R & R Optical is first black-owned eyewear firm

By Portia E. Badham
AFRO Staff Writer

Anyone passing through the 2500 block Woodbrook Ave. would probably assume that it's just another business in the inner-city.

But R & R Optical Company, owned by Baltimorean Roland Smith, promises to be a significant and unique business that will not only make Baltimore, but the entire country take notice.

R & R Optical is the first black-owned eyeglass manufacturing firm in the country.

Smith moved into his new plant in January and by April, employees had been hired, most of the equipment was in and production was underway.

The company now produces up to 1,000 frames a day and Smith reports that over the next two months production should increase to 3,500 units a day.

In addition to fashion frames, R & R Optical also produces basic safety frames. Smith has several contracts with the federal government and with State Use Industries which supplies the Maryland prisons.

He is also negotiating contracts with the U.S. Army, U.S. Air Force, Kodak and Xerox Companies.

The idea of a manufacturing firm first came to Smith while he was unemployed in 1977, following an injury.

The eyeglass business is rather second nature to the 42-year-old entrepreneur who worked for Zyl-Craft Optical, a Baltimore based company where he served as a plant supervisor.

"I ran the shop," says Smith. "I knew everything about the operation, inventory, ordering...everything except the payroll."

Zyl-Craft moved to Barbados, West Indies and Smith relocated there for six years before moving back to Baltimore in 1972 when he married his wife, Caroiyn.

He reports that it was difficult to get a job with local firms on the East Coast who were "not too receptive to hire a black plant manager."

In 1972 he took a job with McCormick Company and worked there until 1976.

While unemployed he decided he knew enough about the manufacturing of eyewear to give it a try of his own. "I tried all the agencies geared to give help."

He soon learned that many agencies' review process required too much time and that some were not equipped to handle his proposal.

"They couldn't believe that I was going to try a very closed market that had never really been pursued by a black person before," recalled Smith.

Working on his own initiative, Smith went to an accounting firm and hired a lawyer to put his package together that would be presented to the Small Business Administration for a loan.

He later received $150,000 to get started.

With the aid of Rep. Parren Mitchell, D-Md., Smith was able to secure a $200,000 loan from the Baltimore Economic Development Corporation.

R & R Optical employs 30 people in the assembly area and six other persons who serve as various managers.

The employees who are trained by Smith operate machinery totaling more than $500,000. They spend at least 21 hours in orientation sessions before they begin learning how to operate the equipment.

"It takes about three months before you really become familiar with the equipment," stated Smith.

Smith points out that he plans to be in the next five years, the largest black owned firm in the country. "I believe my marketing, research and development divisions will be the key to this company."

FRAME MAKING — Donald Doctery, one of 30 employees at R & R Optical begins the process of making . pair of eyeglasses by cutting the frame from sheets of plastic on equipment that works at fast speed.

AFRO Photos by Mark Gail

CASILDA'S HAIR WEAVING — Casilda Dailey, owner of Casilda's Hair Weaving Company, 3100 block W. Belvedere Ave. began her business in 1973. She is a graduate of the Apex Beauty School in New York and worked for a hair weaving company in New York when she began her career in 1962.

EYEWEAR EXEC — Roland Smith, 42, owner of R & R Optical personally trains all of his employees. He's worked over in the manufacturing business for over 15 years.

EXPENSIVE EQUIPMENT — Alda Owens continues the process of making a pair of glasses and works on a machine that is part of equipment that totals nearly $500,000.

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Christanta deJesus appointed to Advance board

Christanta deJesus Ricks has been elected to the Board of Directors of the Advance Federal Savings and Loan Association.

Dr. W.O. Bryson Jr., president, announced the election, noting that Mrs. Ricks brings to the board broad experience in accounting.

At the July meeting of the board, Mrs. Ricks was named to the audit committee chaired by Dr. Theodore D. Phifer, senior vice - president.

She is a graduate of Morgan State University, where she earned both her bachelor's and master's degrees. In 1970, when she became a certified public accountant, she was the first black female in this area.

The same year, she joined the faculty of her alma mater, where she is an accounting instructor.

Mrs. Ricks is a member of the American Institute of Certified Public Accountants, the Maryland Association of Certified Public Accountants, where she serves on the recruitment committee. She also belongs to the National Association of Black Accountants.

Mrs. Ricks resides in Severna Park, Md. with her husband, Easom Ricks Jr., a practicing attorney in Annapolis and two children, Racquel, 9, and Cory, 3.

The election of Mrs. Ricks brings the Advance Federal board of directors to 11. In addition to Dr. Bryson, Dr. Phifer, and Mrs. Ricks, other members are:

Joseph A. Bush, Rev. Dr. Arthur J. Payne, senior vice - presidents; Theodore E. Brown Sr., secretary; Miss Zelma A. Brown, Vice - President - Administrative Officer; Elroy O. Wilson, treasurer;

Also, Dr. Beryl W. Williams, Dr. Robert M. Phillips and W. Emerson Brown Jr.

Organized in 1957, Advance is the only minority-owned federal savings and loan institution in the state of Maryland. It maintains its home office at 1407 E. Cold Spring Lane.

Its branch office is located at 1611 W. North Ave. Assets as of December 31, 1979, exceeded $24 million, highest in the association's 23-year history.

While Advance offers the same high interest rates available at other thrift institutions, it is unique in that it has made more mortgage loans to city residents than all other similar institutions.

In the 10-year period ending December 1979, Advance granted 1,204 mortgage loans in the aggregate amount of $25,713,074, to individuals, churches and businesses, to enable them to buy or build structures in the Baltimore metropolitan area.

Presently, members of the Advance board of Directors, in concert with the citizens' group which composes the advisory board, are conducting a campaign to increase assets at Advance to $50 million by year's end. This will enable Advance to offer the new checking account system called NOW (notes of withdrawal), as well as qualify Advance to participate in the automated teller system which will be available after Jan. 1, 1981.

The automated teller system will allow savers to insert their cards in specified locations throughout the city and make their deposits and withdrawals.

Currently, Advance Federal is working with the Baltimore city Department of Housing and Community Development to provide mortgage loans at reasonable rates to inner city residents.

Several neighborhood groups in Urban Renewal areas seeking to revitalize their communities are having applications for FHA-insured loans processed at Advance to permit them to purchase homes rehabilitated by the city.

BEDCO rehabilitates loft buildings

As developable vacant industrial land in the city becomes increasingly scarce and as the cost of new construction continues to rise, the Baltimore Economic Development Corporation (BEDCO) has focused attention on the city's many existing loft buildings as a possible real estate resource.

In 1976, Baltimore city, through BEDCO in partnership with the Economic Development Administration, began the recycling of a major loft building into a contemporary vertical industrial park.

Today, the renovation of the Raleigh Industrial Center at 1100 Wicomico St. is complete. Mayor William Donald Schaefer and John Corrigan, regional director of the Economic Development Administration, officially opened the center during a ceremony last June.

The Raleigh Building, which was built in 1914 has been completely renovated. New mechanical, electrical and plumbing systems have been installed and a 240 car garage has been constructed adjacent to the building.

Five new high speed elevators and two passenger elevators provide rapid access to the upper floors.

Renovation of the eight story building adds eight acres of leaseable space to the city's inventory of industrial property making it possible for Baltimore to retain existing jobs and tax base and to attract companies that will create new jobs for city residents.

The $7 million project (70 percent of the funds have been provided by the Economic Development Administration) is expected to yield up to 1,000 jobs and will serve as a model for the recycling of vacant and underutilized loft buildings throughout Baltimore and the nation.

Charles Owens, marketing representative, predicts that the building should be about 65 percent leased by the end of the calendar year.

The vertical industrial park concept has already attracted nine industries whave leased space in the building. One of those firms, Howard Security, Inc., a black-owned company, moved from its offices in Columbia.

Howard Sec Security, headed by Melvin A. Bilal (Blanheim), orginally from White Plains, NY began in Columbia in 1973. The company started with 10 employees and about $130 to service the Rouse Company.

Other firms include B. Barmack and Sons, Inc., U.S. Forms and Labels, Inc., McGregor Trading Co., Enerion Inc., Special Products, National Graphic Arts, Inc., Accurate Binding, Inc., Brittania Ltd., and Inner Harbor Paper Supply Co.

Yvonne Blanchard-Freeman gets new post

Yvonne Blanchard-Freeman has been named chief of the university affairs branch, U.S. Department of Agriculture's Office of Equal Opportunity. Prior to her appointment at USDA, she was an assistant to the director of the National Council for Accreditation of Teacher Education.

A nationally known educator, Blanchard-Freeman will help provide technical assistance in curriculum design, establish an exchange program, between USDA agencies and the land-grant colleges and universities, and carry out the President's directive to increase efforts in strengthening historically black colleges and universities.

Yvonne Blanchard Freeman

She was a policy fellow and special assistant to the associate commissioner of the Bureau of Elementary and Secondary Education, U.S. Office of Education.

At the age of 26, she was the youngest assistant school superintendent in New Jersey.

Blanchard - Freeman has also been a teaching associate and coordinator of activities for the upward bound program at the University of Massachusetts, Amherst.

A native of Los Angeles, Calif., she earned a bachelor's degree in education and psychology from Fisk University in 1969, a master's degree in education and counseling from Loyola University in 1973 and a Ph.D. in educational policy from Amherst College, Amherst, Mass., in 1977.

New rules costly to implement, Savings-Loan League tells FRB

The U.S. League of Savings Associations told the Federal Reserve Board recently that proposed new rules imposing reserve requirements will be costly to implement, require more time than is planned for implementation, and will cover more accounts "than are necessary or justified" by the law involved.

"The adoption of a universal reserve system is a major change in the conduct of monetary policy in the United States," the League said. "For the first time, (reserve requirements) will cover nonbank institutions such as our savings association members.

"We are concerned that the accounts of some of our most serious competitors are not involved; namely, money market mutual funds and some NOW account arrangements being made available through brokerage houses," the League [illegible]

The League urged the Federal Reserve Board to go slow in seeking changes in the law because of such considerations. The League noted that small and medium-sized savings associations will have considerable difficulty complying with the regulations because of great expense involved and should be exempted.

In a separate letter to the Federal Reserve Board, the League said that proposed regulations regarding savings and loan access to the discount window do not give associations the same borrowing and discount privileges as member banks.

The proposal requires associations to rely on other sources of funds, such as those of the Federal Home Loan Bank System, before they can turn to the Federal Reserve's discount window.

Earlier this year, for example, savings and loan associations borrowing from the Home Loan Banks would have had to pay rates considerably in excess of the rate available to member banks borrowing from the Fed.

"In view of the fact that all financial institutions will be supporting the Federal Reserve System on essentially an equal basis through required reserves and payment for Fed system, it is only fair that equality in credit availability and pricing also be extended to all financial institutions," the League wrote.

In its 21-page letter regarding the reserve requirements, the League made extensive and detailed comments, including the following:

Associations will not have adequate time to prepare for compliance with these regulations, since the first computation period on reserves begins on Aug. 21, 1980 . . . Many associations will have to revamp their data systems extensively in order to reclassify their accounts.

It will be difficult for associations to reclassify their reserve accounts in order to comply with the regulations. This "time-consuming, expensive and complex" task cannot be accomplished by August 21, 1980, when the first computation period is scheduled to begin. Many associations will have to extensively revamp their data and reporting systems. The League recommended that reporting requirements and reserve computation requirements be delayed until December 31, when NOW accounts are implemented nationwide.

The regulations do not clearly define what a "transferable" account is in regard to non-personal time deposits. Other language regarding "transferable" accounts is "unclear, unnecessary, and could lead to consumer confusion."

The definition of nonpersonal time deposits is overly broad.

The definition of a "transaction account" is also overly broad and includes accounts and services that are offered only as incidental services to savings accounts and not as transaction accounts.

For example, the League said, some associations permit a customer to pay his mortgage through internal transfers from the customer's savings accounts. The primary purpose of the account is savings, not transactions since the account does not offer NOW or checking features. Yet such an account could be construed as a "transaction account" under the regulation.

"In summary," the League wrote, "these proposed regulations are among the most significant ones our institutions have ever faced. We believe the Board has made a good start at implementing the authority provided it by Congress. We are concerned with the many unanswered questions, the apparent breadth of coverage, the impact on small and medium-sized associations, and the very short time to implement these changes."

The League urged the Board to take "immediate steps" to limit the scope of the regulations and provide some leeway for associations to implement these complex rules.

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