Hopkins. "They already have a senior population that makes up a large portion of it's economy. They didn't have the baby boom after World War II.

This puts the U.S. in the enviable position of being able to watch another country grapple with the situation and hopefully learning from the experience.

The report sees an added benefit of an increased senior a tendency to save at higher rates than other segments of the economy.

This increased savings will have the tendency to drive down interest rates and subsequently hold down inflation. This will then put more money into play in the economy and create a better environment for business growth which will require that more people be brought into the workforce.

The report sees an increase of the net worth of the black and hispanic citizen. This again is tied to increases in the workforce. "Instead of people saying, 'let's hire one of two blacks just so we can say that we have them people are going to say,' We have got to make a management change. We have got to get people to perform the duties that we have.

"I think this is a country that is going to realize that there are blacks out there who want to work and there are jobs out there are need to be filled," said Chapman.

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Banker

Continued from Page 1D

vestments, said Hash.

In 1985 Hash left Equitable to develop a secondary mortgage program for Provident. Hash was originally responsible for marketing the loans to investors only, but in 1986 was promoted to departmental manager for the entire residential mortgage program.

This required that he orginate and service the mortgages as well as administer the secondary mortgage department. Hash looks at his success in that position in his characteristically subdued manner.

"Amid favorable interest rates we sold loans and made some money for the bank and we continued to establish the secondary market and made some income," said Hash.

In 1987 they combined the residential mortgage market with the consumer lending department and made Hash Division Manager.

The return to his early days of consumer banking added relish to Hash's career.

Keeping in mind his credo of customer service Hash jumped feet first into the arena.

"It was even faster paced than mortgage banking," said Hash.

"In consumer lending you can turn a loan around in a day and we're talking high volume. You can't afford to wait. It's too competitive," said Hash. "You just hope you get your ideas in the paper before someone else comes along and does it."

The long awaited push towards regional banking has brought a slew of new competitors onto the field with running back appetites and linebacker sized advertising accounts. The goal has not been the large commercial banking business but the fast, lucrative, consumer dollars.

Bert Hash's department. Relying on an established network of branches and customer loyalty, Provident and many of the other banks in the area have managed to ward off the entreaties of the Citicorps and the Chases of New York and to even manage growth in their portfolios.

But Provident is still a small bank when it comes to total revenues. Its roughly $2 billion in income is dwarfted by Maryland National's which is approximately 15 to 16 times that high.

"We don't try to stay ahead we try to stay abreast," said Hash.

"We all have money to lend. The difference is in the quality of service that you lend the customer. If someone doesn't believe that you have to offer quality customer service I'll tell them they are in the wrong business."

When Hash feels the need to get away from the business he heads home to relax. "I go home and I don't want to hear the phone ring," said Hash. I was talking to a friend and they said, "What happened? We used to get together and ride our bikes..." I used to spend half of Sunday doing that," said Hash as if he were remininiscing.

"Now I'm either doing something around the house or something. I like to run and I love to read to pass the time. I'm no health nut but I exercise to keep in shape since I know I'm getting older," said the 41 year old.

"I've also gotten involved with the Maryland Association of Urban Bankers," said Hash. The group is made up of minorities who are involved in the banking and financial professions and also include some government as well as municipal employees.

"I'm a coordinator," said Hash. "I put people into place and try to know enough about the job to know if it's getting done. I have good people and they make me look good. I like walking around and I'm a hands-on type. I want to talk to this person and that person and I call them by their first name and they call me by my first name.

"The more meetings I go to as I climb higher up the ladder takes me away from that," said Hash. "So I have to find the time for it. It keeps me busy. Sometimes I have what I call my '3B Day.' On the way in in the morning I'll have to stop at the Woodlawn Office where I have 88 people and then I'll have to go downtown for meetings and then I'll come her where I have the mortgage department and 65 more people to direct.

Hash is comfortable with his success. That much is obvious. But it's doubtful that you would find anyone who would say he is complacent.

Looking at how far he has come gives the impresson he feels that he did what was expected of him and he received the expected rewards.

Disabled Workers' Job Fair:

The Maryland Network for Disabled Workers, sponsored in part by the Neighborhood Progress Administration/Office of Employment Development of Baltimore City, will host a Bank Industry Job Fair on June 1, from 1 p.m. to 4 p.m. at the Knights of Columbus hall, 7910 Harford Road.

The Maryland Network for Disabled Workers, a nonprofit organization dedicated to placing disabled individuals into competitive employment, networks with other rehabilitation facilities in an effort to match disabled individuals with job vacancies. Any person who is disabled and wants to test the employment picture in the Banking Industry, will be provided the opportunity at the Bank Industry Job Fair.

Please call 323-9056.

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2. Long-Term Guaranty Program.
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3. Equity Participation Investment Program
For all eligible firms: MSBDFA May invest up to 45% or $100,000 (whichever is less) of the equity needed for a franchise operation. MSBDFA requires its initial investment to be recovered within five years.

4. Surety Bond Guaranty Assistance Program
For all small businesses: This progam 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.

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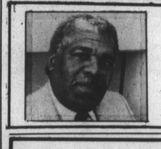
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Elyn Garret accepts a check for the Clean Block campaign from Carl Smith of the C & P Telephone Co. The campaign kicks off soon.

OBITUARIES

Mrs. Gertrude White

Funeral services for Mrs. Gertrude White were held Wednesday, May 11 at March Funeral Home-East, 1101 E. North Ave.

She died Friday, May 6, after a long illness.

She attended the Baltimore City Public Schools.

Mrs. White was married to Jim Walker, and is survived by one son, Walter Walker, Jr.; a friend of the family, Catherine Kent; one granddaughter, Lillie Mae Lewis; two great grandchildren, Denise Y. Lewis and Danielle S. Lewis; and a host of other relatives and friends.

Mr. George Holloway

Funeral services for George Holloway were held Thursday, May 12, at March Funeral Home East, 1101 E. North Ave. He died May 8, after a short illness.

Mr. Holloway was married to Sadie Shanks and out of this union were born six children, three sons and three daughters: Patricia, Harrell, Sonny Holloway, Ruthie Holloway, Jackie Daily, George Holloway, Jr. and Francis Shanks.

Mr. Holloway had numerous friends wherever he went and will be sincerely missed by everyone who knew him.

Mr. Holloway leaves to mourn: his sons and daughters; ten grandchildren; one great-grandson; two sisters, Mrs. Elizabeth Newman from Durham, North Carolina and Mrs. Jannie Pass from Presbury, North Carolina; one brother, Preston Holloway of Roxboro, North Carolina; a host of nieces, nephews, relatives and friends.

Mrs. Lorraine Burnham

Funeral services were held for Mrs. Lorraine Burnham Thursday, May 5, at the March Funeral Home West, 4300 Wabash Ave.

She died suddenly on May 2, 1988. Mrs. Burnham was born on November 28, 1932, to Charles Rayfield and Elizabeth Hall.

She worked for the Board of Education until her illness in the late sixties.

She married the late Alfred Burnham and out of this union four children were born. Mrs. Burnham had numerous friends wherever she went and will be sincerely missed by everyone who knew her. She always was a true friend, mother, and grandmother.

She leaves to mourn, her mother, Elizabeth Hall; two sons, Alfred and Larry Burnham; three brothers, William, Alvin and Samuel Rayfield; two daughters-in-law, Joann and Loretta; five grandchildren; one great-grandchild,; nieces, nephews, and a host of other relatives and friends.

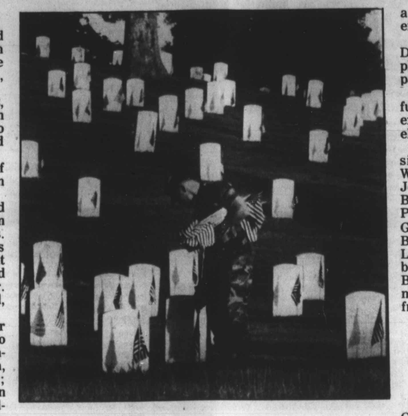
Mr. Kevin T. Martin

Funeral services for Mr. Kevin T. Martin were held Thursday, May 5, at the March Funeral Home West, 4300 Wabash Ave. He died Friday, April 29. Kevin was born on July 30, 1957 to Frank L. and Mary Martin.

He attended Houston Woods High School in Baltimore and was a member of the Saint Gregory The Great Catholic Church.

Mr. Martin enjoyed outdoor activities. He made numerous friends wherever he went and will sincerely be missed by everyone who knew him.

He leaves to mourn: his mother and father, three brothers, three sisters, one brother-in-law, one niece, and a host of other relatives and friends.



Rachel Bonds Oden

Rachel Bonds Oden, 79, died at the Annapolis Convalescent Center, Inc., on May 6, 1988 at 5:30 p.m.

Oden, born in Odenton, Md., Dec. 31, 1900, joined the St. Mark United Methodist Church in 1962, after her marriage to the late Gilbert Oden.

Funeral services for Oden were held on May 12 at the St. Mark United Methodist Church, 1440 Dorsey Road, Hanover, Md.

She is survived by one brother, Walter Smith, an aunt, Sophie of New York City, a beloved niece, Mrs. Irene Washington, six other nieces, four nephews, great nieces and nephews, one foster son, Benjamin Parker, Jr.; and several other relatives and friends.

Otis Pettis

Funeral services for Otis Pettis, 60, were held at Locks Funeral Home, 1304 N. Central Avenue, on May 13, 1988.

Mr. Pettis, born on Feb. 22, 1920 in Baltimore, died on May 9, 1988 at the Johns Hopkins Hospital.

He was the son of the late Louis Walker and the late Ida Pettis, and was educated in the public schools of Baltimore.

Pettis possessed skills in many occupations and was always able to find employment.

He worked at the Maryland Drydock as a skilled plasterer, paperhanger and painter.

He repaired and refinished furniture, and he also gained expertise on plumbing and electricity.

Pettis is survived by three sisters, Mrs. Patience Williams, Mrs. Mildred W. Jones, Ms. Ruth M. Pettis of Baltimore; one brother, Earl Pettis and one foster brother, George L. Moore, both of Baltimore; two aunts, Mrs. Laura Walker Carter of Pittsburgh, Pa. and Mrs. Gladys B. Pettis of Baltimore; and many other relatives and friends.

Grant Wright

By Lainer Covington
AFRO Staff Writer

Retired Park Police Chief Grant Wright, a graduate of Virginia Union University, a veteran of the U.S. Army and briefly a public school teacher, died May 16 in Providence Hospital at the age of seventy-one following a lingering illness and was buried from Calvary Episcopal Church, 820 Sixth St., NE, with the Rev. Norma L. Blackwell, assistant rector, officiating.

Chief Wright was the first and only black to head the U.S. Park Police Department serving at the top from 1968 until retiring in 1973. He was born April 1, 1917 in Fredericksburg, VA the second of three sons and married to Katherine B. Clark, his college sweetheart and also a graduate of Virginia Union University.

It was in 1940 that he both married and graduated becoming the father of two children, a son, Grant Stephen and a daughter, Nena.

While in college he was a stellar varsity football player for four years, president of the Student Government Association and a member of the Omega Psi Phi Fraternity finishing with a B.S. degree in chemistry. He was inducted into the U.S. Army in 1942 serving in the South Pacific for 35 months rising to Master Sergeant in charge of water supplies for the troops.

Following his discharge he spent a year teaching at Phelps Vocational High School in Washington, D.C. in the veterans training program.

Grant joined the U.S. Park Police, an agency of the National Park Service, Department of the Interior, as a private and advanced through the ranks of Sergeant, Captain, Inspector, Deputy Chief and Chief of the entire service in 1968. He received numerous accolades, commendations and citations over the years for his leadership and setting an example for honesty, integrity and fairness.

He was extremely loyal and devoted member of the Omega Psi Phi Fraternity serving as chairman of many committees and two terms as Basileus. Grant was a faithful member of Calvary Episcopal Church for more than 40 years working on many committees and serving on the vestry.

Chief Wright is survived by his wife, Katherine; a son, Grant Stephen Wright; one daughter, Nena Wright Hill; a brother, Welborn L. Wright; one grandson, Ashley S. Wright, and a daughter-in-law, Courtni C. Wright.

MARRIAGES

Joseph Portera, III., 44, 5303 Selfridge Ave.; and Deborah Jean Farmer, 30, 1036 Hignet Way
Richard Paul Browne, 26, 6327 Boston Street; and Carol Elizabeth McComas, 25, 1205 Gregor Way
Martin F. Downey, II., 28, 2730 Maple Ave.; and Lynn M. Hollins, 27, 2730 Maple Ave.
Mathew Thomas Orsie, 33, 750 Eagles Ct.; and Jane Frances Wible, 31, 5225 Garmouth Road
Melvin Watts Fortune, III., 2309 Whittier Ave.; and Clarice Ambeder Upsher, 33, 2309 Whittier Ave.
Daniel C. Maclea, 57, 4507 Roland Ave.; and Shirley B. Sparks, 64, 108 Enfield Road
James Ronald Holmes, 22, Pensacola, FL; and Elizabeth Ellen Geesey, 24, 110 F. Cross Keys Road
Earl Russell Ryland, 45, 3720 Elm Ave.; and Helen Tuney, 37, 3720 Elm Ave.
George M. Greenwalt, 28, 1813 E. Lombard Street; and Kimberle M. Johnson, 30, 1813 E. Lombard Street
John A., Soles, II, 31, 6 Raylon Drive; and Deborah M. Kuchtiak, 33, Raylon Drive
Robert L. Sipes, Sr., 22, 1625 McHenry Street and Augusta A. Walizer, 22, 6515 Rosemont Ave.
James Mencer, 57, 5903 Belle Grove Road; and Judy Clayton, 37, 5903 Belle Grove Road
James Herbert McNeill, 25, 1010 Rose Anne Road; and Elaina Haywood, 23, 748 Evergreen Road
Allen Ingram, 29, 7226 Story Barr Road; and Robin Denise Gainous, 26, 2207 W. Lexington Street
Gary E. Raub, 44, 1630 Bixenbacker Road; and Martha Y. Evans, 33, 1911 Maulsey Court
Marshall E. Campbell, 42, 3010 Spaulding Ave.; and Darlene Wharton, 28, 3010 Spaulding Ave.

DIVORCES

Blair, Frank J. vs. Linda L.
Dodson, Aubrey, Jr. vs. Pamela
Curran, Linda Marie vs. Michael Prial
McCormick, Linda Love vs. Vincent D.
Jackson, Juanita vs. James William
Williams, Walter, Jr. vs. Trilvia Alberta
Kelly, George Samuel vs. Martha Ann
Van Dyke, Thomas C. vs. Sharon T.
Nnadozie, Alphonse vs. Cecilia
Graham, Harrison vs. Louise
Cooper, Sharrye vs. Melvin
White, Ruth Hellen vs. Dennis Lee
Finney, Phyllis vs. Roosevelt
Jones, Joan Eileen Datcher vs. Thomas Ellsworth, Jr.
Shell, Sylvia vs. George
Casey, Jackie vs. James Allen
West, Earl David vs. Ann
Lawrence, Willie Mae vs. Samuel
Reagan, Catherine Martha vs. George Conrad
Carr, Brendell vs. Clayton D.
Maddox, Kim Denise vs. Warren
Laughon, Thomas F. vs. Margaret F.
Watson, Linda S. vs. Edwin
Crippens, Nathaniel, Sr. vs. Janice Bernice
Pearson, Robert L. vs. Karen
Harlee, June vs. Ronald
Guess, Rhonda Ann vs. William
Han, Victoria Lee vs. Edward
Talbert, Catherine A. vs. Charles Nathaniel

DIVORCES

Crooms, Constance M. vs. Roland A.
Dow, Georgia Angela vs. Derrick Keith
Felsenberg, Stanley Z. M.D. vs. Patricia
Hauser, John E. vs. Anna L.
Cole, Morgan vs. Linda
Clair, Julia A. vs. Richard T.
Turek, Kenneth vs. Virgina R.
Young, Deborah Ann vs. James Brian
Oxentine, Pamela D. vs. James Lee, Jr.
Booth, Emily Willimae vs. Kevin Maurice
Mapp, Gary vs. Ronatha
Miles, Eva Haynes vs. John
Bullock, Clarence Hubert vs. Aretha Mae Peterson
Coleman, Peggy Lee vs. Ollie James
Boone, Daniel vs. Deborah Ann
Dorsey, William Aaron vs. Pamela Ann
Coake, Dorothy vs. Arthur, Jr.
Robinson, Sjaren R. vs. Gary A.
Boehmlein, Lisa Anne vs. Bernard Leonard, Jr.
Hunter, Betty Maryann vs. Bernie Cleother
Duckett, Karen A. vs. Robert O.
Moore, Gregory A. vs. Suzette
Crawford, Dennis E. vs. Mary Frances
Koester, Sandra E. vs. Charles
Kramp, R. Semmes vs. Elizabeth A.
Lowry, John M. vs. Dolores H.
Murphy, Teresa vs. Kevin J.
Glenn, Andrienne Elise vs. Michael Darryl
Archer, Ralph W., Jr. vs. Barbara
Haught, Timothy vs. Nancy Marie
Wells, Dorothy Jean vs. James Kenneth
Wilkes, Peter R. vs. Sarah F.
Lazen, Lillian R. vs. Alvin G.
Kathleen Ann Ryan vs. Edgar Brenes
Swiger, Randy vs. Valerie
Karen L. Raber vs. Erich J. Nagl
Paul, Patricia Lorraine vs. Carl Herman
Brown, Odell Williams vs. Anthony Jerome
Morton, Mamie vs. Steven
Morgan, Catherine vs. Robert
Rothgeb, Joseph vs. Phyllis
Allen, Pamela Alberta vs. John Frank, Jr.
Ahrens, Tina Ann vs. James Matthew
Rene D. Wallace vs. Reuben Maxwell
Buck, George F., Sr. vs. Margaret Lee
Kavanagh, Kevin T. vs. Michele A. Weiss
Onwuanaibe, Minnie vs. Louis
Devasya Kalampnayil vs. Swarnambnal Subramanian
Seymour, Anthony vs. Bernadette
Vickers, George Allen vs. Maria
Rea, Kirk Gregory vs. Carolyn
Harris, John A. vs. Peggy A.
Daniel, Karen Pamela vs. William Eugene
Helen Marshall vs. Michael Coakley
Scroggins, Crystal June vs. Barry Anthony
Edges, Lucille vs. Eugene David
Wolf, Patricia vs. Gary K., Sr.
Stadelman, Robert vs. Betty
Trostle, Helen M. vs. Robert G.
Ridley, Annie Marie vs. Nathaniel
Lotz, Donald R., Sr. vs. Patricia A.
Crockett, Diane vs. Thurston T.
Sorrentino, Frank vs. Marlene
Smoot, Karen T. vs. Lawrence R.
Rodgers, Rose Marie vs. Levan

DIVORCES

McNeil, Annie Ruth vs. Douglas
Lambert, Garry Lee vs. Victoria Lynn
Gee, Clarence Ray vs. Barbara Ann
Mooring, Clayton L. vs. Dorothea
Jacobs, Tyrone vs. Ann Louise
Honeycutt, James, Sr. vs. Maybelle Estelle
Jennifer, Terrie Lee vs. Robert Eugene
Shaw-Taylor, Melinda C. vs. Attu
Lynch, Carol Elizabeth vs. Dick (a/k/a Confred Lynch)
Davis, Annette L. vs. David Alexander
Cannady, Rebecca vs. Paul Sterling
Pahr, Joseph Austin vs. Linda Ruth
Meyers, Cassandra Doran vs. Albert Lawrence
Laughery, Dawn E. vs. Daniel S.
Sample, Lois Constance vs. Darryl Antonio
Buchheister, Darlene Marie vs. Joseph R.
Coe, Charles Wesley vs. Roxanne Patricia
Marcin, George J. vs. Sarah Dawes
Wiltshire, Bruce E. vs. Sandra M.
Holmes, William donald vs. Cheryl Denise
Clark, Anthony Peter vs. Lisa Elizabeth
McCray, Josephine Helen vs. James
Hannibal, Viola vs. Ernest Lee
Howle, Elizabeth Starr vs. William G.
Miles, Annette Marie vs. Arthur Ray
Smith, Sheila A. Dixon vs. Mark Edward
Chambers, Patricia Ann vs. William Thomas
Cash, Beverly Ann vs. Jackie Lee
Berry, Hortense vs. Harvey, Sr.
Celluzzi, Dawn Marie vs. Mark A.
Mitchell, Alice E. vs. Charles
Mitchell, Theresa Mae vs. Vernon
Jacobs, Violet Christine vs. Melvin Lee
Hoyle, Julienna vs. Larry N., Sr.
Chance, Marjorie vs. Augusta, Jr.
Nock, Delores vs. Richard
Griffin, Elmer Frezzella vs. Simone Brenda
Bell, Sharon A. vs. David H., Jr.
Moore, Gwendolyn Louise vs. Robert Eugene, Sr.
Smith, Patricia Bridgett vs. Warren Albert, Jr.
Beyer, Albert Harry, Jr. vs. Brenda Fay
Gregory Corradino vs. Joanne E. Steane a/k/a Joanne E. Corradino
John Stephen Simms vs. Pamela Mae Bolstad-Blom
Killian, Howard, III vs. Kristen Ann
Bomgardner, Anita Marie vs. Patrick
Tietz, Kim H. vs. Sarah Jane
Leonard, Robin Lee vs. Roy Allen, Jr.
Harrison, Margaret Lee vs. Walter N.
Ramsey, Valeri D. vs. Frederick E.
Yax, Jose Marcelino vs. Charline Murphy
Abrego, Juan Ramon vs. Aide Castillo
Aguirre, Maria Alicia Sanchez vs. Angel Antonio
Hamm, Sheila Michelle vs. Marvin
Crowder, Martha vs. Michael Jerome
Moya, Maria Arevalo vs. Rene
Martin, Lovette William vs. Roberta
Anderson, Betty Elizabeth vs. Charles Edward
Stella Grace Smith vs. Joe Elmer Ball
Stevenson, Sarah vs. Ronald
Roundtree, Shelly vs. Dallas
Stover, Robert Lee vs. Carolyn A.
Bishop, Webster, Jr. vs. Veronica
Jessup, Milton vs. Georgina Parrish
Armstrong, A. Milo vs. Thomas