Baltimore Afro-American

OPINION

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Good news from Gardenville

An all-white team of Baltimore city police investigators has successfully tracked down four white teen-agers from the Gardenville section of the northeast Baltimore who had terrorized a black family.

These hooligans had made life miserable for this family with threats, mischief, vandalism and outright violence in the form of a firebombing of the home.

The deeds were inspired solely because the family was black.

Despite the predominantly white Gardenville environment police officers assigned to the case perservered and suspects were finally rounded up after lengthy investigation.

This is the spirit of professionalism we would like to see in all of our law enforcement officers, white and black. When the law is broken, any thought of neighborhood, personal background, color or creed must be put aside. The good cop is able to go beyond feelings and stick to the job until justice is served.

That is what happened in Gardenville. It is good news.

Dickering over Dickey

Sports is not usually the province of this department but the big money negotiations going on between the Baltimore Colts and running back Curtiss Dickey have sports buffs lining up on all sides of the controversy.

Is Dickey worth the $1.2 million his agent Dr. Jerry Agrovitz, the dentist turned talent manager, insists upon.

Are the negotiations stalled because the Hosses have never paid this much for a black ball player?

Is the brinksmanship game agent Agrovitz is playing on behalf of his client going to finally have Curtiss falling over the edge? Pushed so far Dickey might price himself out of the market and out of pro ball even before he begins?

We do not pretend to know the answers.

Some self styled football experts of our acquaintance, however, insist that Dickey is every bit as good as super back Billy Sims just signed by the Detroit Lions.

Now if that is true, seeing the shape the Colts are in, we say give the kid the money! Well, most of it.

Democratic Convention

We have no advice for Maryland delegates heading for the Democratic national convention.

Democrat young turk Mike Barnes, a leader in the dump Carter movement, may have a point but it seems to us all the Democrats are pretty much stuck with Jimmy.

The president did amass the necessary delegates needed to win his party's nomination and all who now seek to undo what has been done come to the proceeding, we feel, too late and with no clear options for the party except Teddy Kennedy.

An open convention or one that is thrown open if enough Democrats are convinced they cannot win with Carter would be exciting as all get out.

But excitement does not necessarily win elections. We think the Democrats and their nominee will have to tough it on out.

Any other course except unity for the Democrats is to hand the presidency to Reagan on a platter.

The Black vote

The Democratic National Committee opens its convention next Monday in an attempt to heal its wounds and make another effort to keep the black vote it has had throughout the years.

The Democrats will make a last ditch appeal to convince black voters that they can outdue the Republicans on grave social issues. Such vital problems as unprecedented unemployment, abortion and improved education are certain to be included in the party platform if the interest of the black vote is to be solidified. Mere high sounding promises will likely fall on deaf ears and have its effect at the polling places.

Black voters are tired of being taken for granted because it is thought they have no place to vent their political frustrations.

Black citizens are deeply concerned about inner-city decay and the infestation of crime in their communities. The issue of fair and equal justice is of major concern to all black citizens. Unrest in several Florida cities are vivid examples of what can happen when unfair and unjust decisions are despensed on a racial basis. Vast sums of money will have to be spent for restoration. These funds could be much more effective if they had been spent to reduce unemployment and to improve depressive housing conditions.

The Democratic Convention will make a serious mistake if it resorts to the same old cliches and platitudes employed by the Republicans. Nominee Ronald Reagan also blatantly ignored an opportunity to appear before the national convention of the NAACP. Although he later appeared before another black meeting in addition to speaking to the National Urban League convention. But his appearances in the larger sense left black people cold and unfazed.

The mere thought of having Reagan as president is frightening to most thinking black people, despite the rhetoric about his record as governor of California. Most blacks in that state will say his record will not stand close scrutiny.

On the other hand, a number of black citizens believe President Carter is honest and sincere but realize that he is being challenged by divisive forces within the party. Other critical issues such as his brother's shenanigans and the horrendous crisis of our hostages in Iran also distract his attention and for the most part prevent undivided concentration on real gut domestic problems.

The challenge to the Democrats is to offer reasonable and concrete programs that have a fair chance of changing the life and social conditions of the black community if they want the continued support of this vital element of votes.

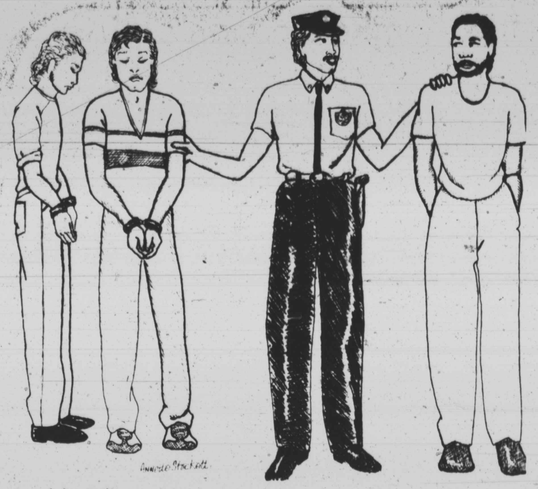
Mayors protest census results

WASHINGTON (UPI) — Atlanta Mayor Maynard Jackson has told Congress Thursday that officials of 56 of 100 cities surveyed think the Census Bureau failed to count all the people and houses in their jurisdiction.

Jackson said last week the U.S. Conference of Mayors, which made the survey two weeks ago, plans to join a suit filed by Detroit on the matter.

The cities want the bureau to adjust its figures to make up for an acknowledged undercount, since both congressional seats and federal aid are based on the headcount.

New York City Mayor Edward Koch said if preliminary 1980 census projections are not adjusted, the big apple will lose four congressional seats and about $1.5 billion in federal funds over the next 10 years.



PARREN MITCHELL

Education: equal access to testing preparation

The education of our youth is perhaps the greatest single stepping - stone towards a productive and worthwhile future, for both the individual and the nation.

For decades, black Americans have fought for the right to competent and equal education. That battle has not ended.

Instead it has moved to different arenas. One of my current concerns is the issue of coaching students to help prepare them to take standardized tests, specifically the Scholastic Aptitude Test (SAT).

The SAT is a standardized test taken by high school students, and is used by colleges and universities to help determine the verbal and mathematical skills of potential incoming undergraduates.

Because the SAT is one of the most significant measuring rods used to judge high school students, it is quite important that our students do well on these examinations — even though standardized tests may be unfair because they are culturally biased.

The fact at this moment, is that the SAT scores are considered by institutions of higher learning, and that students generally must score reasonably well on the SAT to gain entrance into predominately black or white institutions.

Predominately black institutions may not always consider the SAT as heavily as other institutions, however, this does not excuse any student from not striving to score as well as he or she can.

Therefore, in order to promote and encourage the high achievement of our students on the SAT, I support, for all students, the equal access to preparatory courses and coaching for standardized tests. A study by the Federal Trade Commission (FTC), has found that some forms of special preparation or coaching can greatly improve the SAT scores of students.

The May 1980 "Harvard Educational Review" writes that "clearly, there is ample evidence that students can successfully train for the SAT and that the more time students devote to training, the higher their scores will be, particularly if the coaching materials are well prepared and the training program is part of the school curriculum."

But since most coaching is outside of the general school curriculum, access to its benefits is generally reserved for the more affluent. Many of the best courses may cost as much as $300 or $400.

Because the issue of SAT coaching is not in the jurisdiction of the FTC, the Commission is hopeful that the Department of Education (DOEd) will consider acting on this matter.

I, along with Rep. Shirley Chisholm, have sent letters to the Secretary of the Department of Education, Shirley Hulstedier, and to the Assistant Secretary of Elementary and Secondary Education, Thomas Minter, to urge the department to make the issue of equal access to preparatory coaching a priority item among their areas of focus for the coming year. Our letter points to the importance of equal access in this area and the possible disparity between white and minority students which is fostered by the lack thereof.

There are many ways to provide SAT training. For example, the DOEd could implement programs that would provide training for students who cannot afford the SAT training courses. In addition, courses could be added to school curriculums to familiarize students with the format and types of questions used on standardized tests.

Equal access to such training is the important goal. Hopefully, our letters to the Department of Education will prompt them to take the initiative to look into such areas and accept the responsibility of making equal access to preparatory courses a reality.

We must begin training for SATs, and more importantly, for life, in our homes and in our schools. Knowledge of basic reading, writing, arithmetic, and even ethics, must begin in these places.

Even so, the most essential element a student must have to attain an education and succeed in life is often what parents and teachers find most difficult to provide. That is, a personal desire to learn and achieve.

Straight Talk on Aging

Growing number of older Americans

By Matthew Tayback,
State Director on Aging

Some time ago I wrote about the remarkable reduction which was taking place in the death rate for extremely old persons, those 85 years of age and over.

This development, if continued year after year, would necessarily increase the number of people in this age group and require special attention to the problems of such persons. Statistics recently released by the U.S. Bureau of Census confirm our expectation.

During the nine year interval 1970 - 1979, the number of U.S. residents who are 85 years of age and over has grown at a rate of 66 percent as contrasted with an 8 percent growth rate for the entire population. For students of demography this is truly a phenomenal statistic.

What has brought this about? Probably two factors — better economic conditions providing for sounder nutrition and improved housing plus more effective medical care for cardiovascular conditions and for stroke.

What are some of the unique problems of the rapidly growing number of persons 85 years of age and over? Consider their social circumstances. The typical person will be a woman born before 1895. She will have married relatively young by today's standards.

Her children will be 60 years of age, perhaps older and will be grandparents themselves. She will not drive a car, and will probably be moderately disabled in her capacity to walk, prepare meals and to provide for such personal care requirements as laundry, bathing and related activities. Vision and hearing will be impaired.

What can we do to meet the challenge of providing comfort and meaning to lives which are being so extended? Of prime importance is consideration of an adequate living environment.

In this regard, Maryland's unique program of sheltered housing is one solution. It offers the privacy of one's own living quarters and assistance in meal preparation and personal care. The program is a remarkable means of meeting the needs of the person 85 years and over. Of course, for extremely old persons care by the family is a preferred solution and public policy should provide incentives for this arrangement.

Where disability is marked and family care is not available, nursing home care will be necessary. It is estimated that 20 percent of persons 85 years and over now are institutionalized. In the future, by emphasizing sheltered housing, this proportion can be reduced somewhat.

Aside from the living environment what can be done to enhance the meaning of living into the late eighties and nineties?

Every effort should be made to preserve vision and hearing. Strangely, Medicare does not provide for this benefit. Public policy also must address this inadequacy. Given vision and hearing the world of newspapers, television and the immediate environment is more easily a part of the life of the extremely elderly person.

Physical activity is necessary. Obviously jogging down the street is not likely to be appropriate for the very elderly; however, a daily program of exercise should be included. Such exercises can be accomplished either in a sitting or standing position and include efforts to mobilize musculature throughout the body.

Transportation is critical. The ability to get to a place of worship, to attend social functions at senior citizens centers, to shop — is part of meaningful living. For those 85 years of age and over these activities are impossible without family or a publicly managed source of transportation.

Today, it might seem odd to consider what is best for the person 85 years or older. But increasingly the experience of living through the ninth decade of life will be one realized by a growing number of the population.

LETTERS

Increased productivity essential

Dear AFRO:

U.S. leadership in productivity has sharply declined over the past 10 years. Lagging productivity is feeding the fires of inflation, and seriously affecting all of us. We are less able to compete in world markets. The dollar is under pressure abroad.

Productivity does not equate with greater human exertion. Historic increases in leisure time and purchasing power attest to the benefits of productivity. In spite of large increases in wages during the past decade, our real buying power has eroded.

Decreasing productivity gains can send inflation spiraling upward, even during periods of slow economic growth. Accelerating productivity gains, coupled with effective monetary and fiscal policy, can help to curb inflation.

Productivity improvement is, therefore, an essential factor in the future success of our nation's economy and of our respective business operations.

Since its inception in 1966, the American Society for Performance Improvement, ASPI, has provided a forum for idea interchange and exploration into new developments for increasing productivity.

Because people are our nation's most important resource, members from industry, labor, government and academia focus attention on the human resource side of the productivity equation. ASPI is dedicated to providing assistance with productivity measurement and growth to both the private and public sectors.

Please join us in the overall effort to fight the battle of rising inflation and sagging productivity. Participate on June 3.

B. C. BISHOP,

Pulling up by the bootstraps

Dear AFRO:

The cries from any black Americans for affirmative action is responded to with the following: our parents, etc. came here penniless, and through hard work pulled themselves up by their bootstraps.

Neither side has convinced the other about who had or did what with the bootstraps because it happened during a different age.

Now this bootstrap show is back-playing to a not-too-native audience.

The principle characters are the immigrants from the Far East, Caribbean, and Central America. Their bootstraps are the following: the president with his frequent "open arms" announcements, the State Department, the Army, Navy, Air Force, commercial airliners, TV commentaries and pictures, of HEW, who is catering to most of their welfare with rocket speed.

The unheralded immigrants are of African heritage arriving in the Gulf states by way of Haiti. Their water voyage is longer and more dangerous than the refugees from the Far East, Caribbean, and Central America.

Reminiscent of the slave trade era, deaths from starvation, disease, drownings and exposure are not uncommon. Days without eating on boats unfit for human cargo is to be expected.

Detention centers, underfinanced charity halls, an unsympathetic public and an indifferent Congress are the welcome mat. Until recently, any information concerning Haiti was prefaced with its being the poorest country in the Americas, with one of the most repressive governments in the world.

Yet their fleeing countrymen are not freely accepted as refugees by the country that owns the Statue of Liberty.

If today we can openly practice discrimination in admitting and helping non-blacks to pull up their bootstraps, you can imagine what happened to the "refugees from slavery" 165 years ago.

CHARLES E. THOMAS

Review insurance records

Dear AFRO:

I recently had cause to assist a senior citizen in reviewing his insurance coverage and was shocked and dismayed to find an accumulation of insurance policies issued in the 1940s, 50s, and 60s into which substantial amounts of money at various rates of less than $1 weekly (some as little as 10 cents a week) had been paid.

I discovered hundreds of dollars invested over the years in policies which would pay only a fraction of the amount invested upon the death of the insured. Some policies had long since expired to the chagrin of the individual.

Some policies believed to be whole life policies proved to be an industrial type paying benefits only upon severe injury and accidental death.

I was told by the individual and the insurance companies verified that all policies were obtained at a time when the poor and minorities could not get "good" insurance coverage.

For the most part, the policies were held for years with no review or updating other than the change in name of a company.

In some cases they may wish to have representatives of the involved insurance companies go over these records with them just to let them know where they stand.

CAROLYN B. BROWN

G. JAMES FLEMING

Philadelphia Council prexy

Joseph E. Coleman was sworn in as president of the Philadelphia City Council a fort - night ago — the first black person to fill that key office in the history of the city, the City of Brotherly Love as well as, until recently, the city of Frank Rizzo, the heavy - handed mayor.

This may sound of little importance amid the sounds and thunders of the Democratic National Convention, but Coleman's ascendancy may remind us that, as important as national government and Washington are, a substantial part of the decisions affecting the average citizen are still made in city halls and state capitols.

This Philadelphia election should also bring joy to very old Philadelphians who waged the battles years ago — battles that were later taken up by their children and grandchildren — to make Philadelphia what its name signifies, on all levels.

Just as in other cities and other places, Philadelphia blacks have had to fight for every gain which they have achieved; or they have had, in more recent years, to wage smart politics, in the pattern of all the other ethnic groups. The population figures have also helped them.

But, let's stress, smart politics enough of the time to move upward and onward, step by step, sometimes in a giant step.

(Rizzo, of course, like Sen. Joseph McCarthy, of the 1950s, was a throw - off, or call it a bad nightmare).

Coleman had been a member of the City Council for nine years before he was elected president, to fill a vacancy which occurred when George X. Schwartz resigned under pressure of federal charges in the goverment's ABSCAM operation.

What cannot be overlooked is the overwhelming support and acclaim which came from the other council members, all except Mr. Schwartz.

Council President Coleman is hailed as a "healer" and he has pledged "to forge a working coalition of all members of the council."

What would also have made the Philadelphians of past generations happy is the fact that Mr. Coleman was given the oath of office by a black member of the Pennsylvania Supreme Court, Justice Robert N. C. Nix Jr.

They would scarcely be able to believe, in addition, that the managing director of Philadelphia is also black. Holding the highest administrative and operational position in the city, this "city manager" is W. Wilson Goode, graduate of Morgan State College (now university) and former chairman of the very important Pennsylvania Public Utilities Commission.

It was a Philadelphian, then a Georgian (banker Major R. R. Wright), who 75 years ago, in speaking of the hopes and dreams of blacks, said to his white listeners: "Tell them we are rising."

Being able to appreciate the gains over the years does not mean that blacks are unmindful of the problems that remain, most of them now not only internally racial, but national and worldwide.

Blacks cannot gloat over a member of their race on the Supreme Court, or a handful of lieutenant governors, or the scores of mayors, or the thousands of members of city councils and county commissions.

They cannot gloat while millions of Americans are unemployed, including a disproportionate number of blacks, especially black young people.

The situation would be much worse, however, if the upward mobility of blacks was an "impossible dream" on every front; if all unions were still closed to blacks; if, in Washington, blacks could only operate elevators and polish the marble and run errands; worse off if "fair housing" had not taken place ever so little.

Joseph E. Coleman

Blacks would also be worse off if there were no Thurgood Marshall on the Supreme Court; if there were no black judges on lower courts anywhere; if there were no black congressmen (How much Baltimore would lose if there were no Parren Mitchell, member of the U.S. House of Representatives and a member of several key House committees, and what a loss to the nation if there were no Barbara Jordan!)

So, we must continue the historic campaign for right and justice, but we must acclaim the gains, because, if there are never any gains to be counted, we are saying that it is impossible to change a dreary past into a better future.

We need our heroes and heroines; we need our achievers, if for no other reason than that our children need them — need some bodies to look up to, to imitate, to adopt as images.

FOR ALL WE KNOW

By Elizabeth M. Oliver
City Editor

SATURDAY Aug. 9 is a full day of events across the state. Since we are headed toward Labor Day and the end of the vacation season, we all are rushing to crowd in a little happiness, sunshine and fun. Winter comes too soon.

HIGHLIGHTING the affairs is the Annual Picnic Aug. 9 of the 25th Democratic Alliance with co - hosts Sen. Tommie Broadwater, Delgates Nathaniel Exum, Santiangeo and Woods, all of Prince Georges County, the 25th Legislative District of Maryland.

Complete with the All American things of an August picnic (hot dogs, sodas, games and softball) the fete is set for Watkins Regional Park, Central Avenue at Enterprise Road.

AUGUST PICNICS bring memories one never forgets for some strange reason, don't know why. Perhaps its the wee bit of sadness that indents the memory, sadness that summer is nearly over.

THE POET says, "Return not home in August. The roads will be dry, the birds will be still and everything covered with dust."

NATURE simmers down almost to a hush in August but human beings go on and on and the beaches, summer resorts like Ocean City and Atlantic City and Cape May, are still alive with summer folks.

WALKING near Waikiki in Hawaii this week, my daughter Marsha chanced to come upon my Fisk University classmate, Attorney Mahalia Ashley Dickerson now a wealthy lawyer in Anchorage, Alaska. She and nearly 1,000 other barristers are at the National Bar Association confab in Hawaii.

MRS. DICKERSON, the mother of triplet sons, is going on from Hawaii to the American Bar Asso. in Australia and then back to her 150 - acre ranch in Alaska. Formerly of Indianapolis, Ind., she and Marsha were friends when Marsha was at Indiana University.

ALSO visiting Marsha is her former schoolmate and a former student at Notre Dame here in Baltimore, Dr. Nathalia King Ramsandar, now a teacher in Washington. Nathalia's mother was the late Crezette King of Crockett, Texas, wellknown here in Baltimore.

AS OF Aug 27, the Grace Memorial Baptist Church's interim minister, Rev. Ronnie Fleming who is just 20 years old, is entering Virginia Union University in Richmond, Va.

His sponsor, the Grace church where Rev. Dr. A.C.D. Vaughn is pastor, has been able to get him 90 percent scholarship. Since May 13, Dr. Vaughn has been chairman of the board of Virginia Seminary at Lynchburg, Va.

SATURDAY AND SUNDAY, the main event at Hopkins Plaza is the colorful Caribbean - India Festival with all sorts of charming things, Jamaican chicken, Hot Patties, fresh cubbich, fish, goat curry dishes and lentil soup.

FROM INDIA will be a sampling of traditional dance, special foods and music, all a part of the Showcase of Nations program of the City of Baltimore.

SOME LUCKY person is going to win a free trip to Hawaii, thanks to World Airways; a catered party for 50 people aboard the Pride of Baltimore, compliments of Adell Catering; a color television, donated by the Gas and Electric Co.; 500 gallons of gas from Crown Central Petroleum and much, much more.

These are but a few of the prizes included in the Pride of Baltimore winner - take - all raffle: "The Pride's Bounty."

THE PRIVATE and public sectors have joined forces with the Pride of Baltimore in this fund raising effort for the ship.

At this time more than 60 businesses and corporations have donated their products and - or services to the raffle which revolves around a 19 foot long boat no longer needed by the Pride.

For $1.00 someone will win the boat and all the donations.

Tickets are available at all Rite Aid stores, the Office of Promotion and Tourism, and at the Pride's Bounty exhibit in Harborplace.

Raffles cost $1.00 each or $10.00 for a book of twelve tickets.

The drawing will be held on Sunday, September 28 during the Baltimore City Fair.

There will be only one winner and they receive the entire Bounty worth approximately $15,000.00.

For Further Information contact:

Gail Shawe
Director, Pride of Baltimore
752 - 8632.

Mel de Rutledge Jr.

Urban America Housing Report

Urban rental housing —nationwide crisis

The 1970s left the U.S. housing market with 32 million Americans at the "Household Formation Age" of 30. Yet, when most of them made the decision to purchase their first home, skyrocketing housing costs and rising taxes, coupled with inflation, and related homeownership costs put the majority of these American families out of the single - family housing market.

The future for the 42 million families that will reach household formation age within the 1980s might be more devasting.

What patterns will the urban housing market take within the 1980s? What workable solutions can be generated to alleviate this urban housing crisis?

The following discussion offers a review of primary factors responsible for the answers to these questions:

Sale prices zoomed

The median sales price of new homes has increased dramatically since 1965. In that year, the average annual income was nearly $9,000 per household, while the average cost of a home was approximately $21,000.

Using a formula traditionally used by lending institutions in determining prospective borrower's financial qualification for a home mortgage — 2.5 times gross income earner was able to afford the average home 2.5 times $9,000 (income) equals $22,500.

In 1970, the formula still worked: The average income of $11,000 could qualify a buyer to purchase the average home at a cost of $26,500.

Today, however, the numbers and results are quite different. The price of the average home in 1979 was approximately $68,100, and the average annual income was $19,000.

Applying the rule of thumb for mortages, it is easy to see why fewer people can afford a housing purchase: 2.5 times $19,000 equal $47,500, considerably less than $68,100 average price of home.

Unless a homebuyer could make a sizable down - payment he probably was unable to obtain a mortage. Incomes clearly did not keep pace with price increases in housing.

The crisis caused by the high cost of single - family housing has affected not just the young. Recent studies show that in 1978 only 20 percent of all U.S. families could afford a median - priced home. This percentage contrasts with 46 percent as recently as 1970.

Scarcity of rental units

The rental housing market is an important source of shelter for urban Americans. About 26 million — 35 percent of all families — depend on rental housing as a source of shelter.

The National Association of Home Builders states that renter - occupied housing units increased only 0.4 from 1976 to 1979, and today renters live in only 33 percent of all occupied housing units.

Today's rental market is typified by the production of few units affordable by a large percentage of the renter population, the increasing number of condominium concersions, and the steady decline of vacancy rates.

Most housing officials have characterized the rental housing market as being an endangered species. This situation is particularly acute for the approximately 20.1 million lower and moderate income renters who the Department of Housing and Urban Development, HUD, estimates are living in over - crowded or substandard housing or paying excessive portions of their incomes for rent.

According to the U.S. Housing Markets, "starts of unsubsidized rental units during 1978 - '79 were the second lowest in 20 years and they are expected to be even lower in the 1980s."

National rental housing vacancy during 1978 was about 5 percent and declined to 4.8 percent during the first quarter of 1979, according to the Bureau of the Census.

The rate has been declining since 1974, and the 1978 rate is the lowest annual rate since the census began the vacancy survey in 1956. HUD has acknowledged that a vacancy rate of 5 percent and below is dangerous because it interferes with the nation's mobility possibilities, which has numerous damaging sociological and economic impacts. The impact of this increase will be dramatic.

Forty - two million people will reach the age of 30 in the 1980s. Joining the estimated 32 million 30 - year - olds from the seventies, the number of people seeking housing will far exceed the available number of "affordable" units. Housing costs — purchase and rental — will rise.

The end result: An increasing number of Americans are priced out of the home - ownership market, residency in multi - family units will be the only practical alternative.

The current state of the residential rental market, however, is highlighted by a fact with unsettling consequences: The increase in non - subsidized, privately owned rental units in 1978 was less than the number of units lost through conversion to condominiums and by other changes in the available supply of rental housing. The results appear clear. The nation's inventory of rental housing is declining.

The over - abundance of rental units built in the early 1970s has been absorbed, and a need for increased apartment construction exists.

Recommendation to Congress

The Controller General of the United States' Report to Congress, dated November 1978, states: "The Rental Housing Problem is so severe it requires the immediate attention of and action by the Congress and the Administration. Therefore, we recommend that the Congress: (1) develop alternative strategies to minimize the impact of the crisis which recognize, among other things, the preservation of existing stock as well as new construction of rental housing and identify incentives necessary for private industry to enlarge its role in the rental market and "(2) Propose a national rental housing policy and plan of action to foster the availability, and affordability of rental housing."

The 1980 Congress is in the process of implementing a new national housing policy that will attempt to foster the avaiability and affordability of urban rental housing.

For additional information, write: Urban America Institute 201 N. Charles St., Baltimore, Md. 21201.

Glossary of real estate terms

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 to - be - approved owner - occupant at a higher loan amount than committed to the builder.

Commitment Fee: Any fee paid by a potential borrower to a potential lender for the lender's promise to lend money at a specified date in the future. The lender may or may not expect to fund the commitment.

Common Areas: —Land or improvements for the benefit of all tenants and property owners. Shopping center parking lots and residential parks and playgrounds are generally common areas. All the space within a development that can be used by all the tenants in that development.

Community Property —In some states, a form of ownership under which property acquired during a marriage is presumed to be owned jointly unless acquired as separate property of either spouse.

Completion Bond: —A bond furnised by a contractor to guarantee completion of construction.

Condemnation: —Taking private property under the right of eminent - domain for public use with compensation to the owner.

Condition Precedent: —A condition that must occur before some action or other thing may follow.

Racism in the ABA

By Alfreda L. Mason

The American Bar Association (ABA) which has a great influence on judicial appointments in the United States still practices racism.

Until the 1950s black lawyers were barred from membership in the ABA. While now admitting blacks as members, the association has not purged itself completely of racism.

The all - black lawyers organization, National Bar Association (NBA), has challenged the ABA to discard its racism practices. They accuse the ABA of using a double standard in evaluating lawyers for judgeships. The association often ignores its own due process rules of interviewing prospective appointees when it comes to blacks.

This violation was greatly evidenced in the recent federal judicial appointments of Gray and Clemons of Alabama.

The ABA's Judiciary Committee filed huge reports with the Senate Judiciary Committee contending that these two former civil rights lawyers were unqualified. These reports considered largely "confidential hearsay" and newspaper clippings to substantiate there disqualifications.

The ABA violated its own criteria by presenting hearsay information to the Senate Judiciary Committee without even allowing Gray and Clemons the opportunity to face their accusers, arguing that it was necessary to shield the identity of the accusers.

Such a practice is highly unfair, especially so when it comes to black candidates for judgeships. Reliance upon such a practice for evaluating blacks for judges will guarantee continuation of the same old discrimination policies.

The NBA emphasizes that because the ABA has found 34 extremely well qualified lawyers for judges over the past years that it does not erase from its mind its standard qualification practices.

NBA bitterly criticizes the ABA for beginning its report on Clemons by stating that his undergraduate education at Miles College in Birmingham, which is a small black institution, did not prepare him well for a national law school such as Columbia, from which he graduated in 1966.

"He undoubtedly had to work very hard with great determination in order to have a successful law career," according to the ABA.

NBA says this statement is an insult to every black college in America and every black American. Does the ABA have an aversion to the virtue of hard work and determination? Does it place a high value on indolence and the lack of stamina?

In the six charges made against Mr. Clemons in the ABA report, upon cross examination, all but one were admitted by the ABA as being insignificant. Even the significant tax lien charge against Mr. Clemons, upon rigourous examination of Mr. Jones, the ABA witness, was based upon the witness' own subjected opinion rather than proof.

Clemons has been confirmed and Gray's case is till pending.

The NBA learned in September of 1979 that the ABA embarked upon its own investigation in order to present its evaluation to the Justice Department and the Senate. This was a scheme to disqualify these two prospective black judges. The ABA has greatly objected to being vigorously cross - examined about its presented evidence.

Historically when the ABA has given a tentative unqualified rating it is tantamount to death for the person being rated.

Yet, the ABA did not apply its rule of talking with a person before tentatively communicating the unqualified rating to the Justice Department.

This right was not accorded Clemons and Gray. Through the vigorous insistence of the NBA and other organizations, the Justice Department would not have proceeded with these nominees and the ABA's ratings would have kept both of these outstanding black lawyers from becoming federal judges.

The 8,000 NBA members are furious over the ABA's double standards which they term as racism, and it feels that the ABA should apologize to both Gray and Clemons, not for investigating their cases but for the carelessness of the reports and for its obvious violation of its own rules in investigating them.

The NBA is demanding that the ABA change its methods of judicial investigation. The NBA has no faith in the ABA's evaluation methods. It demands that confidential hearsay be completely eliminated from the evaluation process.

NBA further states that if ABA refuses to remedy its unjust process, it will advise all black lawyers to resign from the American Bar Association.

—MORE LETTERS—

Grateful that Merchant Marines get benefits

Dear AFRO:

I was gratified to learn that merchant seamen have been granted the GI Bill for wartime service. This shows an improvement in the attitude of government toward the merchant marine.

Merchant seaman have always been ready, willing and able to make any sacrifice, even the ultimate sacrifice, to protect and serve this nation in times of emergency, but in normal times the Merchant Marine has deteriorated to a shameful point.

I believe that a political career is one of the highest callings a man can have in this life, even higher than that of religion, or teaching.

Merchant seamen are called upon to face hurricanes, submarines, and endless days at sea forced to live like paupers during peacetime because they have no power in government.

This reveals a degeneration in the values of American politicians because it implies that politicians are not concerned with the moral responsibility of this nation toward merchant seamen in peacetime. Politicians are too busy serving the special interests which have more clout in government than the merchant marine.

As I said earlier I believe that a political career is a very high calling, and politicians should be guided by the highest degrees of justice and fortitude.

There is no justice in the fact that merchant seamen are called upon to make great sacrifices in war time and then are ignored to the point of extinction in times of peace.

There is no fortitude in the tendency of politicians to ignore the merchant marine because they have no clout in goverment. The moral responsibility of the nation toward the merchant marine cannot be denied.

I think some effort must be made in Washington to rectify the offense committed against the merchant marine by political apathy. A good way to do this would be to introduce legislation which would guarantee that 50 percent of American shipping sail on American flag vessels.

RICHARD C. RIO

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.