MINI NEWS

Surgical care at Provident

Provident Hospital recently opened a six-bed surgical intensive care unit (SICU). A unique concept in postoperative medical care, the SICU meets the needs of acutely ill surgical patients in either the preoperative or postoperative period. It has facilities for monitoring electrocardiographs, arterial pressures, respiratory rate and temperature. Nursing care is maximized to assure continuous monitoring until a stable condition has been achieved.

The length of stay for most patients is an average of three to five days. The surgical director of this new unit is Walker Robinson, M.D.

Dental building closes

Because of renovations at Southeastern Health District Building, 3411 Bank St., the City Health Department's Bureau of Dental Care has announced that dental clinics will be closed in that building for about 4 months. Persons needing dental care are advised to use any of the clinics at the four locations listed:

Eastern — 620 N. Caroline St., 396-8106; Western — 700 W. Lombard St. 396-4580; Druid — 1515 W. North Ave. 396-0169 and Cherry Hill — 2490 Giles Rd., 396-1655.

Women's peace league

"What is Needed for a New Foreign Policy?" will be discussed by: Brewster Rhoads, co-director, Coalition for a New Foreign and Military Policy; William Hellert, staff member, U.N. Association, Washington, D.C.; and Constance Freeman, aide, Senate Foreign Relations Committee, when the Women's International League for Peace and Freedom meets Saturday, Jan. 29, at 1:30 p.m., at Stony Run Friends Meeting House, 5116 N. Charles St. The public is invited.

Lame tots' drive begins

The Kick-Off Luncheon for the 1977 Crippled Children's Seal campaign will be held at 12 noon on Thursday, Feb. 3rd, at the Baltimore - Central Maryland League for Crippled Children and Adults, 1111 East Cold Spring Lane. The event will commemorate the League's Golden Jubilee Year.

Painting clinic Feb. 5

A painting Clinic will be held at the Maryland Historical Society, 210 West Monument St., between 11:00 a.m., and noon on Saturday, Feb. 5. Members of the public are invited to bring their paintings to the society for examination.

A consultant will be on hand to study the physical condition of the pictures and to give advice regarding the painting's attribution and conservation needs. No written attributions or appraisals of monentary value will be made, and no fee will be charged for the services rendered.

Farm workers' book sale

The United Farm Workers of America, AFL-CIO will hold a book sale at the Unitarian Universalist Church of Baltimore on Charles and Franklin Sts. on Thursday, Feb. 3rd and Friday, Feb. 4th from 11 a.m. to 2 p.m., and on Saturday, Feb. 5th from 10 a.m. to 5 p.m.

The sale will feature books for all ages, including children's books, high school and college textbooks, classics, mysteries and science fiction. For more information or to donate books call 566-8920.

Women's rights' seminar

In an effort to inform women about vital economic issues, the Maryland Commission for Women will sponsor a "SEMINAR ON WOMEN'S PROPERTY RIGHTS," on Monday, Feb. 7, 1977 from 9:30 a.m. until 12:30 p.m., at the Hilton Inn, Beltway Exit 20 and Reisterstown Road, Baltimore.

Seminar on business records

The Small Business Administration through its SCORE (Service Corps of Retired Executives) associates will hold a special workshop on small business record management, at the Federal Office Building, Room G30, on Feb. 8.

Record-keeping is extremely important and necessary in any business, therefore, emphasis will be placed on such subjects as: Why keep records and what records should you keep. Also, how to keep business records and what they mean to you.

The workshop presents you with a splendid opportunity to broaden your knowledge on this important phase of doing business.

Don't miss it. Call the SBA office, 301-962-2233, for registration details.

Retirement booklet ready

The Commission on Aging anf Retirement Education's newest publication, "Putting Together A Pre-Retirement Education Program" is now available through the Baltimore City Commission On Aging and Retirement Education.

This special publication was designed as a "how-to" guide for industry, labor, social service agencies and community groups interested in developing pre-retirement programs. The handbook explains the functions of a pre-retirement education program; offers various topics of discussion and examines the cost of a pre-retirement program.

Lottery has new Feb. bonus

In addition to the State Lottery's weekly prizes of up to $125,000, during the month of February, the lottery is offering a Car-Cash "Bonus." Beginning with the drawing of Wednesday, Feb. 2, an additional six - digit number will be drawn on the M.S.L.G. Show, aired each Wednesday at 7:30 p.m. on Channel 11. If this six-digit number matches any of the six-digit numbers on a "Super 50-cent" or "17 for $1" ticket, the purchaser will win a 1977 Ford LTD, plus cash to equal $7,500, or $7,500 in cash.

This gives each purchaser of "17 for $1" tickets five (5) extra chances to win and each "Super 50-cent" ticket purchaser two (2) extra chances to win the 1977 Ford LTD. The February "Bonus" will last for four (4) drawings, commencing with the Feb. 2nd drawing and ending with the drawing of Feb. 23.

'It was hard, but it was worth it!'

NEW ATTORNEYS who recently passed the bar exam and will be practicing law in Maryland are seated (L to R) Elijah Eugene Cummings, Jim Bentley, Ms. Tony Moore, and Ray Stokes. Standing (L to R) are Askew W. Gatewood Jr., Harry Hilliard Braxton, Ms. Evelyn O. A. Darden, David Roberson, Robert Cummings Jr., and Kurt Schmoke. The attorneys were sworn in Jan. 21 before the Supreme Bench of Baltimore City.

AFRO Photo by Norma L. Spencer

Orlinsky questions bus fare increase

The reasoning which has been the basis and justification for increasing bus fare by the Mass Transit Administration has been questioned by Walter S. Orlinsky.

"Fares have traditionally been raised to cover all or part of the extent of anticipated or extant deficits. Despite this fact the MTA last year suffered a deficit of $16.6 million and expects to experience similar losses this fiscal year," the 38-year-old President of the Baltimore City Council stated.

Orlinsky questioned the policy assumptions which have been utilized to justify fare increases. He called for an examination of the effect of a significant reduction in fare rates. "A rate low enough to attract substantially increased ridership level could well generate the same amount of revenues as is currently garnered by the MTA, and at the same time promote the goals and viability of mass transit for our citizens," Orlinsky said.

Orlinsky's concerns and suggestions were expressed in a memorandum sent to members of the General Assembly. He was reacting to statistics recently revealed by the MTA which showed a significant decrease in ridership. The downturn in the aggregate bus rider statistics included a drop of more than four million fares during five months in the last half of 1976 alone. MTA officials attributed the drop-off to rider resistance to fare increases.

Orlinsky urged legislators to reconsider the wisdom of the current fare structure. "One of the modern goals of bus service has been to provide a form of mass transit. Government has continuously been willing to underwrite the deficit of mass transit in order to reap its benefits — less congested streets, conservation of fuel, increased land development in areas other than parking lots, and readily available transportation for large numbers of citizens," he stated. "But the goals of mass transit have been frustrated by fare increases," Mr. Orlinsky said after reviewing the resultant ridership decrease.

"Consequently something less than mass transit is provided as the increases continue. A successful promotion of these goals should lead to enhancement of development activities in downtown, a decrease in air pollution, an increase in mobility, and conservation of fuel which is a high priority national interest," the City Council President stated.

Ms. Charlotte Webb
New lawyer

MISS CHARLOTTE D. WEBB, 24, is now employed as an attorney with a law firm in Prince George's County. Miss Webb, of the 3300 block. Croydon Rd., was admitted to practice law in December 1976 after she passed the bar exam. Her proud parents are Mr. and Mrs. James (Ines) Webb.

'CONGRATULATIONS,' says Judge Robert I. H. Hammerman to two brothers who were among the 442 students who passed the bar exam. From (L to R) are Elijah E. Cummings and Robert Cummings Jr. Their proud parents are Mr. and Mrs. Robert (Ruth) Cummings.

Feb. 24 talk on copyright laws scheduled

The Baltimore Chapter of the Special Libraries Association will sponsor a talk on the new copyright legislation on Feb. 24. Lewis Flacks of the copyright office at the Library of Congress will speak on the "Interrelationships and Implications of Section 107 and 108 in the New Copyright Law."

All members and friends of the Baltimore library community are invited to the program scheduled for 9 p.m. in the Special Collections Room at the University of Maryland, Baltimore Campus Library (5401 Wilkens Ave.

JHU students present 'black' play

"Journey Into Blackness," a musical - dramatic production portraying the history of the black experience, will be presented by Voices, Inc., at Johns Hopkins University Monday, Feb. 14.

Sponsored by the university's Black Student Union, the play will be given at 8 p.m. in the Listening - Viewing Room of the Hopkins Union on the Homewood campus. Tickets, $3 per person, are available at the Union Desk in the Hopkins Union.

Nursing home report is available now

The Baltimore City Commission on Aging and Retirement Education now has the deficiency reports for Baltimore City nursing homes available to the general public. These deficiency reports are filed by inspectors from the Maryland State Department of Health and Mental Hygiene, Division of Licensing and Certification, when they make their periodic visits to nursing homes participating in Medicare and Medicaid.

Included in the material available are the original deficiencies cited, the nursing home's plan for correction and the results of the inspector's follow-up visit. These reports were made available to the Commission by the Maryland State Office on Aging and the Division of Licensing and Certification.

Anyone interested in reviewing the reports may call 396-4932 for more information. 8:30 a.m. to 4:30 p.m., Monday through Friday

'Roots'
Triumph of an American Family
(See inside for AFRO Readers' Comment)

'JOURNEY INTO BLACKNESS,' a musical dramatic production portraying the history of the black experience is presented by Voices, Inc., the only professional year-round black musical company in the United States devoted to educational theater. In 1976, it was cited by the National Endowment for the Arts as one of 20 exemplary education-via-the-arts organizations.

FOR SALE

SITE FOR TENNIS AND COMPATIBLE RECREATIONAL FACILITIES

4.4405 ACRES.
LOT NO. 2
YORK-WOODBOURNE NORTHWEST CORNER OF
YORK ROAD AND NOTRE DAME LANE
For Further Details call:
396-4121
or write
Frank W. Dunton, Director
Land Development

Department of Housing and Community Development
Saratoga Street
Municipal Building
222 East Saratoga Street
Baltimore, Maryland 21202

Proposals due by 4:30 p.m.
February 25, 1977

An Equal Opportunity Agency

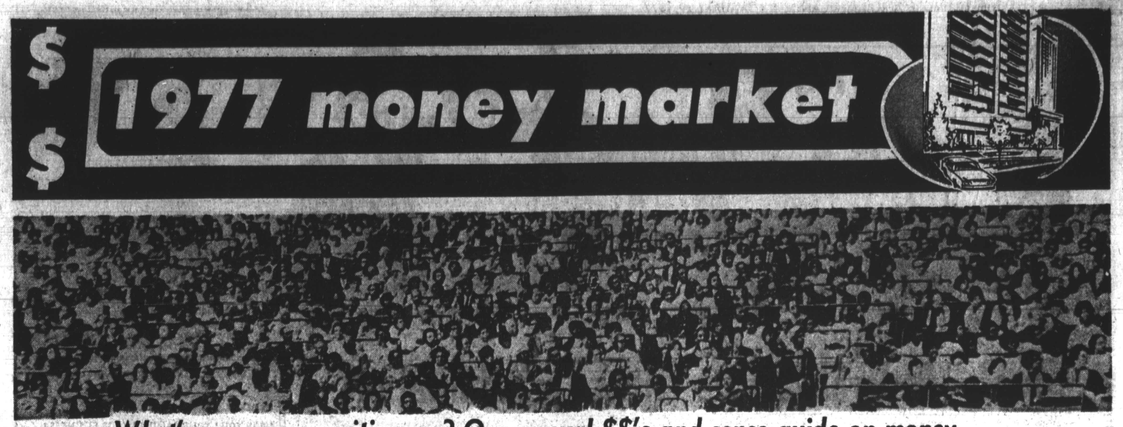
NEW MOTEL CO.
Nice oir conditioned rms. & TV $9.00 - 9.50
$10.00 tax included. One bed for 2 people.
4601 E. MONUMENT ST.
EA. 7-5900

TAXES, INC.
Let us prepare your tax returns.
"We are Tax Professionals"
Returns picked up and delivered to your home.
ORRAN JOHNSON
Call 544-1460

BLUE RIDGE FUEL OIL
PROMPT DELIVERY
7 DAYS A WEEK
100 Gals. $46.50
50 Gals. $26.75
Bag Coal—71c bag
25 or More at Yard
566-8200
CITY-WIDE DELIVERY

Life is full of joy. Death is full of memories. On behalf of the wife, sister and brother of Ambrose B. (Smack) Johnson who passed away January 8, 1977, We wish to thank Rev. George Allen and members of St. Paul United Methodist Church, Rev. S. R. Bennett, Rev. Alphonso Thompson. Many relatives, friends, co-workers and Class of '33 of Douglass High School. Also Mt. Zion Chapter #3 R.A.M.R.H.A. and St. James Lodge #2 A.F.A.M. for their kindness, deeds, thoughts and gifts during the time when you needed a friend at your side.
May God bless you and keep you under his powerful Hand.

From Mrs. Lela Johnson, wife
Mrs. Alice J. Moulton, sister
Mr. Reuben W. Johnson, brother



$ $ 1977 money market

What's everyone waiting on? Our annual $$'s and sense guide on money

Ideal's 13th successful year sees record savings, assets, dividends

E. Gaines Lansey, president, made the following report on the Ideal Savings and Loan Association located in the heart of the inner city at 1629 Druid Hill Ave. in Baltimore.

Founded in 1920, Ideal is the oldest black banking institution in the city

* * *

Mr. Lansey states:

Ideal Savings and Loan Association has just completed its 13th consecutive year of savings increases and increases to its assets.

This has resulted in the payment of the largest dividend in its history.

Dividends totaling $82,445 were paid to the savers at Ideal representing 44.20 per cent of total income earned before additions to reserves.

This is in keeping with its policy of returning to its depositors the maximum earnings consistent with maintaining the strength and viability of the association and its ability to grow and serve the inner city market.

* * *

For the year ending Dec. 31, 1976 Ideal granted mortgage loans in the amount of $546,942.00 to home buyers and churches in the Baltimore area.

This has resulted in the continuing maintenance of a substantial portion of the real estate tax base in the city in areas that have been written down by others as not suitable for loans to home buyers. Continued increases to depositors savings accounts will help maintain this trend.

* * *

Ideal ended the year with assets in the amount of $2,055,585, an increase of 6.34 per cent over the previous year and savings accounts in the amount of $1,772,218, an increase of 8.44 per cent.

In view of the economy for the past year this is a truly remarkable achievement and indicates that as long as unemployment and uncertainty exist people are more cautious and prudent in their finances.

Ideals goals for the past year as projected at the beginning of the year have been met and we look forward to even greater progress for the year 1977.

NO OTHER BANK PAYS MORE ON PASSBOOK SAVINGS THAN PROVIDENT.

5.25% annual interest rate
5.39% effective annual yield

You earn interest on every penny of your savings.
From the day you put it in to the day you take it out.

PROVIDENT SAVINGS BANK

Provident Savings 1976 records show increased deposits, interest, accounts

Provident Savings Bank, Howard and Saratoga Sts., has issued the annual financial statement for the year ending Dec. 31, 1976.

Some of the highlights are as follows:

Savings deposits, including depositors interest, increased $29,957,467, or 6.74 per cent.

The regular savings interest costs for the year were $24,302,572, representing an increase of $1,934,138 over the previous year, when we paid $22,458,434. The interest rate was 5¼ per cent compounded daily to yield 5.39 per cent.

The total assets of the bank increased by $37,998,033 to $545,608,805, or 7.5 per cent.

The earned income for the year again reached a new high of $39,250,747, which was an increase of $3,510,059 over last year, or about 9.8 per cent. We were able to carry to Surplus $4,121,301.

Mortgage loans and consumer credit loans made in 1976 totaled $110,404,746, compared with $88,957,763 in 1976. All loans were made in Baltimore and surrounding counties.

Checking accounts increased slightly more than 22 per cent.

In a continuing effort to provide full family banking services, Provident successfully introduced the Master Charge card in October 1976 as the first savings bank in Maryland to offer the credit card.

Also, for additional convenience banking, the 27th neighborhood office was opened in November in Severna Park at 499 Ritchie Highway.

Follow these warnings on fire—unless you want to get burned

PLAN FOR FIRE AND BURN PREVENTION AND YOU PLAN FOR SAFETY SAVE-A-LIFE —

MABE YOUR OWN Habit No 1
Don't smoke in bed or around flammable materials. Whenever you smoke at home, have large metal ashtrays. Never light up when you're likely to doze

(Continued on Page 22

EST. 1920

IDEAL

669-1629
MONDAY THRU FRIDAY
10:00 A.M. TO 3:00 P.M.

SAVINGS and LOAN ASSOCIATION
1629 DRUID HILL AVE.

STATEMENT OF CONDITION
DECEMBER 31, 1976

ASSETS

First Mortgage Loans	$1,772,218.72
Loans on Savings Accounts	78,632.24
Real Estate Owned Less Depreciation	12,443.89
Ground Rents Owned	10,804.58
Other Investment Securities	3,970.83
Cash on Hand and In Bank	126,174.15
Office Building Less Depreciation	6,132.52
Furniture, Fixtures & Equipment Less Depreciation	1,729.28
Capital Deposit M.S.S.I.C.	36,100.00
Capital Reserve Fund	5,000.00
Other Assets	2,379.44
	$2,055,585.65

LIABILITIES

Savings Accounts	$1,809,046.49
Notes Payable	70,000.00
Accounts Payable	175.75
Accrued & Withheld Payroll Taxes	421.60
Advance Payments by Borrowers	68,431.63
Escrow Accounts Payable	340.31
Deferred Loan Fees	3,042.61
General Reserves & Undivided Profits	104,127.26
	$2,055,585.65

OFFICERS
E. Gaines Lansey, President
Reuben F. Jones, Vice President
J. Arnett Frisby, Treasurer
Mrs. Jean F. Turpin, Secretary

DIRECTORS
Leroy O. Dyett
J. Arnett Frisby
Reuben F. Jones
E. Gaines Lansey
Miss Yvonne F. Lansey
Mrs. Madeline W. Murphy
William Simpson, Jr.
Gerald A. Smith, Esq.
Mrs. Jean F. Turpin

Miss Alexis C. Raiford, Manager
Each account insured to $40,000. We are a depository for Estates and Trust Funds. Direct deposit of Social Security Checks.

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• UNITED STATES LEAGUE OF SAVINGS ASSOCIATIONS
• MARYLAND SAVINGS AND LOAN LEAGUE