Baltimore Afro-American

OPINION

Founded August 1892 by John H. Murphy Sr., 1840-1922. Published every Tuesday and Saturday by the AFRO-AMERICAN CO. of Baltimore City Inc. Carl Murphy (1889-1967) Editor-publisher (1922-1967).

Autumn musings

The thermoneter indicates otherwise but autumn approachs quickly and looking back, what strikes us as remarkable about the summer 1980 is that excepting Miami, black America has kept its cool.

We say this warily, for usually no sooner are situations declared peacable than all hell breaks loose.

The new decade has not begun with any great degree of promise for us.

Joblessness remains at a horrendously intolerable rate in our community.

Housing, locally, nationally, is for too many of us a particularly hellish situation.

The job market, what there is of it, has shifted to the counties outside large cities but since most of us live in central cities it is more than a notion to bridge the distance between where the work might be and where one can live. With the cost of real estate sky high, few can link up jobs and shelter all at once.

Inflation coupled with the Carter administration's notion that this malady can be reduced if jobs are also reduced is surely killing black families slowly-but surely just the same.

Against this backdrop, we remark again that the tranquility of this summer is out of proportion to the dimensions of our despair.

To give credit, Baltimore had a sound youth jobs program this year although the federal monies that make these things work was meager.

We can only assume that human services programs such as food stamps allocations have helped ease our plight and that the state and local resource agencies which administer such projects are doing their jobs.

The indicators most urban observers rely on to indicate a city's relative stability or lack of it are, in this election year, most confusing.

Fewer jobs and yet our crime rate locally has not accelerated all that much.

Drug traffic, according to the Drug Enforcement Administrative, is quite heavy here as it is in other major cities. Narcotics use has not abated and yet the kinds of larceny epidemics that erupt when there are more addicts in more need have not evidenced themselves.

In retrospect, if this city was to have had a Flash point, the Ja-Wan Mcgee trial early in the season past would have ben that.

Even before this, the attempted assassination of Vernon Jordan loomed as a dangerous provocation as did the Kaplan decision overturning the victory won at the polls by rent control advocates, the class majority of whom were black.

What is happening, we hope, is that our community without any spoken or formal consensus has decided that the kinds of urban rebellions which exploded toward the end of the Sixties are now not appropriate responses.

We see with much optimism that our NAACP branch is beginning to flex its muscles again, that new black institutions are forming everyday and older black institutions are analyzing themselves and adjusting to the exigencies of this decade.

If we are less inclined to follow the scorched earth philosophy of the Sixties it is probably because more of us are engaged in positive things to a degree that we cannot measure ourselves just yet.

We sense an internal strengthening of components within our community - there are more blacks entering and succeeding in business as the Eighties begin and again citing the NAACP as an example-its energy reflects and is dependent on the aspirations of our middle class-the Baltimore branch is again challenging the oppressors which means our middle class is regaining a focus that went blury in the Seventies.

In short, we see movement again, we feel consensus.

And out of this embryonic cohesiveness, we think the city of Baltimore will have a majority Black city council sooner than expected.

Which, in our view, is the highest priority facing us.

Baltimore did not erupt this summer, fortunatefly, because even if we are upon our usual hard times, most citizens are collectively aware that the city will soon be ours politically.

MADELINE MURPHY

A right to know?

Supposedly this will be a temporary switch of funds, yet federal funds may not be forthcoming, because of cutbacks in spending, to replace this shift.

This gentrification that has seen a dessimation of black residential areas, carries also a dispersal of black voters.

Benevolently, at first, our ruler promised that these acres and acres of destroyed homes, would be temporary. Relocation afterward through urban renewal in these same areas, where blacks had been systematically displaced, would be first offered to those displaced, after improvements were made.

Not to worry, this isn't really "Negro removal" But it was and still is.

Referring to the displacement of poor families, who couldn't keep up the neighborhoods, WDS was quoted nevertheless on the front page of the Wall Street Journal as saying, "Something needed to be done before the blight spread."

What we have seen in the process has been a crafty usurpation of power through 20 or more quasi - private corporations. No checks and balances are needed from City Council or even requested, yet our tax dollars, be they federal state or local, support some of these highly irregular activities, in Baltimore's renaissance.

This, like mob control, has suddenly transformed our representatives in City Council, our civic and religious organizations, into eunuchs. Impotent rubber stamps, bystanders, as the wave of support for builders and bankers; contractors and cement companies; fairly inundate us with bigger and better tourist traps, greedily sucking away our shrinking expendable income.

And like mob mentality, all dissidents, political or civic, are slyly threatened or coerced; soothed or bribed with empty promises. Like the monkeys they have reverted to seeing no evil, hearing no evil, speaking no evil!

Even in the face of the fact that Harborplace touted to swell employment, hires very few blacks in its throngs of young workers.

This is ironic in a time when all rocks have been unturned, all mathematical gymnastics have been used to swell the figures of the census, so that the flow of federal money, block grants and the like, can undergird these greedy enterprises without even a trickle down to those poor and blacks who have made it possible by their numbers. No wonder people hide or refuse to be counted!

And now, a stadium for the Orioles rears its ugly head again with no doubt another corporation in the works to hide the tricky manipulations from the public's eye.

But hope springs eternal.

Referring to the grand dreams of Baltimore's renaissance, in light of the cutbacks in state and federal financing, Mayor Schaefer ends his Wall Street Journal interview by saying "Redevelopment gives our people jobs" "and we've got to continue".

It would be instructive in light of this promise of jobs, that Mayor Schaefer give a report by age, race and residency where these jobs are and will be for the benefit of the growing numbers of skeptics in Baltimore.

Right now, there doesn't seem to be much of a dent in the 40 - 60 percent inner city black youth unemployment.

Well, in the meantime, the time is overdue for Councilman Pettis Waxter's ordinance that would require that budgets of these quasi - private corporations be published and approved by City Council.

After all if this is a representative democratic government, we, the public at least have a right to know.

PARREN J. MITCHELL

Racists are voting —are we?

The conservative mood in America has caused open racists to seek public office, and the results, while not surprising to me, should provide an object lesson for blacks who fail to use the one real weapon we have, that is, the power of the vote.

In the primary election in North Carolina, an avowed Nazi, who stressed his belief in white supremacy, won the Republican primary by getting more than 36,000 votes. The Republican party leaders immediately said that this was a fluke, and turned their backs on the Nazi candidate for Congress.

In the Democratic primary in California, a Ku Klux Klansman, who campaigned for Congress wearing his Klansman's clown costume, won the primary election. The Democratic party leaders disavowed the Klansman and threw the Democratic party support behind Claire Burgener who is the Republican candidate for Congress. Those leaders said that the Klansman's primary victory was but a fluke.

In Dearborn Heights, Mich., a self-styled racist, Gerald Carlson, won the Republic primary for Congress. Carlson has been a Nazi, a Ku Klux Klansman and a John Bircher. Read some of his statements:

"Ronald Reagan is a very receptive man," Carlson said. "He rubs elbows with the same people I do. The only difference is the way we'd implement policies."

Carlson sees blacks as the culprits in the decay of large urban areas. He would eventually like to see "prisoner colonies" established in Africa for blacks but said he would work for immediate repeal of open housing laws that he thinks violate white people's rights.

"Whites have developed the most advanced civilization in the world," Carlson said. "The blacks described as tribes of people. They have not developed a civilization. I have rubbed elbows with enough of them to ascertain that they are not as intelligent as white people. The only ones that get any place are the ones that have white blood in them.

"I do believe the overwhelming majority of all white people are racists, said Carlson. "We have gone through a period of extreme liberalism. But we have found that we have opened the door too wide and let in disease."

One other development you should know about. The Invisible Empire, Knights of the Ku Klux Klan, now regarded as the largest and most military Klan group in the country, has endorsed Ronald Reagan for President and said in its newspaper that the Republican platform "reads as if it were written by a Klansman."

From North Carolina, to Michigan, to Louisiana, to California, the racists are voting but we are not.

"My vote doesn't count," say far too many blacks. "We ought to sit out elections" other, non - enlightened blacks say.

"I won't vote in a presidential election unless there is a black presidential candidate," still others say.

Excuses! Excuses! Excuses!

While we make phoney excuses for not using the one weapon we have, white racists are using the political process to achieve their own perverted, demented goals.

I say to you as clearly and as sincerely as I can that unless white racist voting trends are stopped and unless black voter participation is maximized, we blacks, in the future, will find ourselves in economic, political, bondage in America.

LETTERS

'Be honest when dealing with blacks'

Dear AFRO:
The following letter has been sent to Dale Wright, general manager, WMAR - TV.

Dear Mr. Wright:

I would have thought that a businessman's courtesy would have compelled you to respond to my letter of July 18, 1980 in which I applied for a position on your staff in accordance with a statement attributed to you by the AFRO - AMERICAN Newspaper.

Assuming that you were busy and did not have time to listen to the tapes I submitted, I waited for more than three weeks before calling you to ascertain whether my letter and tapes have been received.

Coincidentally, you pointed out, a reply to me was "in the machine" at that moment. As I had thought and as you said, no positions existed due to the economic crunch.

Two weeks later, as you said you would do, I received my tapes but without so much as a courtesy note, thus the reason for this final missive to you.

Of all the executives at the recent NAACP meeting on blacks and the media covered by the AFRO, you were the only one who projected a ray of hope or positive response to some of the concerns of those blacks in attendance, namely, the prospect of jobs for local black talent.

In all due respect, I believe you were conning the blacks who listened to you. I think you are well aware of a major weakness of so many black people: raise hell, threaten to take action if this status quo remains, but fail to follow - up to determine the truth of promises made to alleviate the hell - raising.

I admit that I, too, bought the realistic philosophy that commentaries such as those I proposed should be presented by station personnel, but didn't you tell the group you were looking for qualified staff. I contend that I am well - qualified to be on your staff; my letter mentioned nothing about free - lancing.

Momentarily, I was flattered that you had listened to and enjoyed my commentaries on radio, but you can appreciate my dejection when you mentioned "in the mornings". My radio commentaries were aired in the evenings.

This letter is not intended to embarrass you, Mr. Wright, or to demean your good intentions, but it is to emphasize to you that whenever you deal with black folks, even Negroes and colored folks, I would suggest strongly that you be honest with them even if they do not like what you say. At least, you will gain their respect.

If you are not interested in that, by all means, quell the storms by throwing out empty promises of action.

I do not expect a reply to this letter any more than I received one to my first one, but I had to write it.

I hope you can understand one's having to be true to one's self.

ISAIAH C. FLETCHER SR.

Prison queries

The last We know the majority of this state's correctional officers were white and we have long maintained that this situation works against our penal system seeing as how the inmate population, conversely, is mainly black.

We keep that imbalance in mind when issues surrounding prison guards arise.

The guards, most of whom are members of the Maryland Classified Employees Association, have mounted a strong campaign against the Kamka-Goodlander administration of the state's penal facilities.

They claim Gordon Kamka is unfit to head the prison system.

Beyond rhetoric, we have nothing from the guards which suggests that harsh judgement, which stems from racism of our correctional system we have

tended to view guards' criticism of the agency for whom they work as "know-nothingness."

Often when a prison administration gets the rap it is because conditions have been improved for the benefit of black inmates.

Guards often mistake enlightenment for molly-coddling.

We think Kamka, whom we have supported, ought to come forth on this latest controversy, as must our ship.

What is this name-calling really all about and just what is the state of our prisons?

The administration and the correctional officers have a responsibility to clear the air.

It is one thing to opine that our prisons are lousily managed, another thing entirely to show just how.

Which is not being done as of this moment.

Orlinsky again

from the latest ... Walter Orlinsky, ... City Council, that ... be seeking honest ... with presiding over the sale of 19 ... Wally kicked news photographers out of the Council lest their lenses capture the truth of the public's outrage with the Council. He later reconsidered but not before the deed of censorship ... shoes away the press table and those journalists unlucky enough to have drawn the Council as an assignment must write on their laps, the floor, whatever.

We do not pretend to understand Orlinsky's moves against the press especially in light of his past masquerade as a political liberal.

Maybe he is just bored with the body he chairs. Maybe he is stepping down.

Then we wouldn't have Wally to kick around anymore. Trouble is Wally's been doing all the kicking.

'Christianity in America has failed'

Dear AFRO:
The following letter has been sent to Pope John Paul II.

Your Holiness,

I think Christianity in America has failed. The reasons for this failure are basically the same with all Christian religions, Catholic, and Protestant. Baptists, Lutherans, and the myriad sects, and denominations are all Protestant as far as I can detect.

Catholics, even though the name implies universality, have not risen above the petty prejudices of the different ethnic cultures. The same condition exists in all Christian religions. Catholics have a tendency to treat the misery of man in a detached fashion, dealing only with group problems. Protestants do the same.

Catholics, and all Christians, in seeking for all inclusive solutions for the eradication of sin, throw out the baby with the water, leaving man without sexuality, and without the intellectual devices to protect himself from the savage world.

I think man must reach out to God as man, not as the pseudo - angels which churches seem to be trying to produce. The phoney psychological attitude which religion creates is dangerous (Jonestown). If man cannot accept a religion with all the senses God has given him then the religion is false.

Protestants are, just as the name implies, protestants, and they have not stopped protesting long enough to develop anything but a negative attitude, and an unhealthy disrespect for the privacy of sex. Porotest is good, but after a while, there comes a time to put up or shut up. Four hundred years of protesting is a long time without coming up with something better.

These conditions, that is, the prejudice between Christians of different ethnic backgrounds, and this applies to priests and ministers as well as the laity; the treatment of man's problems in a group manner to escape personal commitment by priests (Priests even go so far as to recommend psychiatry to escape personal involvement); the stubborn refusal of religion to recognize nature's ways of making man aware of his own sexuality; the deceptive manner in which religion appeals to man's emotions rather than his mind (This was the cause of the disaster in Jonestown.); the fiercely hostile attitude of protestants toward Catholics, especially the sexual rules of Catholics, which leads to a gross invasion of privacy; these conditions have existed in America for many years, and the religious leaders and the religious people have grown accustomed to them.

Christianity in America has failed, but this has not dawned on the people or the leaders yet. They just go through a few of the accepted and expected religious motions out of habit.

RICHARD C. RIO

Praising AFRO supplement

Dear AFRO:

I read various articles in the special supplement "Black Economic Development 1980" which was in your Aug. 9 edition. I found the articles to be most interesting and encouraging and do hope that you will continue to publish such supplements.

Supplements concentrating on other fields, locally and nationally, such as government, education, etc. would be most valuable.

GEORGE B. LAURENT,
executive director
Baltimore Neighborhoods Inc.

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.

G. JAMES FLEMING

The presidency, debates

Even debates between, or among, the top candidates for the presidency will not prove much more than who is the best of the debaters, who has the best speech writers, and who has collected the best "brain - trust."

One real benefit of a debate is its value in demonstrating how fast, and how effectively, a contender can think on his or her feet and under pressure. Part of the capacity to "think" on one's feet and "under pressure" may flow from the quality of a debater's brain - trust and the willingness of the debater to take advice, steering and coaching.

Franklin D. Roosevelt and John F. Kennedy, in modern times, are premier examples of presidential aspirants (and later Presidents) who rated most highly in each of the departments referred to in the opening paragraph. President Lyndon Johnson came not too far behind.

The victory of a presidential candidate in the debates will not gurantee how the candidate, as President, will perform in the tight, threatening area of super - power politics; or how he will react to violence on the nation's streets; or whether, after election, he will know how to stabilize the economy or turn back invading depression; or what his values will be in filling vacancies on the Supreme Court.

What will be the attitude of the next President in regards to filling the four vacancies which seem destined to occur on the highest court; is an issue that cannot be overlooked.

Will his nominations reflect Nixon's "strict construction" of the Constitution or will they reflect more of the Warren Court or a judicial objective somewhere between?

Will the next nominations reflect an obligation to make the Court more representative of the population — majority as well as minority, male and female, black, brown as well as white?

Will there be due regard for north and south and for Howard Tulane and Wisconsin universities as well as for Harvard, Yale, Columbia and Princeton?

At this point there will be voices shouting, "All we want is 'the best qualified' Justices." So do all Americans; so does this column.

But, women and other minority groups, including Jews, know, nevertheless, that in most years, "the best qualified" has meant "No women," and "No Jews" and, of course, "No blacks," regardless of their qualifications. In the case of Jews, often the discriminatory action has been veiled by "They are too qualified."

Debates between, or among, the candidates for president will not insure, either, what practices the elected chief executive will follow balancing the budget — what his behavior will be in the historic contest between "bullets and butter."

In other words, to what extent will the next President give respectful attention to education, social welfare, and unemployment, when all the pulls are in the direction of NATIONAL SECURITY, in capital letters. Or, will people - serving programs be all sacrificed to "containing Communism?"

Of course, all Americans should listen ardently to the coming presidential debates. They are useful in matching each of the candidates against the other candidates (At this writing, Rep. John Anderson, independent candidate, is still in the race). But, a debate is only a debate.

Not to be overlooked must also be their record and past history of each candidate, in his public and official life. What has he stood for? What is he known for? What laws has he sponsored?

What causes has he supported? What has he said or written about minority peoples, about helping the poor, about Social Security and aid to dependent children? What is his position on the importance of quality public education?

To be honest with ourselves, then we must remember that men and women do change. Such, in recent history, was the experience in reference to Associate Justice Hugo Black, a former Alabama Ku Kluxer, who became a stalwart liberal once he was seated on the Supreme Court.

Such was the case in regard to Lyndon Johnson who was a Texas segregationist before 1957, but became the most pro - civil rights president of the 20th Century, one remembered for many daring deeds, including that TV address to the nation which he closed eloquently with "We shall overcome."

The list of socalled "racists" who evolved into liberal and pro - civil rights advocates could continue.

All the aspects covered in this column must be taken into consideration between now and Election Day in November.

Wise house buying

Financing and purchasing

There are a number of ways to finance the purchase of a home. One, of course, is payment of the whole price in cash, but most people purchase by making a downpayment to the broker or seller, followed by required monthly mortgage payments of principal, interest, taxes and property insurance.

Also, you may assume and agree to pay the remaining mortgage debt on an existing house. This method has several advantages. The closing cost will be considerably lower, the interest rate on the old mortgage may be lower than the current rate for a new mortgage, and the transaction can be closed faster.

When placing a contract on a home, the buyer is usually required to make a deposit of five to 10 percent of the price as earnest money. The house is then taken off the selling market until approved financing can be arranged. This deposit is forefeited to the seller if the purchaser defaults in carrying out the contract.

When a home purchase is financed through a mortgage loan, the title is passed to the buyer upon closing the sale, but is subject to payments on the mortgage. Failure to make mortgage payments when due may result in the lender taking title to the property through legal means, such as foreclosure of the mortgage.

Shopping for mortgage $

In very simple terms a mortgage loan is a special loan for purchasing a piece of property. The lender supplies cash to buy the house.

The mortgagor signs a legal document which obligates and binds him to repay the mortgagee regular payments, including interest, for a specified number of years. The house and lot are pledged as security and the mortgagor promises to pay the taxes, keep the house insured and maintain the property in good condition.

If the borrower fails to make payments (defaults), the lender has the legal right to take over the property and the borrower may lose any equity he has acquired.

You may ask, "How and where do I obtain a mortage loan?"

Mortgage loans are obtained from savings banks, commercial banks, saving - and - loan associations, mortgage bankers, insurance companies - even from your wealthy uncle. Shop around, compare and find where you can secure a mortgage loan on the best terms for your financial condition.

You will find the banking and savings - and - loan institutions ready to work with you. This is their business. Local mortgage brokers and insurance company offices are also possibilities.

But, be sure to keep the deal on a firm business basis. It is important in dealing with a relative or friend as in dealing with a stranger or a large, impersonal firm.

Each of the mortgage sources mentioned may provide a conventional mortgage loan, or one insured by HUD - FHA, or guaranteed by the Veterans Administration, if you are an eligible veteran.

Doing business with HUD, FHA

In some instances a conventional mortgage may be best for you. This may be true if you are able to make a fairly sizable downpayment. On the other hand, FHA - insured financing generally enables the borrower to make a smaller downpayment and, frequently, to make lower monthly payments.

If, after consideration, you decide to apply for a mortgage loan insured by the Federal Housing Administration, there are certain things you should know about HUD - FHA and its method of doing business.

FHA is an element of the U.S. Department of Housing and Urban Development which supports financing for home building, purchase and improvement.

Under the FHA system, a home buyer makes a designated downpayment and obtains a mortgage loan for the balance of the purchase price. The mortgage loan is made by a bank, savings - and - loan association, insurance company or other FHA - approved lender and is insured by FHA. It is important to note that FHA does not lend money or build homes. It does not insure mortgages.

FHA mortgage insurance is a contractual arrangement between the mortgage lender and FHA which provides that, should the lender convey the property or assign the mortgage to FHA in accordance with specific requirements, FHA will honor the lender's claim for insurance benefits.

FHA mortgage insurance will not pay off a loan on behalf of a borrower in the event of his death.

The mortgage contract stipulates repayment in monthly installments over a term of years. In addition to the usual payments of principal, interest, taxes and insurance, there is a fee of one half of 1 percent per year on the unpaid principal balance for mortgage insurance. The monthly installments of this "insurance premium" are included in the regular payments to the lender.

A borrower must have an acceptable credit record, the cash needed at the closing of the mortgage agreement and enough income to make the monthly payments without difficulty, in addition to the income required for securing bills and other family needs.

Existing properties must meet the general acceptability criteria and objectives of FHA minimum property standards. These standards can be checked at your local FHA office. Proposed construction must equal or exceed these standards.

The loan application is made to any lender that HUD - FHA has approved to make insured mortgage loans. FHA first appraises the property to determine the amount of mortgage loan which it will insure and informs the lender of that decision.

If the lender is willing to make the loan, he provides the proper forms and helps the purchaser complete them. The lender forwards these papers to the HUD area office of FHA insuring office serving the area where the property is located. FHA reviews the borrower's credit history to judge whether the loan would be a reasonable debt for him to assume.

If HUD - FHA approved the application, the lender arranges with the borrower to close the loan. The borrower deals directly with the lender. The lender handles the transaction with HUD - FHA.

Many people believe that when a property has been appraised and inspected by HUD - FHA that FHA has warranted the property against latent defects. This is not true.

The FHA appraisal is made solely to determine the maximum amount of mortgage FHA would be willing to insure for an acceptable buyer. HUD - FHA does not warrant the house being purchased.

If the house is new, HUD - FHA requires the builder to warrant that it conforms substantially to the plans and specifications on which FHA based its appraisal.

HUD - FHA does not approve or disapprove a house in the sense that the design and construction get a stamp of approval. Some builders advertise "FHA Approval" to imply that their houses are superior. This is false advertising and could result in a criminal charge.

In some cases involving one - to - four family dwellings constructed under FHA inspection, the HUD Secretary may authorize payments to (1) correct the structural defect, (2) reimburse the owner's claims arising from the defect, or (3) to acquire the property. This will be done only if the owner asks for aid not later than four years after the mortgage is issued and if the mortgage was insured by HUD - FHA after September 2, 1964.

The buyer's obligations

The home buyer who contracts for a loan obligates himself to make monthly payments on time. Like other debts, he is required to meet these payments whether or not he likes certain features of the home. If the home is new, he can contact the builder to remedy defects reasonably soon after occupancy.

In addition, the buyer is obligated to maintain the property satisfactorily. Usually, there is a clause in the mortgage under which the buyer agrees to perform proper maintenance and if is the buyer's own interest to do this.

Some mortgages provide that the holder of the mortgage can have repairs made and add the expense to the mortgage debt if a great deal of deterioration occurs through lack of good maintenance.

Know what you're signing

It would be to your advantage to have the advice of a qualified real estate attorney before you sign any documents, especially the sales contract. You may also want this attorney to represent you at the closing. Choose an attorney who specializes in the field of real estate.

Many good lawyers are not real estate experts and one who is experienced in these matters may save you money and problems in years to come. You will be responsible for paying his fee.

Be sure there is a builder's guarantee and that you know the exact dimensions of your lot. A copy of a recent survey is often provided at the closing. However, you may be responsible for paying this survey.

Find out what the taxes will be on the property and review the facts about your financial obligation. After purchase, make sure the payments are made promptly each month.

Beware of fraud. Make sure your title of ownership is clear and that there are no liens or claims against the property. It is a good idea to purchase a title insurance policy insuring you against defects in the chain of title.

Glossary of real estate terms

FHA approval — There is no such thing as an FHA approved house. If a builder advertises "FHA Approval" he is misleading you at worst and, at best, badly stating his belief that his house will meet standards for an FHA insured mortgage.

Hazard Insurance - Insurance to protect against damages caused to property by fire, windstorm and other common hazards.

Home Mortgage Loan - A special kind of long-term loan for buying a house. There are three main kinds of mortgage financing for single-family homes in the United States-the conventional mortgage; the VA (Veterans Administration), sometimes called the "GI" mortgage; and the FHA (Federal Housing Administration) insured loan.

Mortgage Commitment - The written notice from the bank or other lender saying that it will advance you the mortgage funds in a specified amount to enable you to buy the house.

Mortgage Discount "Points"- Discounts (points) are a one time charge assessed by a lending institution to increase the yeield from the mortgage loan to a competitive position with the field from other types of investments.

Mortgage Insurance Premium - The payment made by a borrower to the lender for transmittal to HUD - FHA to help defray the cost of the FHA mortgage insurance program and provide a reserve fund to protect lenders against loss in insured mortgage transactions. In the case of an FHA mortgage this represents an annual sale of one half of one percent paid by the mortgagor on a monthly basis to FHA.

Mortgagor-The homeowner who is bollgated to repay a mortgage loan on a property has purchased.

Mortgagee - The bank or lender who loans the money to the mortgagor.

Mel de Rutledge Jr.

Urban America Housing Report

FOR ALL WE KNOW

By Elizabeth M. Oliver
City Editor

WHAT PARENTS OF 95,000 SCHOOL CHILDREN NEED TO KNOW

THE AFRO has not zeroed in on "what's the matter" in the local school system as much as it should, possibly.

HOWEVER, in the past few days it has come to our attention that principals and teachers in some 100 elementary schools are raising some HARD questions.

SPECIFICALLY, our attention was spotlighted when a principal or two phoned us that Social Studies is being "held up" at the beginning of this September term.

OUR INQUIRY first went to the question, "How many youngsters are thus being deprived?"

And next we will want to know, "What else is going on which keeps us from getting the utmost in education?"

UNLESS someone calls us to let us know, we will not know our children will remain crippled at this vital age of childhood where foundations are laid.

WHAT WE FOUND is the fact that some 95,000 elementary children are affected by the delay in the full Social Studies curriculum. We want the parents of the 95,000 kids to know.

Here is the result of our inquiry. Let's first look back a bit.

A FEW MONTHS ago the elementary Social Studies curriculum was the subject of citywide interest and the media broadcast it as smelling of "segregation", "bias" and "prejudice! Remember?

THE NEWSPAPERS told of the predominately white Harford Road-Bel Air Committee (HARBEL) headed by Mrs. Elizabeth Maher, attempting to make changes in the elementary Social Studies curriculum.

SOME alleged that there was sentiment against teaching "too much black history."

Dr. Samuel L. Banks, the nationally recognized social scientist who heads the Baltimore public school's Social Studies Department, was widely quoted as having opposed the HARBEL changes.

HE STATED that "an appropriate multi-ethnic, multi-racial, challenging and pertinent Social Studies curriculum has already been established and made available to all students from kindergarten through the 12th Grade."

His printed statements revealed that he and his staff are unanimous in the belief that all students, regardless of race, need to understand the ethnic and racial diversity of our country, the United States.

And he stated that all students, regardless of race, need to engage in critical thinking and avoid a strictly chronological and rote memorization approach to Social Studies.

THE HAR-BEL group favors a traditional approach emphasizing rote memorization, chronology and avoidance of controversy.

It is noteworthy that parents and community groups who comprise a majority of the school population (and the city's population) support and encourage the progressive and forward-looking approach that Dr. Banks and his social staff have adopted.

A recent statement to the Board of School Commissioners by Mrs. Mary Carter Smith, well-known writer, folklorist and educator, on behalf of the Citizens Coalition for Urban Survival, typifies the sentiment of the majority population:

"As individuals whose children comprise the preponderant number enrolled in the school system, we want this august body and the total community to know that we are well-pleased with the social studies curriculum developed by Dr. Samuel L. Banks and members of his Social Studies Staff to serve the academic needs of all children who attend our schools.

"We say to this Board with all candor, conviction and seriousness, we want our children to enjoy and profit from the sound and realistic social studies curriculum now in use.

"We want out children who are very dear and precious to us, to have the benefit of the critical and analytical skills stressed in the present program." (Statement of May 22, 1980).

THE AFRO is now receiving reports that Social Studies instruction may be postponed until Dr. Rebecca E. Carroll and Dr. John L. Crew, superintendent, give their "go ahead."

We must confess that we do not understand this procedure. Why aren't Dr. Banks and members of his staff, the professionals guiding the day-by-day instruction in Social Studies? Are we going to tolerate someone forever cutting us back on our history?

Since Social Studies is a major subject in the school system, no child should be denied instruction by non-experts in Social Studies. Dr. Banks and the members of his staff enjoy the broad support of the majority community and the professional staff and should be permitted to continue their able and creative leadership, without interference, of the Social Studies program.

THE TIME has come to stop messing with" and impeding what is recognized as an excellent Social Studies program for ALL children. We hope that the Board of School Commissioners will see to it, in the interest of community harmony and goodwill, that this is done.

IF THINGS keep going like they have been in the past, our history will be plowed under again. Is what we're seeing now some handwriting on the wall?

—MORE LETTERS—

Unemployment leads to 'health recession'

Dear AFRO:

The present high unemployment rate and the related loss of income in Baltimore has been accompanied by an overall health recession. A number of harsh facts substantiate this observation.

1. The incidence of non - marital births in black women has risen from 34 percent in 1963 to 72.2 percent in 1978 while the corresponding figures in white females were 5.7 percent and 20.2 percent.

2. Age - adjusted rates for cancer for all blacks in 1978 was 244.6 per 100,000 with men at 318.0 and women at 176.0. The white rate was 180.0 with men at 264.7 and women at 146.0.

3. Black infant mortality was 23.1 per 1,000 live births in 1978 compared to 13.4 for whites.

4. The rate for deaths due to homicide and legal intervention in blacks was 34.7 per 100,000 in contrast to the white rate of 8.1.

5. Ninety - four percent of the venereal disease reported for 1978 occurred in blacks compared to 6 percent in whites.

6. Interestingly, 94 percent of the instances of lead poisoning were noted in blacks in contrast to a white 6 percent.

7. Deaths from alcoholism occurred twice as often in blacks as in whites.

When these observations are examined in the light of Baltimore population changes in the last 18 years, the cause for health concern is more alarming.

In 1960, the Health Department estimated the total population to be 981,000 of whom 623,000 were whites and 359,000 were blacks.

By 1978, the total was 854,000 with 369,000 whites and 484,000 blacks. The white population decreased by 254,000, an average of 14,000 per year. In the same period, the black population increased by 126,000.

A white movement to the surrounding counties and a larger decrease in the birth rate for whites than blacks may account for the change.

The amount of federal financial aid coming to the city is determined by the population. A combination of decreased monetary assistance and a growing number of underprivileged, impoverished blacks living in an overcrowded environment readily accounts for their worsening health.

The unemployment rate for young black men is now about 50 percent despite the expenditure of large amounts of federal money for more than a decade. Existing frustration and bitterness of the black society should cause little wonder.

A recent Princeton analysis of age of housing, per capital income, change in population, and demography demonstrated that the poverty gap between rich and poor has widened in 97 older cities in the United States during the last 17 years. The city of Baltimore was in the second most severely depressed economic area in this study.

A shift in the white population, a change in the tax base, and money available for social benefits may well forecast a still less satisfying quality of life for the Baltimore black people. Blacks (57 percent) now outnumber whites (43 percent) in this city.

As this needy population grows in an environment of rising unemployment, and inflation, an augmentation of their serious health problems will be witnessed.

Baltimore and other Northeastern urban areas are facing one of the grave problems of an industrialized society because as sources of tax money are being lost by the city.

The need for relief and health money is constantly greater. As the proportion of black population increases, the problem will become increasingly more severe.

JOSEPH M. MILLER, M.D.
director of Medical Education,
Provident Hospital Inc.
THOMAS W. CHAPMAN, MPH,
president,
Provident Hospital Inc.

Upgrading public defender service

Dear AFRO:

On the question of improvement of our law enforcement system, a recent discussion by a WBAA commentator described the widespread notion held by many prison inmates that they are in prison because their public defender did not take or have time to properly prepare the inmate's case.

While the usual approach of blaming the over - worked or disinterested individual lawyer maybe on target, I suspect that a more telling correction of this problem would be to engage a youthful, knowledgeable, dedicated executive for the defender's office — perhaps create the job of service coordinator so that a person sensitive and concerned about the average, poor (most often, black) criminal could make a difference.

Then too, the defender's office as well as the state's attorney ought to be up - graded in pay so that it would be in the interest of young lawyers to remain with the office after they had acquired experience.

Young doctors don't quit hospitals in droves; they perform these connections. Why not create a situation in which young lawyers do the same?

FRANK M. CONAWAY