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—To enforce law

(Continued from Page B-16)

laws which took effect Jan. 1.

• • •

One notice offered for distribution by an agents' association purports to "tell (s) the true story for you," while containing information which the Commissioner labeled as, "clearly erroneous."

The notice, intended for insertion in auto insurance policy renewals, states that, "In 1972, by action of the Maryland General Assembly, an increase in certain automobile insurance premiums was mandated under a new insurance law effective January 1, 1973."

Commissioner Hatem noted that the General Assembly has made no effort to legislate an increase in premium. "No premium is mandated under the insurance laws of Maryland."

The Commissioner noted that there was an increased benefit, called economic loss coverage, which by law is required to be a part of every automobile insurance policy with an effective date of Jan. 1 or thereafter.

Companies have filed with the Commissioner for approval of rates covering this extra benefit, usually termed "no-fault" by the insurance industry.

"The notice being distributed by the agents' organization seems to indicate there is automatic increase in the total premium which the Maryland motorist is going to pay," Mr. Hatem said, "and this is not necessarily true.

"Several companies already have filed for a decrease in bodily injury rates and so the net premium to the policyholder may not be increased at all."

Commissioner Hatem said the decrease in bodily injury rates is as predicted by Governor Mandel following the passage of the Automobile Insurance Reform Bill. The Commissioner said the decreases have been filed by three major companies and that it is not improbable that additional companies will be filing similar decreases in the future.

The notice being distributed by agents also attempts to convince policyholder that the "no-fault" benefit was not supported by the agents' associations. Commissioner Hatem stated that this is incorrect.

"As I recall, the amount of money up to which an individual could collect from his own insurance company on behalf of medical expenses or lost wages, as supported by the agents' associations and the automobile insurance industry in general was much higher than the $2,500 maximum finally settled upon by the General Assembly," he said.

"Naturally the additional coverage carries an additional premium, but this cannot be said to be an increased premium since the coverage was not placed on the policy before January 1."

Mr. Hatem said that his staff has requested the agents' association to clarify the statements made in the notice before they are delivered to policyholders.

"Nevertheless I urge each and every citizen to contact me if they know of an instance where they feel they are being misled.

"Among the changes in the law with reference to automobile insurance which took effect January 1, 1973 are:

1) Creation of the Maryland Automobile Insurance Fund which allows a person to obtain insurance from the State if he has been twice rejected by the private market or is cancelled or non-renewed.

2) Stringent new rules which require companies to justify their reasons for cancelling or non-renewing an automobile insurance policy, and giving the Commissioner new powers to set aside unjustified actions.

3) A requirement for a new benefit on all automobile insurance policies requiring insurance companies to pay, on a "no-fault" basis, all medical bills and lost wages with the exception of Workmen's Compensation up to $2,500.

4) A requirement that companies offer collision insurance with deductibles of from $50.00 to $250.00 in $50.00 increments.

5) A requirement that any motor vehicle registered in the State of Maryland must have the minimum automobile liability and economic loss coverage on and after January 1, 1973.

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—Inquiring

(Continued from Page B-16)

ing, if every time inauguration rolls around their taxes are used to support million dollar affairs that they aren't even invited to."

Mrs. Doris Nelson, a secretary and a resident of East Baltimore "It's absolutely incredible to think that a person who governs the United States and sees Americans facing the problem of hunger everyday, would even think of spending over 50 cents of anybody's money for an affair such as an inauguration."

Craig Sinclair, employee of C and P Telephone Co. and resident of Northwest Baltimore. "Why should taxpayers have to foot the bill for inaugural activities? We are never invited to the affair and even if we were, we probably wouldn't be able to attend."

Miss Elizabeth Cook, a government employee and resident of South Baltimore "It's terrible to spend over $3 million for Nixon's Inauguration activities. Why do the activities have to last four days? All those persons attending the affair are either holding high offices., movie stars, singing artist and many others who have lots of prestige and MONEY. If it's really necessary for him to have this event, why not let those who attend pay the expenses?"

—Some tips on

(Continued from Page B-16)

who's name begins with "L", I hear you have gone back into your thing. One of the officers in STOP SQUAD arrested you before and you were able to get out of the case. Now that same officer has been given information again about you.

• • •

If you wonder why I am telling the above persons about their narcotics activities, the reason is they are small fish in a large pond. Business people are complaining to me every day—but guess what they won't STOP.

Now for the more positive side of police-community relations. In last Tuesday's AFRO my column requested help in recruiting more black police officers and cadets for the Baltimore City Police Department.

As I said then, "don't complain about not having enough black police officers on a scene where police action is taking place—unless you have made every effort to convince our fine young, black men that police department is a worthwhile career."

I will further state that the police department is selective in its recruitment, because the community demands a certain type of police officer. The police department will adhere to these demands, so don't recruit anyone unless you feel that he will make a fine police office.

—Campus life

(Continued from Page B-16)

Campus Life clubs.

Other members are Miss Wendy Brown, Ft. Wayne, Ind.; Mel Binda, Washington, Pa.; Mark McMasters, Akron, Ohio; J. D. Holt, Russell, Kan.; and Miss Joan Ilardo.

The Jan. 27 concert is given to raise money for Campus Life, $1 advance, $1.50 at the door.

—O'Neal named

(Continued from Page B-16)

daughter and three sons: Yvette, taking the pre-medical course at the University of Maryland to be a technician; Fred Jr., a student at Wilson High School in Washington, as is his brother Roderick, 15; and John 2.

Like his sister, Fred O'Neal Jr. wants to go into medicine — but as a doctor.

Also sworn in by the mayor at Wednesday's ceremony was James T. Dorsey, 64, as a member of the Community College of Baltimore's board of trustees.

Mr. Dorsey, 1200 block Bentalou St., owns and operates Dorsey's Citgo station, Pennsylvania Ave. and Mosher St., and is Grand Senior Warden of Prince Hall Masons.

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here and there

by Inez Kaiser

We've started our sixth year of activities with the Del Sprites, Inc. a couple of months ago and things are really getting into swing. One of the purposes of our organization is to expose teenage minds to many facets of everyday life to which they might never otherwise be exposed.

For instance, we had a speaker on health care and as my part of the offering, I shared with the girls some information which I had just received on pin worms from the makers of Jayne's P-W®.

In case you don't know, Jayne's P-W is the leading proprietary drug product for the treament of pin worms. They were all interested to know that pin worms is a very common ailment which affects one out of three persons regardless of their social or economic class. They were also glad to know about Jayne's P-W and its effectiveness in combating this ailment. I explained to them the symptoms of pin worms and the convenience and economical way in which this problem could be dealth with.

Many of the mothers were glad to receive this information, too and to know that Jayne's P-W is available in both adult and children's dosages. If you would be interested in knowing more about pin worms and its treatment, you can write for the booklet "Your Family and Pin Worms" % Jayne's P-W, Dept. PI, Box 400, New York, N.Y. 10016. The more you know about your health, the healthier you can keep yourself and your family.

16TH ANNUAL STATEMENT

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STATEMENT OF CONDITION

as of December 31, 1972

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ASSETS

First Mortgage Loans	$8,040,483
Improvement Loans	50,548
Savings Account Loans	317,963
Real Estate Sold on Contract	34,458
Real Estate Owned	10,082
Stock in Federal Home Loan Bank	52,700
Investments & Securities	474,046
Ground Rents Owned	95,332
Cash on Hand & In Banks	834,261
Fntr. & Equipment (Less Dep'n)	6,534
Other Assets	95,878
TOTAL ASSETS	$10,012,285

LIABILITIES

Savings Accounts	$8,268,515
Advances from Federal Home Loan Bank	500,000
Other Borrowed Money	500,000
Loans in Process	83,132
Advance Payments by Borrowers	307,622
Other Liabilities	18,684
Deferred Credits	33,464
Reserve for Uncollected Interest	2,246
Federal Insurance Reserve	190,976
Undivided Profits	107,646
TOTAL LIABILITIES	$10,012,285

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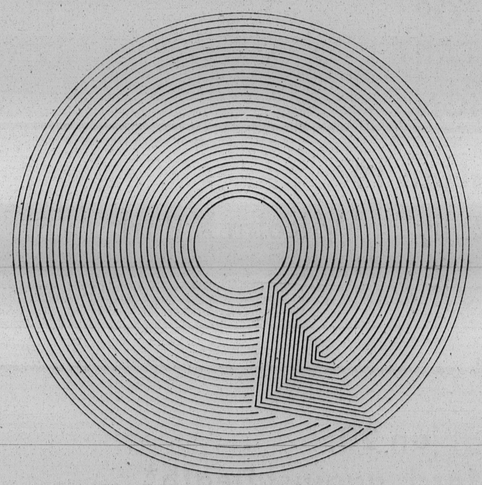

We're Involved

A few years ago we provided tv cameras for the world to watch the first men walk on the moon. Last year we provided rehabilitation for a high school dropout that's helped him walk tall again right here in Baltimore. Just two examples of the wide range of involvement of Westinghouse as a corporation and as people in community, state and national affairs.

As a corporation, we contribute something like $500 million a year to Maryland's economy. As people, we've given some $5 million to the United Fund in the last 15 years. As a corporation, we have spent millions on education involving thousands of employees and their families through our tuition refund and scholarship programs. As people, we participate in virtually every type of sport and recreation in the community, with 150 teams in bowling alone.

As N.V. Petrou, President of our Defense and Electronics Systems Center, says: "After all, a corporation is not faceless. It is made up of individuals, each with his or her own talents, specialized skills, aspirations and frustrations. Perhaps too many younger people are turned off by what they imagine to be 'the Corporation'. That's unfortunate. I just hope they remember that we are not faceless, as they are not faceless, and by working together all of us can gain a great measure of personal and professional fulfillment by serving the needs of society."

Things have changed since Westinghouse established its first sales office in Baltimore in 1890 and today we are continuing to develop and adapt our electronics business to viable new areas. Things will continue to change. But the more things change, the more one fact will remain the same: We're involved.

Westinghouse

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