Baltimore Afro-American

OPINION

Founded August 1892 by John H. Murphy Sr., 1892-1922. Published every Tuesday and Saturday by the AFRO-AMERICAN CO. of Baltimore City for Carl Murphy (1909-1967) Editor-publisher (1922-1967).

AFRO cartoonist Thomas Stackhouse is on vacation.

The Rev. Jesse Jackson suggests that black people have been shown the tail end of these animals far too long, thus it is time that we think carefully before voting for either Republican or Democratic presidential candidate.

Blue Shield rate probe

We are pleased to learn that State Insurance Commissioner Edward Birrane will appoint a committee to study whether Maryland Blue Shield is capable of detecting unethical billing practices by private physicians and clinics.

Birrane is concerned about reports of billing procedures wherein doctors and clinics may be charging higher rates for patients with insurance coverage than patients without coverage.

This situation, we feel, is of utmost interest to many of our readers. Many low and middle income families rely on their group hospitalization insurance to keep the soaring cost of medical services within reason.

To be forced to pay higher rates for being a member of Blue Shield or other insurance plans is to defeat the purpose of joining a collective program in the first place.

Double-billing, the practice of charging insured patients higher rates for the same medical care that private patients receive at a lower cost, has recently become an issue at Blue Shield.

Published reports indicate that Blue Shield has been billed for abortions performed on its subscribers at two to three times the rate paid by private patients at the same clinics.

Birrane said there is no indication that Blue Shield violated the state insurance code, but doctors, clinics and hospitals that engage in double-billing may be guilty of unethical practices.

"I think we may be dealing with a question of ethics here, or maybe I should say the lack of ethics or abuses in certain gray areas of health insurance," he has said.

"We want to see what, if anything, we can do to prevent the unreasonable billing and subsequent payment of unreasonable bills by Blue Shield," he said.

The insurance commissioner also said Blue Shield subscribers ultimately suffer from double-billing by doctors because the firm is forced to increase its rates.

"Those unreasonable payments (by Blue Shield) will be factored into future rate increases requested by the company, and will be spread out to each subscriber," Birrane said.

Blue Shield officials recently announced they will investigate the two Baltimore-area abortion clinics suspected of charging insured patients twice to three times as much for abortions as they charge those who pay cash.

The Maryland Commission on Medical Discipline also has decided to investigate the two facilities, Hillcrest Clinic and Gynecare Center. The commission has the power to revoke or suspend doctors' licenses and to restrict their practice.

Commission chairman John Adams has described the keeping of two fee schedules as an "immoral practice," and has warned doctors his panel will take action against those who have two rates for medical care.

Officials at the clinics have denied their billing practices are irregular, and claim exceptions to the standard fee for abortions are made only for women who are otherwise unable to pay.

Birrane said if his probe uncovers evidence of double-billing, he may urge Blue Shield to rewrite its contracts.

"The investigation may determine changes are needed in Blue Shield contracts calling for periodic company billing when double billing is suspected," he said.

We are reassured, hearing Commissioner Birrane's tough stand on this situation.

Thousands of hard-working black residents of Maryland depend on hospitalization programs and we would not want to see the costs of this service continue in an ever-upward spiral.

If double-billing contributes to rate increases, as Birrane suspects, then his investigation is certainly in order and on time.

Wally's glow fades

We are increasingly disappointed in City Council president Walter Orlinsky.

For years now he has been amused us with his posture as the mightly cynical, very liberal urbanite who just happens to find himself as a political statesman among a motley crew of knaves, rogues and hacks.

Wally has delivered some good one-liners.

He has done some maverick things that go against the political grain.

But his glow fades. It is difficult for us to reconcile fun-loving all-understanding Wally with Certain Orlinsky who came down so hard on the side of the realty interests during the recent rent control skirmish.

Sort of told us where Wally is really coming from.

But the much more recent spectacle of Orlinsky putting his chubby hands across the lens of TV news cameras and acting like the neighborhood bully rather than the enlightened Bolton Hill square this regular role is in a word, chilling.

To bar instruments of news transmissions from the City Council chambers for any reason goes beyond bad form.

We figure a guy who can be brutish with electronics reporters is just a step away from throwing print media types out of the nearest window.

In any event our view of Orlinsky is never going to be the same.

His rationale that TV cameras might trigger citizens in the gallery to open up with obscenities disturb the dignity of the City Council is so much hogwash.

Dignity has seldom been a characteristic of our Council and Orlinsky himself has often publicly despaired of the proceedings over which he presides.

In any event, Wally needs to be reappraised.

Mayor needs support of all Baltimoreans

Dear AFRO:

As Baltimore City's chief executive and number one citizen, Mayor William Donald Schaefer deserves an A+ for having the vision to fight for the development of Harborplace to its fruition.

The accomplishment is even more significant because of the great opposition from various pressure groups who felt that the mayor's priorities should be directed toward, among other things, more low-income housing and jobs.

While all of these concerns are legitimate, the reality is that unless there are cultural and commercial attractions such as Harborplace to attract middle income blacks and whites back into the city to live, Baltimore will suffer the fate of Cleveland, Newark and other urban areas.

Baltimore's population has already declined by some 150,000 residents since the 1970 census.

The remaining middle income residents cannot continue to subsidize the poor, pay increasing [illegible] and support city additional potential middle income homeowners, apartment dwellers and patrons.

Harbor place should go a long way towarad making these dreams a reality.

Moreover, as more people patronize the show place, more jobs will be made available for city residents and more money will be added to the city's treasury to support city services.

Unless someone has the vision to attract suburbanites back to the urban cities of, this nation with innovative creativity, they will continue to be bankrupt.

Baltimore City is no exception. On June 26, 1979, the mayor received the prestigious Jefferson Award for distinguished public service in an urban city. He was one of three mayors in the entire country to receive the honor.

The mayor needs the support of all Baltimoreans to continue the rebuilding job of the city.

DR. C. W. GRIFFIN
President,
West Arlington Improvement

MADELINE MURPHY

By Madeline W. Murphy

Myth vs. reality

After writing a few weeks back about the citizen's right to recourse to fulfill the democratic ideal, initiative, referendum and recall, I began to think about myth versus reality.

These two philosophies operating in this country, are diametrically opposed to one another in regard to our history, what the law, the spirit, the ideals of this country should uphold. We are constantly and deliberately confused with the myths people propose about democracy. For example:

MYTH: We have been so inured to the ideal of honesty, punishment for the crime (even revenge) plays a big part in it, like the death penalty, or putting the felons "under the jail" that we believe that jail is the only and most effective punishment. We close our minds to alternatives to jail, labelling the proponents of rehabilitation molly-coddlers or "soft" on crime.

REALITY: Yet a recent article documented how blacks get longer jail sentences than whites for the same crimes. Jail therefore turns out to be THE school for more professionally trained criminals.

In addition "there is a lot of dangerous activity...going unchecked.... by corporations' serious crime...which is probably more dangerous to Frank Dunbaugh, coordinator of the Maryland Alliance for Prison Alternatives.

MYTH: We are so convinced that the judicial system is presided over by judges who are incorruptible, "purer than Caesar's wife", who are exceptionally brilliant, that we invest in them inordinate faith, cloaking them with gowns that demand strict obedience; that royalty place them above the common herd.

REALITY: Yet all judges are human and come from the common herd. It is alleged that some get their positions by paying, or doing favors for the governor of extreme nature, or being overly political, wheeling and dealing to promote the aims of the establishment.

It is no wonder, then, that the private preserve of prestige and privilege would resent the intrusion of any outsider and would do anything to reveal the "warts" of the outsider to prevent him or her from being elected.

Everywhere the facades are evident. One need only look at the recent Republican covention and its platform to understand that "new beginnings" means a new blatant conservatism performed hypocritically in front of the stars and stripes.

To wit: the death penalty, anti-gun control, anti-abortion, anti-ERA, anti-SALT II, the neutron bomb for Europe, increased military spending, anti-welfare proposals.

On the foreign front, Time Magazine a few weeks ago devoted a complete issue to the Soviet Union with the caveat that we had better know our enemy. Then it proceeded to sneer and damn with faint praise, any of that country's accomplishments. All for the purpose of proving that ours is the greatest country on earth.

And this jingoism, the act of boasting about patriotism and lavoring an aggressive foreign policy, is leading us into an horrendous confrontation and conflagration.

Because with the proliferation of neutron bombs abroad, with a move by the French and West Germans to band together in order to form separate pacts and treaties of understanding with the Soviet Union, this country, after having armed them, might well be their first target.

MYTH: "There are jobs out there, if people really wanted to work!" say those fortunate enough to be working. Also they add, "If you work hard, you can make it."

REALITY: Yet look at the unemployment lines. Some others are either not trained to do anything or have given up looking for work altogether. Some haven't even learned how to work. Some inner city youth are provided summer "work-fare" jobs that both the employer (City Manpower) and the employee know provide only seven or eight daily hours of goofing off, keeping them off the streets to outlast the "long hot summer."

This sophisticated baby sitting operation promotes the idea that work is just jive; that hand-out come in all forms with less stigma than welfare; and finally that virtues of respect for authority, discipline, integrity and pride in a job well-done are only for those "other" working stiffs with regular jobs.

And worse still, is the youth summer street and park cleaning program where no marketable skills are taught or learned; where only dead-end opportunities are provided at a time when people are buying plain muscle power any more.

The lists of myth versus reality in education, housing, affirmative action, 10 percent set-aside, health, free press, representative government and religion go on and on.

The sad part about all of this is that most people feel comfortable living with the myths. For if they were forced to confront reality, there would be little room for the platitudes that dull their fighting spirit.

Oh, how we want to believe that right will prevail. The fact is, right for blacks rarely prevails unless we take the first step to make right happen.

PARREN MITCHELL

Elder abuse

— In Tennessee, a 70-year-old male and his 65-year-old wife were fatally attacked by a knife-wielding nephew.

— In Texas, an elderly woman shared a duplex with her middle-aged son. He sexually abused his mother on numerous occasions and looted her bank account.

— In Georgia, a 60-year-old mother, the victim of several beatings from her 27-year-old son, had him prosecuted. Fearful that he will seek revenge, she keeps her current address hidden from him.

— In Florida, of 73 cases of abuse reported in one six-month period in one county, 49 of them involved elder abuse.

— In California, a victim from Santa Clara County described how her caretaker sold her house and divested her of other holdings while she was comatose following a stroke.

All of the above are examples of elder abuse supplied to a congressional hearing by police chiefs. Whereas child abuse is a familiar national tragedy, there is a similar, equally appalling tragedy which occurs in this country. I am speaking of "elder abuse," the abuse of our elderly citizens.

This past June, Congress held hearings to explore the causes and possible solutions to the financial, psychological, physical and sexual abuse older persons often suffer at the hands of sons, daughters, relatives and caretakers.

During those hearings, experts revealed that somewhere between 500,000 and 2.5 million cases of elder abuse are reported each year in the United States. Thousands of other cases occur, but go unreported because of fear of reprisal or embarrassment. Even worse, this problem is increasing among the ranks of people in all walks of life.

Clearly, something must be done to end this outrageous abuse. Therefore, I am pleased that legislation is being proposed to protect our older citizens.

I strongly support the **Adult Abuse Prevention and Treatment Act**, a bill that was introduced to the Congress during the hearings in June. This Act, like the Child Abuse Prevention and Treatment Act of 1974, would create a national center on adult abuse to serve as a clearinghouse for research and information on abuse, and provide funds to all states with adult abuse laws in place.

This National Center would compile, publish, and report information about programs and problems, and conduct research into the causes, prevention, treatment, and national incidence of adult abuse prevention programs, states would first have to:

1. Provide for the reporting of known and suspected incidences of adult abuse, neglect and exploitation (elder abuse);
2. Have in effect a law which provides for immunity from prosecution for persons reporting incidences of elder abuse;
3. Provide that upon receipt of such a report an investigation will be initiated and steps taken to protect the person from elder abuse;
4. Have in effect administrative procedures, trained personnel, and other facilities and services to deal effectively with the special problems of elder abuse;
5. Provide for the confidentiality of records;
6. Provide for the cooperation of law enforcement officials, courts, and appropriate agencies providing human services, with respect to special problems of elder abuse;
7. Provide that the least restrictive alternatives are made available to the victims of elder abuse; and
8. Provide that the victim of elder abuse participate in decisions regarding his or her welfare.

This bill is a positive contribution towards the alleviation, and hopefully, the end of elder abuse. However, no social program will ever work without human cooperation and compassion. We must work harder to enjoy not just the vigor of our youth, but to respect the rights of our elderly.

LETTERS

A view from the other side of the unemployment counter

Dear AFRO:

This letter is in reference to the article "Rudeness behind the unemployment counter". I am one of the callous cretins that James Abraham wrote about in his article.

I would like to point out, that all claimants filing for unemployment are given forms and directed to tables to complete their forms, not stalls or windows.

Secondly, there is no need to ask a claimant his name or address since this should already be completed by the claimant, unless he is illiterate.

I would suggest that before judging the employees of ESA he should try walking a mile in our shoes.

What kind of attitude would he have after sitting behind a counter on stools with no back support for eight hours, understaffed, air conditioning turned down so low that it may as well be turned off, 400 or 500 people a day with different attitudes who don't want you to even go to the ladies room for nature's call, constant changes each day and countless forms to fill out.

Take your complaints to those who make the rules, not the little guys in the middle because we're trying to survive just like you.

You may have run into a rude clerk but does that make us all rude? There is rudeness all over the world and lines that you and I have to wait in. I pay taxes also, and hate to wait in lines.

NAME WITHHELD

'Shabby treatment' at Harborplace

Dear AFRO:

I am writing in protest to the callous treatment my dance company received on July 2 at Harbor Place.

We were asked to perform at the opening and consented because we are about to leave on a European tour, and the Baltimore community has generously given us its support, we felt that this was a way we could show our appreciation.

From the beginning contractural arrangements were shabby, arriving in the mail with vague instructions and little information. Ten or 12 phone calls later, I get a secretary who can take my number to have someone call; I never received the call. Someone answered my questions with what later proved to be false information.

We [illegible] costumes; I was sent from place-to-place to find someone with instructions. Finally, we find someone and the sound equipment has been misplaced; the stages cannot hold 16 singers impossible for dancing. When we complained we were offered another day and time.

The Baltimore Dance Theatre is a professional company — when we sign a contract, we commit our time. We are very busy — having performed over 50 concerts and appearances in the last couple of months — including the closing of the Fair at Columbia. Our time is valuable and expensive — and I feel we have been shabbily treated.

It has been our experience to have better treatment from those we have contracts with.

EVA ANDERSON,
Artistic Director,
Baltimore Dance Theatre

AFRO welcomes letters

The AFRO welcomes letters from its readers. Letters should be brief and must bear the writer's name and address. All letters will be given consideration for publication.

Congratulations

Dear AFRO:

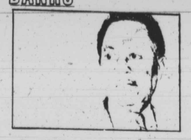
May I congratulate the AFRO on the layout and design concept for the Mini - interviews.

Your questions are timely and relevant. They also cause you to think. This is what all people should do — think and then act, not the reverse.

THE REV. WILLIAM MINSON JR.
Founder, Chairman,
The Urban and Domestic

A NEW DAY BEGUN

Samuel BANKS



In 1909 when the National Association for the Advancement of Colored People, NAACP, was organized in Niagara Falls, on the Canadian side, the discernible evidences of racial segregation, lynching and exclusion where hard and fast in American life.

Today, 71 years later, after a plethora of civil rights legislation and societal turbulence, the physical signs of de jure racial segregation have disappeared, but racial discrimination, subtle and less obstreperous, remains in the American body politic.

The subtleties of institutional racism in our nation today, while less blatant, are even more pernicious and debilitating because of its facade of gentility and civility.

The delegates to the 71st national anniversary of the NAACP in Miami saw evidence of this reality as it sought to map a coherent and viable set of socio-economic strategies to remove a majority of 30 million blacks from the nation's scrapheap.

The issue that was unsettlingly and painfully evident to the delegates was: The signs of racial segregation have come down, but the jobless and penurious state of large concentrations of urban black adults and youths prevent them from enjoying public accommodations and amenities.

The Rev. Benjamin Hooks, executive director of the NAACP and his new corps of lieutenants, must now be about the business of mapping new strategies for the harsh and multifarious racial subtleties of the 1980s and beyond.

Reflections on NAACP

The paroxysm of Liberty City in Miami indicate that a major focus of the NAACP must be jobs for black youths and adults which have reached disastrous levels in such cities as Baltimore, Detroit, Newark, New Jersey, Norfolk, Virginia, St. Louis, New York, Philadelphia, Chicago and other large urban center. Blacks and the poor represent human potential that is wasted.

The NAACP would be well-served to focus on a resuscitation and funding of the Humphrey-Hawkins bill as a means of providing hope and opportunity for the nation's excluded black masses.

The NAACP must be unrelenting, in concert with allies of good will and sincerity, in pushing Humphrey-Hawkins and other economic strategies to end the economic "Depression" among blacks in America.

The task, to be sure, is formidable, but it must be met by the NAACP leadership. The overarching issue, as in the past, is black survival.

FOR ALL WE KNOW

By Elizabeth M. Oliver,
City Editor

THREE BALTIMOREANS are administrators on the Virginia Seminary College board. The Rev. Dr. A.C.D. Vaughn is chairman of the board of the Lynchburg, Va. institution which was established in 1888.

REV. DR. WILLARD Clayton, pastor of Macedonia Baptist Church and the only living graduate of the class of 1921 is acting president and Rev. Dr. Eddie R. Wilson, pastor of Leadenhall Baptist is chairman of the Committee on Administration.

Dr. and Mrs. Vaughn and some 24 ministers leave Aug. 4 to attend the Annual Session of the Progressive National Baptist Convention at Chicago's Conrad-Hilton Hotel. 'Tis the 22nd annual confab.

SUNDAY, Aug. 3 marks the 42nd wedding anniversary of the Rev. Dr. Vaughn and his lovely wife. The event is a special one for the entire family which we have always termed "ideal."

AMONG many family reunions held this August is the one of the Johnson - Hughes clan to which our well - known Frederick A. Bailey belongs . . . and of course many other noted Marylanders.

THE EVENT is all set for Laurel, Md. on Aug. 17 and music, dancing and greeting relatives and friends will extend into the evening from 3 p.m.

ENJOY swimming, tennis, all sorts of games and good food, the invitation says. Will all relatives get in touch with Fred at 448 - 3088; Jean Manns, 466 - 9417; Camilla Tucker, 664 - 2933 or Grason Johnson, 833 - 3456.

COLUMNIST JUANITA WILLIAMS reports on a delightful affair held to celebrate the 100th birthday for Samuel Everett Seaborne.

The event was at the family home on Reservoir last Sunday with among those present his sons and daughters all prominent in the local educational system; Harold Seaborne, Wilfred Seaborne, retired principals; daughters, Carolyn Carter and Zelda Orange, retired teachers; daughters - in - law, Gwendolyn Seaborne and Mildred Seaborne, distinguished ex - administrators. Nita Pequer and Mrs. Florence Seaborne were hostesses.

THE RED CROSS has begun a new program that may be of interest. It is "Sign Language for Kids", ages 6 to 12. Classes meet at Red Cross Saturdays from 10 a.m. to noon . . . and continue through Aug. 16. The course is an introduction to Sign Language, modified for children by the class teacher.

The volunteer teacher is Louis Coney an advanced signer, active with Christ United Methodist Church for the Deaf. About 15 children, and some parents, are in this session of classes. (Two boys are hearing - impaired.) This class is at the request of parents and children. Free training in sign language for hearing teenagers and adults on a year - round basis.

Telephone for more information: 467 - 9905.

THE FINAL CURTAIN of the Inner Harbor's free summer season of free entertainment will go down after one more week of vivacious music, song, and dance.

It will begin with The Inkspots Tuesday, Aug. 26, when they perform at the Salute to American Music concert series sponsored by Miller Beer, Maryland National Bank and the City of Baltimore.

The ever popular Inkspots will rock the shores of the harbor at 8 p.m. on the Rash Field Stage.

THE RICH CHORAL tones of the Morgan State University Choir conducted by Nathan Carter will resound through Hopkins Plaza Thursday, Aug. 28 starting at 8 p.m. This performance marks the grand finale for the 10th year of On Stage Downtown, the free summer entertainment series made possible by the Equitable Trust Bank, C&P Telephone and Crown Central Petroleum.

A GIANT RALLY sponsored by The Family Day Committee celebrating the Year of the Family and the 5th Annual Legal Family Day Observance. Theme: "Finding The Key To Family Happiness".

THE RALLY will be held Sunday, Aug. 3, 4:30 p.m., at the First United Church of Jesus Christ, Bishop Monroe R. Saunders, pastor, off the 5100 block Edmondson Ave.

For information, call 945 - 7468. co - chairmen: Del. Troy Brailey and Rev. Elinor D. Powell.

FAMILY AND Children's Society held a staff recognition ceremony for employees recently at the Oliver Multi Purpose Center.

Over 40 staff members were honored for accumulated years of service.

Jerdeigh Archer, president of the board of directors, presented service award pins to the staff members and congratulated them on the "special service they rendered — service to people."

Employees receiving gold and sapphire pins for over 20 years of service were Kitty Cunningham, Olga Puliafico, Annie Heckstall, Willie Mae Patterson, Kitty Cooper and Florence Richardson.

FAMILY AND CHILDREN'S Society is a social service agancy serving Baltimore City and Anne Arundel County communities. Family counseling, homemaker adoption, pregnancy counseling, a group home for girls are some of the related services. The Foster Grandparent Program, The Geriatric Day Treatment Center and Project SAGA are also under the auspices of Family and Children's Society.

'Brown Sugar:' semi-sweet chocolate

By Adima Khary

To the casual observer this large picture-filled book might be a member of that class of books that fits the "coffee table" category — full of pictures that appeal to the eye and words that do not trouble comfortable assumptions nor shock American sensibilities.

"Brown Sugar" is much more. It chronicles the greatness and artistry of most of the black female superstars of the past 80 years.

Lena Horne

It reveals the odds that they have faced, the racism that continues to haunt them and the political and social context in which their careers have developed.

Donald Bogle continues the perceptive and sympathetic analysis of the black performer that he demonstrated in his first book, "Toms Coons Mulattoes Mammies and Bucks."

Bogle is an honest critic and a fair one. He is deeply aware of the massive obstacles in the way of ambitious black female performers and he is lenient when commenting on such bizarre behaviour as Joyce Bryant pouring silver radiator paint on her hair to make her distinctive and to get ahead in the entertainment industry.

He is at his best when he describes and analyzes the frustration and disappointment of black superstars: Lena Horne, whose main function in Hollywood in the '40s was to appear, sing one song and then disappear; Dorothy Dandridge who had two meaningful roles in her film career "Carmen Jones in 1954 and Bess in "Porgy and Bess in 1959 with very little in between although she was nominated for an Academy Award in 1954.

Bogle recites incident after incident of black stars performing well in a film and not being offered a follow-up role that would build on their previous triumph and add to their careers.

Diana Ross is a case in point for Bogle. She was nominated for an Oscar in her first movie "Lady Sings the Blues," yet the only sunsequent movie roles she did were for Motown, her record company.

"Brown Sugar" provides incisive looks into the mystiques of various black female singers from Bessie Smith, a star made and maintained by the black community to Josephine Baker who had to go to Europe to be appreciated and accorded the honor of an international celebrity.

Bogle labels Aretha Franklin the convergence of several steams of black music. "... for an age caught up in black pride, she emerged as a splendid symbol, a woman whose soulfulness flowed out of her effortlessly and whose music at every turn was a comment on the black American experience, a summation of its joys, pains, trials and triumphs."

"Brown Sugar" goes deep beneath the glitter of show business and the legends. It tells how the black Rhythm and Blues female singer never had any comprehensive support until the advent of Motown which systematically chose their songs, costumes and performance schedules. This developed longevity for its stars, something that was elusive for other soul acts.

The most important function the book serves, beyond the magnificent pictures and the anecdotes, is the unfolding of the courage that the women displayed.

It tells of Lena Horne walking past the white soldiers and German POWs seated at the front of one of her USO shows during World War II and going to the back where the black soldiers were to do her show. Lena Horne refused to end her friendship with Paul Robeson during the McCarthy era and suffered for it.

"Brown Sugar" recounts how Katherine Dunham the dance star of the '40s and Hazel Scott the pianist of the same era spoke out against racism and refused to perform before segregated audiences. These and other acts of courage as well failures, foibles and triumphs of black female superstars fill this book.

It performs a great historical and critical service for the black community because it presents an aspect of our past that should be interesting to young people as well as nostalgic for older folks.

Reading "Brown Sugar" is like munching on a large piece of semi-sweet chocolate. It is also a book for young black women to read when victims of showbusiness careers dance through their heads. A triumphant but sobering book.

Aretha Franklin

Straight Talk About Aging

Get set for Sr. Olympics

By Dr. Matthew Tayback
State Director on Aging

Physical fitness is a lifetime program — from childhood to old age. And it is never too late to get yourself involved.

The Maryland Senior Olympics is coming to Baltimore and now is the time to start getting in shape if you want to win a medal. We don't promise gold and silver, but if you win at Towson, you'll be able to display proudly a medal to those awed grandchildren.

The Maryland Office on Aging, in cooperation with the Maryland Commission on Physical Fitness, local aging and recreation and parks organizations and with the Maryland Blue Cross and Blue Shield, is actively supporting Maryland's first annual "Senior Olympics" for senior citizens to be held at Towson State University on Saturday, Oct. 4 from 7 a.m. to 9 p.m.

You say it's a little early to talk about a day in October? Not for this day. Seniors all over the state have already been cranking up for months in anticipation of winning.

The game's purpose is to encourage all older people to stay in shape and help themselves maintain an active life style. Regular physical activity and exercise clearly have been shown to contribute to the well being and health of the elderly - even to prevention or retardation of disease.

So let the games begin! The stereotypical rocking chair will not be seen at Towson in October.

The games will officially start at 8 a.m. at the Towson Center Stadium on that October morning. Events will include track and field including the 100, 400 and 800 meter dash, one and three mile jogs and Walk races are certainly appropriate. Many of the elderly have found walking an ideal form of exercise. Here's their chance to shine.

The swimming events include competition in backstroke, breaststroke, freestyle, butterfly and diving. Competition continues in tennis, bowling, golf, racquetball and square dancing. If all of this sounds a little too active for you, skill in horseshoes, table tennis, billards and archery also will be featured.

Now for the good part. If you are under 55, forget it if you want to compete. Four age competitive categories are in effect for men, and separately for women: 55-59; 60-64; 65-69 and 70 and up. Senior Olympic medals will be awarded first second and third place finalists in each event.

If you are interested in competing or just want to come and watch, you are welcome to the first annual Maryland Senior Olympics. A box lunch will be served without charge to all participants. A banquet is scheduled for the evening. Hundreds, maybe thousands, are expected.

Entry blanks and more information are available from Agnes Taylor, director of physical fitness, Maryland Office on Aging, Room 1004, 301 W. Preston St., Baltimore, Md. 21201.

The need for proper exercise in the 60s, 70s and 80s is likely to be as imperative as in the earlier adult years and in childhood. The form of exercise selected in older years should stress less emphasis on rapid movement and on heavy outbursts of energy and more on slower balanced movements sustained over longer periods of time.

Mel de Rutledge Jr.

Urban America Housing Report

Investor's guide to real estate transactions

When dealing in real estate, the investor must analyze his own resources and goals, as well as the investment. He must be sure that not only will the investment give him what he is looking for, but that he will be able to put into the investment all that is necessary to obtain the best possible results.

A real estate investment will ordinarily provide an investor with tax shelter, a hedge against inflation, or development opportunities. But, usually, a single investment will not serve all possible purposes, so the investor will have to choose an investment on the basis of his own needs.

Capital and staying power

Real estate requires relatively large amounts of capital and staying power. The investor should have sufficient resources to meet these demands and a willingness to take risks.

He or she should also be reasonably sure that his or her resources are sufficient, not merely for the present, but also for future contingencies. We have all heard of investors who could have realized huge profits on a deal if only they had been able to hold out for a little longer.

Investors frequently earn large profits by taking a passive position with respect to a particular project or venture where they have linked their economic strength with the expertise of a real estate professional. But with many real estate investments, the investor expects to take an active role.

Where this is so, it is important for the investor to assess his available time and knowledge. Thus, an investment that required aggressive development or intensive supervision may not be suitable for a busy man unless he expects to work with a real estate professional.

Looking at the property

The apparently practical approach for determining what a property will show really does not work too well. There are too many qualitative variables to permit a meaningful answer.

Instead, the investor should focus his attention on the basic principle that "value equals the present worth of future benefits". The immediate return on a property is important only insofar as it provides a guide to the future benefits. It should not be the sole determining consideration.

The best way to develop a clear picture of the property and its potential is to examine all the principal factors and then integrate them into a meaningful conclusion. The investor should consider are the following:

Location: This, of course, is of prime importance. The desirability of a particular location is a constantly changing factor, and a judgement as to the present quality of a certain piece of property can be seen as part of an evolutionary pattern.

For example, a fully developed residential neighborhood is probably on a plateau. A moderate income residential neighborhood may be more liekly to decline than to improve. A strong retail or office district is likely to continue to improve unless it is challenged by a stronger district.

Improvement: An improvement should be judged by other structures of its own type, in relation to its location, and by its rental structure. Certain types of improvements, such as hotels, motels, bowling alleys, restaurants, are not really an improvement of real estate, but part of a business enterprise.

When you buy the property, you, in effect, are buying the business plus real estate. In many cases, if the business does not work out, the existing structures cannot be used for other purposes and must be demolished, if the property is to be put to some other useful purpose.

Rental Schedule: The questions that should be considered here are: how competitive is the retail level, where is it headed, and what is a stabilized level? One mistake in this area is to assume automatically that the rental level is equal to the rental value. This is not always the case.

The present rental level merely indicates what the present tenant is willing to pay for the premises. Premises rented at a bargain price in a good community have greater rental value than high paying premises in a declining area. Also, a low rent apartment in a fashionable neighborhood will eventually bring more than a currently higher priced unit in a middle-income area.

Expenses: Here, you have a estimate what problems will develop during your ownership. Actual expenses that were incurred by the seller may be less reliable than an informed estimate, since there usually is a wide variance from year to year in such annual expenses as maintenance, insurance, and renting. Using a percentage of income formula is also not reliable.

As a building ages, rents are likely to increase, while income is likely to decline because of increased maintenance costs. Your best guide is to make an educated estimate of the future expenses based on the information that's

Glossary of real estate terms

Closing Statement — A financial disclosure giving an account of all funds received and expected at the closing, including the escrow deposits for taxes, hazard insurance, and mortgage insurance, for the escrow account.

Cluster Zoning — A zoning procedure where there is a prescribed amount of residential or unit density nor an entire area. The developer is permitted to concentrate or disperse the density within the area in accordance with flexible site planning criteria.

CMB (Certified Mortgage Banker) — A professional designation of mortgage banking industry.

Collateral — Property pledged as security for a debt, such as the real estate securing a mortgage.

Commercial Paper — Short-term unsecured notes that are sold to meet short-term capital needs.

Commission — An agent's compensation (fee) for negotiating a real estate or loan transaction, often expressed as a percentage of the sales price or mortgage amount.

Commitment (Builder) — An agreement by a lender to provide long-term financing to a builder, secured by an existing or proposed building. The commitment usually provides for the substitution of a lo - be - approved owner - occupant at a higher loan amount than ope

—MORE LETTERS—

Plant a garden

Dear AFRO:

Beautiful Baltimore Inc., a non-profit citizens group organized to promote the beautification of our city through the use of horticultural materials such as flowers, trees, shrubs, etc., urges you to support its annual City Garden Contest.

Gardens need not be landscaping masterpieces. We judge them on the basis of their impact to the immediate environment in which they are located.

Everyone with a front sidewalk the more formal landscaped garden is eligible. Prizes and recognition will be awarded at the Baltimore City Fair.

Anyone wanting to enter his or her garden or to nominate any other garden should write Beautiful Baltimore, 1104 Fidelity Building, Baltimore, Md. 21201, giving your name, address, phone number and the nearest cross street to facilitate judging.

THOMAS C. SHANER,
President,

AUG