Rebirth of East-West communities

SERVING PATIENTS — The Old Town Medical Center, which opened Jan. 1, 1979 after four years of construction, is a private medical facility which rents space to doctors and medical practitioners. The space is 40 percent committed. The Kirson Pharmacy is open for business, and future tenants include dentists, family practitioners and an X-ray laboratory.

(Continued on Page 15)

The idea of the shopping center came about in 1970 when the doctors purchased a small piece o property at the corner o Clifton Avenue and Edgewood Street.

As more land became available, they began meetings with the Northwest Community Association to develop plans for the area.

"We got total support from the community residents who went to elected officials and community leaders for help on the project," pointed out Chissell. "Everyone was very supportive."

Speaking on black economic development, Chissell states, "We're on the threshold of a major move forward. For the first time, blacks are getting into non-traditional businesses.

"We're moving out of our limits. Finally, the white establishment is realizing that blacks can put these packages together.

"Dr. Clinton and I have proven that this can be done."

He adds that he and his partner have several ideas for the Walbrook section and other areas that they are studying and developing plans for.

Also on the Westside, along the Pennsylvania Avenue corridor in the 1800 block, a multi-million dollar project is underway which will be the Glenn Doughty Shake and Bake Family Sports Center.

Doughty, a member of the Baltimore Colts football team, heads this project and has received financial support from the city.

Minority firm opens Atlanta food outlets

ATLANTA — Gourmet Services, Inc., the largest minority owned and fastest growing food service company in America, has formed Gourmet Services of Atlanta, Inc.

As the retail and concession division of Gourmet Services, the new firm will be doing business under the name of Gourmac Concessions. Joseph R. Hudson, executive vice president, will be heading the division.

The new firm has been retained by the Atlanta Apparel Mart to design, build and operate a quick service restaurant and lounge in the mart now under construction in Peachtree Center. The restaurant, which will begin operation when the mart opens in November, will have a seating capacity of 250 persons.

Gourmet Services of Atlanta has also been retained by Dobbs-Paschal Inc., the major concessionaire for the Midfield Terminal project at Atlanta's Hartsfield International Airport, to operate a coffee shop.

The company, founded in 1974, was listed as the 21st largest black owned business in the country by Black Enterprise Magazine in 1978.

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Social Security information

Social Security benefits are the keystone of most retirement programs. Start with those, add private pension payments and perhaps the income from a part-time job and you have the makings of an attractive retirement package.

Because Social Security income is so important a factor in most people's retirement plans, you should, during your working years, be sure your Social Security earnings are being accurately credited to your account.

According to the Maryland Association of Certified Public Accountants, it is wise to check with the Social Security Administration every three years. By mailing in postcard form OAR-7004, available at all Social Security offices, you can get a report on the status of your account.

The Maryland CPA organization notes that there have been several changes in Social Security procedures and regulations this year. For example: The amount of income a retiree age 65 or older can earn without diminishing Social Security benefits has been increased to $4,500 for 1979.

Furthermore, the exempt amount will continue to increase by $500 a year until it reaches $6,000 in 1982. Also in 1982, the age at which earned income no longer affects benefits will drop from 72 years to 70.

And here's another change. Until this year, a persons receiving Social Security benefits whose earned income exceeded a specified amount in one month lost benefits for that month only; they remained the same the rest of the year. Now, except for the first year of retirement, the earned-income maximum is no longer applied monthly. It's earned income for the entire year that now determines whether benefits will be reduced.

People just beginning their working years must also concern themselves with Social Security, because they must show their employers a Social Security card before they can start their jobs.

Since it takes several weeks to obtain the card, the Maryland CPAs say it's wise to apply early, especially now that the Social Security Administration has made the card's issuance less routine than it used to be.

Except for young children, applicants now must supply proof of age, identity and citizenship (or alien status). People 18 or older must appear in person.

For people under seven, however, a Social Security card is simple to obtain. Only a birth certificate is required to establish identity.

There's still another good reason for getting your child a Social Security card. According to the CPA Association, more and more parents are putting savings and investments destined for tuition payments in their young children's names rather than their own. That way, taxes, if any, will be payable at the children's much lower rate.

In order to set up such accounts, of course, the child-beneficiary must have a Social Security card of his or her own.

Mayor names assistant

RICHMOND

Mayor Henry L. Marsh 3d has appointed Jacqueline P. Minor to the new position of special assistant to the mayor.

Ms. Minor, will assume the post which was advertised as paying between $20,000 and $30,000 a year on Aug. 15.

The daughter of Mr. and Mrs. Thomas E. Minor of Richmond, she attended Richmond public schools and is an honor graduate of Cedar Crest College and Georgetown University Law School.

Ms. Minor is a member of the Virginia Bar and has been previously employed as an associate at Arnold and Porter law firm in Washington, D.C., and as a staff attorney with IBM in New York.

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'The untapped market'— NABM President speaks

In a message to his group's membership in June 1979 Eugene Baker, president of the National Association of Black Manufacturers, outlined some short and long term strategies to stimulate black business development and programmed a formula.

The text of his remarks is as follows:

The "lengthened shadows" of discrimination and institutionalized racism have contributed to the problem of minority businesses not accepting or pursuing a vigorous and active self - help and self - determination policy, vis - a - vis economic activity.

This dependency mentality, held by some blacks, has contributed to a lack of creative thinking, initiative and organizational ability to transfer and exchange knowledge.

Additionally, standing in those shadows are persons and firms who believe and who accept that it is necessary and sufficient to wait for white America to solve the problems of minorities.

The acceptance of this "wait and let them do it" attitude has led to a lack of political and legislative initiative by minority businesses in articulating their needs and preferences to the decisionmaking centers which can work to improve their development and survival. This must change!

Moreover, it is equally clear that "economic exploitation" activities, attitudes and beliefs of non - minorities have contributed to the cause of the economic problems of minorities.

Finally, minority enterprise has been placed in a position, because of the high level of unemployment and lack of equity capital in urban areas, of accepting the belief that every business venture must, not ought, to succeed.

These views have stultified the management and survival activities of minority business enterprise. However, today minorities have a law (P.L. 95 - 507) to enhance and ensure a significant share of federal procurement opportunities and to further encourage the use of minorities as subcontractors.

President Carter has issued a statement asking the executive departments to triple their purchases of goods and services from minority firms. He further stated, that he was hopeful that the private sector would follow the lead of the government in this endeavor.

With the President's message, the new law and the association's efforts, one can see that the traditional markets will be further explored and expanded. But there still remains another market, this market I refer to as the "untapped market" and that market is minority businesses.

Within any given contract award involving manufacturing, at least 56 percent of all funds are earmarked for the purchase of goods and materials. However, 100 percent of all materials are purchased from the major sector and 99 percent of all goods are purchased from the same.

A recent study undertaken by NABM pointed out that at least 35 companies that are members of the association could support or develop another minority business from the purchases of buy items.

During the course of this study, electronic firms were isolated, which further supported the findings that there is a definite market among the member firms.

We noted that four of the electronic firms that were simular in scope, sic code listings and had contracts over a million dollars, purchased metal parts that housed the various electronic components. The cost of these purchased items were approximately $200,000 per contract.

Further the study showed that all the firms used packaging containers, such as carogated boxes. The average dollar amount spent for these purchases were approximately $40,000.

The interesting aspect of the study reflected that among the membership there are firms that are metal fabricators and carogated box producers. Further, these firms have the capabilities to match the requirements of the electronic firms.

I feel at this juncture, you the reader, are beginning to focus on the real picture. If the four electronic firms would use one metal fabrications firm, there would be an increase in sales by eight hundred thousand dollars $800,000.

If the electronic companies would use the carogated box firms, the box firms would increase its sales by at least forty thousand dollars 140,000. If this practice continued the positive effects would be overwhelming.

The association is taking a very strong advocate position that members shoud use members as suppliers and contractors whenever there is that opportunity. The same philosophy that we are asking white America to use. We should further ask ourselves. By utilizing this untapped market, the following will result: reduce minority unemployment, reduce the need for dependency, increase the tax base in the inner - city, reduce structual unemployment and thus develop saleable skills for minorities and provide for a viable and fully productive business community.

A viable and fully productive economy must include a healthy minority business component. NABM considers this to be its responsibility and obligation. NABM must not only articulate to government and private industry the use of minorities in the procurement process, but, must strongly emphasize to the minority business community the critical importance of using other minority firms for goods and services.

Through a process of initiative and foresight, and in a spirit consistent with objectives of NABM, a new partnership can be established to assist in saving our cities and communities.

This means, persevering and expanding minority enterprise and fostering economic development.

The National Association of Black Manufacturers is committed to the belief that a viable minority business community is essential to the national interest and that the best thing that has happened to America's free - enterprise system is the development of minority businesses.

Let us capture that untapped market!

'Life insurance front defense of family security'

Delegates attending the four - day convention of the National Insurance Association which started Sunday at the Shoreham American Hotel were personally greeted by Charles A. Davis. NIA executive director.

Coming into D.C. Saturday, a da y earlier for the 59th annual NIA convention, Davis held an important corporation planning meeting to make certain that all activities andfunctions listed on the program would take place as scheduled.

Although he operates out of the national office in Chicago. Davis expresses his concern regarding policyholders everywhere in saying

"The National Insurance Association, founded in 1921, represents more than 35 member companies with over five million policy holders requesting the involvement of twelve billion dollars.

"We are in the midst of critical time in the history of life insurance. Government agencies are not only seeking to place restrictions on the kind of policies to be issued but they are eyeing the system by which they are beng delivered.

CHARLES A. DAVIS
Executive director, NIA

Hair main interest at DETT-SET

At the Dett - Set healthy hair is the main interest says owner Irvin Dett.

"We feel without healthy hair you are fighting a losing battle," he adds.

Hair care is provided at the salon for women as well as men and children and free hair analyzing is available.

Services include permanents, curly perms, press and curl, hair cutting for men and women, manicures and sculptured nails.

Shop hours are Tuesday through Saturday from 9 a.m. to 6 p.m. and Sunday from 9 a.m. to 2 p.m. The salon located 5416½ Park Heights Ave. is closed Mondays.

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