SURVIVAL ★ News to help you cope with the '80's ★

There are cheaper ways to travel!

By Sue Williams
AFRO Staff Writer

With the coming of the holiday season many people will find themselves on the way home, a trip which for most travelers is something that has been planned for and looked forward to all year.

In order to help assure happy travelling for SURVIVAL readers, we did a little investigating to find ways for consumers to save money, not only this holiday season, but year round. Because of inflation and fluctuating transportation fare rates, it is not going to be possible for any person to travel what he might call "cheaply." But there are a couple of ways that can help you save dollars, cents...and aggravation.

One of the best ways to save money is to not only make your reservation in advance, but, in the case of airline tickets, to purchase the ticket immediately.

"If a person were to make a reservation this month," said A.W. Becker, spokesman for American Airlines, "and wait to buy his ticket at the time of departure, chances are very great that he would have to pay a higher rate for his ticket than what was quoted to him at the time of the reservation."

Becker said that the situation was due to the frequent changing of air fares. There is no way to predict when competition or other factors will force a change in the fare, he said. A person could theoretically miss out on a substantial saving by waiting to purchase his ticket.

"Immediate purchase is the only way to protect himself from price increases should they occur," Becker said. "It makes no difference when you make a reservation. If the price goes up and you have yet to buy your ticket, you're going to have to pay the higher price."

The fact is something consumers cannot afford to overlook. Recent reports have it that airline fares will be substantially raised come January 1. Some discount fares will be eliminated altogether, and regular coach fares to many or most destinations will be increased, some by as much as 50 to 70 percent.

A traveller, then, who expects to take a trip in January can or should make his travel plans now...and purchase his ticket. If he for any reason cancels or chnages his travel plans, he will be granted a refund by the airline company.

But if he waits to purchase his ticket, he is going to pay much, much more than he would right now. Coach fares, for example, from Baltimore to Los Angeles, are expected to be $418 one way January 1, and according to Becker, there is nothing to assure that that price won't be even higher in the coming months.

Businessmen who expect to take trips in the early new year for short periods of time should be especially cognizant of the frugality of purchasing their tickets now. For other, more extended vacations, however, a different strategy might be more advantageous.

"The regulations and rules for using super saver fares are also constantly changing," said Becker, "but one of the things that is going to be a reality is a very low fare for transcontinental flights."

Early reports in magazines and newspapers had reported that the popular coast-to-coast fares were in danger of being eliminated, as well as many of the discoun discount fares. Developments in the airline industry early this week, however, have assured that the super saver fare between Baltimore and Los Angeles, and Baltimore and San Francisco, at least, will be preserved.

"For people flying to the west coast," Becker said, "the super saver fare is the absolute best.

" He explained that because of stiff competition from other airlines, American and other airlines have not been able to eliminate the fares, $298 round trip from Baltimore to Los Angeles.

But new rules sa say that a customer has to make his reservation 30 days in advance and stay 7 days. Current rules, with super saver fares ranging between $338 and $413, depending on the day of the week and the time of day travelled, say that the reservation has to be made only seven days in advance, wit with thelength of stay required ranging from three to seven days.

Regardless of the super saver fares, customers can lose out if they do not purchase their tickets at the time of making their reservation.

Whether you be a businessman or regular customer, every traveller can benefit and save money by using a travel agent.

"Too many people think it costs somrething to use a travel agg ent," said Herb Brown, president of Mondawmin Travel. "But what people do not know is that they pay for the services of a travel agent, whether they choose to use one or not."

Brown explained that every airline ticket, bus ticket, hotel fare or even cruise reservation has a commission for travel agents built into it.

"Whether or not you use us, your final bill is going to reflect our fees as well," he said. He added that even though a person might pay a little less by using a travel agent, he will never pay more.

"We're trained to give our clients a lower rate," he said. Travel agents, while not being able to give customers a lower rate for airline tickets, often know airline airlines which offer flights to the same destination for hundreds of dollars less.

"If you purchase your ticket at the airline counter, you just may end up paying more than you would if you had come thorugh us. A ticket agent might tell you that you'll pay a few dollars less by flying on a week-day instead of a week-end, but he is not going to tell you that another airline flies to your destination for $400 less."

A travel agent will go out of his way to airlines with lower fares, hotels with lower rates, and, in some cases, alternate forms of travel for those who feel the rates being offered are just too high.

There is no such thing as "shopping" around for the best agent on the basis of what you pay, Brown said. No travel agent can charge the customer anything. If there are price fluctuations between one agent and the next, it will be based on factors such as the hotel recommended or the airline used.

Travel agents will advise clients of the necessity of planning ahead and purchasing the ticket immediately.

"Airline personnel don't tell the customer all they need to know because they are negligent or are trying to be deceptive," Brown said. "They simply do not have the time or the personnel."

So, the final SURVIVAL recommendations for holiday travellers is to 1) purchase airline tickets immediately, and 2) use a travel agent, any time you travel.

And...have a nice trip!

Medicine

New conclusions on adolescent hypertension

Hypertension, or high blood pressure, has gained a lot of popularity, lately in light of recent discoveries which have traced it to specific diseases and ultimate death, especially in the black community.

Its onset has been described as a symptomatic, insidious, often creeping upon its victims at a slow but steady rate until finally too much damage has been done, to reverse the consequences.

The patients either suffer from one of the many "side-effects" of the disease, including stroke, heart attack or other circulatory problems, or, in severe cases, they die, their lives wiped out without many of them ever really knowing why.

One of the assumptions that has been made about hypertension is that it is an exculsively adult disease, and so physicians have historically, not looked for the disease until the patient is approaching middle age.

But a Baltimore pediatrician told SURVIVAL this week that childhood or adolescent hypertension is a reality that parents cannot afford to overlook.

"For a long time," said Dr. Langford Kidd, Chief of Pediatric Cardiology at Johns Hopkins, "doctors did not even take the blood pressures of children when they made trips to the office." Kidd said that the possibility of hypertensionas a viable disease was not even considered.

But as research progressed, he said, scientists began to trace the histories of their patients back to adolescence. What was found was a blood pressure which was higher than what was found to be normal for patients in that age bracket.

"We were using adult standards to measure the pressures," he said, "so we were not particularly alarmed when an adolescent showed a pressure of, say, 130 - 80."

But while such a pressure is normal or even low for some adults, it is high for youth. What researchers found, according to Dr. Kidd, was a large percentage of adolescents with pressure measurements within a bracket later found to be too high.

As in adults, the disease is asymptomatic in adolescents. Few youth, if any, complain of anything that would alarm parents that something is wrong.

> "For a long time, physicians did not even take the blood pressures of children..."

But, he said the possibilities for disease are the same and the progression of the illnesses that result from hypertension is not different.

"A child might complain of headachhes, blurred vision and dizziness, or he might not," said Dr. Kidd. "The only way to check the disease is to check the child's blood pressure regularly."

Dr. Kidd said that when hypertension in an adolescent is discovered, the most accepted form of treatment at this time includes encouragement of weight reduction, a change in diet including an elimination of salt and fats from the diet better stress management, and a cessation of smoking.

"We try not to prescribe drugs if we can help it," he said. "We think it's best to treat it at this age without drugs."

But in severe cases, when drugs are necessary, they are prescribed, and often hypertension is treated early enough there is a greater chance of controlling it or even possibly eliminatinng it." Dr. Kidd said, although stressing that no cure for hypertension has been found regardless of the age of the patient.

Dr. Kidd also feels that hospital visits in treatment of the disease could prove to be burdensome for young patients and has begun to implement programs in area high schools to first detect the disease and then to begin an effective treatment aregimen against its progression.

One such program has begun at Dunbar High School, Dr. Kidd said. Students are taught to take their own blood pressures and school health and hygiene courses are including methods of changing dietary habits and stress management, in addition to encouragement to stop smoking, which has long been hailed as an irritant to high blood pressure.

The response to the program has been good thus far, said Dr. Kidd.

"Parents and students alike are eager to be involved in this program and want to do everything they can to alleviate the problem."

Dr. Kidd said that childhood hypertension has not as yet been pinppointed as a problem in very young children, those under the age of adolescence, and he stressed that the presence of hypertension in an adolescent should not be a deterrent for normal physical activity.

"We don't have any evidence that the disease is aggravated by physical activities like playing football or any school sport, for that matter," he said.

The important thing is to have your child's pressure measured regularly, especially if there is a history of high blood pressure in your family. Remember that the disease is a killer: it doesn't warn of an impending stroke or other serious illness. But conscientious care now might help your child have a much healthier life later on.

How to put your rent in escrow

Part one

Just because your landlord is giving you a lot of problems does not mean you have to take the abuse sitting down.

In fact, by taking a little extra time and thought, you can probably "encourage" your landlord to make the repairs and changes in your rented building that are necessary for your comfort.

One of the best ways to get results is to put your rent in escrow until changes are made. The word "escrow" means that money or property is put into the hands of a third person, not the designated recipient, until certain conditions are met. When those conditions are fulfilled, the third party delivers the money to the designee, and not before.

How is it done? SURVIVAL called the Baltimore City Tenants Association for advice and they sent us a simple check-list which we would like to share with you:

1) If you live in an apartment, or if your landlord owns other property in your area, talk to your neighbors. Chances are they've been having the same problems you're having. The more people that join you, the stronger you'll be.

NEXT WEEK

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BUSINESS/REAL ESTATE

This week's financial section produced by P. E. Badham

Planning is key to purchasing home

By Partricia Davis
G.R.I.

Most of us find New Year's resolutions fading almost as quickly as the old year fades out.

Besides the fact that we all have aged one year, can you now look back over the year and identify some change that you were committed to follow through? If not, then perhaps now is the time for some realistic goal setting.

With some sacrifice and preplanning, home ownership could very easily become the entire family's committment for the next 12 months.

Since Christmas is the season that the family's budget normally suffers the most, perhaps this is the time for the family to pledge its efforts toward moving into that new home on or before December.

If every family member understands and agrees with the family's objective, then one simple way to move closer to that goal is for the family to come together and to enjoy Christmas season without subjecting the budget to added expenses that could very easily take the next 12 months to pay off.

A committment toward homeownership becomes even more realistic when all members share in the wise management of funds.

Fewer complaints will be issued about the family meals, teenagers will find themselves "getting by" with fewer clothers. Maybe dad might even consider some overtime or a second job. How much could the family save if everyone agreed to "brown bag it" to work and school? creative budgeting ideas are guaranteed to surface.

It might also be helpful if the family would sit down together and review its financial status. Everyone should be aware of the family's income as well as expenses.

In this way, members of the family would be less likely to drain upon the budget. Any extra monies, no matter how minimum, left over after expenses are paid, should be immediately funneled into a savings account.

Automatic credit union deduction is an excellent means for assuring the family of saving. If steady saving deposits are considered a family expense, rather than a luxury, withdrawals will be minimized.

If dad has secured that second job, the family could agree to deposit into the savings account all income resulting from the extra job.

To further increase the year's savings, instead of channeling income tax returns into some newly created expense, the family could agree to add this amount to the already substantial saving.

Of course while the family is busily maximizing the income and minimizing the expenses, there is still another step toward realizing that home.

This is to become fully acquainted with the process of investing in a home, thereby relieving yourself of some unwarranted fears.

This can simply be accomplished by picking up the telephone and dialing for an appointment with your local realtor.

Any real estate agent would be more than delighted to explain to you, free of charge, the simple steps involved in the homeownership process, starting from selecting the home to your moving in.

In addition to clarifying the process and answering any questions that you might have, your real estate agent will estimate for you monies required for you to invest in the home of you choice.

Right now could well be the best time for you to make the decision to stop paying your landlord's mortgage and to prepare for the personal and financial benefits of home ownership.

Resolve to experience the deep personal satisfaction of owning your own home on or before Christmas 1981.

New book published on small businesses

Luanna C. Blagrove has written and published a book, "Untold Facts About the Small Business Game: How to Be Competent in Business."

The Connecticut author states that she is filling in the "missing links in the small business dilemna."

She states, "For years the cry has been that nine out of 10 businesses started will fail within the first five years because of incompetence, lack of business knowledge, insufficient operating capital, or a combination of the theethree.

"These are not the true major problems because they all have solvable solutions. However, my researching, investigating and personal experience as both a businessperson and as a professional advisor has led to the 'missing links' that exist in small businesses before other known and unknown problems surface."

The number one problem with small business, she states, that has baffled researchers and professional advisors for years, is the fact that there is snc such business structure as a "small business structure."

Technically and legally there are only three business structures: proprietor, partnership and corporation. Coupled with this, most business theories and academic training accents are on big businesses. Thus the proprietor and partnership typical business have been forgotten.

The second problem, she said, is that most businesspersons and their professional advisors are unaware that operating a business is like playing a game.

Like a game, in business there are the known opponents: other bosses, business groups, and governments; set rules: legal, moral, and social; and a definite strategy plan: coordination of the various components of operating a business with "special" tools.

The third problem involves equal understanding by both the businesperson and professional advisors the functions, roles, and duties that pertain to a particular structured business.

The fourth problem concerns the unknown, unwritten, and unspoken functioh, roles and duties that apply to the various professional advisors when working with proprietor and partnership type business.

Last but not least, the realization by the businessperson that his business belongs to him. That it is he who must lay a sound business foundation even before financing sources, accounting methods and how to get rich schemes are considered. How to use a systematic process for researching and investigating in order to evaluate his business; understanding the functions, roles, and duties of the various professional advisors; and mastering the ability to distinguish competence and incompetence in both himself and his professional advisors have much to do with whether or not a small business will succeed.

UB offers new course on role of business in community

"The Role of Business in Community Development," a new course in the University of Baltimore's Master's in Public Administration program, is focusing on the role of the public and private sector in Baltimore's community development and the impact of government decisions on the private sector.

A unique feature of the course is that several corporate representatives from local companies have addressed the class on their organization's role in downtown development.

To date, guest speakers have included: John Huss, vice president Fidelity-Surety, U.S.F.and G; Earl C. Kegg, vice president personnel department, U.S. F. and G; S. Wesley Porter, Sr., senior training specialist, U. S. F. and G; Cecil E. Estes, assistant vice president insurance engineering and audit department, U.S. F. and G.

Also, Bob Harrison, assistant to the vice president of operations Sunpapers; Louis Fraconari, vice president of operations, Sunpapers; Richard Bronemann, Employee Relations Specialist, Exxon; Allen Everette, coordinator of Results Management, Amoco; Jim Steinkamp, labor relations manager Amoco and Howard Marshall, manager, employee and community relations, McCormick Co.

According to Dr. Lawrence Downey, director of the MPA program, the course so far has been very successful. "The classes provide an exchange of information and experiences that are of tremendous value to students of public policy," he comments.

"Students are learning first-hand how contemporary private enterprise and governmental support and regulation impact on community development. The students are seeing how corporate activities and public policies intersect on such issues as research and development, advertising and marketing, employment practices, labor relations, and environmental protection."

The course received some initial organizational help and funding from the Institute for Applied Economics, a national organization which develops and supports forums and courses on the role of private enterprise in the American economic system.

Additional funding, provided by U.S.F. and G., A. S. Abell Company, Amoco and Exxon will be used towards publishing monographs on research conducted by students.

Balto. Co. firms get tax-free bonds

Two local companies, Maryland Precision Spring and Acadia Manufacturing, are recipients of a tax-free industrial revenue bond and a MIDFA-approved loan sponsored by Baltimore County.

The Baltimore County Council approved the loans for the two firms following their endorsement by the Hutchinson administration and its economic development commission.

The tax-free bonds and loans are used by Baltimore County to help relocate here, and finance the purchase of real estate or equipment.

As soon as the bond or MIDFA loan is issued, it is immediately bought by the cooperating bank, which relieves the county of any financial obligation.

However, because the interest paid to the bank is tax-free, companies like Maryland Precision Spring and Acadia can borrow money at three to four percent below the conventional interest rates.

A $880,000 loan from the Maryland Industrial Development Financing enable Maryland Precision Spring to relocate into the Pulaski Industrial Park from their old quarters in Baltimore city.

The firm, which will borrow the funds from Mercantile Safe Deposit and Trust Company, plans to move into its new, 40,000 square-foot plant by late December.

The company manufactures springs, metal forms, stamped parts, and metal assemblies for a wide range of industrial clients throughout the Mid and South-Atlantic

William Brown

Big brothers-Big sisters share contract with Labor Dept.

William Brown, chairman of the development committee of the Board of Directors has announced the awarding of a $74,420 contract between the Big Brothers and Big Sisters of Central Maryland and the U.S. Department of Labor.

The CETA funded project will provide employment preparation assistance to disadvantaged youth in the Baltimore area.

The award was one of eight given by Big Brothers-Big Sisters of America through a contract with the office of Youth Programs of the Department of Labor to varied model projects throughout the United States.

While the program is funded for 15 months, it is anticipated that employment preparation will be a permanent service of the local office of Big Brothers-Big Sisters.

The program will offer individual counseling and workshops in basic life skills, planning for the job and other job readiness components such as being interviewed for a job and how to fill out a job application.

All parts of the program are designed to help the participants better prepare for a job or career.

The project is designed to accommodate 55 boys and girls ages 15 and 16 already receiving BB - BS service. An additional 15 boys and girls will be referred from the local CETA offices.

Resources and the Baltimore County CETA Administration and their Private Industry Councils, the project has enlisted the aid of the Baltimore Metropolitan Council A.F.L.-C.I.O. Unions, the Labor Agency for Community Services and the A. Philip Randolph Youth Employment Program.

The resources of the board of directors and individually assigned Big Brothers and Big Sisters will also be brought to bear on each participant.

Associated becomes Century 21

Ted Coates, broker of Associated Real Estate, Inc, announced that as of November, the firm which is about 25 years old, will be known as Century 21 - Associated Real Estate.

Associated is located in Woodlawn at the Woodmoor Shopping Center on Liberty Road.

Specializing in residential and commercial sales, the firm has 61 agents and four associate brokers.

Coates states, "I am convinced that with the added training programs and management support plus the fact that we will still be independently owned and operated, will allow us to better compete with the other franchises and larger firms as well as provide better service to our seliers and buyers.

Ted Coates

BTR Realty earnings increase

BTR Realty, Inc. has announced earning of $345,146 for the nine months ended Sept. 30, 1980 compared with earnings of $453,589 for the corresponding period in 1979.

Per share earnings were $.83 compared with $.83 for the same period of the previous year. Revenues reached $3,233,050 compared with $2,677,704 in 1979.

The third quarter generated gross revenues of $1,110,693 and a net of $174,751 or $.32 per share, it was said.

Baltimore will get new SBA program

Mayor William Donald Schaefer, joined by officials from the Small Business Administration (SBA) and the National Development Council (NDC), announced Baltimore Economic Development Corporation's (BEDCO) receipt of SBA certification under the new "503" program.

The "503" program is a major new source of funds to help small and medium size businesses.

It serves as an additional tool in the implementation of the Neighborhood Business Revitalization Program (NBR) initiated in June 1979 with the cooperation of commitment of the Baltimore Banking Community and the Greater Baltimore Commitment.

Joined by William Mauk, deputy administrator, SBA; John Sower, representing NDC; and Bernard Berkowitz, director, BEDCO; Mayor Schaefer applauded this new program designed to "boost plant expansion and increase jobs."

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