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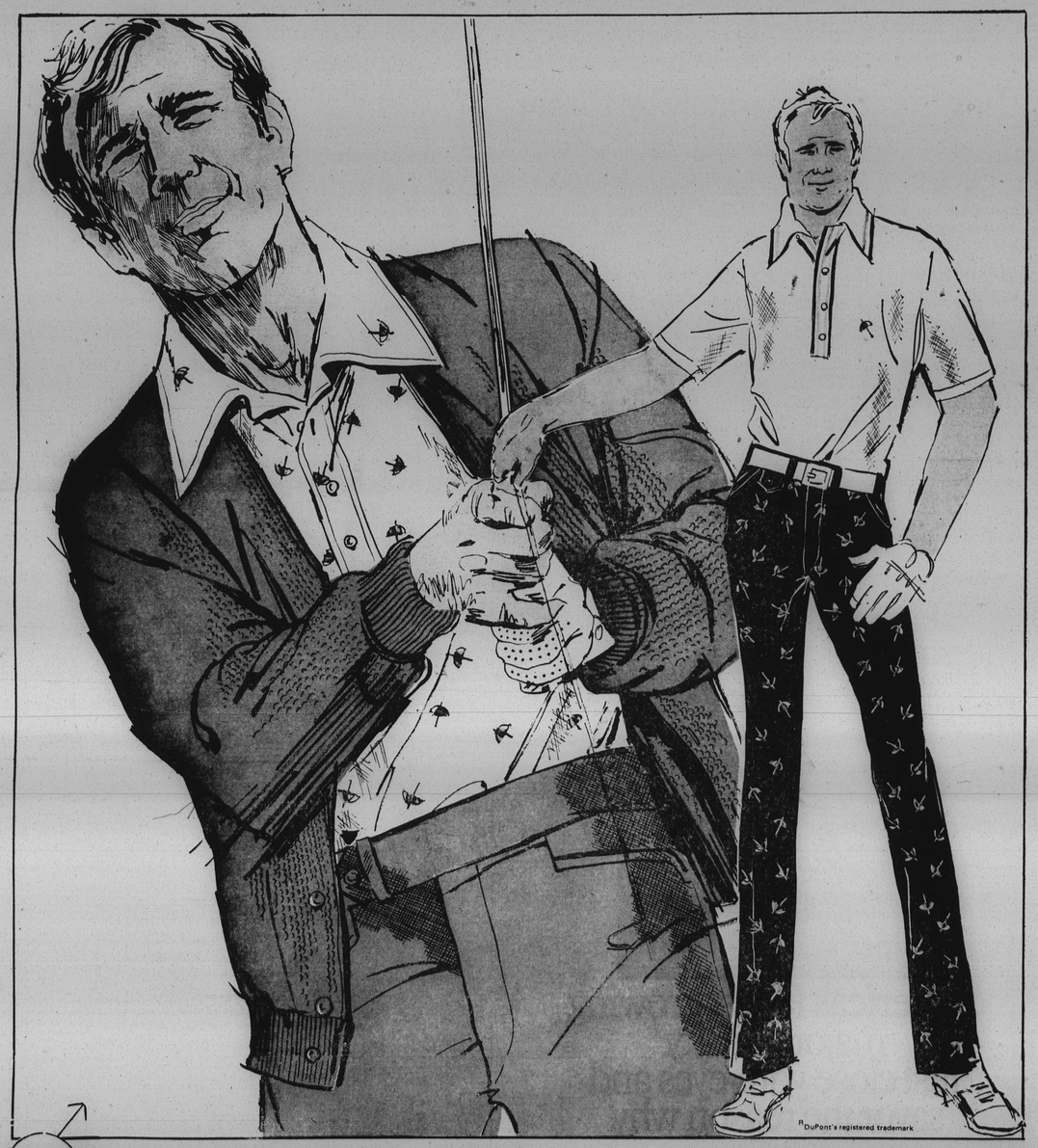

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TODAY'S INVESTOR

Don't sell stock when price is low

By THOMAS E. O'HARA

Q. I saw an unusual ad in the financial pages. One of the services said stock prices were too low and that most individuals would be better off if they looked at their stocks and if they decided the companies' business was good they should hold their stocks and refuse to sell at today's low prices. I always thought it was a good idea to sell stocks when the market was bad and not buy again until the market gets better.

A. I saw that advertisement and thought it was one of the most sensible ads on stock that I have seen.

The ad reminded us that when we buy stock we are really buying an interest in a business and while the price of that stock certificate many change from day to day, what we really own is the business and if it is a good sound business and earns money that is what makes our certificate worth more.

There are times in the stock market when for a variety of reasons there aren't many people who want to buy stocks. When that happens the price of stocks drops because people who have to sell can only get the buyers offer.

When buyers find themselves in that kind of a position they drop the prices they will pay even further.

If you are the owner of a good stock and are satisfied that the company is the kind you want to own, there is no reason why you should sell because the price is down. You are just giving someone a bargain.

If you had a dollar bill and someone offered you seventy-five cents for it, you wouldn't sell. If someone offered you half the price your car was with you wouldn't sell either. The same kind of reasoning applies to stocks.

* * *

Q. I've heard talk of a new kind of Investment Club called a "Challenge" Club. Could you tell me what is different about this kind of club?

A. The Challenge Investment club is a variation of the standard Investment Club especially designed for more experienced investors. In it the more experienced investor learns to give more weight to short-term factors in the stockmarket.

This kind of club also limits its membership to four to seven people. The members invest more money to start with, such as $500, $1,000 or more per person and limit the number of stocks they invest in to 4 or 5 issues.

There is also a different diversification plan used in the club. The National Association of Investment Clubs has a more detailed description of how this club works, and I'm sending you a copy of it.

BEST SHOW EVER — Mrs. Margaret Campbell, center, an assistant to Baltimore City Mayor William Donald Shaefer; flanked by Mrs. Ernestine T. Ward, supervisor of district No. 3, and William Hill Jr., leader in charge of the Mary E. Rodman Recreation Center, said the awards night presentation held at the center recently was the best she had ever seen in West Baltimore.

(AFRO photo by Phillips)

Teachers late for school, Moore

Four days before city teachers decide which of two organizations will represent them in contract negotiations, Baltimore Teacher's Union (BTU) President Godfrey Moore complains that teachers who have signed for courses this summer may, again, be forced to miss several days of classes.

In a brief telegram to school board members, Mr. Moore explains "due to a conflict between the school system calendar and the college scheduling" many teachers will be unable to attend opening days of classes.

"June 15 is the last day for Baltimore City students. Nonetheless teachers are . . . required to be present on the 18th, 19th and 20 or take loss of pay to attend college courses," the communique continues.

"Teachers are forced to take these courses . . . the cost is borne by them and is unfair to dock their pay because of administrative lack of planning," the telegram concludes.

The more than 8,500 eligible voters of the Public School Teachers Association and BTU will square off today (Friday) for their third representation election since the BTU won in an upset victory in 1967.

Area POW's honored Sunday at Ft. McHenry

The Flag House at Fort McHenry will honor two Baltimore Prisoners of War, SFC Donald J. Rander, U.S. Army and Major Bernard L. Talley Jr., U.S. Air Force, with the presentation of the Flag Week Award in recognition of the heroic role played by POW's in the Vietnam War.

The ceremony will begin Sunday, June 10, at 2:30 p.m. Major Talley is out of town but Sergeant Rander with his wife and daughters will receive the bronze plaque and citation personally from Jean Hofmeister, Flag House president.

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Newly-elected officers of the Delta Lamba Chapter of Alpha Phi Alpha fraternity are from left: Brothers Harold Norris, standing in for John King, Richard Turner for Glendi Johns, Alvin Jackson, Curtis Admas for Vernon Pennington, R. Grant Pinkett, the Rev. Arthur J. Payne, William Proctor for Robert Salters, Joseph Yates, Wesley N. Shelton, Charles Anderson for Cornelius Woodson, Charles Pinchback for Frederick Dedmond. (More about the Alphas in R.S.V.P)

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BALTIMORE — 2401 Belair Rd. Open Daily 9:30 a.m.-10 p.m.

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