The Spirited Look of Hutzler's Bright 'n White Sale

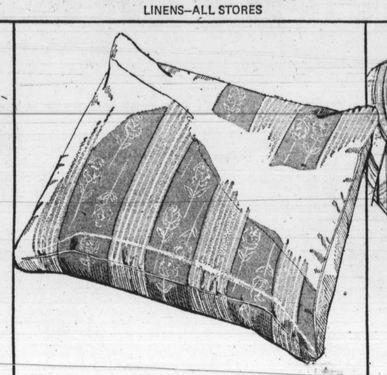
ends Saturday

LINENS—ALL STORES

Cannon no-iron whites

twin flat or fitted $4.49 *regularly $5.60*

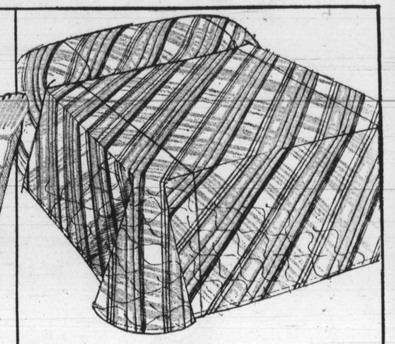
From the Cannon Royal Family® Collection. . .no-iron white sheets of polyester-cotton woven in a 180-thread count percale. Twin, flat or fitted, *reg. $5.60*...$4.49
Full, flat or fitted, *regularly $6.60*.....$5.49
Queen, flat or fitted, *regularly $9.50*.....$7.99
King, flat or fitted, *regularly $13.50*.....$11.99
Standard cases, pair, *regularly $3.60*.....$3.18
King cases, pair, *regularly $4.40*.....$3.95



Serene® pillows

standard size $6.99 *regularly $9*

A wonderful pillow that provides the comfort of gentle support. With Celanese® Fortrel® polyester continuous filament fiberfill that's mat resistant. Covered in a no-iron polyester and cotton ticking. In these sizes:
Standard, *regularly $9*.....$6.99
Queen, *regularly $11*.....$8.99
King, *regularly $13*.....$10.99



Highland Plaid bedspread

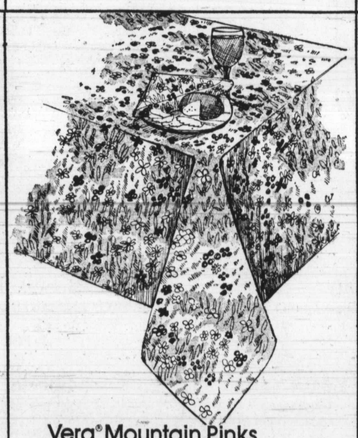
twin $19.99 *regularly $25*

A perky plaid bedspread by Lawtex that will add a bright touch to your room. Choose brown or green in a carefree permanent-press machine-washable blend of polyester and rayon. Twin, *regularly $25*.....$19.99
Full, *regularly $30*.....$24.99
Queen, *regularly $35*.....$27.99
Dual, *regularly $40*.....$29.99

brocade pillow

standard size $18 *regularly $25*

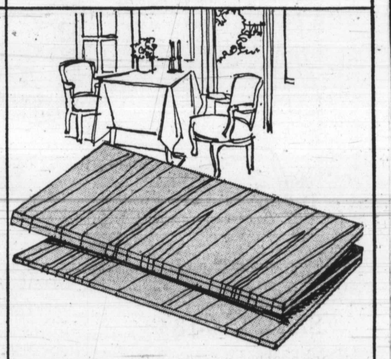
Our deluxe imported goose down pillow is extra plump, extra soft. With brocade type cover of satin damask ticking. Choose from three densities: soft, 100% down; medium, 50% down, 50% feather; firm, 20% down, 80% feather. Standard size, *regularly $25*.....$18



Vera® Mountain Pinks

52x70" oblong $9.75 *regularly $11.50*

A bright multicolored designer print tablecloth will add zest to any meal. In durable-pressed, soil-release finished cotton. 52x70" oblong, *reg. $11.50*.....$9.75
52x70" oval, *regularly $12.50*.....$10.50
60x84" oblong, *regularly $18*.....$15.25
60x82" oval, *regularly $18*.....$15.25
70" round, *regularly $21*.....$17.75
Napkins, each, *regularly $1.50*.....$1.25



Ohio custom table pads

20% off *regular prices*

Protect your beautiful dining table from mars, scratches and burns with a made-to-order Ohio table pad. It's a great way to protect fine china and glassware, too! And, if you order now, you'll enjoy substantial savings. Call, and we'll send a representative to measure your table.

HUTZLER'S

Downtown Towson Westview Eastpoint Southdale

Use BankAmericard, Master Charge or Hutzler Charge. Call anytime 727-4321; in Md. outside toll-free area 1-800-492-9511: 8 to 5:30 Monday through Saturday. Please add $1 for delivery in Md. and D.C. of all orders under $10. SATURDAY'S HOURS: Downtown open from 10 to 5:30 Towson, Westview, Eastpoint and Southdale open from 10 to 9:30

"THE BICENTENNIAL YEAR"

The MONEY MARKET

Who are the citizens who have the edge on buying power?

THE ALMIGHTY DOLLAR — The root of all evil? Whatever is said about it, the dollar is good to have, good to spend, good to save and good to earn. Learn more about it by reading what's inside this issue today.

Whatever you have in mind to sell, here's your market

Who has the edge as to buying power in Baltimore? What's the general opinion?

When you look at the latest estimate, it's easy to assume that citizens who comprise over 50 per cent of the population have vast buying power.

—

Here is a reprint of a recent AFRO story which "says something."

Black citizens outnumber whites in the city of Baltimore by nearly 60 per cent and, the difference continues to grow as larger number of whites migrate to the suburbs.

However, within the last two years a steady number of the city's 488,290 black population has joined the migration, according to projections of new census figures due to be released this month.

Releasing these figures to the AFRO Thursday, Sheldon Baylin, a city population analyst, stated the city's 911,290 population has dropped by 15,000 since the last census survey in July, 1974.

According to Mr. Baylin the flight to the suburbs is a national trend, and this involves both blacks and whites who "have made it." However, statistics show a greater number of whites flee the city.

—

Commenting on the flight from the cities to the suburbs, Del. John W. Douglass, chairman of the Joint Budget and Audit Committee of the State Legislature, told the AFRO migration has a devastating effect on the growth and economy of the city.

Not only does tax revenue fall, but properties deteriorate to the point of total neglect. The present trend is that those who rush to the suburbs come to work in the city, thus taking away the city's tax potential.

—

The population figures show there is a total of 288,660 persons under 18 years living in the city; 184,420 of these or 64.3 per cent are blacks.

The same figures reveal a sharp discrepancy in the number of those 85 years and over. According to the survey, there are 9,100 senior citizens in Baltimore but only 28 per cent or 2,550 are blacks.

The same figures give credibility to the saying that black men die earlier than either black women or whites. Of a total of 2,770 85-year-old men, only 840 are blacks, according to the survey.

170,000 youngsters are enrolled in the public schools.

SPEAKING OF MONEY

The school budget is $299.7 million

The 1976-77 budget for the Baltimore City public schools is being examined by the city Budget Bureau.

The $299.7 million packet, approved by the School Board Dec. 18, 1975, went to the Budget Bureau, Jan. 5 and will be under review until March 24 when recommendations will be submitted to the city Board of Estimates.

—

The approved budget is $34,200 more than the 1975-76 Operational Budget of $265.5 million with added "built-ins" totaling $23,100.

It also contains $11,100 for Continuing Needs and New Programs such as special education, vocational education, materials and supplies, salary adjustments and a center for disruptive youths.

—

The Board of Estimates will hold public hearings on the budget between March 25 and April 11. Between April 12 and 25, the board will prepare the proposed Ordinance of Estimates to go to the City Council on April 26.

The City Council will hold public hearings between April 27 and May 6 and on May 7 will be the enactment of the ordinance for the Fiscal Year ending June 30, 1977.

WISE SAYINGS ON MONEY GIVE YOU SOMETHING TO THINK ABOUT

Mothers-in-law are hard of hearing if sons-in-law are broke and poor

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 think or talk about gold, here are some ideas from the Africans:

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 hard 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.

State economic recovery got underway in 1975

According to preliminary economic indicators just released by the Maryland Department of Economic and Community Development, the state's economic picture improved somewhat in 1975.

During the past year, Maryland's economy, like the nation's, experienced a sharp downturn in the first quarter, a modest upturn in the second, and pronounced upward trend in the third.

—

Throughout the year, Maryland unemployment rates were generally lower than those in the nation, due in part to the makeup of the state's labor force. However, Maryland still has some severe pockets of unemployment, particularly Baltimore City, portions of Western Maryland, the Eastern Shore and Southern Maryland.

Inflation rates were approximately the same for Maryland (Baltimore Metropolitan Area) and the U.S. in 1975, though the state experienced a much slower increase in the costs of home ownership.

Inner City Credit Union report shows $1.5 million

Willard Moore, managing director of the Inner City Federation of Federal Credit Unions, reports that as of Dec. 31 the assets for the seven members of the federation total $1,512,280.90.

Mr. Moore attributes this phenomenal growth to several factors: "the realization that Community Federal Credit Unions offer a solid service to their neighborhoods; and such institutions, guided by board members from the community, are more understanding of the actual needs of their neighbors.

—

In 1975, Baltimore's Community Federal Credit Unions averaged 6 per cent minimum dividends on savings.

In addition, all savings accounts are insured for up to $40,000 by the National Credit Union Administration.

—

Life Savings Insurance, matching savings up to $2,000, is provided at no cost to members. Among the other attractions, these credit unions offer low cost loans with interest charged at only 1 per cent per month on the unpaid balance.

Such loans are covered by loan protection insurance at no cost to members.

Other services provided include: Consumer Finance Counseling Services, Money Orders, Food Stamp Sales, Direct Deposit of Social Services and Veteran Benefit Checks and the processing of Gas and Electric and Telephone Bills.

Altogether, these kinds of services create the kind of climate which Baltimore's neighborhoods find comfortable.

Beginning in April, 1969 with one location, Baltimore's Inner City Credit Unions grew to seven individual locations within five years.

Harry Woods, president of the board of the federation, stated that, "Our track record in Baltimore is one that most other major cities would be pleased to emulate."

MONEY TALK during the 90-day session of the 1976 General Assembly concerns Senators Clarence M. Mitchell III and Julian Lapides and others who gather in Annapolis.

Gov. Mandel's $3.6 billion budget contains $120.5 million for Baltimore's rapid transit system but nothing as yet for the convention center Mayor Schaefer wanted.

RAIN OR SHINE, summer, winter, spring or fall, here is the picture of buying downtown in Baltimore (From AFRO file photo by Roman Hankewycz)

JAN