Emergency measure sent to House

It could cost more to buy a house

The Senate has already said ok, and if the House goes along, interest rates for home mortgages could go sky high.

The state Senate passed legislation which would lift the ceiling on home mortgage interest by a two-thirds majority Thursday. This was two debate raged concerning what it could do to the "little man."

All six black senators opposed the measure.

The bill was immediately sent to the House of Delegates where it is expected to meet stiff opposition. Hearings were held Thursday on similar legislation which was initiated in the House.

The home mortgage interest legislation has been the most heavily lobbied, heavily contested issue thus far in the General Assembly.

Ultimate passage of the bill would be a victory for the bankers and builders who say the artificial lid on interest rates has completely dried up available mortgage money in the state.

But the opponents of the measure would not let the bill pass without a fight.

They allege they are waging it to prevent the lending institutions from hurting the small homeowner.

Two amendments have been introduced to head off the no ceiling concept.

One amendment would make the bill effective for only two years and another would raise the ceiling to 11 percent rather than lift it completely.

Both were soundly defeated.

"Sometimes we forget that we're sent down here to represent the people and not the banks," said Sen. Julian Lapides, D-39th, the amendment's sponsor and leader of the fight.

"Lifting the 10 percent ceiling would allow lending institutions to gouge the small homeowner."

Sen. Rosalie Abrams, D-42nd, said Lapides was, "acting paternalistic," pointing out that the only ones who could obtain home mortages in Maryland under the ceiling are the middle class and wealthy, who can afford substantial down payments.

The battle did not flow through the usual Senate ideological or geographical lines.

Conservatives fought with liberals, city and rural senators joined forces.

Three of the eight Prince Georges County's senators — Tommie Broadwater, John J. Garrity and Thomas V. Mike Miller — supported the Lapides amendment. The movement to lift the ceiling traditionally belonged to these legislators of suburban Washington.

"The only reason the banks aren't lending money in Maryland now is that they knew the pressure was on," said Broadwater, the only black senator from Prince Georges County.

"I just want to do what's best for the majority," said Sen. Verda Welcome, D-40th, Baltimore, in support of the amendment.

"It's not going to help the little man," said Sen. Robert Douglass, D-45th.

The opponents of the bill did manage to get a piece of a victory, though.

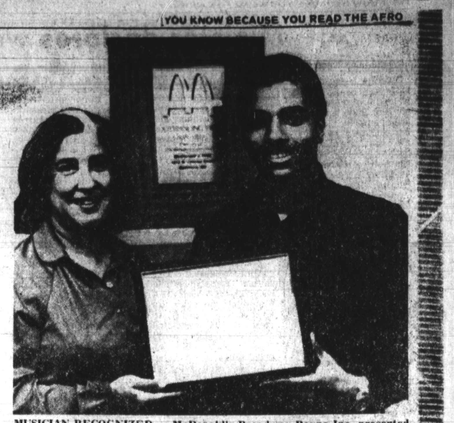
Late last week, the Senate economic affairs committee deleted a major section of the bill that would have allowed lending institutions to add extra "points" on mortgage loans.

A point equals about 1 percent of the loan and, under the original bill, would have been limited to three points per loan — two to the seller of the house and one to the borrower.

Points pay for mortgage brokers' efforts to find mortgage money. Lenders also levy them when they feel the mortgage interest rate leaves them too small a profit.

Committee chairman Harry McGuirk, D-Baltimore, recommended the points be limited to one to the seller and one to the buyer — a recommendation which was adopted by the committee.

However, the committee then deleted the entire section allowing points by a 6-3 vote.



MUSICIAN RECOGNIZED — McDonald's Broadway-Payne Inc. presented Phillip F. Johnson (R) with a certificate of nomination to the McDonald's All American High School Band. Johnson is a student at Fairmount High School. He has been a part-time employee at the North Avenue and Charles Street store for two years. Mrs. Famebridge C. Payne, treasurer of Broadway-Payne Inc., makes the presentation. Osborne A. Payne is president of Broadway-Payne Inc.

Conaway files 12 bills in Assembly's first week

A black Baltimore delegate filed 12 bills during the opening sessions of the General Assembly, six of which have apparently died in committee and one which is almost identical to two pieces of legislation filed by another black lawmaker.

The legislations which freshman Del. Frank Conaway, D-40th, submitted the opening week of the 1979 session included requiring lottery odds for games be a certain ratio, a bill that would allow the lieutenant governor to run separately from the governor and several insurance-related bills.

Conaway filed more bills than any other black legislator. Del. Isaiah Dixon, D-88th, is second.

Although at AFRO presstime results of the committee reports were not available, legislative sources said six of Conaway's insurance-related bills died in the House economic matters committee.

Conaway, head of Ashburton Insurance, could not be reached for comment.

Conaway and Del. Dixon, have also apparently joined forces to introduce legislation which would allow the lieutenant governor to run independently of the governor in the general election and similar legislation that would permit them to run together in the primary and separately in the general election.

Hearings were held Thursday on both Dixon's bill the election of the lieutenant governor and the election of the governor and lieutenant governor and Conaway's similar bills.

Dixon testified that 12 states currently have open general elections of this nature and that "the prerogative has been exercised and proven successful.

"Open general elections would be more democratic by permitting a great spectrum of choices," he said. "Studies have illustrated that voters do not abuse the crossover privilege, but instead use it primarily to acknowledge their special approval of another candidate or a policy associated with that party."

Officials said bill duplication is not uncommon during a General Assembly session because different legislators may file the same bill without the other knowing it.

Michael Cassell named Residential Specialist

Michael A. Cassell has been designated a Certified Residential Specialist (CRS) by The Realtors National Market Institute.

Cassell is the broker of Cassell Associates Realty, a member of The Greater Baltimore Board of Realtors, vice president of the local chapter of The National Association of Real Estate Brokers and a Real Estate instructor at the Community College of Baltimore.

Cassell also recently achieved the distinction of receiving the Graduate Realtors Institute (GRI) designation from the Realtors National Market Institute.

His educational background includes a degree in business administration from Morgan State College where he is presently working towards his Master's Degree in the same field and real estate courses given by the local Board of Realtors and the Realtors National Market Institute.

The CRS designation is a certificate of skill, experience and documented activity in the field of residential real estate.

It is the lasiest development in the Market Institute's ongoing efforts to promote education and certification of real estate marketing skills.

DCC holding registration

Dundalk Community College (DCC) in southeastern Baltimore County, offers new courses in 20 curriculums leading to a two - year associate in arts degree and in certificate programs in real estate, secretarial science, power engineering, floristry, retailing, child development, paraprofessional counseling and labor studies.

Spring classes at the college begin Feb. 1 and are offered in the day, evening, Saturday and TV classes.

Students from all walks of life attend DCC classrooms. Recently graduated high school students learn to adjust to college life and prepare to transfer to a four - year college.

Housewives take an hour-out-of-a-day-to-work toward a first degree, take refresher courses or learn crafts and make new friends in non - credit courses.

Workers advance themselves in their chosen professions and senior citizens make new relationships and keep their minds alert. Handicapped students are provided barrier - free access to all classes.

Dundalk's 60 acre campus, located in the center of the community, contains modern classrooms and facilities.

The Learning Resources Center houses [illegible] as well as audio and video equipment, television studio and black and white and color photography labs.

The college's newest building is the 52,000 square foot physical education facility. A 13,000 square foot gymnasium, 25 yards, six - lane swimming pool, dance studio and handball courts enable the college to offer a variety of physical education courses.

Classes in a one - year program leading to a certificate in retailing are offered to persons wishing to explore retail sales. Also new this spring are two classes offered by the music department - jazz improvisation and piano methods: how to teach piano.

Registration for Dundalk Community College's spring semester is January 26 and 29. For specific times or to request a schedule of classes, call the college admissions office, 282 - 6700, extension 279.

Infant mortality rate drops

The increased awareness of community doctors about the health of critically ill babies at birth is credited with bringing about a drop in the infant mortality rate last year in Maryland.

The death rate dropped 4 percent for critically ill newborn babies treated through Maryland's intensive care neo - natal program, director Dr. Ronald Gutberlet said.

He noted that in 1978, 487 babies were taken by helicopter or ambulance from all over the state to five Baltimore area hospitals for crucial emergency care. Of the total, 92 — or 18 percent — died.

In 1977, 104 babies — or 22 percent — "treated under the intensive care neo - natal program died, said Gutberlet.

Gutberlet, director of the Neo - Natal Department at University Hospital, said the drop in the mortality rate is due to increased awareness of community doctors of what can be done to save babies immediately after birth, new technology and an increase on hospital staffs of the number of nurses with neo - natal care training.

"The key thing is adequate care at the time of birth," he said.

He said the 4 percent decrease in newborn infant deaths is significant.

"We would have expected 112 babies to die this year, but only 92 did."

The highest mortality rates were among the smallest babies, those weighing less than 2 pounds, 4 ounces. In that category, the mortality rate dropped from, 72 percent in 1977 to 53 percent in 1978.

Most of the babies taken to the neo - natal intensive care units are premature and suffering from respiratory problems caused by underdeveloped lungs or hyaline membrane disease.

Full - term babies taken to the intensive care units suffer from such health problems as congenital heart defects and other abnormalities, such as intestinal obstructions, Gutberlet said.

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Western PTA to meet

The Western High School parents's council is sponsoring parent - teacher conferences on Friday, Feb. 2, from 1 to 4 p.m. at Western High School.

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WHEN PURCHASING 1ST PAIR AT REGULAR PRICE
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USE OUR LAY-A-WAY PLAN
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Ideal continues to grow

Ideal Savings and Loan Association has completed another successful year in mortgage lending and home ownership for home buyers in Baltimore.

Through the addition and growth in saving accounts Ideal was able to grant loans in the amount of $758,190 for the purchase of homes and churches in the city. This represents another new high in lending activity for the association.

This was done while paying to its depositors $119,120.24 in dividends for the year.

While the past year has been difficult for those seeking loan funds, depositors in Ideal have been able to accomplish their dream home ownership. Ideal's depositors have found out, they can borrow where they maintain their savings account.

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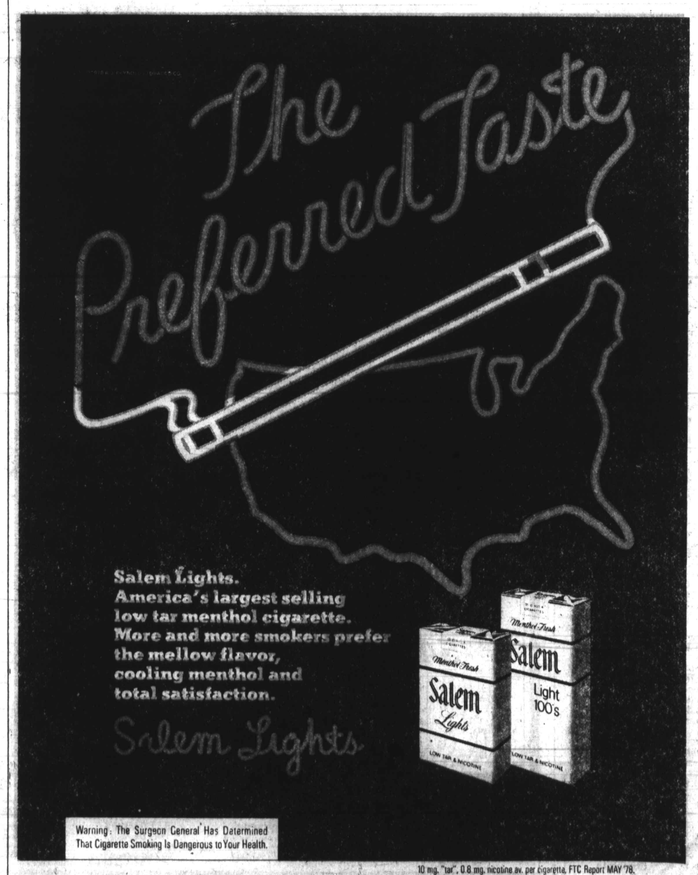

10 mg. "tar", 0.8 mg. nicotine av. per cigarette, FTC Report MAY '78.

COMPANY COMING — Come August 6th, Willie Mays will be bringing company home to San Francisco from Cooperstown, N.Y. It will be the plaque presented him on that day at the Baseball Hall of Fame, where he is to be enshrined as the 14th black resident.

In Baseball Hall of Fame

Landslide vote makes Mays 14th black at Cooperstown

It wasn't unanimous as many had expected it would be, but the election of Willie Mays to baseball's Hall of Fame was so overwhelming that it easily fitted the mold of a landslide.

The New York - San Francisco Giants and New York Mets centerfielder, conceded to be the most electrifying player in major league history, collected 409 of a possible 432 votes.

The 23 baseball writers who left him off their ballots have been charged with everything from ineptitude to infamy by some of the nation's leading authorities.

United Press International sports editor Milton Richman declared: "Personally, I find it difficult to understand how anyone who saw him, or even didn't see him but studied what he did over a period of 20 years, failed to vote for Willie Mays."

Just the same Willie made it and, on Aug. 6, he will become the 14th black player enshrined at the famed Cooperstown (N.Y.) Museum.

Awaiting the bronze bust now being sculpted in his likeness are those of Jackie Robinson, Roy Campanella, Roberto Clemente and Ernie Banks from the major leagues.

Jackie was elected in 1962, Campy in 1969, Clemente in 1973, and Banks in 1977.

Nine other blacks also are enshrined at the hall. These are men elected by a special committee which picked players who stood out in the years prior to 1947, when the majors were closed to black athletes.

Comprising the nine are Satchel Paige, Josh Gibson, Buck Leonard, Monte Irvin, Cool Papa Bell, Oscar Charleston, Martin Dihigo, Judy Johnson and John Henry "Pop" Lloyd.

Mays' popularity with baseball fans everywhere — and among people who weren't otherwise interested in sports — stemmed as much from the intangible qualities he exuded as the fabulous numbers he achieved. The child - like love affair between Mays and baseball allowed the centerfielder to personalize the game for many spectators.

"I really didn't play for myself," said Mays, who was chosen for 24 All - Star games. "I played for the enjoyment I brought to people. I wanted to have people who came to the game go home and say 'Hey, I saw a good game,' I tried to do the same thing every day."

And what he did every day surprised and impressed countless thousands — including Mays himself.

Although Mays was a great hitter — he batted .300 or more in 10 seasons, hit four homers in one game April 30, 1961, hit 40 or more homers in 10 seasons and enjoyed ten 100 - RBI seasons — he is best remembered for his dazzling defensive plays in the outfield.

Mays made hundreds of astounding defensive plays but his most famous catch, and one of the most famous defensive plays in baseball history, came in the first game of the 1954 World Series between the Giants and Cleveland Indians.

Racing down the longest fairway in any major league part at New York's old Polo Grounds, Mays made an over - the - shoulder catch of a 475 - foot drive into the infield to hold the runners on base.

The catch choked off a Cleveland rally and the Giants went on to win the game and to sweep the series in four straight games.

Wills, Newk remembered

Although there weren't enough of them to do any good, some ballots in the Hall of Fame voting were cast for a pair of old Dodgers, Maury Wills and Don Newcombe.

Wills, the classy shortstop who was the first to break Ty Cobb's all - time base - stealing record, received 166 votes. He was named MVP in that same year 1962.

Newk, a 27 - game winner and National League MVP in 1956, was chosen on 52 ballots.

Two other blacks — Elston Howard and Curt Flood — were selected on 30 and 14 ballots, respectively.

Howard is now a Yankee coach and Flood is a baseball TV announcer.

Dewees LL sets enrollment time

Dewees Little League will hold registration for its 1979 season on two separate days in two locations. The first registration will be on Saturday, Feb. 10 with the second taking place one week later on Saturday, Feb. 17. On both days registrations will be held at St. Mary's Church, York Road and Tunbridge, and Dewees Playfield, Alhambra and Tunbridge, from 10 a.m. to 2 p.m.

The Dewees Little League has new uniforms for the 1979 season that will be displayed in the opening day parade Sunday, April 1.

Now over 20 years old, Dewees Little League is open to all youngsters in the Greater Govans Area between the ages of 8 and 14. The League, which is operated under the auspices of the Bureau of Recreation, is divided into three age divisions: 8 - 9, 10 - 11, and 12 - 14, with the cut - off date being April 15.

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Scholastic Sports Schedules

FRIDAY
Varsity Basketball
Southern at Lake Clifton
Carver at Northern
Southwestern at Poly
Patterson at Old City
Edmondson at Mervo
Walbrook at Dunbar
Forest Park at Douglass
JV Basketball
Southern at Lake Clifton
Carver at Northern
Southwestern at Poly
Edmondson at Mervo
Walbrook at Dunbar
Forest park at Douglass
Patterson at Old City
Northwestern at Boys Latin
Wrestling
Dunbar at Gilman
Northwestern JV at Boys Latin JV
Dunbar JV at Gilman JV

Varsity Swimming
Forest Park at Southern
Edmondson at Gilman
Mervo at Northwestern
Lake Clifton at Northern
Southwestern at Patterson
Douglass at Dunbar
JV Swimming
Mervo at Northwestern
Lake Clifton at Northern
Southwestern at Patterson
Douglass at Dunbar
Varsity Basketball
Lake Clifton at Southern
Mervo at Edmondson
Eastern at Patterson
Douglass at Forest Park
Dunbar at Walbrook
Western at Southwestern
Northern at Carver
Gymnastics
Poly at Northwestern
Forest Pk., at Northwestern

Weekend calendar

COLLEGE BASKETBALL
Friday
Anne Arundel at Pr. Georges (women)
S.C. State at Howard
Bowie St. at Howard (women)
Md., E. Shore at N.C. Central
Delaware St. and A and T
U of D.C. at Shaw (women)
U. OF D.C. at Shaw
Va. Union at Va. State
UMBC at W. Md. (women)
Mars Hill at Livingstone
Ala. A and M at Morris Brown (women)
T. Southern at Grambling (women)
Saturday
Bowie St. at Coppin (women)
S.C. State at Morgan
Mt. St. Mary's at Morgan (women)
Rutgers - Camden at Bowie
Delaware St. at N.C. Central
Johns Hopkins at Swarthmore
Mt. St. Mary's at UMBC
Lincoln at Pitt - Johnstown (women)
Va. Union at Lincoln
C.W. Post at Delaware St. (women)
St. Paul's at Shaw
Eliz. City at Norfolk St.
W. Salem at J.C. Smith
Fayetteville at St. Aug.
Tuskegee at Albany St.
Indiana, Pa., at Towson St. (women)
Dillard at Xaiver
Clifin at Edw. Waters (women)
Clafin at Edward Waters
Alcorn at Texas Southern
Monday
Rutgers - Camden at Bowie
Norfolk St. at Hampton
UMBC at Salisburg St.
The Citadel at S.C. State
N.C. Central at Va. State
Pr. Georges at Anne Arundel (women)
St. Paul's at Liberty Baptist
St. Aug. at Elizabeth City
Shaw at W. Salem
Bethune at Tuskegee
Ala. A and M at Jacksonville (women)
Grambling at Texas Southern
Grambling at T. Southern (women)

NBA SCHEDULE
Friday
New Orleans at New Jersey
Seattle at San Antonio
San Diego at Chicago
Los Angeles at Denver
Boston at Indiana
Washington at Kansas City
Philadelphia at Golden State
New York at Phoenix
Saturday
San Antonio at Atlanta
San Diego at Cleveland
Seattle at Houston
Sunday
Golden State at Boston
New York at Washington
San Diego at Detroit
Chicago at Denver
San Antonio at Indiana
Cleveland at Kansas City
Milwaukee at Los Angeles
New Jersey at Phoenix
Philadelphia at Portland
Monday
Golden State at New York

Weekend soccer schedule

ALL GAMES SUNDAY
Tom's Produce vs. St. Eliz., Herring, noon
Hazelwood vs. Md. Sports, Radeke, noon
Dmpro vs. Spain, Ortmann, noon
Louie J's vs. Firemen, Patterson (1) noon
Boh Nat'l vs. Rowdies, Latrobe, 12:30
Catonsville vs. Sting, Parkside, 12:30
Dundalk vs. Pompei, Post 38, 2:30
Kickers vs. Hellenic 1, Lee Lower, 2:30
Hen's vs. Casa Bianco, Ortmann, 2:30
Team Sports vs. Vita, Radeke, 2:30
Ajax vs. Hellenic 2, Eastwood, 2:30
Ukranian vs. Arundel, Herring, 2:30
Old Shore vs. Travelers, Warton, 2:30

17 await NBA All-Star tilt

Seventeen black players are scheduled to appear in the NBA All - Star Game, Feb. 4, at the Silverdome in Pontiac, Mich.

Voted to the starting lineup for the East were Houston's Moses Malone, Philadelphia's Julius "Doctor J" Erving, and San Antonio's George Gervin.

West starters will include Denver's David Thompson and George McGinnis, Milwaukee's Marques Johnson and Los Angeles' Kareen Abdul-Jabbar.

Backups for the East are Washington's Elvin Hayes and Bob Dandridge, Cleveland's Campy Russel, Houston's Calvin Murphy and San Antonio's Larry Kenon.

West reserves are Phoenix's Walter Davis, Kansas City's Otis Birdsong, Portland's Maurice Lucas, Seattle's Dennis Johnson and Chicago's Artis Gilmore.

Other members of the East unit are Rudy Tomjanovich, Houston; Pete Maravich, New Orleans and Doug Collins, Philadelphia.

Other members of the West squad - to be coached by Seattle's Lenny Wilkens — are Paul Westphal, Phoenix and Jack Sikma, Seattle.

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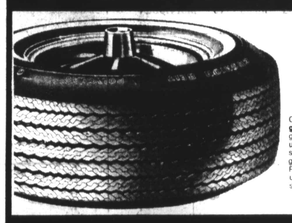
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BH78-13 whitewall plus $1.86 F.E.T. No trade needed
Choose Cushion Belt Polyglas. You get two fiberglass cord belts right under the tread. They add strength and stability for good wear, good traction. Polyester cord body soaks up shocks, delivers a smooth ride.

Whitewall Size	SALE PRICE	Plus F.E.T. No Trade needed
E78-14	$35.50	$2.21
G78-14	$39.00	$2.53
G78-15	$40.00	$2.59

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4-PLY SNOW POWER

$22
A78-13 or F165/80D13 blackwall plus $1.82 or $1.67 F.E.T. and old tire
Suburbanite Polyester
Suburbanite Polyester gives you 4 full plies of resilient polyester cord, dependable bias-ply construction, deep molded tread lugs. It's a real winner for winter!

Blackwall Size	OUR PRICE	Plus F.E.T. and old tire
E78-14	$36.00	$2.30
F78-14	$39.00	$2.44
G78-14	$42.00	$2.62
G78-15	$42.00	$2.66
H78-15	$44.00	$2.86

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NORTHEAST 8743 SAFTE HILL 665-5100 Daily 7:30 A.M. - 5:30 P.M. Sat. 7:30 A.M. - 5 P.M. Mon. & Thurs. 'till 8 P.M.
TOWSON 719 YORK ROAD South of Bellona Ave. 823-6000 Daily 7:30 A.M. - 5:30 P.M. Sat. 7:30 A.M. - 5 P.M. Thurs. 'till 8 P.M.
NORTHWEST 8431 REISTERSTOWN RD. Opp. Reisterstown Plaza 764-3634 Daily 7:30 A.M. - 5:30 P.M. Sat. 7:30 A.M. - 5 P.M. Thurs. 'till 8 P.M.
N.A.M. TOM 5619 HARFORD ROAD 426-3330 Daily 7:30 A.M. - 5:30 P.M. Sat. 7:30 A.M. - 5 P.M.
ESSEX MIDDLESEX SHOP. CTR. 687-8112 Daily 7:30 A.M. - 5:30 P.M. Sat. 7:30 A.M. - 5 P.M. Thurs. 'till 8 P.M.
EASTPOINT 101 NORTH PT. BLVD. Opp. Rossborough Shop. Ctr. 284-8500 Daily 7:30 A.M. - 5:30 P.M. Sat. 7:30 A.M. - 5 P.M. Mon. Thurs. Fri. 'till 8 P.M.
GLEN BURNIE 6640 RITCHIE HWY. 760-6600 Daily 7:30 A.M. - 5:30 P.M. Sat. 7:30 A.M. - 5 P.M. Mon. Thurs. Fri. 'till 8 P.M.
GLEN BURNIE OLD ANNAPOLIS RD. At Ritchie Hwy. 761-0080 Daily 7:30 A.M. - 5:30 P.M. Sat. 7:30 A.M. - 5 P.M. Thurs. 'till 8 P.M.
ANNAPOLIS 2022 WEST ST. 269-0019 Daily 8 A.M. - 5:30 P.M. Sat. 8 A.M. - 5 P.M.
WESTMINSTER ENGLAD RD. AT CARROLL ST. 876-2390 Daily 8 A.M. - 5:30 P.M. Sat. 8 A.M. - 5 P.M. Thurs. 'till 8 P.M.