Why it's Carter

A condensation of our editorial in the October 28 national and local editions of the AFRO.

The choice for Nov. 4 is clear: President Jimmy Carter.

He is the only presidential candidate for whom black Americans realistically can cast their ballots at a critical time when many of our hard won gains are under attack by the forces of conservatism.

When we weigh the pros and cons of another four years with Democratic President Carter against four years under conservative Republican Ronald Reagan, a change at this time would be too big a gamble.

We also endorsed Jimmy Carter in 1976. But that does not mean that we have agreed with his every action. We have not — and President Carter and other readers of these columns fully know that. Over the last four years, we have given the president hell when we thought he deserved it. Likewise, we have praised him when we thought he deserved it. However, the AFRO scorecard shows that we applauded him far more often than we criticized him.

Most of our dissatisfaction with the president was expressed against his administration's economic policies which did not deal as effectively as we would like with the unemployment problem that is hitting our people the hardest. We have let President Carter know this in no uncertain terms.

But, after considering the Carter record as a whole and after comparing the worth of the other candidates against the president, we concluded that President Carter has been a positive Chief Executive in ways that advanced our cause and in ways that will bear fruit for years to come.

We think the record shows that President Carter has earned our endorsement.

Over the next four years, President Carter will not have to worry about being elected again.

This fact was also an important consideration in our decision to endorse President Carter. We think that a second term in office will give the president the independence and freedom to more aggressively tackle the social and economic problems that continue to crush the masses of our people. We believe that the president is in the best position to effectively counter the dangerous tide of conservatism and violent racism that are on the rise across the nation.

The Carter record, appraised as a whole, is impressive.

In the appointment of blacks to administrative and judicial posts, President Carter has done more than any of his predecessors.

President Carter and Vice President Mondale

Further, President Carter has stood firm in support of social programs which are needed if the nation is to prove it cares for the poor, the elderly, the handicapped, the ill and its children.

From what Mr. Reagan and his supporters have said publicly about cutting back on social welfare programs and leaving many of them up to the states, there is no question but that a Reagan administration would bring untold suffering and human misery to additional millions.

People who are surviving at the poverty level — and that's nearly one-third of black Americans — could face the worst kind of fate under Mr. Reagan.

It is up to black voters to stand between Mr. Reagan and the White House. We hold the election balance.

We elected President Carter before. On Nov. 4, we must turn out in droves all over this country to return him to office.

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).

Re-elect Parren J. Mitchell

Rep. Parren J. Mitchell's bid for re-election as 7th District Congressman should not be taken for granted.

It is vitally important that voters in our community not only ensure that our Seventh District congressman be returned to office but that by the sheer weight of voter turn-out we show that we are totally behind him.

This show of solidarity, we think, is the kind of message the nation needs to hear from black voters.

As for Mitchell himself specifically, we hardly need mention that with his re-election next Tuesday he will enter his second distinguished decade of service in the Congress.

He has served with distinction and has been a leading advocate of all the very good social and economic programs that benefit the oppressed and the poor that have managed to emerge from the Congress over the past 40 years.

He has additionally been able to articulate not only the concerns of black Marylanders about the roles they seek to play in modern America but as a past chairman of the Congressional Black Caucus has and continues to help that body to be a major instrument of political leverage for all black Americans.

While most know of Representative Mitchell's power and persuasiveness at keeping black concerns and aspirations in the mainstream of American politics, it is less known that he has increasingly taken the leadership in the critical area of minority economic development.

It is a sign of his growth as a leader that he has been able to guide legislation through the Congress that has opened up millions of dollars so that black enterprise can have the kind of pump-priming it needs to gain strength and be competitive in the national business community.

Blacks in Alaska who are developing businesses are in Mitchell's debt, for his valiant efforts, as much as the increasing numbers of minority Marylanders who are getting a foot up in the world of economic development.

Mitchell has blended his advocacy of programs for the people with an astute awareness that we must develop our financial and industrial power as well.

Recently he has seen that funds to launch a black health insurance program in the greater Baltimore area have been delivered. He has brought in economic development funding for our sorely pressed Park Heights community.

Our congressman, increasingly, has been matching deeds with words. He deserves our unqualified support.

Re-elect Parren J. Mitchell! We consider him one of the most able legislators in the nation.

Bell, Murphy for Supreme Bench

Black Baltimoreans have a desperate need to see that more black judges are present on the Supreme and other city, state and federal benches.

Given our numbers, given the fact that most court traffic in the minority more jurists who come out plaintiffs and defendants, our need is for more judges from our community, more jurists who come out of our own good earth so to speak.

The sitting judge principle has not remedied the disparity between white judges and black judges.

We remain woefully underrepresented on the Supreme Bench and we feel this underrepresentation directly influences the way justice is dispensed.

We have no quarrel with the jurists who presently serve on the Supreme Bench, all of whom have impeccable records.

Our priority, however, is redress of judicial imbalance.

To that end we urge that AFRO readers vote for Robert Bell, presently a member of the Supreme Bench, and William Murphy Jr., the brilliant trial lawyer.

Judge Bell and Attorney Murphy are two of our brightest legal minds. They are strong young black men who understand the black experience in all of its ramifications.

They will bring intelligence, compassion and deeply - felt knowledge of our community to their deliberations as jurists.

We strongly endorse Robert Bell and William H. Murphy Jr. for the Supreme Bench.

Vote for these two men. The remaining Supreme Bench vacancies we leave to the individual voter's conscience.

Bell and Murphy

These two — Bell, Murphy — comprise the AFRO Slate. No others!

Mathias for Senator

We choose the Republican incumbent Sen. Charles McC. Mathias, to continue in this office.

'Mac' Mathias we must recall, as a young congressman, plunged headlong into the turbulent freedom struggle of the early sixties, not a popular stand for a beginning white politician in this state, then or now.

What he experienced in the struggle he sought to translate into meaningful legislation. Despite tremendous opposition from his own party elders, Mathias has persevered and consistently battled for laws that protect and enfranchise blacks and other oppressed minorities.

Earlier this year, with characteristic independence, he introduced a fair housing act (passed in the House, pending in the Senate) that would expand housing and freedom of residency opportunities for everyone.

Mathias has done the right thing, most often, insofar as our community is concerned. We need him in the Senate where his reputation for justice and concern for the common people is often at odds with the objectives of his own party.

His membership on the important Senate Judiciary committee is also crucial. Increasing numbers of black nominees for judgeships are coming before that committee and we need a man of Mathias' proven integrity sitting in judgement.

The senator's challenger, state Democrat Senator Edward T. Conroy, is an able legislator, particularly strong on the needs of service veterans and the handicapped, but Conroy's pro-abortion position has managed to garner among his chief supporters some right-wing elements whose position on minority rights we, frankly, abhor and find against the best interests of our community.

This is unfortunate. Conroy is an accomplished leader, but this time he has managed to attract all those know-nothings who oppose the enlightened policies of Senator Mathias, the incumbent.

We urge you to re-elect Senator Mathias. Our votes will be critical if he is to repel the challenge of the right-wingers who have crawled under Conroy's flag of challenge.

The 3rd Congressional District

Vote for Mikulski

Rep. Barbara Mikulski should be re-elected to represent Maryland's Third District.

Since her election in 1976, Ms. Mikulski has impressed even her most severe critics, not only with her political acumen but with the quality of the kinds of legislation for which she has fought.

She has been strong on traditional Democratic Party social welfare programs that help the great masses of people. She has a good record on service to the elderly, health care and affirmative action.

Her single transgression, which we hope she will amend in the next session of Congress, is her truculent position on the Internal Revenue Service policy of examining private and parochial school tax exempt status.

We do not understand why the congresswoman seeks to limit IRS monitoring of these institutions. Too often private and parochial schools have been established by those who seek to exclude and segregate ethnic offspring from association with students of other races.

Such covert discrimination is a violation of federal statues and we hardly see taxpayers giving any schools that are discriminatory a free tax ride.

This has been her one major lapse.

All things being equal, however, Ms. Mikulski deserves the votes of AFRO readers. She has been an effective and articulate law-maker for all Marylanders.

We endorse her for re-election.

Vote AGAINST Court Consolidation

Vote AGAINST Supreme Bench Consolidation.

We urge that you vote AGAINST Question No. 2. This admendment on the Supreme Bench would consolidate into a single, unified court for Baltimore City and providing for the jurisdiction, organization, judges, officers and employees of the new Circuit Court and for a clerk of the court.

In simple language this amendment would wipe out the present Supreme Bench system particularly as it regards court clerkships.

We find it curious, but not insignificant, that the clamor for streamlining the Supreme Bench system comes at a time when two blacks have been elected clerks of courts within the Supreme Bench system.

Advocates of consolidation argue that money will be saved by consolidation. That may be.

Our position is that the present elective clerk system has seen increasing numbers of blacks placed on jobs within the court system.

In those two courts where black clerks assert leadership there has been increased employment of blacks.

In those other courts where white clerks hold the reins affirmative action has come more slowly.

We do not think we should give up this newly-won power and patronage because some judicial forces feel so-called streamlining will be beneficial.

There is no hard evidence that court consolidation will save money.

There is every evidence, however, that court consolidation would throw blacks out of elected office.

We think it foolish to give up anything it has taken us so long to win.

Vote against Question No. 2.

Court consolidation does not serve our community's interest or our community's political growth.

ALSO VOTE AGAINST QUESTION NO. 3, entitled removal of cases.

Court consolidation cannot be effected unless voters vote in the majority on Questions 2 and 3.

So to prevent court consolidation, vote AGAINST 2 and 3.

The First Congressional District

Dyson, Yes! Bauman, ABSOLUTELY NO!

As we were the only newspaper in Maryland to immediately demand that Robert Bauman resign his congressional seat following revelations of his status in a first-offender treatment program growing out of an illegal sexual encounter with a juvenile — we stand upon our original comment.

First District voters should elect Roy Dyson to the seat Bauman has occupied for seven inglorious years.

Dyson, himself, states the people's case against Bauman most clearly, and we quote:

"The most frightening aspect of my opponent's record is his opposition to the funding of special education programs, and every jobs bill presented to Congress, and his opposition to housing and community development programs in the HUD appropriations bills. This infringes upon the basic rights of man."

As a member of the Maryland House of Delegates, Dyson has proved himself a friend of the working man and in his vote favoring self-governing autonomy for the District of Columbia showed himself in sympathy with the aspirations of predominantly black urban centers.

We feel he will represent the hard-working people of the First District more compassionately than Bauman's ultra-conservatism ever permitted.

The 2nd Congressional District

No on Long and Bentley!

In the May primary election we supported Delegate Thomas B. Kernan for the congressional seat now held by Clarence Long.

Long has been in office too long!

His intemperate remarks to the membership of the Baltimore County NAACP during the spring campaign demonstrated that the congressman is out of touch with black needs and concerns.

In the election this Tuesday Long is being challenged by Helen Delich Bentley, a Republican.

Ms. Bentley's views on civil rights are even to the right of Long's and she is an unabashed supporter of just about everything big business and big industry clamors for, she is however, far from enthusiastic about the kinds of social and humanistic programs that keep low and middle class families stable in these inflationary times.

Given Clarence Long or Helen Bentley we cannot endorse either.

Our hope is that younger, more progressive political leaders like Tom Kernan emerge in the Second District by the time of the next election so that the Second District can be brought into the 20th century.

Yes to City Loans, Amendments

We approve City Questions A through M. They will improve the quality of life in Baltimore.

Question A: Housing Development Loan - Vote YES

Question B: Residential Financing Loan - Vote YES

Question C: Economic Development Loan - Vote YES

Question D: School Loan - Vote YES

Question E: Residential Energy Conservation Financing Loan - Vote YES

Question F: Community Development Loan - Vote YES

Question G: Off-Street Parking Loan - Vote YES

Question H: Sewer and Drain Loan - Vote YES

Question I: Industrial Financing Loan - Vote YES

Question J: Commercial Financing Loan - Vote YES

Question K: Solid Waste Disposal Loan - Vote YES

Question L: Charter Amendment (Resolution No. 4) - Vote YES

Question M: Charter Amendment Resolution No. 6) - Vote YES

AFRO columnists Madeline Murphy and G. James Fleming's comments will be in the Tuesday, Nov. 4th election day AFRO edition

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.

PARREN MITCHELL

Our vote is for Carter

It was Tuesday, Sept. 30th at 1:40 p.m. and I was in the Oval Office of the White House meeting with President Carter.

His staff people had been dismissed, and it was just the President of the United States and a black Congressman, alone. He sat in a wing-back chair and I sat on a small sofa. The room was quiet.

"Mr. President," I said, "I shall continue campaigning for your re-election all over the country, but again I must emphasize the hurt, the pain that is in our black communities because of the dreadful unemployment that wracks us."

The President replied, "Parren, I know, believe me I know, people ought have jobs and I want to see black people enjoy full employment, that is why you and others must help me get through the Congress a $5.5 billion jobs and jobs training program."

That brief conversation is reflective of the lack of understanding that many people have about how our government works.

The president can propose legislation that is good for black people and the poor people of America, but the Congress controls the money.

Unless the Congress comes up with the money, the best ideas of the president can be crushed.

Without attempting to sell President Carter, whose performance in office has been in our behalf, I think we must come out in massive numbers on Tuesday, Nov. 4, 1980, to vote for Carter and against Reagan, who is against everything we stand for.

I was in Congress when Nixon dismantled the Office of Economic Opportunity. Black folks sat out that election and we did the7 price. that election and we paid the price. I was in Congress when Nixon and Baltimore, like many other cities, is still paying the price of that housing moratorium. But black folks sat out the election and Nixon got in.

A Republican President Nixon, offered two segregationists, Carswell and Haynesworth, as nominees to the Supreme Court. Our friends in Congress blocked that. On the other hand, Maryland's first black federal judge, the honorable Joseph C. Howard, was approved by the Carter Administration, and other black federal judges were approved by the Carter Administration.

How in the world, could any black person support Reagan?

He fully endorses the Republican platform which a Klan leader has described by saying: "It could not be better even if the Ku Klux Klan had written it."

How could any black person support Reagan who has opposed unemployment compensation benefits, medicaid and medicare, public housing, federal jobs programs and all other federal programs beneficial to blacks?

To those dummies who say black people should sit it out on Nov. 4th, I say, "Don't come crying to me on Nov. 5th"

To those pseudo-sophisticated black politicians who say that a two-party system is good for black people I respond by saying "Yes, that is true, but we can't support a party of Republicans dominated by racists, moral majority types, and those who believe that big corporate interests are more important than the well-being of a family living in the 110 block of Caroline Street.

I am supporting President Carter, and if you think straight, you will do so also.

It was 2:42 p.m. when I rose in the Oval Office to leave. I said, "Thank you for the time, Mr. President." He replied "I wish you would call me Jimmy" I answered, "No, I will not, you are the President, Mr. President, but I will call you my friend if you do your utmost for black Americans."

His answer, delivered softly, but with conviction was, "Parren, I swear to you that I will do my best."

The vote on Tuesday, Nov. 4th is for President Carter who has promised that he will do his best for us.

LETTERS

Letters to the editor do not necessarily reflect the editorial policy of this newspaper.

Teacher competency

Dear AFRO:

In response to the article (Oct. 21, 1980) on competency testing for teachers, I must respond that I find this idea not only feasible, but entirely necessary.

It has been my experience to run across numerous teachers of all ethnic backgrounds who fall below the level necessary to teach even elementary school students in a proper manner.

I have had the occasion during an "open house" session, to have to correct what the teacher was placing on the blackboard (et al) — an English example, no less. This is even more deplorable, in view of the fact that I have no college education.

Then, there was a note from a fourth-grade teacher which was scrawled over a mimeographed sheet and looked as though it had been written by a fourth-grade student. Add to this, incorrectly graded papers — how busy can you be, to mark 10-6 equals 4 as being incorrect?

Teaching has become a field for incompetents to fake their way through a two-year incumbency period and become set for life in an easy career.

This is not to say that there are NO good teachers; but when the average teaching skills improve, so will the salaries.

As often pointed out, our inner-city children start school with numerous disadvantages to which we add negligent and incompetent teaching staffs.

Those who build young minds for the future should absolutely be tested to be sure that they qualify to build in the right direction.

The present state of all levels of education today points quite clearly to a need for more attention to such basics.

SHIRLEY MADSEN

Thanks from ASSERT

Dear AFRO:

The Association for Sickle Cell Services-Education, Research and Treatment (ASSERT), the monumental Health plan, Inc. Sickle Cell Clinic staff and Sickle Cell patients and their families extend our warmest regards and sincerest thanks for your support and participation in our Sickle Cell Anemia awareness and fund-raising efforts during September, "National Sickle Cell Anemia Month".

As you know, the goal of ASSERT is to provide direct services to the sickle cell anemia patient.

These services include educational scholarships, medical grants, volunteer patient stipends and monies for local research. As soon as all monies have been tallied, we will inform you of the amount raised.

At that time, we will also begin a media campaign to publicize the availability of these funds to sickle cell anemia patients.

We look forward to you working with us again. It is only through the dedication of persons like yourselves that we will be able to provide these much needed direct services to the sickle cell anemia patient.

May God continue to bless you for your support and encouragement.

THE ASSOCIATION FOR SICKLE CELL SERVICES, EDUCATION, RESEARCH AND TREATMENT

Millions needing health care depend on Lythcott agency

NNPA Feature

Dr. George I. Lythcott administers the most important federal agency providing day-to-day primary health care to millions of Americans.

His agency, the Health Services Administration, employs more than 16,000 people and has an annual budget of two billion-plus dollars. HSA is part of the Department of Health and Human Services.

More than five million persons receive care through HSA's Community and Migrant Health Centers, National Health Service Corps and Indian Health Service. Several million others, mostly mothers and children, receive valuable services from HSA through its Maternal and Child Health program.

Since joining HSA in August 1977 Dr. Lythcott has become increasingly aware of the broad spectrum in human needs in health. A special challenge facing HSA is to ensure access to health care in isolated rural communities and urban ghettos where an estimated 28 million residents are without a regular source of private sector health care.

One means of helping these people, often poor persons not covered by welfare or Medicaid, is through the National Health Service Corps. With a 1980 appropriation of $74 million it has on assignment in urban and rural areas 1,211 doctors, 341 dentists and 806 other medical support personnel — most of them nurses.

There are 6,500 others in training under a scholarship program that pays for their education in exchange for their agreeing to serve in urban and rural areas where there are shortages one year for each year of subsidized training received. Twenty-three percent of trainees are black.

DR. GEORGE I. LYTHCOTT

Under Lythcott's leadership, HSA has developed several initiatives designed to more effectively increase access to health care. The three most important of these are in urban health, rural health and child health.

The urban health program is designed to build primary care capacity in medically underserved urban areas through the coordination of manpower, support services, facilities and technical assistance at the community level. This initiative was created for urban areas with high percentages of poor and elderly, high infant mortality levels and low physician patient ratios.

In 1980, HSA is operating more than 290 urban community health centers and serving some 2,250,000 men, women and children, many of them minorities.

The rural health effort has received renewed emphasis under Dr. Lythcott's leadership. Like its urban health counterpart, it is targeted to serve people living in medically underserved rural areas. This year Dr. Lythcott's agency has supported some 570 projects serving more than 2 million people living in rural America.

HSA works with state and local governments in trying to develop a system for identifying and keeping in touch with high risk mothers and infants.

Key goals of the child health effort are to reduce unacceptably high infant mortality rates and to ensure that all children are immunized. The effectiveness of this program can be seen in the District of Columbia, where in one year there was a drop of 15 percent in the infant mortality rate.

HSA is responsible for serving more than 770,000 American Indians and Alaskan Natives. The Indian Health Service provides direct health services to 48 hospitals, 100 health centers and more than 300 health stations.

As the major federal provider of health care HSA was called upon to see that Indo-Chinese, Haitian and Cuban refugees received prompt, high quality medical care when they entered this country. Since 1975, facilities supported by HSA provided health services to more than 425,000 refugees.

HSA also operates several other programs in important areas such as genetic diseases, hypertension and black lung disease.

Dr. Lythcott was born in New York City April 29, 1918. He received a Bachelor of science from Bates College in 1939 and graduated from the Boston University School of Medicine in 1943.

He served as a consultant for Public Health Service programs in smallpox eradication, American Indian Health and cancer research. In 1971, he received a Meritorious Honor Award from the Agency for International Development for directing the smallpox eradication program in 20 West and Central African countries where the disease was stamped out.

In addition to previous private practice in pediatrics, Dr. Lythcott has served as a professor, instructor and practitioner in pediatrics at the New York University College of Medicine and the Boston University School of Medicine. From 1969 to 1974 he served as associate dean and professor of pediatrics at Columbia University.

In 1978, Dr. Lythcott received Boston University's Alumni Award and this year he received an honorary doctor of law degree from Bates College. In 1977, he received the Edward Jenner Professorship in International Health at the University of Wisconsin where he was a professor of pediatrics and associate vice chancellor at the University's Center for Health Sciences.

He is married and the father of five children.

By Elizabeth M. Oliver
City Editor

FOR ALL WE KNOW

SIGNS OF THE TIMES

ON THE BUS to the office Thursday, two ladies discussing the Tuesday Nov. 4 Election said:

Reagan is endorsed by the three K's, the Ku Klux Klan. His son is a ballerina, a ballet dancer. Ford and Nixon are voting for him.

One lady added with a chuckle, "Can you imagine what the White House would look like if that crowd gets in?"

MORE HANDWRIGHTING ON THE WALL

The ceremonies at the site of the Hyatt Regency Hotel Wednesday had no black persons involved on the building construction itself or at the reception at the Convention Center, even the musicians were all white.

AN ANNOUNCEMENT for a November fete for Saundra Banks, now clerk at the Court of Common Pleas, reveals at the next election all the courts will be placed under one clerk, thus eliminating our black clerks.

1982 IS THE DATE predicted for the BANK CRASH.

SPOTLIGHT, a newspaper printed in D.C. says:

"Only The SPOTLIGHT pointed out how The Monetary Control Act of 1980 is another banker's law like the Federal Reserve Act of 1933.

Get ready to watch banks fold, particularly your community "thrift banks," as this new act takes affect.

The rich bankers on Wall Street will control our economy when this so-called "landmark" law gives the Federal Reserve ultimate authority over the U.S. banking system."

GIVE A SECOND thought before you dismiss these predictions.

WATCHOUT

IN HARD TIMES: new religious cults spring up and hiding behind Jesus take the pennies of the poor and put them right in their pockets.

CONTESTS and sweepstakes make it look like the needy can win thousands real easy.

ESTABLISHED religious groups set additional traps for the unemployed.

MIND READERS claim they can direct the poor to getting rich.

QUICK MONEY advertisements say you can make hundreds stuffing envelops.

TOO EARLY Christmas sales offer last year's left over toys and clothes.

ODD JOB help ads really offer sub-standard wages.

DATING services claim you can find a rich mate.

ANTIQUES wanted offer high prices for your priceless items. BUT.

OLD GOLD and silver ads will NOT give you top price and they will claim what you have is NOT real gold or silver.

HOME IMPROVEMENT companies often are just handymen trying to get work and they may not be skilled.

ART and jewelry collectors can not offer top price.

HIGH PRICED meats may not be high quality.

ONIONS offer at low price are usually frozen and tough.

CHICKENS at a small price per pound may not be good quality, are frozen and re-frozen.

BARGAIN canned goods may be from odd lots of bent cans and old cans from years ago.

PAPER and painting ads most often come from Handymen not experts.

THE BRIGHTER SIDE

CLEVER and happy-sounding place is "De Soup and De Salad Cafe" 645 N. Howard St., corner of Monument, which is open 11 a.m. to 10 p.m. for such daily homemade soups, corn on cob, brown rice, homemade rolls, sprouty sandwiches, etc.

Cute, ain't it?

CLARICE LaV Brooks, the Police Dept. community relations lady, writes from the Conrad Hilton in Chicago where she is attending the Women's Division National Safety Council fetes and on some mighty important committees.

THE NIGHT IS My Enemy, the mystery play at Arena Players opens tonight (Friday) and goes into November through the 23rd. Goooood.

BETHEL AME'S Behold the Woman event which opens Friday Jan. 16, 1981 is headed by Thelma McPherson and Cecelia Williams Bryant. The week-long lists many brilliant events and includes key participants such as Cicely Tyson, Dr. Reba Karefa-Smart of Howard University Divinity School.

VOLUNTEER drivers and bloodmobile volunteers are needed by the Red Cross for the expanding blood program.

Volunteers are needed in the areas north of Baltimore. If interested, contact the Office of Volunteers at 467-0968. Hours are flexible and early morning and late evening shifts are available as well as normal business hours.

SEN. CLARENCE MITCHELL III was appointed by President Carter to the US mission to Brazzaville, Congo to join in the Peoples Republic of the Congo celebration of the Centennial of the Founding of Brazzaville.

The mission was headed by Bruce Llewellyn, president of Overseas Private Investment Corp., a Kores member of the State Department and Amb. Donald Easum, former Ambassador to Nigeria and former president of the African-American Institute.

Other members of the mission included Martin Luther King III; Dr. James Cheek, president, Howard University; Henry L. Marsh III, Mayor of Richmond, Va. and Sarah Vaughn, the noted singer.

Miss Vaughn and her band presented a concert at the week-long celebration.

American cities are adopting cities in Africa. Mayor Marsh of Richmond adopted Brazzaville. Lannon Walker, deputy assistant secretary of state for Africa, escorted the mission. Hon. Dennis Sassou N. Gerenso is president of the Peoples Republic of the Congo.

A Halloween party for deaf children and hearing sign-language volunteers, Sat., Oct. 25, from 1 to 3 p.m., was in the Red Cross auditorium, 2701 N. Charles St.

NOV. 1, 1980 is the goooood and prosperous "beginning of the rest of your life" for Cancer, Gemini, Leo, Virgo and Libra people. Therein lies the fortunate outcome for Jimmy Carter and for you too if your birthday is in those signs . . . Saturday is the day.

NOV. 11 is Veterans Day. Nov. 27, Thanksgiving; Nov. 30 is First Sunday in Advent; Christmas Day is Thursday, Dec. 25 and thus ends the year.

COMPETITION AND EXCESS PROFIT

This concept expresses the idea that in a relatively unregulated market, abnormal profits cannot be expected to continue indefinitely in to the future.

Put another way, unless monopoly profit is protected by unique location, government regulation, or some other factor, competition will be generated that, in time, will reduce the abnormal profit to a normal range.

When the purchaser of a shopping center capitalizes overage rentals at a rate lower than that used for fixed rentals because he anticipates that competition from another center will reduce the percentage rents, he is applying the concept of competition.

GLOSSARY:

Farmers Home Administration (FMHA): A government agency established under the Farmers Home Administration Act of 1964 to provide financing to farmers and other qualified borrowers who are unable to obtain loans elsewhere.

Feasibility Study: A study or analysis that determines whether a real estate project, proposed or existing, successfully meets desired objectives.

Federal Home Loan Bank Board (FHLBB): A private corporation authorized by Congress. It sells participation sales certificates secured by pools of conventional mortgage loans, their principal and interest guaranteed by the federal government through the FHLMC. It also sells Government National Mortgage Association bonds to raise funds to finance the purchase of mortgages. Popularly known as Freddie Mac.

Federal Housing Administration (FHA): A division of the Department of Housing and Urban Development. Its main activity is the insuring of resuring of residential mortgage loans made by private lenders. It sets standards for construction and underwriting. FHA does not lend money, nor plan, nor construct housing.

Federal National Mortgage Association (FNMA): A tax paying corporation created by Congress to support the secondary mortgage market. It purchases and sells residential mortgages insured by FHA or guaranteed by VA, as well as conventional home mortgages.

Free Sample: The greatest possible interest a person can have in real estate

Fiduciary: A person in a position of trust and confidence for another.

Mel de Rutledge Jr.

Urban America Housing Report

5 ways of understanding value in real estate

The idea of value, so fundamental to investors, is rarely analyzed directly.

Instead, discussions about value generally relate to the methods of determining the worth of a particular parcel of real estate by using the three traditional approaches cost, market data, and income.

concepts that shape and value create for any parcel of property?

Understanding these economic concepts can give an investor some insight into the rationale underlying the various appraisal methods. To the extent these methods are better understood, they will become more valuable tools for investment analysis.

SUBSTITUTION

When two parcels of property have the same utility (usefulness), the property available at the lower price will sell first.

This common-sense statement has important implications. For example, in the cost approach, the concept of substitution explains why a buyer would not pay more for improved real estate than the cost to the buyer to acquire a site and construct an improvement of equal utility.

ANTICIPATION

Here again, the concept embodies a self-evident point of view - an estimate of value always should be based upon future anticipation rather than past performance.

Past financial history may be important evidence of future trends, but can never be a substitute for a judgement about the future.

This concept is especially applicable when the income approach to value is being used, since here an estimate of future income is capitalized to obtain value.

CHANGE

In one sense, this concept is merely a specific application of the concept of anticipation. The emphasis here is on the inevitability of change and the need to identify trends which will affect a particular parcel of property.

For example, the concept of regression says that the value of a superior property in a neighborhood will be adversely affected by surrounding inferior properties.

The concept of progression states that reverse, that an inferior property will benefit by its location in the superior neighborhood.

An investor who can identify a very early trend toward neighborhood improvement, and so make bargain purchases of property, is successfully using the concept of change.

COMPETITION AND EXCESS PROFIT

This concept expressed the idea that in a relatively unregulated market, abnormal profits cannot be expected to continue indefinitely into the future.

Put another way, unless monopoly profit is protected by unique location, government regulation or some other factor, competition will be generated that, in time, will reduce the abnormal profit to a normal change.