50TH ANNIVERSARY—Dr. and Mrs. Walter E. Johnson celebrated 50 golden years recently at a reception held on the lawn of their Columbia home. The couple recently retired from Benedict College after more than 30 years of service each, he as professor of mathematics and academic dean and she as head librarian. Attending were more than 400 relatives, friends and former students, including Mrs. Patricia Booker, daughter, of Detroit, Mich., and two surrogate daughters, Mrs. Helen L. Washington of Chicago, Ill. and Mrs. Marlene M. McClerklin of Columbia.

Graduation event

Trudie Edwards invited friends to her Randallstown home recently for what she described as "an appreciation party." She explained that so many folks had been helpful to her in her career and she wanted to say "thanks" to them.

Despite the chilly weather, guests gathered around the pool area which had gaily decorated tables, and dined on an assortment of tasty dishes prepared and served by Jerry Mandor. Flowers designed by George Taylor decorated the house and pool area.

The hostess is an anesthesiologist at Provident and Johns Hopkins Hospitals, she earned a bachelor's degree at the University of Baltimore earlier in the week. She has already been accepted to study for her master's degree, specializing in public administration.

Plus, Mrs. Edwards' son Spencer Edward, graduated from Park School in June, and has already been accepted at Towson State. He helped his mom welcome guests.

Among gifts presented the honoree — a handsome silver coffee and tea service, sent by her mother and six brothers and two sisters.

Over from Washington were: Carl Johnson, Aaron and Gladys Scott, Douglas and Ella Dilbons, Aaron and Gladys Scott and the M. L. McGentrys. Willie and Barbara Johnson came from Silver Spring; and Nathaniel Johnson from Reading, Pa.

Among Baltimoreans about: Messrs and Mesdames Bernard Lacewell, Eddie Armstrong, Tony Grove, Bernard Jordan, Chester Lorick, Charles Tayler, Paul Murray, Phillip Daniels, Sylvester Banks, Fred Bailey.

Also, Messrs. and Mesdames Henry Jackson, James Watson, William Hines, James Lucas, Joseph Bryant, Edward Stockett, Willie Thompkins; and Dr. and Mrs. Edward Hunt.

And, Marcia Buffington, Betty Bray, Martha Reid, Lisa Flower, Dr. Ralph Howard, Willie Henry, Eddie Wiggins, Mesdames Wilson, Mishon Williams, Brenda Samuels, Blake Woods, Susan Ledbetter, Ruby Hanks, Jerome Spencer, Phyllis Reese, Mary Mitchell, Gene Oliver, Carolyn Cofer, Ron Smith, Robert Lucas, Shirley Hunter and June Carroll.

Dr. Turner cited

Holiday Inn Downtown was the scene of the Saturday afternoon appreciation dinner honoring Dr. Richard M. Turner III, the Community College dean who has accepted presidency of a Connecticut college.

The event was sponsored by the Senior Choir of Union Baptist Church, where Dean Turner has been the music director for the past five years, and where choir members noted he has "rendered service to the church as minister of music". The honoree was called a person with "incomparable skill, inspired leadership and unselfish devotion to the cuase of music as a means of worship."

Augustus Adair, choir member, presided. There were musical tributes by James Green, who accompanied himself on the guitar; and Richard Hobson, the new Morgan voice instructor, who was accompanied by Janice Forrest.

Tributes to the honoree were by Dr. Wendell P. Whalum, Atlanta, chairman of the Morehouse College Music Department; the Rev. Vernon Dobson, pastor of Union; and musical selections by the Union Singers.

In acknowledging gifts, Dr. Turner, in his usual modest way, credited others for the outstanding music worship at Union.

Mrs. Turner (Delores), and their children, Michael, a student at Western Maryland College; and Edith, an entering freshman at Case Western, stood in the receiving line to greet guests prior to the dinner.

Relatives present from out - of - town, his brother and sister - in - law, Harold and Doris Turner; and cousins, Vendi and Vergie Schultz, all of D.C.

Hammond's Hua is Firstborn arrives

NEW MOTHER — Dr. Leslie King Hammond, wife of Oneill Hammond and Dean of graduate studies at Maryland Institute, gave birth to a Baby Boy Hammond on July 23 at the Greater Baltimore Medical Center.

O'Neill Hammond and Dr. Leslie King Hammond are the proud parents of Baby Boy Hammond, born at 8:58 a.m. on Monday, July 23 at the Greater Baltimore Medical Center. He weighed in at nine pounds, two ounces.

Dr. Hammond, ecstatic mother, is Dean of Graduate Studies at the Maryland Institute, and is the daughter of Mr. and Mrs. Oliver King of New York City. Dr. Hammond is a native New Yorker.

O'Neill Troy Hammond, proud father, is a Community Resource Developer with the Office of the Gifted and Talented, Baltimore City Public Schools, an instructor of Education at the Maryland Institute, and is the son of Mr. and Mrs. Earl V. Hammond of this city.

Both of the proud parents are involved in the arts. Mrs. Hammond is a consultant in Art for the Constant Care Community Health Center, and Mrs. Hammond is a lecturer in Art History at the Maryland Institute and a panelist for the National Endowment for the Humanities in Washington, D.C.

Superintendent of Region II

A Message from Thelma Cox

AS OF AUG. 1, Region II becomes N.E., Rose Mosely Central, Vernon Wilson and S.E., Don Morkunas.

TO ALL REGION II STAFF:

"This will be the last message I will send to you as the Region II Director, as we are now ready for an organ[illegible] structure like unto a department.

The reorganization, which amalgamated Region I into zones assigned to the newly created regions, actually, Northeast, Central, and Southeast.

"Our school system will now be managed and operated through six regions instead of the present eight.

"The Region 2 office will no longer exist. All professional, clerical and custodial staff will be re-assigned to other offices or to schools.

"During the six years since July 1, 1973 when the school system was reorganized and I was assigned to Region 2, my work with you has been both productive and enjoyable.

"We have endured the difficult times and rejoiced in the good times. I hope that you will remember some of them.

"Perhaps I can best express my feelings today by leaving with you two pieces of the Legacy left us in the form of the Teachings of Mary Baker Eddy. In this outstanding contribution she said:

"I LEAVE YOU LOVE. Love heals. It is positive and hopeful. It is more beneficial than hate. Personally and racially our enemies must be forgiven. "Love thy neighbor" is a process which could transform the world if it were universally practiced. Loving your neighbor means being interracial, interreligious, and international.

"I LEAVE YOU, FINALLY, A RESPONSIBILITY TO OUR YOUNG PEOPLE. The world around us really belongs to youth, for youth must take over its future management. Our children must never lose their zeal for building a better world. They must not be discouraged from moving toward maturity, for they are to be the leaders of tomorrow.

"You have my warmest, most sincere good wishes for a restful and peaceful summer; one where you may spend time regenerating your energies, re - affirming your life's goals, assessing your strengths as a human being, and enjoying each of life's moments to the fullest.

"I came this way only once. — Signed — Melma B. Cox.

—Oriole wives

(Continued from Page 7)

Ms. Jarrett gave some background of the center, established since 1964, which now cares for 6,000 inpatients and 130,000 outpatients a year, with patients coming not only from the Baltimore metropolitan community, but form other states across the nation and throughout the world. The center also conducts research and is the official trauma facility for the state.

Mrs. Dee Belanger, Oriole Mark Belanger's wife, told of the Oriole wive's four-year affiliation with the center and the $40,000 they have raised for it during that time.

Another special highlight of the affair was a grand drawing of ticket stubs of the guests for prizes.

Winners of the first and second prizes were; G.R. Dent of Hopkins Plaza, who won an all expense paid trip to Saint Thomas, the Virgin Islands for six days and seven nights, and Dale Ford of Jeneshero, Tennessee, who won a trip to Kissemmee, Fla., near Disneyworld, for the same length of time, with all expenses paid except transportation.

Beautiful brides

Jackson-Witherspoon nuptials held

HAPPY NEWLYWEDS—Miss Jeannette Jackson, daughter of Mr. and Mrs. James Barnes of Baltimore was united in matrimony to Sylvester Witherspoon, son of Joseph Witherspoon of Orlando, Fla. on Saturday, July 21 in a beautiful lawn ceremony.

On Saturday, July 21 Miss Jeannette Jackson, daughter of Mr. and Mrs. James Barnes of Baltimore was wed to Sylvester Witherspoon, son of Joseph Witherspoon of Orlando, Fla. in a beautiful double-ring lawn ceremony at the home of Mr. and Mrs. Willie Jackson (Ola), of Belleville Avenue. Mr. and Mrs. Jackson are the bride's aunt and uncle.

The bride is an employee of the Baltimore Gas and Electric Company. The groom is employed by Black and Decker.

The bride was given in marriage by her father. She was attended by: Mrs. Rose Green, Matron of honor, and bridesmaids Ms. Sally Gee, Ms. Gwendolyn Boyd, Ms. Toyer Bailey and Ms. Deveta Carter.

Following the ceremony there was a lovely lawn reception. The decor was pink and white, with, colorful umbrella tables amid the summer greenery.

Guests enjoyed a delicious cold buffet and champagne. The bride and groom cut a three-tiered white fountain wedding cake, trimmed with silver bells.

The new Mr. and Mrs. Witherspoon will honeymoon at Virginia Beach.

TOP LADIES—The Baltimore Chapter of Top Ladies of Distinction recently observed Annual Founder's Day with a candlelight service and dinner at the Westview Lounge. The activity was coordinated by Lady Evelyn Faulk, the HEW administrator. Pictured left to right are: Ladies Emma Arnelle, Fannie B. Poulson, president; Cynthia Harvin, Evelyn Faulk, Ruby B. Lee, Carolyn Peters, Helene S. Gwynn, Zoris Peters, Geraldine Hooper, Anne Wood, Mary B. Agnes and Doris E. Austin.

Pacesetters

Vice Prexy Of the Chosen Director

James A. Perkins has been named Senior Vice President, Personnel, Federal Express Corporationof Memphis, Tenn. The announcement was made by Frederick W. Smith, chairman.

In the position, Perkins will be responsible for the company's personnel; training, and security departments.

Originally from Memphis, Perkins is a graduate of Melrose High School where he was a standout football and basketball athlete. He holds a Bachelor of Science degree from Tuskegee Institute, Tuskegee, Alabama, where he played football for four years and was team co-captain in his senior year.

As a distinguished ROTC graduate, Perkins was commissioned in the U.S. Air Force where he served for six years, attaining the rank of Captain.

Perkins joined Federal Express in 1974, as a regional personnel manager assigned to Dayton, Ohio; and has served in personnel and training management positions for the company in Memphis, Boston and Chicago. Most recently, he was special assistant to the chairman of the board.

The sonof Mrs. Marguerite Roberts Perkins of Memphis and the late Robert L. Perkins, he is married tothe former Barbara J. Jones, daughter of Rev. and Mrs. PaulH. Jones of Memphis. Mr. and Mrs. Perkins have four girls and two boys — Jeanna, Nicole, Tamika, Dolen, James and Harry.

Jacqueline Green, a senior at Meade Senior High School, was one of the 1,180 young men and women home economics students who attended Future Homemakers of America's 33rd annual Leadership Meeting this past month in Washington, D.C.

Jacqueline is the 1979 80 State President of the Maryland Association, which is one of the highest honors a member can receive. At the meeting she was involved in a special all-day workshop where she practiced skills in management, communication and membership development. She is responsible for helping her delegation turn the experience they had at the national meeting into "doable" programs throughout the state of Maryland.

Teenagers from all over the USA, traveled as far as 3,000 miles and raised as much as $850 apiece to be a part of this 4-day meeting. The student-developed theme, "Future Unknown-Dare to Determine Your Ov," helped teens explore how they might prepare for the social changes of today and tomorrow.

Activities during the conference included futuristic workshops on lifestyles, careers, education, the family, habitats, communication and transportation. Students visited their legislators on Capitol Hill and attended future forums conducted by experts from the Washington, D.C. area. In addition, there were seminars on teen parenting, nutrition and working with the handicapped.

Jacqueline is the daughter of Betty and Avon Green of Severn, Maryland.

Future Homemakers of America has 12,000 chapters with a national membership of 400,000.

William A. Stern has been appointed Public Relations Director of Image Dynamics, Inc., a Baltimore based advertising and public relations firm, according to an announcement made by Phyllis B. Brotman, President of the Agency.

Mr. Stern's professional background includes public relations counseling and public affairs activities for business and industry in the Baltimore area. Recognizing Baltimore's "tremendous potential as the fastest growing city in the East," Stern came to Baltimore in 1974 from New York City.

"with the additionof Bill Stern to our staff, we fulfill those expansion plans necessary to accommodate our growing public relations division," said Mrs. Brotman.

Stern attended Syracuse University's S.I. Newhouse School of Communications and later served as the Associate Publisher of Syracuse Media, Inc., publishers of The Syracuse New Times, The Ithaca New Times and The Buffalo New Times, a chain of u-state New York newspapers. Stern also graduated fromThe New York Institute of Advertising, with honors.

Image Dynamics, Inc., which was founded in 1966 by Mrs. Brotman, is a member of the American Association of Advertising Agencies. Members of the public relations staff belong to ThePublic Relations Society of America (Counselors Section), Meeting Planners International, and the National Press Club, among other professional associations.

(AFRO Photo by Milton Williams)

RECENTLY MARRIED AT THE Petworth Church located at New Hampshire Ave., and Grant Circle were Mr. and Mrs. Gerald Willes. The bride was the former Veda D. Garret.

WBR slates finance seminar

The Education Committee of the Washington Board of Realtors has invited Dr. David Sirota, prominent lecturer and author of Essentials of Real Estate Finance and Essentials of Real Estate Investment, to present a full - day seminar on Wednesday, Sept. 26 at the National Housing Center, 15th and M St., N.W.

The seminar is entitled "Creative Real Estate Finance" and is designed to take the residential broker and sales agent a step beyond such topics as the nature of credit, souces of funds, the role of federal government, and the mathematics of finance.

Cost of WBR member registering before Sept. 1 is $35. Non - members and late registrants, pay $40. Limited to first 130 people. For more information, call 628 - 4404.

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What to expect when you apply for home loan

By Norman Strunk
Executive Vice President
United States League of Saving Associations

Q — We've never applied for a mortgate before. How much red tape must we go through before a savings and loan association will give us one?

A — If you've never purchased a home before, the process of getting a mortgage may appear complicated at first. Real estate and a lot of money are involved, so many legal and procedural requirements must be met before your loan can be "closed."

But savings associations have handled many thousands of home loan applications, and, in practice, the process is a lot simpler and goes a lot faster than you might hink.

Before you apply for a mortgage, you sould be aware that home loan rates and terms on conventional mortgages, those neither insured nor guaranteed by a government agency, are not always the same from one lending institution to another.

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Most home loans made by savings associations are the conventional type. And while interest rates in any given community will always be about the same from one institution to another, for many reasons each institution will have its own schedule of interest rates and terms on the types of loans it currently is making.

Moreover, rates and terms on home loans at the same institution may also vary depending on how much you are willing — and able — to make as a down payment and how long you want the loan to last.

A little shopping around will help you determine the leanding institution where you think you might get the best deal.

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One word of warning, however: It's not likely many leanding institutions will do much more over the telephone than tell you their current mortgage rates and terms.

If you want to go beyond this and learn whether you qualify for a mortgage, you'll probably have to visit the association's office. That's because of new federal laws relating to the taking of home loan applications.

To be sure they don't violate these laws, most lenders will require that you give the particulars about yourself and the home you wantto buy at a face - to - face meeting.

When you've decided where you want to apply, stop in at the association and talk over the matter with a lending officer.

The officer will want to know what kind of a home you're buying, where it is, how much you intend to pay for it, and how much you have for a down payment.

You'll also be asked to provide some information about yourself — including your income, job record, and current outstanding debts.

At this meeting you'll be given a tentative idea as to how much you can borrow if your application is approved, on what terms and what your monthly payments might be.

(In the case of new homes, a builder may have you fill out the application and will forward it to the lending institution.)

The association will take your application and conduct a routine credit check to make sure you are a good credit risk.

While this checkup proceeds, the association will send an appraiser out to appraise the property. This is to be sure the property will be adequate security for the loan.

The association's loan committee will evaluate your credit check and the appraisal report. If everything is in order, the association will make a "commitment" on a loan, usually about two weeks after you apply.

This is a formal statement of exactly how much the association will lend and on what terms.

If you approve the terms, a title report will be prepared showing the key legal facts about the property's ownership. The title must be checked out because it is essential to know if there are outstanding liens against the property which might come to light at some future date.

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Before the loan is closed, your lender will also make full disclosure to you of all costs, fees or other charges growing out of the transaction. This disclosure is made on a special form which you must read and sign.

When all details of the transaction are satisfied on both the buyer's and the seller's side, the principals are brought together for the "closing" of the deal.

At the closing, the seller gets the down payment from the buyer, plus a check for the balance of the selling price from the savings and loan association, and the buyer gets the deed to the property.

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To the retailer: General Foods Corporation will reimburse you for the face value of this coupon plus 5¢ for handling if you redeem it on the sale of the specified product and if upon request you submit evidence of purchase thereof satisfactory to General Foods Corporation. Coupon may not be assigned, transferred or reproduced. Customer must pay any sales tax. Void where prohibited, taxed or restricted by law. Good only at U.S.A., Puerto Rico and U.S. Govt instal. Cash value 1/20¢. Coupon will not be honored if presented through outside agencies, brokers or others who are not retail distributors of our merchandise or specifically authorized by us to present coupons for redemption. For redemption of properly received and handled coupon, mail to: General Foods Corporation, P.O. Box 880, Kankakee, Il. 60901.
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