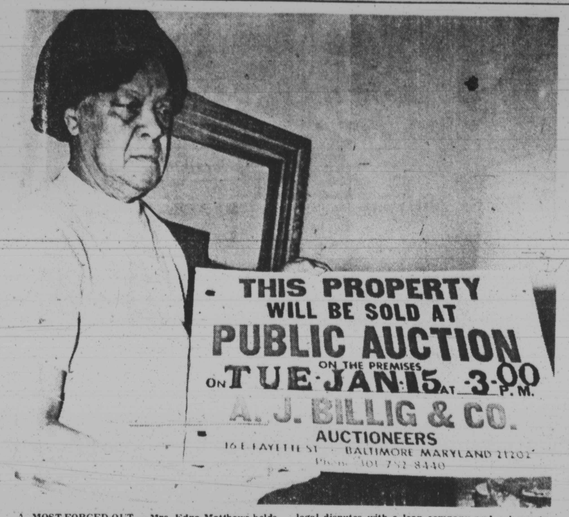

A MOST FORCED OUT — Mrs. Edna Matthews holds a for-sale-by-auction sign she found on her lawn in the 2100 block of Mt. Royal Terrace. Mrs. Matthews is in legal disputes with a loan company and a home improvement contractor and may lose her home.

Grandmother, 72, in legal battle to keep her Reservoir Hill home

By Ann Sagi
AFRO Staff Writer

A plaque shaped like a tea kettle hangs over Mrs. Edna Matthews' stove in her kitchen in the 2100 block of Mt. Royal Terrace. It reads, "This is my house and I do as I darn please."

Unfortunately, that does not seem to be the case.

In April 1975, Mrs. Matthews, a 72-year-old grandmother, received a loan from the Department of Housing and Community Development, HCD, for a $34,000 rehabilitation job on the house she bought in 1962. The work was supposed to be completed within 90 days.

She told the AFRO that, nearly five years later, not all the work has been completed and what has been finished is "botched."

"My house is like the aftermath of a war," she said.

Mrs. Matthews is paying for the improvements, two mortgages and rent for a house on Argyle Avenue where she has lived since the remodeling began in 1975.

To make matters worse, the loan company holding the first mortgage, of which all but about $6,000 has been paid, claimed Mrs. Matthews owes them two back payments.

On Jan. 7, a sign was placed on her front lawn announcing the house was for sale at public auction on Jan. 15. She received a letter informing her of the sale the following Saturday, Jan. 12.

Mrs. Matthews said she mailed the two payments but the loan company mailed them back and an employee told her he did not want the two payments, he wanted the $6,000.

When the AFRO called the loan company, the employee said, "No comment, sorry to cut you off" and hung up.

The-for-sale-by-auction sign was removed from her house after she contacted a television news program.

Mrs. Matthews is concerned that other attempts will be made to sell her house because her neighborhood, Reservoir Hill, has been the target of real estate speculation.

She had the house appraised and it was valued at $50,000. The appraisal said although mortgage money is tight, "property values will continue to grow as the demand for convenient, in-town locations increases."

Even though the improvements are still not complete, Mrs. Matthews moved back into her house in December 1979.

"I feel like I'm camping in my own house," she said.

She said the job was snafued in every room on each of the home's three floors and basement.

In addition to ill-planned bathrooms, mismatched paneling in the kitchen, missing doorknobs, sloppy paint jobs and cheap stucco work, Mrs. Matthews said the contractor plastered over her outside faucet and cemented over the sewage clean-out, which caused the plumbing to back up.

She said she tried to contact the contractor and finally called a sewer and drain company to fix the plumbing.

The AFRO talked to the contractor, who said the work has been done for years and it was all checked by a city inspector.

An inspector from the Better Business Bureau checked the house in October 1978 and listed several areas where work was not completed or was sub-par.

Not only does Mrs. Matthews have to worry about possible legal action by the loan company, she may be facing legal action instigated by the contractor for back pay.

Her attorney said the loan company and the contractor "would love

"They'd love to get their hands on this house because even if they paid off everything that is owed, they would still make $15,000," said Brenda Brisbon, Mrs. Matthews' attorney.

"Every day we dread something else will come up," Ms. Brisbon said.

The Project SAGA Choir will perform free concerts for churches, nursing homes, and non-profit organization, upon request, with a month's advance notice.

Contact Henrietta Spaulding, coordinator, Project SAGA, 1063 W. Fayette St., Baltimore, Md. 21223, 685-2750.

Godfather' bares his soul to AFRO

By James M. Abraham
AFRO Staff Writer

"You gave me an autograph a long time ago, back when you were in town," said the plump, middle-aged waitress to James Brown. "I'll bet you don't remember."

"Of course I do," said the singer with a smile, extending his hand from the booth where he sat. "How're you, doing ma'am?"

The woman blushed and began leafing through an old wallet she had, showing Brown pictures of herself when she was younger, plus photos of her family.

Brown, although he was in the middle of an interveiw, gazed at the pictures and talked with the woman for about ten minutes before she left with a smile.

The exchange gave a clue to the personality of James Brown, and showed a reporter one reason he has managed to still attract sell-out crowds as evidenced by a recent series of Washington D.C. concerts.

Brown is conscious of people and of the hopes, the image, most people have of him.

"I'm a lucky man," he says in the near-raspy voice that is his signature. "My regular crowd never forgot me, and the new generation, they've heard about me, and come to my concerts to see if I'm for real. I show them I am."

He reveals his empathy with people when he relates the theme of his latest hit, "Regrets."

"The song is about saying' I'm sorry. It's strange, but it's hard for most men and women to say I'm sorry. It's about life, you know, because everybody has those types of problems. For example, my wife and I are are not together."

Brown was in town to appear in court to determine if the singer's claim that he was bankrupt and couldnt pay the remaining amount on a radio station WEBB, that he had purchased with a down payment in 1974 was true.

Despite this, he was optimistic and confident about his future. "We're currently on a nation-wide tour," he says. "The latest single has two bullets(is rising rapidly in the record charts), and I've recently made two movies." Brown, like many "rythym and blues" artists of the past decade, found his star eclipsed by the advent of disco. But disco is fading rapidly, and Brown knows it.

"Disco backed up on a lot of singers, and music went a different direction," states Brown. "But I don't really worry about it because I'm back on the road and all my engagements are sold out."

He adds that he has a young band, with several of the original J.B.'s in attendance.

As Brown talks about his past few years, traces of bitterness emerge, and almost immediately are philosophically down-played with amusing observations.

Discussing a refusal by federal authorities several years ago to grant him a Small Businessmen's Administration loan, his jaw juts out as he speaks; "The bad thing about it is that they could have bailed me out, but they didn't. But then again, looking at the shape of the economy, maybe it's the best thing after all."

When talk turned to the fact that Brown has never been awarded a Grammy, or any other representative award from the music industry, he states "If they can talk about black music but don't talk about Brown, then what are they talking about?"

"But then," he laughs. "Who can compete with me in the Grammy's anyway?"

The singer turns serious, however, when discussing the plight of blacks in the United States.

"We must get together and declare our independence. America must wake up and live, or die a pretender," he states, leaning across the table.

"I tell black women, how can you hope to be queens, when this country won't let your men be kings? To be stupid is bad, but to be ignorant is pitiful. Yet, our system refuses to let us learn, which keeps us ignorant. To breed fools is to breed defeat. What this country must do is manufacture knowledge and regiment programs to make sure that

(Continued on Page 31)

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Personnel Director

Attention renters who are 60 or disabled

There is a new state tax credit plan especially for you reports the Maryland Office of Aging.

For the first time there is a state law which allows a property tax credit for renters who have reached age 60 or who are disabled. It is modeled after the Home Owners' Tax Credit Plan, popularly called the "Circuit Breaker."

Renters indirectly pay property taxes as part of their rental and therefore should get a credit just as homeowners do.

If the portion of rent attributable to property taxes exceeds a fixed amount in relation to income, then renters can, under specified conditions, receive a credit of as much as $450.

Under the plan, a renter means a person who is at least 60 years of age, or who is certified as totally and permanently disabled; and who, during the calendar year for which a credit is sought, actually resides in a dwelling being rented.

A renter can also be a surviving spouse of one who otherwise would have qualified for a credit.

The rented dwelling may be in any type of apartment building, an individual house, a duplex, a co-op or condominium, or even a house trailer.

But the dwelling must be the principal residents, and the renter must live there at least six months of the year.

The key to the plan is your rent in relationship to your income.

The plan assumes that 10 percent of your occupancy rent goes toward payment of property taxes, Occupancy rent excludes those charges for such services as utilities and apartment furnishings.

First, find your income and the limit opposite it on the following chart:

ALL FAMILY INCOME — TAX LIMIT

$1,000	$ 151
2,000	30
3,000	45
4,000	60
5,000	95
6,000	130
7,000	165
8,000	200
9,000	255
10,000	310
11,000	365
12,000	420
13,000	495
14,000	570
15,000	645
16,000 and up	720

For each additional $1,000 of income add $90 to $720 to find the amount that your assumed tax must exceed for credit entitlement.

(Example: If your income is $8,000, your tax limit is $200).

Second, take 10 of the total occupancy rent paid for the year.

(Example: A monthly rental of $250 would be $3,000 a year. Ten percent of $3,000 is $300).

Third, subtract your tax limit amount from presumed property tax - 10 percent of occupancy rental.

(Example:

$300	10 percent of Occupancy Rent
200	Tax Limit from Chart
100	Amount of Tax Credit

The $100 difference is the amount the renter in the example used would receive as a tax credit.

Credits are calculated according to total income which means all combined gross family income before deductions.

It includes income from all sources whether taxable or not for Federal and State income taxes. It also includes Social Security and other retirement benefits.

The tax credit is based upon total income regardless of its source or taxability. Combined net worth of renters must be less than $200,000.

If 10 percent of your occupancy rent is more than the tax limit amount shown on the schedule for your income, you are urged to file a renter's tax credit application.

You must apply for the tax credit by May 1, of the same year in which the credit is sought, on a form provided by the Tax Credits Office of the State Department of Assessments and Taxiation.

Applications and information can now be obtained from your local assessments office or by calling the Tax Credits Telephone Service:

In the Baltimore Metropolitan Area call: 321-3750."

Other areas may call toll free: 1-800-492-3790. Applications should be mailed to the: Tax Credits Office, State Department of Assessments and Taxation, Investment Building, Suite 819, Towson, Md. 21204.

Those found eligible for a credit as determined by the State Department of Assessments and Taxation will receive a check directly from the State Treasury.

Anyone who is found ineligible will be so notified in writing and given the reason why.

AFRO Photo by Roman Hankewycz

DOUBLE CHECK PRESENTATION — Billy Taylor, president of Media Sports Enterprises and news director of WWIN (R), presents checks for $1,500 to Carroll Hynson Jr., vice president of public relations and development at Provident Hospital (L) and Manuel L. Randles, assistant campaign director of the United Way. The money was raised from proceeds of a basketball game between WWIN disc jockeys and members of the Baltimore Orioles.

Dr. Proctor to speak at U of Md.

The University of Maryland School of Social Work and Community Planning will present its first annual colloquium on Feb. 7 at 9:15 a.m. in the atrium of the Medical School Teaching Facility, 10 South Pine St. in conjunction with the start of Black History Week in Maryland.

Featured speaker will be Dr. Samuel DeWitt Proctor, the Martin Luther King Jr. Professor of Education at Rutgers University Graduate School of Education, who will discuss "The Possibility of a Genuine Community in America: Is There Any Hope?"

Dr. Proctor is the past president of Virginia Union University (1955-1960) and North Carolina A & T State University (1960-1964). He is the author of The Young Negro in America: 1960-1980, and currently serves as the senior minister at the Abyssinian Baptist Church of New York City.

The colloquium will be preceded by a continental breakfast. For reservations, or for additional information, contact Ms. Geraldine Brown at (301) 528-7187.

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