Earnings increase at Baltimore Federal Savings and Loan

Robert E. Hecht, president and chairman of the Board of Baltimore Federal Savings and Loan Association, announced that interest and dividends paid to Baltimore Federal's savers amounted to $14,576,699 for the first six months of 1975.

This is compared with $13,736,321 earned by the savers for the first half of 1974 — an increase of $840,378.

Total savings as of June 30, 1975, amounted to $515,313,008, having passed the half-billion mark during the month of April.

DEDICATED DOLLAR

A new Baltimore Federal program, known as the "Dedicated Dollar," was begun in May and has been well received, according to Mr. Hecht.

RETIREMENT PLANS

The program, which allows savers to "dedicate" their deposits for use as loans in specific neighborhoods, has already resulted in mortgage loans being made in the designated areas. So far this year, loans totaling $25,002,883 have been made for mortgages by Baltimore Federal.

Mr. Hecht further stated that the new Retirement Plans offered by The Association have stimulated considerable inquiry.

Special interest has been shown in the Individual Retirement Act plan which allows those who are qualified to plan for their future security by beginning to save tax-deductible dollars now.

Finally, Mr. Hecht announced the planned opening of the new Hagerstown branch office scheduled for October, 1975. An application for Baltimore Federal's sixteenth office, to be located in Salisbury, Maryland has been filed with The Federal Home Loan Bank.

Black art exhibition at Towson

The Towson State College art gallery will present a group show of works by some of the prominent black artists in the Baltimore-Washington area in a Black Art Exhibit to be held July 18-Aug. 22 in the Fine Arts Building.

The show will include paintings, drawings, silk-screens and sculpture. The featured artists will be Willie Birch, Eugene Coles, Randall Craig, Achameleh Debela, Lorenza Gilchrist, James Jones, Carlton Leverette, Percy Martin, James Reed, Richard Rodgers, Patrick Scott, Frank-lin White and Van Woodson.

The show opens with a reception on Friday, July 18 from 7 p.m. to 9 p.m. Gallery hours are Tuesday and Thursday from 6 p.m. to 9 p.m. and Saturday and Sunday from 1 p.m. to 5 p.m.

For further information contact Christopher Bartlett, art gallery director, 823-7500, ext. 291.

From Africa come these golden words

When the world began, Africa was found to hold much of all the gold in its hands. Thus, many of the wise sayings are built around wealth.

Also in possession of great wisdom and a musical way of expression, they say, "A Proverb is the horse of conversation: when the conversation lags, a Proverb picks it up."

When you talk about gold, here are some conversation picker-uppers from the Africans:

WISE SAYINGS

He who loves money must labor.

A wise man marries money.

It is no shame at all to work for money.

He who has no gold will say that gold is bad.

When you are rich, you are loved; when you are poor you are despised.

When a king has gold, his reign is peaceful.

When a man is wealthy, he may wear an old cloth.

The poor man and the rich man do not play together.

A little gold smoothes away the whole lump.

Save your gold before you start spending.

The only way to have gold is to keep it.

A fool and his gold will go the way they are diverted.

A close friend becomes a close enemy when gold is loaned.

When one has gold, a cliff becomes a meadow.

A single penny does not jingle.

Mothers-in-law are nard of hearing when you are poor.

Let the man who has gold tell you how to get it. The poor man knows nothing about it.

Little by little grows the gold purse.

— E.M.O.

-Best year

(Continued From Page 23)

lations were not keeping money from flowing freely through Savings and Loan Associations from savers to borrowers.

Just at the time that some money is becoming available to enable us to make mortgage loans, the Real Estate Settlements Procedures Act is making the process of granting mortgage loans slower and more cumbersome.

In addition, large numbers of reports which are either required by government agencies or demanded by consumer agencies in regard to mortgage loans granted and savings received by zip codes, census tracts, blocks or counties along with accounting for employment by ethnic groups are consuming time and money that might be used for processing mortgage loans.

Unrealistic ceilings are still maintained on the interest rates that may be charged for mortgage money.

Minimum interest rates that may be paid on escrow accounts have become a part of Maryland law.

Mortgage lending, as we have known it in the past, will disappear if at some point we do not call a halt to the over regulation and inspection of the industry.

Every report costs money and increases the cost of doing business.

These costs will be reflected in either higher mortgage loan interest rates or in less money available for mortgages on 1-4 family residences.

PLANS TO EXPAND

With the hope that the climate for making mortgage loans will improve, Advance Federal plans to expand its services to savers to include offering Tax Deferred-Individual Retirement accounts as well as Keogh Self-Employment Retirement accounts and some other services that cannot be announced in Maryland at the present time.

If the community that we serve puts sufficient additional savings in Advance Federal, we plan to open other offices at points that our research indicates savings members would like to have them. Additional offices for Advance Federal would mean more employment in the city and more convenient facilities for our savings and borrowing members.

We invite each reader to help us build a better Baltimore through building a larger Advance Federal.

The day on which one starts out to save money is not the day to start one's preparation.

• • •

He who does not save his money will soon have none.

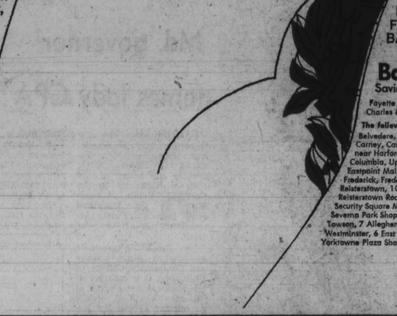
Introducing:

The Dedicated Dollar Program of Baltimore Federal Savings & Loan Association

Baltimore Federal has a long history of deep involvement with Baltimore, its neighborhoods, and its people. In keeping with this tradition, we have developed a program called the "Dedicated Dollar."

It is our pledge that we will use new savings dollars, which are deposited and designated for the purpose, for mortgage and home improvement loans in the Baltimore area. This means that when you add to or open a Baltimore Federal savings account, you have the option of "dedicating" those dollars to loans *in any specific neighborhood.*

Your participation in this innovative and forward-looking program will benefit you in several important ways. First, your investment in Baltimore Federal is a safe one — insured up to $40,000. So, you risk nothing. Second, you earn a very high rate of return on your investment, depending upon the type of savings program you select. Finally, you will be working directly with us to stimulate pride and solidarity in the neighborhoods and to encourage home ownership and property improvements in a particular area and in the entire Baltimore area. Visit the Baltimore Federal office nearest you to make your Dedicated Dollar deposit, or to learn more about this important program. We're looking for you to HELP BALTIMORE FEDERAL HELP BALTIMORE GROW!



Baltimore Federal
Savings & Loan Association

Fayette & St. Paul Streets/685-7000
Charles & Saratoga Streets/752-3144

The following branches are open Friday night
Belvedere, 5845 York Road/435-5000
Cairney, Cairney Village Shopping Center, near Harford and Joppa Roads/668-1234
Columbia, Upper Level, 2440 Columbia Mall/730-9111
Kenwood Mall/282-5000
Frederick, Frederick Towne Mall/662-6186
Reisterstown, 107 Main Street/833-6581
Reisterstown Road Plaza/358-1000
Security Square Mall/944-8282
Severna Park Shopping Village/647-3100
Towson, 7 Allegheny Avenue/825-1900
Westminster, 6 East Main Street/848-3400
Yorktowne Plaza Shopping Center/846-7800

Help Baltimore Federal Help Baltimore Grow!

lifestyles, fashion, women, **Reflections** food, youth, society, clubs

Community calendar

JULY 19

Barbeque Bazaar given by the St. Paul Commandary No. 32, Knight Templar, 214 Cedar Hill (The Forest), 5900 Ritchie Highway, noon-10:30 p.m.

JULY 19

Odd Thirteen Savings Club, a bus trip to Hershey Park, Pa., buses leave Mondawmin Mall, 8 a.m. Call Evelyn Thompson, 433-3229.

JULY 19-20

All Saints Choir Second Anniversary, All Saints Catholic Church, 4408 Liberty Heights Ave., 7:30 p.m.

JULY 20-25

Revivals performed by the Elder John Leslie of Washington, D.C. at 4015 Liberty Heights Ave., 8 p.m.

JULY 26

Wedding of Patsy Ann Hall and Christopher Myers, The Word of Faith Cathedral, 212 E. 25th St., 2 p.m.

Wedding of Shelia A. Ross and Vernon W. Burnett Sr., Northwood Appold-United Methodist Church, 1 p.m.

Crab Feast to benefit St. Frances Academy, Charles A. Hall Upper School, in the school yard, 501 E. Chase St., 5-9 p.m.

Free cancer screenings for women to detect breast and uterine cancers, Sparrows Point Health Center, 4033 Northpoint Blvd. Call, Baltimore County Unit, 668-2000.

AUGUST 3

Sail the Chesapeake Bay with the East Baltimore Deliverance Center, 5-9 p.m. Call the Rev. Christina Phillips, 358-6964.

AUGUST 3-8

General Grand Masonic Congress, A. F. and A. M. and Supreme Grand Chapter, Order of Eastern Star of the Adoptive Rites, Convention, Baltimore Hilton Hotel.

AUGUST 5

Smith Specials sponsor a trip to King's Dominion. Buses leave the Alameda Shopping Cente , 8 a.m. and return by 8 p.m. Call 435-6499.

AUGUST 10

Evans Day Care Center, 2435 E. Madison Ave., Tom Thumb Wedding, 4 p.m.

AUGUST 25

Shop and Dine in Annapolis, Md. via the Port Welcome with the East Baltimore Deliverance Center, 9 a.m.-5 p.m.; sponsored by the Ways and Means Committee. Call the Rev. Christina Phillips, 358-6964.

AUGUST 23

Youth of Wayland Baptist Church, 3300 Garrison Blvd., sponsor a Bicycle Race, Druid Hill Park Reservoir, noon.

Send us community notices

You can have your notices included free on the AFRO's Community Calendar. Send the dates of meetings, civic and social events, weddings, parties . . . anything of community interest to: Community Calendar, P.O. Box 1857, Baltimore, Md. 21203.

Local club notes

Phi Delta Kappa

Mrs. Lucille Johnson, basileus of Gamma Chapter recently welcomed six professional women of varied talents into the sorority. They were Gloria Nicholson, Mary Crowder, Claire Dorsey, Joan Alexander, Juanita Nicholson and Renee Shaw Croxton.

"Soror Rose Gallop is dean of Pledgees, and worked diligently with these young women in order that Gamma's standards will continue to be on the best," says Soror Johnson.

The final meeting of the sorority was held at the home of Mrs. Gallop, hosted by the hospitality committee. Those attending were: Lucille Johnson, Jeanette Johnson, Willie Mae Stanley, Frances Thompson, Mildred Harriday, Anne Larkins, Delores Winston, Wilhelmena Duvall, Anne L. Payne, Benorie Roey, Thelma Rice, Mildred Barkley, Della Macer;

Ardena Dixon, Gloria Nicholson, Claire Dorsey, Parona Dorsey, Joan Alexander, Beatrice Avery, Elizabeth Young, Bessie Black, Wynonia Rhock, Mary Thompson, Asalee Portee, Jean Beckett, Lois Kyler, Nellie Bowie, Vergie Walls, Leana Ferrell, Marjorie Hunt, Charlotte Brooks, and Mary Crowder.

Consciousness Raising Assoc.

The Black Women's Consciousness Raising Association of Maryland invites you to attend a Seminar-Workshop at the Enoch Pratt Free Library, Reisterstown Road Branch, Saturday, July 19, from 1:30-4 p.m. The keynote speaker will be Marian Stanton Johnson, co-director, Homestead Montebello Center, Antioch College. Her topic will be "Black Women's Search for Identy." For further information contact Louise Johnson, president, 448-2600.

Chesapeake Club

The Chesapeake Club, Inc. held its monthly board of directors meeting, on July 7. The regular membership monthly meeting was held on July 14.

During the Board of Directors meeting the group consumated the final plans for improvements for the Club House, which will be ready for the celebration of the 25th Silver Anuiversary in October. The entire building will be renovated.

Garden party rescheduled

Due to inclement weather, the Fourth Annual Garden Party, sponsored by the Citizens for Black History Exhibits, scheduled for last Sunday, July 13 was postponed. It has been rescheduled for this Sunday, July 20 in the garden of the Carroll Mansion, Lombard and Front Sts., 5:30-8:30 p.m. Mrs. Philathea C. Hall is chairperson.

SO, YOU'VE BEEN ELECTED PUBLICITY CHAIRMAN!

OR, HOW TO MAKE FRIENDS WITH THE EDITOR

AFRO-AMERICAN NEWSPAPERS
Mon. Balto. Md. 21203 • Est. 1892
A. S. Abel 1927
Est. Balto. Md. 1950

Attention all organizations

Send for your FREE copy of "So You've Been Elected Publicity Chairman," an easy-to-read booklet, published by the AFRO-AMERICAN NEWSPAPERS. It tells how to write and submit news releases to the mass media. Write: Booklet, P.O. Box 1857, Baltimore, Md., 21203.

Inside Reflections today

R.S.V.P. with Marie
Columbia Capers by Pinnie L. Ross
Woodlawn Highlightw by Marjorie Green
Catonsville Notes by Liz Williams
Morgan State University reitrees
Flori Roberts-AFRO bike winner
Growing your own vegetables by Michele L. McRae
Sigmas at conventi

Penna. Ave. AME Zion moving out, moving on

By Michele L. McRae
Reflections Staff Writer

Baltimore; 1890's: For some years, many devoted and dedicated members of the Methodist Episcopal Church were concerned about their religious participation. To their unhappy protest, little satisfaction in the way of solutions and conciliatory measures came.

In 1843, as a result of growing discontent, a small group of worshippers withdrew from the Methodist Episcopal Church. With the Rev. Jacob M. Moore as their leader, in June, 1843, the group organized the first African Methodist Episcopal Zion Church in the city of Baltimore. That church, known as Big Zion, was located at the intersection of Howard and Montgomery Streets.

For several years, the church prospered. Later, as a result of decline in the church population, members were compelled to move to smaller quarters on south Eutaw St.

The toll of the change was realized. During the relocation process, the early history of the organization and its development was lost. However, it is known that in 1890, Brother John Henry Butler, a pioneer member, was instrumental in securing another site at Cross and Warner Sts.

The membership sought to rebuild Big Zion.

That effort was financially rewarded. The enthusiastic leaders at that location were the Reverends J. A. D. Blice, J. W. Tucker, Alonzo Scott, S. T. Wales, J. W. Allen, G. W. Kincaid, S. F. Dickerson, M. M. Bell, and B. J. Bolding.

In 1904, under the ministry of the Rev. B. J. Bolding, the church purchased a Pennsylvania Ave. location south of Dolphin St., at a cost of $1600. At that time the membership was approximately 200.

The church became known as the Pennsylvania Avenue AME Zion Church.

Moving on

Now, 71 years later, under the ministry of the Rev. Marshall Strickland and with a congregation of over 2,000, the church has been forced to relocate to make way for a senior citizens high-rise apartment complex to be called Zion Towers.

Even though the city purchased the land from the church to build the complex, the church will be lending a helping hand in the growth and operation of the new building.

Demolition of the present church home is scheduled for this month, but at the same time construction of the new $1,300,000 Pennsylvania Avenue AME Zion Church will be taking place at its new site at the corner of Dolphin and Pennsylvania Ave.

"The last service for the church in this building will be held the last of this month. The congregation will then be worshipping at the Ferman L. Templeton Elementary School, 1200 N. Pennsylvania Ave. The church business offices will be housed at 616 Dolphin St.," says the Rev. Mr. Strickland.

The current pastor has been with the church for about two-and-a-half years succeeding the Rev. Clinton R. Coleman, who was ordained a bishop in 1972. The Rev. Strickland was previously pastor of Big Zion AME Church, Mobile, Ala.

Last Wedding

Concluding their 71-year-old history at its current location, the Pennsylvania Avenue AME Zion Church recently saw its last wedding.

The service united Miss Joyce Lorethe Smith of Glen Burnie, Md., daughter of Mr. and Mrs. Wilbert A. Smith of Oriental, N.C., and Clinton Reuben Coleman Jr., son of Bishop and Mrs. Clinton R. Coleman Sr., Baltimore.

Bishop Coleman and the Rev. Mr. Strickland, performed the double ring ceremony. (Bishop Coleman, who pastored the Pennsylvania Ave. church for 12½ years, was ordained bishop of the 8th Episcopal District in 1972 at the Ministers General Conference, Mobile, Ala. The 8th Episcopal district encompasses the states of Tenn., Ga., and Miss.).

Best man was G. Ray Coleman of High Point, N.C. along with Marion Smith, maid of honor, sister of the bride, Washington, DC.

Bridesmaids were Erea Searcy, Wash., D.C.; Gweneth Morgan, Raleigh, N.C.; Lillie Fleming, bride's sister, Brooklyn, N.Y.; Barbara Smith, bridegroom's sister, New Haven, Conn.; Marcella Boone, Phila., Pa.; Gloria Russell, sister of the bride, Aberdeen, Md.; Gloria Canada, and Nancy Flythe, both of Glen Burnie, Md. Junior bridesmaids were Alethea Smith, Oriental, N.C. and Myra Fleming, Glen Burnie, Md.

Ushers included Harry Flythe, Glen Burnie, Md.; George Gilmore, Phila., Pa.; John Smith, Harford, Conn.; Trevor Walford Sr., Balto.; Harry Hawkins, Greenbelt, Md.; George Smith, Rockville, Md.; Robert Ellis, Salisbury, N.C.; Marvin Leanes, Chauncey Manson III, and Eddie Watson, all of Balto.

Flower girls were Nanette Russell, niece of bride, High Point, N.C. and Jocylen Coleman, bridegroom's niece. Ringbearer was Trevor Walford Jr., Aberdeen, Md.

A reception honoring the couple was held in the Fellowship Hall of the church. Later the bridal party and out-of-towners enjoyed dinner at the home of the bridegroom's parents.

The couple honeymooned in Fernwood, Pocono Mountains, Pa.

The wedding was planned and directed by Mrs. Willena Valentine.

The bride is a graduate of Livingstone College, Salisbury, N.C. A member of Alpha Kappa Alpha Sorority she is a teacher in the Glen Burnie schools.

The bridegroom also attended Livingstone College and is presently the news director, WBJC-FM Radio, Baltimore Community College.

Pennsylvania Avenue AME Zion Church known by many Baltimoreans as the "Church of the Bleeding Heart," shown in this 1942 AFRO photo has stood in the 1100 block Pennsylvania Ave. for over a hundred years. The church which has been sold to the city for a new senior citizens apartment complex will be torn down this month. The relocation of the church will be at the corner of Dolphin and Pennsylvania Ave., costing some $1,300,000.

The last of couples to wed at the more than 100-hundred-year-old Pennsylvania Avenue AME Zion Church were the former Miss Joyce C. Smith and Clinton R. Coleman Jr., pictured here with their parents, Mr. and Mrs. Wilbert A. Smith, (far left). Bishop and Mrs. Clinton R. Coleman Sr., Bishop Coleman pastored the church for 12½ years. Reflections Photo by Benjamin M. Phillips)

AFRO MODEL OF THE WEEK

Veteran model tells how she began, where she is now

By Michele L. McRae
Reflections Staff Writer

"I remember once Mazie (Mazie Ross) couldn't make a show so Pauline (Pauline Brooks Boutique) asked me could I describe the clothes, and I did. Now everytime Mazie can't make a show I commentate. So you can see that I began as a commentator by mere accident.

I enjoy commentating fashion shows very much. It's something good to fall back on. I know I won't be able to model forever, but I'll always be able to talk," says the bright-eyed Carolyn Wainwright, local model and commentator.

Mrs. Wainwright started her career in modeling in 1961 with the Pauline Brooks Boutique.

"When I began modeling with the boutique, Melanie Yerrell showed me the real techniques of modeling. Prior to that time, I went to New York with hopes of enterjng one of the professional modeling schools. At that time the schools were charging $700 for a six-month course in dancing, making-up, hairstyling and fencing. I had taken all those things in school except fencing, so I decided it would be worth the money. So all I know really was taught to me in school, and by people like Mrs. Yerrell and Pauline Brooks," she says.

The petite 110 lb., 5'4" model wears sizes 5 and 7. She describes her style as "changeable," a technique that is necessary in order to keep up with the fast moving fashion market.

Mrs. Wainwright remembers when she began with the Brooks establishment a model Helen Williams was the stylish example everyone followed. Modeling techniques were very restricted and too much movement wasn't acceptable. Models were like mannikins.

"Techniques have really changed." They are more flamboyant and personalities of the models are going into the showing of clothes. Now we are people in clothes and not mannikins. We're showing what a particular garment can do for the right person," she says with a smile.

She adds "A long time ago I saw an Ebony Fashion Fair model who impressed me with her style. She made very small steps and turned very tightly. I decided to pattern myself from her but remembering to add my own flare and uniqueness."

Mrs. Wainwright says that most of her feelings about modeling have come from being with Pauline Brooks for so long. She says, "the women in most of our audiences are middle-aged. We're there to sell the clothes on the spot. Our garments are practical, affordable and stylish."

The well-known model - commentator feels that it is up to the models to present the garment properly to interest buyers and up to the commentator to make the show run smoothly and to give it flare. She stated that some models can "turn an audience off" by being too showy because it doesn't afford the audience a chance to really see the garments' quality.

"That's what makes Pauline's shows so great. Our audiences have a chance to see and to hear about her garments. After the show is over, many women come back stage to purchase clothing and accessories. It's more like a fashion service for women ranging in sizes 5-20½," says Mrs. Wainwright.

When asked what advice she offers to young persons interested in modeling, she says, "Most of the time I try to get them to access their own potential—to decide whether they can really make it in the field. It is important to decide whether you're interested in becoming a professional or non-professional model."

Mrs. Wainwright says that it is not necessary for everyone to attend a modeling school. She feels that if you have the basics of modeling, it would be a waste of money unless you can find a really unique school.

Modeling has always been a second career for Mrs. Wainwright. She taught in the public school system and holds a degree in Elementary Education from Morgan State College (University).

She worked as a Child Welfare Officer for four years at the Welfare Department, Baltimore and later became a public information officer and was host and coordinator of a television series, "A Child is Waiting," dealing with adoption and foster care of children.

Mrs. Wainwright left the Welfare Department and went to work for the Community Action Agency, where she became a Neighborhood Center director.

In addition, she was employed by Model Cities (now Urban Services) as assistant director of Community Information and later by the YMCA as associate executive director, responsible for public relations and marketing.

Now a mother and housewife, Mrs. Wainwright is married to Steven Wainwright, assistant director of the Greenmount Ave. Bureau of Recreation. They are the parents of Nicole, 3.

Veteran model and commentator, Carolyn Wainwright, has been seen on runways since 1961. She models exclusively for the Pauline Brooks Boutique. Here she is wearing a threepiece cape, halter and skirt ensemble she made. Now a housewife and mother (Nichole, 3), Mrs. Wainwright is still one of the area's most popular models. (Reflections photo by Benjamin M. Phillips)

19 JUL 19

FUJI MICRO SAFETY