Baltimore Afro-American

OPINION

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Political embarrassment

The first thing a political party needs or wants in an election year is an embarrassment for a candidate, but it is bound to happen when anyone can declare himself — or herself — for any position in a party's primary.

A short time ago the Democrats were embarrassed when an outspoken member of the Ku Klux Klan won that party's nomination for Congress in San Diego, California. This district is a solid Republican one, which is why there was so little Democratic interest that a Klutzer could enter and win.

Later it was the turn of the Republicans. In two suburban Detroit congressional districts — districts which are traditionally Democratic strongholds — the Michigan GOP has been embarrassed by its candidates. In one district a former Nazi won the Republican nomination, and in another a mental patient became the party's candidate.

All the Republicans could do is to disavow the candidates and state publicly that no party assistance would be forthcoming, which is what the Michigan GOP has done. That is the same thing the Democratic organization did about the man who won their nomination in San Diego.

In the American form of government anyone can run for any public office. That is good but it can cause problems. In areas which are customarily controlled by one party or the other not much attention is given to those who seek the minority party nomination, and this could be embarrassing.

Luckily, they occur on both sides, so neither the Democrats nor the Republicans have much to crow about in terms of the other's difficulties.

Small-bore thinker

As he said he would do, ultra-conservative Sen. Harry F. Byrd Jr., I - Va., this week made a personal appearance to oppose the nomination of James E. Sheffield of Richmond to be Virginia's first black federal judge because, according to Byrd, he didn't like the way Sheffield was nominated.

In testimony before the Senate Judiciary Committee Tuesday, Aug. 26, Byrd said, "I strongly oppose the nomination of Mr. Sheffield. I urge the judiciary committee to reject this nomination . . .

" Byrd's opposition to Sheffield did not come as a surprise Byrd had promised he would fight the nomination of Sheffield who is now a Richmond circuit court judge. Further, Byrd's position was consistent with his solid anti-black record.

The judiciary panel was hearing testimony regarding the nominations for federal judgeships of Sheffield, James Jones, Richard Williams, and J. Harry Michael, all of Virginia. In summarizing his opposition to the Sheffield nomination, Byrd referred to the selection process by which Sheffield and the others were chosen.

The judicial advisory commission, a state body appointed by Byrd, deemed Sheffield not to be among "the best qualified" candidates. Byrd recommended four white men to the White House and President Carter nominated three of them and Sheffield.

Byrd said he supported the three white nominations.

Which is another harsh reminder to us all that blacks can hardly meet the standards of some small-bore white thinkers like Byrd who feel that only whites can be "best-qualified."

The polls

President Carter, boosted by a surge in the popularity of the Democratic Party, has edged to within 6 percentage points of front-runner Ronald Reagan, a Harris poll has said.

The ABC News-Harris survey, published by the Chicago Tribune-New York News Syndicate, showed dramatic gains for Carter with Reagan holding 42 percent, Carter 36 and 17 percent for independent candidate John Anderson.

Pollster Louis Harris said the survey, taken after last week's Democratic National Convention, shows that Carter was benefiting from a general boost in the popularity of the Democratic Party.

The results of the poll were based on surveys of 1,514 people deemed likely to vote out of a sample of 2,824 Americans.

A Gallup Poll published Aug. 19 in the Chicago Sun-Times showed Reagan held 39 percent, Carter 38 percent, and Anderson 14 percent.

One thing is certain: That while the election is Nov. 4, neither candidate can claim victory at this time and that today's front-runner could be tomorrow's runner-up. Polls change from day to day with events. That simply means Carter and Reagan still have a long way to go.

By Commodore in the Chicago Defender

MADELINE MURPHY

Now is the time...

After the defeat of the minority platform plank that would stop the MX missile, at the Democratic National Convention last week, it remains to be seen which one among the candidates for the presidency will become the loudest saber rattlers. (The issue was thought to be too complicated by Defense Secretary Brown, for the common convention delegates.)

In addition, as had been his statement in 1976, Rep. Ron Dellums of California, used his candidacy for the presidency again to voice an anti-war, disarmament theme, that received resounding cheers, but deafening silence in the press.

However, just before the convention, without consultation with Secretary of State Edmund Muskie, Presidential Directive 59 declared an hysterical and dangerously new nuclear arms strategy.

This new targeting plan would have "first strike" capability on Soviet military, on command posts and political headquarters. This, in the face of continued appeals from the Soviet Union for a mutual pledge of no first strikes.

Would this mean then, as suggested by a recent New York Times editorial, that in seeking this first strike capability, the United States would be able to eliminate Soviet inter-continental missile forces in a sneak attack?

And how does this "evolutionary development" according to Defense Secretary Harold Brown show that the United States has "no desire to fight a nuclear war"?

Further, since Ronald Reagan emphasized in his acceptance speech that we should be superior in nuclear capability to the Soviet Union, President Carter, and his war hawks reacted with this politically expedient "first strike" strategy, in order to make any future campaign accusations of military ineptness a moot question.

But what is worse is that such precipitous actions merely underscore the draft resistance of 19- and 20-year-old young men, as evidenced by the numbers who did not and have not registered.

They know as we all suspect that once arms are built up; the build-up is endangered with obsolescence; once the greedy merchants of war find a pot of gold at the stem of the mushroom cloud, sneak attacks, all-out war inevitably will follow. Already we have come dangerously close with several premature red alerts.

Only this time, survivability of this planet is the dangerous stake in this politically motivated game of one upmanship toward international genocide and national suicide.

Yet as the secretary of defense and president reassure the allies about this new war strategy, over whose territories shall these dangerous back and forth sallies lay their treacherous fallout?

According to the U.S. Peace Council, the building of the $100 billion MX missile, the deployment of Pershing II cruise missiles in Western Europe — five minutes striking distance from Moscow — the construction of the Trident submarine, are all part of this first strike arsenal.

As the scenario unfolds, like in the 30s and the Spanish Civil War, where Hitler was provided a proving ground, will the purported rescue of the hostages by war with Iran, not only insure the re-election of Jimmy Carter, but also presage World War III, providing a kind of cynical two-birds-with-one-stone gambit?

If we want peace and human rights in the world, we had better assess the moutings of candidates for president and Congress carefully in November.

For it might be our last vote of sanity; of casting a plebicite as to whether we will go down in the abyss of nuclear war, along with an exhorbitant arms race; or whether we shall be intent upon waging peace, rejecting first strike strategists in favor of human rights, more meaningful social programs, full employment. — BUTTER INSTEAD OF GUNS!

Nobody can buy a second earth. Nobody can steal away if this earth is burnt to ashes. Everybody, therefore, must protect this earth. By his own deeds. Never must from clouds of white heat strike this glare of lightning which burns up into ashes the dove in its flight. Everybody must raise his voice and act. While there is still time." . . . unknown East German poet.

Now is the time for all good men and women to come to the aid of their country.

Examining Social Security

By Dr. Mathew Taylbeck, State director on aging

Social Security seems to be a never-ending subject for discussion these days. It is constantly engaging the attention of Congress as one problem after another requires solution.

Are you surprised? Well, you shouldn't be! Social Security is big business — involving $225 billion each year. As such it is bound to produce headaches daily and demand good thinking to keep it on track.

Unlike many enterprises, Social Security is public business. As such, everyone is affected by its operations and has an obligation to know how it functions.

Since the financial stability of the Social Security system is in doubt, let us try to understand its financial basis.

There are four separate funds which are authorized by the Social Security Act. The Old Age and Survivors Insurance Trust Fund, the Disability Insurance Fund, The Hospital Insurance Fund and The Supplementary Medical Insurance Fund.

The first three mentioned are dependent for revenue on the Social Security tax on wages, now 12.26 percent (6.13 percent paid by the employee and 6.13 percent paid by the employer.) This tax is due to rise to 13.3 percent in 1981 (divided again between employee and employer).

The total amount of money raised by the Social Security tax is sufficient to cover the benefits offered.

However, the distribution of revenues among the three funds has produced a current deficit in the OASI fund, while small surpluses are experienced by the Disability Fund and by the Health Insurance Fund.

Adjustments have been authorized by action of Congress so that all three funds will be in balance for 1980; which is to say the outflow from each fund will not exceed the income.

For the near term, those interested in the integrity of the Social Security system will support economic discipline to curb inflation and will encourage measures to limit the time period of the current recession. In the long run, over the next 25 years, we will need to reconsider the reasonableness of full retirement benefits at 65.

Advice for voters

Dear AFRO:

The conventions are now over and we have witnessed the great American political process work its will.

While many Democrats would have preferred to follow the banner of Sen. Edward M. Kennedy, the fact is that we are all now under the banner of our President Jimmy Carter.

Black voters particularly should be mindful of the great risk that will inhere in any flirtation with someone like Ronald Reagan (a Charles McC. Mathias he is not).

Therefore black voters ought, in my opinion, begin now to gather their full voting strength to ensure victory for President Carter and the Democrats in the fall.

FRANK M. CONAWAY
Maryland House of Delegates
40th District

Lauding Maryland Ballet

Dear AFRO:

Since I have not read or heard a review of the performance of the Maryland Ballet on Aug. 7, 1980 in the Hopkins Plaza, I am writing to express my deep appreciation for having seen this inspiring program with an overflowing, enthusiastic audience.

Knowing the hardships of the Maryland Ballet during the past season (in the loss of costumes and scenery through fire, transfer of personnel to other companies, inadequate working and practice quarters and a short season), it was gratifying to observe the spirit of Sylvester Campbell, program director, and the performing group. Mr. Campbell gave freely of his remarkable talents not only in directing but in the dancing of five numbers.

A special salute is due Mr. Campbell, the entire cast, and the sponsors of this program. May we encourage Our Maryland Ballet with praise, subscriptions and constructive coverage to make this their finest season!

MARY J. BAKER

LETTERS

Harborplace: 'step in right direction'

Dear AFRO Dear AFRO?

In your Aug. 18 issue Samuel Banks calls Harborplace an illusion and states that it "will not, in isolation, provide the kind of urban renascence that this city needs desperately."

I am surprised that anyone would think that any single, relatively small project, would solve either the city's economic problems or provide the extensive employment so desperately needed in Baltimore.

Harborplace is a significant step in the right direction of helping to attract people and business to a declining downtown and to increase Baltimore's confidence in itself.

A parallel effort would be to keep the Colts and Orioles in Baltimore. Doing this will not directly help Baltimore's desperate unemployment situation but it will help maintain the city's morale and image of being viable.

Morale and image are important elements in keeping business in Baltimore and attracting more business to the city (and perhaps federal agencies).

This process will create jobs and will help the city maintain its economic viability (obviously continued federal programs and financial support will also be needed).

GEORGE B. LAUREN
Executive Director
Baltimore Neighborhoods Inc.

Two standards for Cuban refugees

Dear AFRO:

Looking at the history of Cuban refugees to America, I find there were two sets of such refugees.

The first of these occurred during te 1950 and 1960, following Casro's take-over from the oppressive aristocrats who were in power at that time.

These aristocrats came to America's "open arms" and soon became almost as wealthy and powerful here as they were in Cuba.

Upon close observation of this group's racial character I found them to be of the white Caucasian) race; and thus it became understandable why this group was afforded America's full access to life, liberty and socioeconomic happiness.

Then the 1980s brought the second wave of Cuban refugees, in America's attempt to prove she is a non-oppressive society. However, this time the Cubans were met with hostile reluctance and "holding" campus by the American government and its people.

Many excuses were given to justify this reluctance, such as claims that some were ex-things as political prisoners;" and claims of the more absurd type, particularly the claim that some were sick, as if only the healthy are deserving of the so-called "American dream."

Then, upon close observation of the racial character of this second Cuban group, I found most of them were of the non-white (non-Caucasian) races.

Thus gain it became understandable why this "darker" group, unlike the first, was met with hostile reluctance and this group was kept indefinitely in those open prisons called "holding" camps, forever waiting for those open arms that greeted their predecessors. No wonder they began rioting.

And so, the joke is again on the United States for daring to attempt to prove she is what she perhaps can never be — a true democracy. The record is there; she took the land from one group of non-whites, then brought another group of non-whites to work upon the land she took. Yet it is these ex-slaves whom the ex-slave masters call "lazy."

It is no wonder then that whites must hate these people of color, for the only way they can psychologically justify their deeds against the many non-white peoples of the world is to "project" their guilt upon their victims by hating them for vague, but creative reasons, such as their "color."

This is the true meaning of what it is to be an American; and it explains why the second wave of Cuban refugees were not received warmly by the United States.

FRANK G. NEWTON

NEW DAY BEGUN

Samuel BANKS

The well - known French admonition, "The more things change, the more they remain the same," has particular pertinance and painful meaning for blacks sequestered in the black communities of Liberty City and Coconut Grove in Miami, Fla.

The spotlight of the national media has shifted to Billy Carter and his peregrinations and business dealings with the Libyan government; President Carter has made his ceremonial visit euphemistically reminded the black denizens of Miami to believe in him for "life is so unfair;" the Democratic National Convention opens in New York with traditional gusto and merriment and a momentary preoccupation with whether to have an open or closed convention; a stifling and long - term heat wave wreaks havoc with blacks, Hispanic and the poor in the Southwestern United States; the vast majority of "Middle America," largely white, in the spirit of the season, are on vacation.

The black communities of Liberty City and Coconut Grove in Miami, as is indicative of black and poor communities across the United States, in the midst of unprecedented national prosperity, struggle for their survival.

The fact that our nation has a Gross National Product today of more than $2 trillion, the highest in our national existence, has little or no meaning for them.

The fact that we have, in spite of inflationary and recessiodary trends, more than 100 million people gainfully employed, offers little hope for a majority of blacks, Hispanics and the poor who are excluded structurally from the socio - economic mainstream of American life.

The euphoric and sanguine promises of the U.S. Employment Act of 1946 and the modified Humphrey - Hawkins Act are like pie crust — EASILY BROKEN.

The current racial upheavals and flare - ups in Miami and Orlando, Fla., Chattanooga, Tenn., among other places, reflect a profound crisis of confidence and spirit. However, more significantly, it indicates a growing impatience with broken promises.

A comment of Dr. William E. Burghardt DuBois in Volume I of his "The Seventh Sea", is instructive and potent for our times:

"The insistent problems of human happiness is still with us. We American Negroes are not a happy people. We feel perhaps as never before the sting and bitterness of our struggle. Our little victories won here and there serve but to reveal the shame of our continuing semi - slavery and social caste.

"We are torn asunder within our own group because of the rasping pressure of the struggle without. We are as a race not simply dissatisfied, we are embedded. Dissatisfaction. To increase abiding satisfaction for the masses of our people, and for all people, someone must sacrifice something of his own happiness.

"This is a duty only to those who recognize it as a duty. The larger the number ready to sacrifice, the smaller the total sacrifice necessary."

A sacrificial, continuing and tenacious effort must now be made by black middle and upper income citizens to generate the conceptual socio - economic strategies, political sophistication, prowess and become palpable and vigorous advocates of the masses of our people who are in profound socio - economic distress and floundering.

In this conjunction, a recent survey of Liberty City in Miami pointed out the strong powerful sense of hopelessness, alienation and powerlessness felt by the preponderant number of young blacks.

Their striking out in anger was a tragic manifestation of a belief that there was no hope for a job or surcease from poverty and suffering in the future. Tragically, the same lamentable human condition could be replicated here in Baltimore and most of our large urban centers: People without hope in the midst of enormous prosperity.

The storm regrettably, does not appear to be passing over. Dr. DuBois' stirring and haunting challenge relative to black people being "torn asunder" should hestir us to "get moving" as our own advocates and saviors.

He, too, admonishes us: "Abi victor et imitare si poteris strenuum pro virili libertatis vindicem." Go, traveler, and imitate, if you can, one who did a man's share in the cause of liberty.

—MORE LETTERS—

People want jobs, not handouts

Dear AFRO:

I am sure there have been a lot of valid studies and research done along these lines at the behest of both government and private industry as necessary to their process of elimination through attrition and retirement.

But I don't feel that these findings should be used as a blanket indictment to large segments of the potential labor force and mark people as unbrainable without a trial training period.

The job market will certainly become more automated and sophisticated as time goes by. People of all ages will certainly have to be trained if they are to remain self - supporting and self - sufficient, if they are to live with any kind of dignity.

Or we can create a generation of semi - disabled or totally disabled people that will probably have to be taken care of through a massive Welfare program that would stain the treasury of richest government, to the breaking point.

So, it's either relevant training that leads to independence and the attendant dignity that goes with it, or the handouts with all the debilitating indignity that goes with it.

Well, gentlemen, which way will it be?

They will have two options open to them. They will either have to make a serious commitment to retrain or set up a massive billion dollar program to handle all of the neurotic and paranoid people that chronic joblessness can cause. People who cannot find a job because of disqualification can very quickly become all of the above if they can't provide for their most basic needs such as food, shelter and clothing.

There seems to be an alleged mindset, when it comes to hiring minorities, young people between 18 and 25 and people between 40 and 65.

The former because of a so - called built - in illiteracy, the latter because of a mind block to anything new that may threaten their job security, or their job, such as automation.

MRS. GERALDINE HUFF

Make this school year the best

Dear AFRO:

Very shortly we will once again be hearing the roar of school bus motors and the clanging of bells. These familiar sounds will mean that school is once again open.

As most know, progress has been made in recent years in improving our schools. There has been a genuine return to the basics, and more emphasis has been placed on more and productive discipline in relationship to the disruptive child.

Yes, drugs are still a problem. However, most schools now recognize that they have a responsibility to clean up this mess, and progress has been made in this endeavor. Certainly much more needs to be done in the eradication of drugs from both our schools and society.

This new school year will once again give us all — teachers, parents, and students — an opportunity to make this school year the best possible. We can do this if we all do our part.

Let's remember that teachers, although higly trained and motivated, cannot help students truly improve if parental guidance and self - aggrandizement are not forthcoming.

This school year let's make an even greater effort to improve the learning climate by eliminating those students who feel that school is a place where they can do as they please and who make school unpleasant for the majority of those that are there to learn.

Public education can become the best education money can buy if all concerned realize that although a public education is the right of all, that education will only be of value to students who devote much time and study to their pedagogical endeavors.

We will not improve our schools by merely writing about improvement or wishing it.

Hard work will be needed, and in reality the basis for improving our schools to provide a better education and thus a more enlightened and objective human being must begin in the home.

JOHN A MICKLOS

Prescription to better America

Dear AFRO:

I'd like to bring to the attention of your readers something that has been vividly gnawing at my mind since our Iranian hostages and Cuban, Haitian and Asian refugee problem which is becoming a crisis situation.

The constant, ever-present there in America's side is the Soviet Union, so-called Iranian students, Ayutollah Khomeini, Cubans and Haitians all looking for a FREEBIE in the land of plenty.

The Grand Freebie fizzed out when the Cubans found out they couldn't just burst into American and take over, they elected to skyjack the 1st way back to Cuba. That's pure guilt and at the risk of American lives. This, fellow readers, takes expertise and guts.

Open your eyes, Americs. No ordinary Cuban layman or layswoman would dare try skyjacking without previous and proper training. Think on it!

Rep. Parren Mitchell said in the AFRO, "These times are grim, niggs for black Americans." If I may, I'd add Americans period. We had better believe him.

The Cubans or Asians are no threat to American jobs who since they're basically non-English speaking, they would not have been operating since the Jews gave it up, if only blacks had the freedom to open business establishments other than bars and liquor cuisines. The stores Chinese are operating were bearded up for years.

America's Problem is not being able to see the forest because of the trees. American people of all races, all walks of life, the highly educated, the Congressmen and Congresswomen, and just plain folks either can't or won't see.

If I may be so bold, President Carter or any president of the United States is indeed a president of a democracy, not a dictator. His power is limited to the discretion of Congress which puts a president in a "damned if I do, damned if I don't" situation.

All because of a better-than 200 year old document which is great except for certain parts, language that no longer effectively apply to the times we're living in. I mean our beloved Constitution. Now is the time for change, modification of government rules and language.

Americans must force the issue of change. Change of language to give Americans the undisputable right to regain our dignity, respect, military strength and the right of all Americans to earn a comfortable living in our country that we again become a great nation.

Insignificant nations wonder why we accept humiliation. They'd move on us, but they toss we're and begging them. Let's fool 'em.

JOSEPH W. GRIFFITHS

Appreciation for tribute to Violet Hill Whyte

Dear AFRO:

Many and sincere thanks for the coverage given to my mother, the late Lt. Violet Hill Whyte.

The 1937 page of pictures certainly took us back in history as mother was the first black police officer (man-or woman) appointed to the Baltimore City Police Department.

Thank you again for the pictures and fine articles.

ESTHER C. BAILEY

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.

Mel de Rutledge Jr.

Urban America Housing Report

What first appears to be a bargain home may turn out to be a headache. A thorough inspection may reveal hidden defects and obvious remodeling needs in an older home.

Few people make a full-time business checking house construction. If you have doubts about the soundness of the house you have selected, obtain an expert appraisal of the property to establish its value and point out deficiencies.

In many cities there are reputable inspection firms that will examine the property and give you a detailed report. The $50 or $100 fee may be well spent.

Some buyers face the expense of replacing basic equipment within the first year of ownership. If you have doubts about the wiring, plumbing, or heating plant, the owner may permit you to have it checked by an expert.

If the plumbing system includes a septic tank, an expert should check the equipment before you purchase.

The age of a house should not necessarily limit your choice. While older homes may require more repair work, many have received excellent care from previous, long-term owners and will compare favorably with newer structures.

Special attention

If you must call in experts, first check their reputations and beware of unscrupulous operators who may justify their fee by exaggerating flaws, which they may want to repair at inflated costs.

If it appears that repairs and improvements are needed, be sure to secure estimates in advance of the cost of the work and find out who will pay for it, you, or the seller.

Older houses deserve special attention in nine areas before a prospective buyer signs on the dotted line. So check these items carefully:

1. Termite infestation and wood rot. The importance of a check by a termite specialist cannot be overemphasized, particularly in those areas of the country that have a history of infestation. It is generally wise to include a termite inspection and guarantee. 2. Structural failure Examine the construction for a sagging roof cracked walls or slabs, uneven floors or other evidence of a supporting soil or poor bearing capacity or inadequate structural members of fastening. 3. Inadequate wiring. Be sure that there is sufficient amperage and enough electric outlets. Request inspection by the local government for code compliance to make sure the wiring is not delapidated, exposed and dangerous. 4. Run-down heating plant. Check the general condition of the heating system. What kind of repairs are needed and how long will the system last? 5. Inadequate insulation. Ask if the attic and the space between interior and exterior walls has been filled with an insulating material. What material was used and how was it installed? 6. Faulty plumbing. Choose a home that is connected to public sewer system in preference to one served by a septic tank or a cesspool. Check with the plumber who last serviced the house to determine condition of the plumbing and ask him to test for water pressure. 7. Hot-water heater. Check the type and capacity of the tank to determine if there will be sufficient hot water for family needs. Look for any signs of rust or leaks. Obtain any guarantee held by the present owner, if it is still in effect.

8. Roof and gutters What kind of roofing materials was used and how old is it? Check inside the attic for water stains and discolorations. Ask the owner for a guarantee if one exists. 9. Wet basements. A basement that looks dry in summer may be four inches under water in the spring. Are there signs around the foundation walls of penetration?

Examine the conditions of the outside paint and the paint and wall paper inside the house. Be sure all windows and doors operate and are in repair. If there is a fireplace it should have workable damper. Inspect floor and wall tile and fixtures in the bathroom. Determine if the attic has sufficient storage area.

Remember, there is no perfect house. Just be sure you know in advance the shortcomings of the house you are buying. Don't wait to be shocked after you move in.

A new house

If, after weighing all the factors, you decide that a new home will best meet your needs, make certain that you make the best buy by following these helpful rules.

The reliability of the builder is an important consideration in choosing a new home. A reputable builder is in business for life. Arrange to talk with people who are living in houses constructed by the builder you are considering. When you've decided on the builder, consider these points:

1. Don't be overwhelmed by the appearance of a glittering model home. Pin down exactly which features are provided with your new house and which are "extras" displayed in the model. 2. Be sure the contract is complete and that there is agreement on all the details of the transactions. Don't assume an item is included and later discover you've misunderstood. 3. If the community is to have new paving, water and sewer lines and sidewalks, make sure you know whether you or the builder will assume the costs. Find out about charges for water and trash collection. 4. Check the lot size in advance. Is it the size and setting you want for your home? After the builder has arrived it may be too late. 5. Don't take anyone else's word about the zoning uses permitted for the area in which you plan to buy a home. The neighborhood may be strictly residential or zoned for certain commercial uses. This information could affect future property values. The city, county, or township clerk's office can tell you where to inquire about zoning. 6. The contract with the builder should set forth the total sales price. If possible, try to locate a lender who will allow you to take advantage of lower interest rates which may apply at the time of closing. In any event, avoid an arrangement which would allow the lender to increase the mortgage interest rate if market conditions change between the date of mortgage commitment and the closing date.

7. Be sure your contract with the builder definitely stipulates the completion date of your new house. 8. Don't be afraid to check construction progress regularly while the house is being built. 9. Any extra features that are to be included in the finished house should be described in writing. 10. The day before you take title to the house (closing day) make a thorough inspection trip. Check all equipment, windows and doors. This is your last chance to request changes. 11. Insist on these papers when you take possession: a warranties from all manufacturers for equipment in the house; b. certificate of occupancy and c. certificates from the Health Department clearing plubming and sewer installations. It would also be best to obtain all applicable certificates of code compliance.

Glossary of real estate terms

Appraisal — An evaluation of the property to determine its value. An appraisal is concerned chiefly with market value— what the house would sell for in the market place.

Closing Costs — Sometimes called settlement costs. Costs in addition to price of house, including mortgage service charges, title search and insurance, and transfer of ownership charges. Be sure that your sales contract clearly states who will pay each of these costs — buyer or seller.

Depreciation — A decline in the value of a house as the result of wear and tear, adverse changes in the neighborhood and its patterns for any other reason.

Earnest Money — The deposit money given to the seller by the potential buyer to show that he is serious about buying the house. If the deal goes through, the earnest money is applied against the down-payment. If the deal does not go through it may be forfeited.

Easement Rights — A right of way granted to a person or company authorizing access to or over the owner's land. Electric companies often have easment rights across your property.

Equity — A buyer's initial and increasing ownership rights in a house as he pays off the mortgage. When the mortgage is fully paid off the buyer has 100 percent equity in the house.

Escrow Funds — Money, or papers representing financial transactions, which are given to a third party to hold until all conditions in a contract are fulfilled.

Wise house buying

Inspecting your selection

Thanks for generous support

Dear AFRO:

As a volunteer for the American Cancer Society, I would like to thank the people of Baltimore City and County for their support in our fund-raising effort. Through our community's generosity, the American Cancer Society has surpassed its goal of $385,000 in the Baltimore area.

These funds will be spent on research to find a cure and develop new forms of treatment, for cancer education for both the medical and lay community and on services to cancer patients and their families.

Our largest fund raising effort was the residential crusade. Over 12,000 volunteers went door-to-door raising monies and leaving a life-saving cancer education message.

My special thanks go out to our unit crusade chairpersons who were greatly responsible for this success. Thanks, Baltimore.

MARSHALL W. JONES Jr.
chairman, Metropolitan Baltimore
Area Crusade Council

Keeping cool with air

With some of the hottest summer days upon us, there are ways those of us who don't have air conditioning — or like to use the air conditioning as little as possible — can keep cool.

"One important way is to keep the sun out of your house," said Erie Oganesoff, manager of residential energy services for Potomac Electric Power Co. He suggested a variety of ways to do this:

Apply reflective film to sun-drenched windows (one Washington area hardware store quoted the price of $6.79 for a 44 x 38 inch piece). Or, there are window shades made of reflective film.

Close drapes or curtains. A white lining will reflect sun.

Completely close window shades, Venetian blinds, shutters or Leyolers on sunny windows.

Add awnings over these windows, or solar screens. Plant trees that will shade the sunny windows.

Apply aluminum foil to the sunny windows, reflective side out.

"Using fans to keep air moving is another excellent way to cool down your house," Oganesoff said. "The cost of operating fans is significantly less than air conditioners." He quoted these cost comparisons:

Room Air Conditioner — 860 watts, 5.2 cents per hour; 1000 watts, 6.0 cents per hour.

Central Air Conditioner — 4000 watts, 24.0 cents per hour; 6,000 watts, 36.0 cents per hour.

Circulating Fan — 88 watts, 0.5 cents per hour.

Rollaway Fan — 171 watts, 1.0 cents per hour.

Window Fan — 200 watts, 1.2 cents per hour.

"Insulate your ceiling," Oganesoff suggested. "We recommend a standard of R-30. R-value is the measurement of an insulation's resistance to heat flow—the higher the R-value, the greater the resistance. It's the best way to compare effectiveness of different types of insulation. Insulation works to keep heat out of your house in summer, just as it keeps heat inside the house in winter."

He also recommended installing an attic fan if the ceiling is insulated to R-19 or less. "An attic fan could help reduce heat buildup in summer — heat that's transmitted to your living space below," he said.

"Do heat-creating chores, especially baking, during cooler evening or morning hours," Oganesoff continued. "The same advice holds true for dishwashing. We recommended that you use cold water when washing clothes, but if you have to use hot or warm water, do this job during cooler hours. Dry your clothes in the sunshine instead of the dryer."

Since humidity adds to discomfort during hot weather, he also suggested using bath and kitchen fans to remove damp air from cooking or showers. "Add an insulation blanket to your hot water heater if it's not one of the super-insulated models," Oganesoff said.

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