Abernathy stays as SCLC revamps national office

INDIANAPOLIS — The Rev. Ralph D. Abernathy has accepted the verdict of the SCLC Board of Directors and will remain president of the organization.

Announcing Wednesday that the board had rejected Dr. Abernathy's resignation, the Rev. Joseph E. Lowry, its chairman said a special fund-raising effort would be initiated to meet financial problems of the organization, staff increases and a new regional office setup would be launched to give Abernanthy more time for his church pastorate.

The board followed closely the recommendations in a petition presented by a group headed by Hosea L. Williams, a former staff member who now heads the Atlanta Metro chapter.

The petition reviewed the problems SCLC has had in recent years, including leaders holling the organization and leaving to enter politics or take high paying private jobs.

It also noted confusion among some contributors who had given money "to the Martin Luther King Junior Foundation under the opinion that SCLC and Dr. Ralph D. Abernathy shared these funds."

Abernathy "has never had the full and total opportunity to appoint his total staff," the petition said, adding that the board should ask all members of the national staff to resign so that he could choose his own assistants more freely.

Abernathy joined other SCLC leaders in pointing to the presence of the group and its leaders on a White House "enemy list" and to actions by the Internal Revenue Service as underlying reasons for the decline in its financial support.

Pressed for specific examples of actions by the Nixon administration against the SCLC, Abernathy listed "tapping of my telephone," tapping of phones at the SCLC's national headquarters in Atlanta, and audits being ordered on "income tax returns of individuals active in the organization or making large contributions to it."

The IRS has challenged the tax-exempt status of the SCLC Foundation, with litigation dragging out almost three years, although the organization says it has answered all questions. Abernathy said "I do not know" the reason for it "except for the purpose of harassment."

In Our Churches

By Pam Widgeon

Churches are invited to send news of special church activities and a copy of their church program.

The ushers of St. Luke United Methodist Church, Gilmor St. and Riggs Ave., will observe their 22nd anniversary on August 26, 3:30 p.m. The Rev. Charles Green is the best speaker. Earl M. Fields is president; Mrs. Corette Wilson is chairman.

The Rev. Mrs. Ruth H. Barnes, assistant pastor of Druthe Gross of Bowie, Md., three grandchildren, 19 great-grandchildren and three great - great - grandchildren.

Last rites held for Mr. Chew

Funeral services were held Thursday for William H. Chew, 84, 1121 Myrtle Ave. at St. James Episcopal Church. Burial followed at Mt. Calvary Cemetery.

Mr. Chew died Saturday at his home of a prolonged illness. The native of Prince George's County, Md. attended Hampton College in Hampton, Va. He had worked at the Baltimore Board of Supervisors of Elections for over years.

He is survived by his wife, Mrs. Kate Chew; two daughters, Mrs. Cornelia Cummings and Mrs. Eugenia Brown of Upper Marlboro, Md.; a son, Kenneth Chew of New York City; a foster sister Mrs. Dorothy Gross of Bowie, Md., three grandchildren, 19 great-grandchildren and three great - great - grandchildren.

REPORT FROM EUROPE

Hint may break Watergate case

By Ollie Stewart

PARIS — Aside from Senator Inouye of Hawaii, I don't know now many Watergate committee members were in the military service, but I was reminded a few days ago of something all military men know very well.

It's the relationship between a company commander and his first sergeant, and a general and his chief of staff.

Many times, hanging around in the orderly room of a company, I've heard conversations like this.

"All right, Sarge, tell me exactly what happened last night, and don't leave out a thing."

"Well, sir, old Jones had three beers, so when this woman passed by he leered at her and wolfwhistled at his buddy that he wouldn't mind screwing her."

"Could the woman have understood the words?"

"No, sir. He whispered. She could only have guessed — and she can't prove what she guessed he said. So she's got no case."

"Good. Now, Sarge, remember one thing. If this woman makes a fuss later, I don't know a thing about it. I don't want to have to make a report of any kind."

"Right. You don't know a thing about it. I'll handle it. And since you never heard about it, it'll never be official."

Generals, I'm sure make the conversation even shorter. After getting the exact in'or matter about something they simply say:

"Okay, Colonel, take care of it. I don't know a thing — and I don't want to know. Understood?"

"Absolutely, sir. The same as always."

This is standard procedure, not only with the military, but with many big civilian groups, business and political.

Protect the top man. Brief him thoroughly on dirty tricks, then isolate him completely by swearing he never knew a thing.

If the senators haven't thought of this, they should. They could have a situation similar to many that've cropped up in the military — and it'll be almost a pair-shot of the nudist and the two cops while they waited for the wagon.

Mr. Jennings was longtime steel worker

Samuel W. Jennings, 78, 4506 Lorelle Ave. died Sunday at City Hospital of a prolonged illness. Funeral services were held Thursday at New Pilgrim Baptist Church.

Born in Lunverg County, Va., Mr. Jennings was an employee of Bethlehem Steel for 42 years. He was active in many church clubs at New Pilgrim.

He is survived by his wife, Mrs. Lucille M. Jennings; a daughter, Mrs. Lurelle M. LeVere of Sharpes, Va.; a son, Thomas Jennings of Baltimore, 15 grandchildren and 6 great-grandchildren. He is buried in Maryland National Memorial Park.

Help Urged As Famine Stalks 13 Million Africans

WASHINGTON — Two International agencies have issued conflicting reports on the extent of the drought-induced famine in sub-Sahara Africa and a congressman has asked public support for relief legislation.

Thirteen million people, twice the number previously estimated, are facing famine because of the four-year drought, the League of Red Cross Societies reported from Geneva.

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But U.N. Aid officials in Abidjan, Ivory Coast for a conference, said the threat of famine is almost non-existent.

Rep. Augustus F. Hawkins, D-Calif., called for letters from the public supporting appropriations for further relief.

He noted that nomad communities have remained in the desert, making it difficult to ascertain the number of deaths and the extent of the need in those areas.

"The vast numbers of people moving south to escape the encroaching desert are causing the nation's largest social dislocation in this century," the congressman said in his weekly column.

The food shortages have induced deaths from such endemic diseases as cholera in Senegal, measles in Mali and Niger and meningitis in Chad," Hawkins said.

• • •

The International Red Cross said half of those facing starvation are children.

Of the 24 million inhabitants of the six sub-Sahara, or Sahelian countries, 12 million are threatened, the league said.

A further one million persons are in danger in Ethiopia, which is not actually a part of the region, it said.

Adding to the human suffering, the league reported, is the loss by drought victims of 30 per cent more of their livestock.

The Red Cross said that although its assistance is vital, "Only governments themselves with the help of United Nations specialized agencies can hope to find a staisfactory, long-term solution to the problems and the human suffering cuased by the drought."

The league, admitting its figures as received from Red Cross delegates in Africa are conservative, launched a new worldwide appeal, primarily for cash with which to make local purchases but also for high-protein foodstuffs, baby food and milk power and medicaments.

In addition to Ethiopia, the six Shaelian nations severely affected are Chad, Mali, Mauritania, Niger, Senegal and Upper Volta. The league gave the following country-by-country figures:

Chad: Of a total population of 3.7 million, 2 million are affected. Of these, 300,000 are children and 100,000 persons are in immediate danger. Eighty per cent of their livestock has been lost.

Mali: With a population of 5 million, as many as 4 million are affected. Ninety five per cent of the herds of nomadic people have died.

Mauritania: With 1.2 million inhabitants, the country has at least 1 million of its population affected. Eighty per cent of the livestock has died.

Niger: Of the 4.5 million immediate assistance. One half of these are children.

Senegal: 2.5 million people are threatened, including 1 million children.

Upper Volta: Of 5.5 million inhabitants, 1 million are considered severely affected.

Ethiopia: One million people are severely affected out of a total population of 26 million, especially in the provinces of Wollo, Tigre and Shoa.

In Abidjan, the U.S. officials coordinating said distribution said relief must continue at the current pace at least through September.

Expressing doubts at reports that large numbers of feted several thousand have died from diseases such as cholera and measles.

"After this meeting we think it's possible to provide food in sufficient quantities to avert any massive starvation deaths," said one U.N. official.

But the problem of port congestion look up most of the meeting, since the port of Dakar, has 82,000 tons of grain piled up awaiting delivery to the interior of Senegal, Mali and Mauritania.

Some 40,000 tons of food is expected by the end of the month.

Food for Senegal and Mauritania is moved from the port by train and truck, but food for Mali moves only by rail from Dakar to Bamako, Mali's capital.

By rail, only 10,000 tons can be moved in a month, but the country needs 20,000 tons a month.

They may divert some of the food from Senegal to the Ivory Coast, where the supplies could be moved to Mali by paved road from Abidjan.

Remote areas of northern Niger and other countries are receiving supplies by airlift. Airlifts in Chad, Upper Volta and Mauritania will probably continue through the rainy season, since the dirt roads are impassable.

DROUGHT PREVAILS — Thirteen millions people, twice as many as earlier believed, are now facing famine because of drought in sub-sahara Africa, the League of Red Cross Societies said in Geneva, last week. Reportedly half of these people are children less than 15 years old. In Gorom Gorom, Upper Volta, children try to pull a cow weakened by starvation due to the drought. The people in the village take the animals, cut their throats, wait a few days and eat the animals.

(UPI Telephoto)

St. James' Episcopal Church
LAFAYETTE SQUARE
The Rev. Father Donald O. Alison, Rector
The Rev. Crayton Dudley, Assistant Priest
A. Maurice Murphy, Choir Master-Organist

SUNDAY, AUGUST 19, 1973

8:00 A.M.—Sung Eucharist
10:00 A.M.—Sung Eucharist and Sermon
10:00 A.M.—Thursday, Holy Eucharist

FOUNTAIN BAPTIST CHURCH
"The Friendly Church"
1215 E. Monument St. near Gay St.

SUNDAY, AUGUST 19, 1973

9:30 A.M.—Church School
11:00 A.M.—Worship Service
Rev. David Shivers speaker
3:00 P.M.—Greater St. John Baptist Church. Rev. Joseph Hinton, Pastor. Guest congregation
7:00 P.M.—Everybody's birthday program sponsored by the Senior Usher Board
BUS EXCURSION AUGUST 28 and 29
To Pittsburgh, Pa. for
LOTT CAREY CONVENTION
One Day Roundtrip—$12.00
Overnight: Hotel Included—$24.00
Bus Leaves Church Wed., Aug. 28th—5:00 a.m.
YOU ARE CORDIALLY INVITE.)
TO WORSHIP WITH US.
REV. CHARLES M. FRANKLIN, D. D. Minister
MRS. OLIVIA BROWN, Church Clerk

PENNSYLVANIA AVE. AME ZION CHURCH
"The Church of the Burning Heart"
1116-26 PENNSYLVANIA AVENUE

SUNDAY, AUGUST 19, 1973

9:30 A.M.—CHURCH SCHOOL
11:00 A.M.—MORNING WORSHIP
SERMON REV. KING S. BOBIAN
("PRAYER")
MUSIC: by the Youth and Tiny Tots Choir and MEN'S CHORUS

A FRIENDLY WELCOME TO ALL
REV. MARSHALL H. STRICKLAND, Minister

First Emmanuel Baptist Church
2209 Park Avenue — Baltimore, Md.
SUNDAY, AUGUST 19, 1973
9:30 A.M.—Sunday School
11:00 A.M.—MORNING WORSHIP SERVICE
A HEARTY WELCOME TO ALL
REV. JAMES S. WISE, Pastor

Douglas Memorial Community Church
"The People of the Way"
LAFAYETTE and MADISON AVES.
MARION CURTIS BASCOM, D.D. Minister
RAYMOND KELLY, JR. M. Div., Interim Assistant
JAMES S. HAMMOND Minister of Music

SUNDAY, AUGUST 19, 1973
"WHEN RITUAL BECOME LITURGY"
DR. BASCOM
Preaching

MUSIC
8:30 a.m. and 11:00 a.m.
"PRASE THE NAME OF THE LORD" — Dubov
"IN THAT BEAUTIFUL WORLD ON HIGH" — Dupre
"I'VE BEEN BUKED" Arr. By Johnson

Perkins Square Baptist Church
2500 Edmondson Avenue- Corner Warwick
SUNDAY, AUGUST 19, 1973
WARD D. YERBY CIRCLE DAY
8:00 A.M.—EARLY MORNING WORSHIP. SERMON BY THE Rev. Prince Assin
9:15 A.M.—CHURCH SCHOOL
10:30 A.M.—OPEN HEART SERVICE
11:00 A.M.—MORNING WORSHIP SERMON BY Rev. Ward D. Yerby Pastor Emeritus
5:00 P.M.—B.T.U.
WE WELCOME YOU!
REV. RICHARD H. OGLE, Pastor

REV. OGLE

FAITH BAPTIST CHURCH
"The Praying Church"
Bond Street and Ashland Avenue
Baltimore, Maryland 21205
Cordially Welcome you to Services
SUNDAY, AUGUST 19, 1973
9:15 A.M.—CHURCH SCHOOL
10:45 A.M.—WORSHIP
Sermon By
Rev. Frank J. Bell
Lott Carey Baptist Convention of South Mt. Zion Baptist Church Pittsburgh, Pa. 27-31st.
DR. WALTER E. PAIGE, Minister

Thomas Tyree was active in church

Funeral services were held Tuesday at Evergreen AME Church for Thomas E. Tyree, 54, 3100 block Lee St.

Mr. Tyree died Thursday at his home. He was a member of the senior and gospel choir of Evergreen AME Church and a member of the Fellowship Male Choir.

Last rites Saturday for Arvin Godsey

Funeral services will be held Saturday for Arvin Godsey, 44, 2311 Roslyn Ave. at a Laurens St. funeral home. Burial will follow in Mt. Auburn Cemetery.

Mr. Godsey died Tuesday at Provident Hospital of a sudden illness.

He is survived by two sisters, Mrs. Mary Coleman and Mrs. Irene Eaton and three brothers, James, Landon and Hubert Godsey.

PEOPLE

NEW YORK — The American Institute of Certified Public Accountants, accelerating its effort to provide financial, organizational and tax advice to newly formed minority businesses, has named **McKinley Sterling** a coordinator of the accounting aid program. Sterling, a 1968 graduate of the University of Arizona, until recently was an employment representative of the National Broadcasting Company.

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NEW YORK — Appointment of **Martin M. Turbee** as national accounts manager of Southeast Importers, Ltd., was announced today by James H. Barr, senior vice president for sales. Turbee, who lives in Somerset's New York regional marketing manager since 1971. Previously, he had served in various merchandising and sales positions since he joined the company. Turbee, who attended the University of Hawaii for three years, also attended Fairleigh Dickinson University and the New School of Social Research.

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HUNTSVILLE, Ala. — The administration of Alabama A and M University has appointed Dr. Leon Tucker as dean for academic affairs, replacing Dr. Henry Ponder who resigned to become president of Benedict College. Frazier is a native South Carolinian, hailing from Orangeburg, and a graduate of South Carolina State College. He received his Master's degree from Alabama A and M and his doctorate from Oklarema State University.

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CINCINNATI — **Robert J. White** has been promoted to technical staff accountant in the central cost accounting department of Procter and Gamble's Packaged Soap and Detergent Division to coordinate the flow of data for the company's computerized accounting systems with the buying, traffic, accounting and data processing systems departments. He attended the University of Cincinnati Evening College, where he received his Bachelor of Science degree in accounting. At U.C., White's name appeared five times on the Dean's list.

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GREENSBORO, N.C. — Dr. **Frank White** chairman of the Department of History at A and T State University since 1972, became acting dean of the School of Arts and Sciences Aug. 1, according to Chancellor Lewis C. Dowdy. He succeeds Dr. Arthur F. Jackson, who stepped down to return to classroom teaching. A native of Elizabeth City, White received his B.S. degree from Hampton Institute and his M. A. and Ph. D degrees from New York University.

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COLUMBIA, S.C. —Artist **Rudolph Davis** has been appointed an education consultant with the South Carolina Arts Commission. He will administer the poets-in-schools, in-school concerts and artists-in-residence programs. A former teacher at Allen University, his alma mater, Davis has exhibited a numerous shows and holds a Master's degree from Miami University of Ohio.

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4. Has served continuously for 103 years
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Phone: 669-4270

Rosemont home buyers question city bargain

A number of citizens in Baltimore's Rosemont area are complaining that the renovated homes they bought from the city at a "bargain" over a year ago under the "Rosemont Project" are poorly constructed and inadequately supplied.

The renovated homes are scattered throughout the Rosemont area, though the most staunch complaints are centered around the 2300 and 2400 blocks of Laretta Ave.

Many of the citizens of that area are claiming that what was originally thought to be a bargain has turned into a nightmare.

More than a year ago, the city bought 400 houses in the Rosemont areas because it intended to run an expressway through that area.

It was decided, however, to run the expressway south of Rosemont rather through it so the city was left with 400 houses.

Rather than destroy the buildings, which would ultimately cost plenty more money anyway, it was decided to rehabilitate the complexes and sell them at reduced costs to citizens under a home ownership program.

To make a long and detailed story short, (and general), the houses were sold at an average cost of $15,000 and now, a year later, many of those persons are accusing the city of giving them a bad deal.

• • •

Councilwoman Mary Adams of the 4th District called a meeting Wednesday to allow Rosemont citizens to discuss their complaints with Housing Commissioner Robert Embry, members of his staff and representatives from the Morelite Contractors Co.

Prior to the meeting, Mr. Embry inspected several of the houses predominately located on the 2300 block Lauretta Ave., and preceded his remarks to the group by saying he had found some "legitimate complaints."

Many of the more than 40 citizens who attended Wednesday's meeting complained that they were never allowed to see their homes before settlement and were disappointed when they moved in.

Others complained that although they saw their homes prior to settlement, they detected vast deficiencies in plumbing, wiring, etc. After they moved in.

A subsequent tempered exchange between a realty representative, Lee Martin, and various area residents ensued as to whether or not various persons had been allowed to see their homes prior to settlement.

Mr. Martin maintained that upon request, his office would allow prospective home owners to see what they were paying for, several residents took exception to his statements, however.

After a brief discussion, it was agreed by all and mandated by Mr. Embry that future contracts would be valid only if potential purchasers signed a statement to the effect that they had seen the property before settlement.

Mr. Embry admitted that many of the deficiencies were the direct responsibility of the contractors. (Morelite Contractors) and would be rectified immediately.

He added, however, that many of the complainants "didn't know about being homeowners" and may have inadvertently caused certain problems or may have been unaware of certain areas which are homeowners responsibilities.

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Many of those in attendance told the commissioner they were being billed separately for insurance after signing a contract which mandated that insurance be included in the mortage.

A representative from Mr. Embry's office took the names of persons who were sent separate insurance bills, admitted the error and said the matter would be corrected.

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The basement viewed in the model house was substantially higher than many of the basements in the renovated homes, leading the buyers to feel they had been cheated.

"It was absolutely wrong that the model home had a higher basement than some of the other homes," stated Embry, quickly adding that all of the basements met housing requirements (in that price range) and were not specified as" living areas.

"If we had to lower the basements," he said, "it would cost an additional $1 or $3.00 and that would mean an increase in the mortgages."

• • •

Mr. Embry did tell the group that if any of them felt they had been cheated or misled, they could give the houses back, though he said he could not guarantee they'd find another comparably priced dwelling.

Presently, 150 additional homes are in the process of being renovated, all of which have been sold.

HRC hits county race bias

The State Human Relations Commission has urged the Baltimore County government to take immediate steps to eliminate present and past discriminatory practices against blacks in employment, housing and provision of community services.

In a 35-page report of hearings held last year into charges of discrimination against minorities in the county, the agency charges that the Baltimore County government has failed to respond to mandates provided in federal law and in recent court decisions.

On housing the the agency recommends that legislation be passed requiring developers to devote 15 per cent of all new dwellings for low and moderate-income families.

"Virtually nothing has been done by the county government to alleviate housing problems," charges the report adding, "A double standard is used when applying law regarding mobile homes in Baltimore County. One rule applies to blacks and another to whites."

The state agency recommends adoption of housing code with an enforcement mechanism for housing and also establishment of a rehabilitation program in urban and rural areas.

It recommends rezoning of non-residential areas adjacent to black communities to allow economic and community growth.

The agency notes that "Promises are made to black people but not kept by the county. Many people are living in subhuman conditions in the county and nothing is done about it."

The Commission blames the practice of systematic discrimination in employment against blacks and women on the county government.

"The general employment of blacks and females by the Baltimore County reflects a picture not unlike the situation in the private industry, both classes are not employed in any reasonable relationship to their numbers in the population and those that are employed are concentrated in low paying jobs with little responsibility."

It recommends the elimination of any employee selection devices that have an adverse impact on blacks and females and which are not job related.

The Commission recommends that the county take action to help minorities find work in the county, including a special recruitment and advertising campaign, job training and adopting a strong affairmative action and nondiscriminating policies.

The testimony was heard last fall at the Social Security headquarters in Woodlawn.

The Commission deplores lack of community amenities in predominantly long standing black communities and urged the county to develop an affirmative program to ensure equal community services to low-income areas.

"Priorities should be given to black enclaves and old established communities," and also the county should create financial assistance to needy residents in old communities for hook-up on sewerage and water lines.

It recommends equal storm drains, sanitation facilities, sidewalks, curbs, gutters, street repair and maintenance to all races.

Zoo entrance fee going up

The Baltimore Zoological Society has announced that an increase in Zoo admission has been approved by City Board of Recreation and Parks and will go into effect as soon as the Federal governments' Phase IV price freeze regulations permit.

The 10 cent increase on adult tickets only for admission to the Zoo will make the entry price 60 cents. Children under 14 yeras of age accompanied by adults will continue to be admitted free.

Special groups from schools, recreation centers, boy scout groups, girl scout groups, church classes can make advance arrangements and can be admitted free of charge if proper supervision is provided.

The fee has not yet gone into effect but spokesmen for the city landmark expected it to occur in the near future.

--Demos

(Continued from Page D-36)

to go back to the old party lines which meant exclusion of blacks, minorities and young people and women."

WILLIAM LUCY

William Lucy, representing 620,000 members of the AFSCME said his International Executive Board urges the Commission on Delegate Selection to continue progress toward full participation and democracy in the Democratic Party.

He specified the commission should require state Democratic Parties to submit affirmative action programs to the commission and the Democratic National Committee well in advance of delegate selection.

He said performance under these plans, rather than guaranteed election results, would then be the principle basis for judging delegate challenges.

He also said the commission and the Democratic National Committee should make special effort to assist states in the development and implementation of affirmative action plans, including establishment of models, guidelines, consultative services and monitoring and compliance review.

RENOVATED HOMES with the defects that brought protests from owners are in the 2300 block Lauretta Ave, Housing Commissioner Robert Embry says his office will act immediately to correct faults of contractors. For story see inside today.

Mortgage banks at issue over using $$$ for social interest

(ED. NOTE: The following article is reprinted with the permission of The Catholic Review).

By Nancy Frazier

Last March a Baltimore woman contacted Fr. Vincent Quayle, S.J., of the St. Ambrose Housing Aid Center for some advice. She had $3,000 to invest and wanted to use it to aid low-income families.

At Father Quayle's suggestion, she deposited the money in Ideal Building and Loan Association, a small city bank and one of the few doing primarily in mortgage loans under $10,000 for blacks.

"They are very humane there," says the woman, who asked not to be identified because, "Some people don't understand my ideas.

"Money put there is very well used," she adds. "They help people solve their money problems."

Fr. George Burr of the housing center, who also serves as chairman of the Senate of Priests Social Action Committee, says this investor "felt she had a social obligation with the money — something most bankers don't feel."

"The clerks of small city savings and loans and many at the larger federal savings and loan associations in the city, and lately, Loyola Federal has been the primary target.

Seven people, representing the housing center, Activists, Inc. and other groups, picketed two downtown branches of Loyola Federal last week and handed out pamphlets accusing the bank of "abandoning" Baltimore City.

A statement released by the picketers charged that "Loyola is taking city people's savings and investing them outside the city and outside the state."

Loyola Federal had $159 million in mortgage loans last year, the statement said, of which 19 home loans worth $270,000, representing 601 per cent of the total, were made in the city.

Loyola made a substantially greater number of home loans in the surrounding suburban areas, according to the figures assembled by the groups from the Lask Real Estate Reports and the land records of Baltimore and other areas.

The savings and loan firm also financed the $6.1 million Harford Mall in 1973; the $169,750 Harford Tennis Club in 1971 and $11 million in vacation and condominium homes in Ocean City in 1972.

"While Loyola Federal finances vacation condominiums and a tennis club for the well-to-do, hardworking city people are struggling to keep their neighborhoods from crumbling," the statement said.

Although reaction from passersby during the picketing at the Charles and Redwood Loyola branch ranged from apathy to disbelief, a reply was quick in coming from officials of the bank.

Calling the charges "erroneous, unfair and unwarranted," Sam W. Borden, chairman of the board, said the bank was preparing a counterstatement to disprove the picketers' allegations.

The statement, released late last week, said Loyola's current portfolio of loans in the city amounted to over $48 million, plus "many many millions of dollars in rehabilitation loans and new housing for low-income families."

The latter loans, totaling over $15 million, were financed under governmental programs and mortgages for these loans are held by the Federal National Mortgage Association or the Government National Mortgage Association, the statement said.

The picketing groups recommended that depositors at Loyola withdraw their money and put them in one of 15 small city banks that made a sizeably number of home loans to city residents.

"Loyola has not sought to compete with the smaller associations in this type business being of the opinion it would render much more assistance by making the large-scale loans," the bank's statement said.

E. Gaines Lansey, president of Ideal, one of the recommended banks, said his bank currently has 269 mortgage loans out, "85 per cent of which are under $10,000."

He added that the same percentage of his loans are made south of Belvedere Avenue into the city.

Several organizations have recently deposited their money in Ideal, including the Maryland Province of the Society of Jesus, which put in $20,000.

The Campaign for Human Development has $17,00 there; Wheeler House, a community of Jesuits on Guilford Avenue, deposited $4,00 and the St. Ambrose Housing Aid Center added $2,000.

Mr. Lansey says his bank only offers four and a half per cent dividends on deposits and cannot compete with the federals, which give at least five per cent, on the basis of interest.

Accounts at Ideal are insured up to $20,000 by the Maryland Savings-Share Insurance Corporation, an agency set up by the state to insure accounts at state-chartered savings and loan associations.

He was not overly optimistic of the chances that many people who bank at Loyola would withdraw their money and deposit it in any of the banks recommended by the pickets.

"Money doesn't jump around to do social good," he said. "It moves where people can get better dividends or where banking is most convenient."

Mr. Lansey charged the larger banks with enforcing an informal "moratorium on black lending.

"The little that was trickling out to us now, being squeezed out," he said. "The major barrier to black home ownership is that larger down payments are now being required, he added. "Those who are really getting hit in the neck are those we serve who can only scrape up 10 per cent."

Most banks, Mr. Lansey said, refuse to loan to blacks because they believe they are credit risks. But in 10 years of operation, Ideal has only had to foreclose three mortgages. And most of the borrowers are "people who've been turned down elsewhere."

Staff members at St. Ambrose housing center have been studying the problem of obtaining mortgages on low and moderate housing for the last couple years.

The center was formed in 1968 and since then has added over 250 families with home ownership information and referrals to banks and real estate agents.

Father Burr believes city residents seeking to buy houses are unable to buy by the fact that, besides the great difficulty in obtaining mortgages, they suffer from overassessment on their taxes.

John Martin, who is working at the center this summer, said he has found more homeowners to sign petitions asking that their homes be reassessed.

The drive is not only being employed to inner-city residents who believe they are overassessed but to suburbanites homeowners who are underassessed.

"It will be easy getting people who are overassessed to sign," Father Burr says, "but the problem will be the people who are underassessed."

A study released last month by the Commission on Government Efficiency and Economy, Inc., recommended that all properties in the city be reassessed to "rectify a situation in which some taxpayers bear a disproportionately larger share of the total tax burden while others pay less than their fair share."

Although the state designated a sales-assessment ratio is 60, it was found that the average of the 1,414 properties analyzed had a ratio greater than 70. Eight per cent had an assessment sales ratio of less than 40.

But city residents have to be able to obtain a mortgage before they worry about taxes. And the lack of mortgages is uppermost in the minds of the staff at St. Ambrose housing center.

What effect their actions will have may be unknown for a long time. But they will continue to fight because, as their statement says, "We believe "No one wins if home ownership in Baltimore is destroyed."

Kent defends right to $32,200 post

A city legislator named to a $30,200-a-year post as assistant health secretary in charge of Medicaid benefits says he sees nothing wrong in accepting the position he helped create.

Del. John H. Kent Jr. (D., 3rd Baltimore) said, though he had no thoughts of applying for the job, he foresaw no conflict of interests in assuming such a post.

Del. Kent heads a subcommittee of the Joint Appropriations Committee which annually reviews the budget of the Department of Health and Mental Hygiene.

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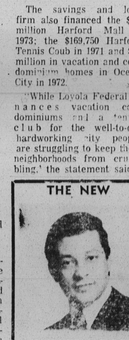
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