# BUSINESS/REAL ESTATE

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

New deputy administrator

## Donald Templeman named to SBA post

Donald R. Templeman, a career small business expert, has been named deputy administrator of the U.S. Small Buiness Administration.

In making the appointment, SBA Administrator Michael Cardenas said, "Mr. Templeman brings to the agency years of valuable experience in the small business community, coupled with important assignments on Capitol Hill.

"His familiarity with both the executive and legislative branches of government will be of utmost value to SBA and its small business constituency."

Cardenas explained that "Deputy Administrator Templeman will be working closely with me in establishing policy and seeing that it is carried out. I expect he will be involved very heavily in our delivery programs, such as management assistance, procurement assistance and investment."

Templeman comes to his new appointment from the position of executive assistant to Rep. Jerry Lewis, R-Calif.

Templeman, 46, has 22 years experience and technological development, primarily with the federal government. He joined the U.S. Small Business Administration as a contract and production specialist for the Los Angeles office in 1972, following 12 years as a contract negotiator and officer with the Air Force and in private business.

In 1973 he was appointed national manager of SBA's Technology Assistance Program, with the responsibility of assisting small business firms in locating, obtaining and applying appropriate government-sponsored technology.

His duties included negotiations of interagency agreements and contracts with state governments, universities and private concerns.

He was project manager and chief designer of SBA's highly successful Procurement Automated Source System (PASS). This computerized system lists the capabilities of small firms to permit instant retrieval by large firms needing particular services.

In 1978 Templeman was selected for a 10-month Congressional Fellowship sponsored by the American Political Science Association. The fellowship included a five-month Senate assignment to the Office of Sen. Edward Kennedy and five months in the House Office of Rep. Jerry Lewis.

At the end of the assignment he joined Lewis' staff where his areas of specialization were energy, budget, taxes, general economic issues and small business matters.


FOR MOTHER'S DAY!

*TREAT YOUR SPECIAL LADY TO A DAY OF LUXURY AND BEAUTY AT*

JACQUIE'S PLACE

*We will pamper your special lady with a manicure, pedicure, European facial and make-up lesson.*

This Mother's Day Special Is Only $40.00
Phone Today For An Appointment
653-9707

Jacquie's Place
600 Reisterstown Rd.
Suite No. 502



AMBERT INSURANCE AGENCY INC.

LAMBERT INSURANCE AGENCY INC.

4605 Edmondson Ave.
Balto., Md. 21229
233-4800

•AUTO
•FIRE
•HOMEOWNERS
•GENERAL LIABILITY
•HEALTH
•PENSION
•BONDS
•MARINE
•WORKMANS COMPENSATION

SPECIAL INSURANCE PROGRAM FOR THE FAMILY

•DRY CLEANERS • BUILDING CONTRACTORS
•FLORISTS & NURSERYMEN • MACHINE SHOPS
•PLUMBING CONTRACTORS
•ELECTRICAL CONTRACTORS • FAST FOOD SHOPS

COMPLETE INSURANCE COVERAGE


## Top business listing out in June

As industrial America races toward the computerized technology of tomorrow, black entrepreneurs are targeting the fields of energy and technology as areas of growth and profitability thereby strengthening the black economic infrastructure in America, reports "Black Enterprise" Magazine in its June issue.

"Black Enterprise" Magazine, in releasing its annual June "BE 100" listing of the top black-owned businesses, examines which industries are providing expansion opportunities for black businesses and which industries are declining.

Leading the list of excellerated growth companies are those involved in the areas of energy, computer technology and telecommunications. Showing the most dramatic rise are companies which manufacture or distribute products specifically targeted for the black consumer market.

Automobile dealerships, long the list's industry leader, experienced the greatest decline of the "BE 100" both in terms of the number listed and the amount of gross sales.

The North Central region boasts the largest number of black-owned businesses, but gaining rapidly are cities in the Sunbelt and the West.

## Business notebook

Joanne Miller Rosenthal has been named vice-president of the Sentinel Title Corporation.

Sentinel Title Corporation is a full service title company located in the Blaustein Building in Baltimore. There are five other Sentinel offices in Maryland including Columbia, Towson, Eldersburg, Bel Air and Frederick.

Mrs. Rosenthal will supervise residential and commercial property settlement transactions in the company's Baltimore office.

Francis P. Lucier, chairman of the board and executive officer of Black and Decker Manufacturing Company, has been named Marketer-of-the-Year by the Baltimore Chapter of the American Marketing Association.

Lucier will be honored at a banquet to be held June 6 at the Baltimore Convention Center.

The board of directors of Equitable Bancorporation declared a regular quarterly cash dividend for the quarter ending March 31 of 19 cents per share of common stock, payable on July 1 to shareholders of record June 15.

Fidelity Federal Savings and Loan Association of Baltimore has reported the highest quarterly earnings in its 107-year history.

Net income for this year's first quarter was $301,582, up 189 percent over the same period last year. These earnings represent an annualized 24.7 percent return on equity compared to 12.8 percent for 1980.

H. Furlong Baldwin, president and chief executive officer of Mercantile Bankshares Corporation and E. Theodore Orme, president of the Peoples Bank of Maryland announced that the respective boards of directors have approved a plan for the affiliation of the People Bank of Maryland with Mercantile Bankshares Corporation.


Century 21

ASSOCIATED REAL ESTATE, INC.

INTRODUCES:

NEW COMMUNITY SERVICE PROGRAM CALLED COMMUNITY HOUSING ADVISORY SERVICE

Keeping in line with his promise for the company to offer more and better service, Ted Coates, broker, said that this program is being offered FREE to all church and civil organizations as well as any fraternity or sorority groups.

The program is designed to give the Buyers and Sellers some idea of what to look for when selling or buying a home. Topics covered are:

Who should buy and when?
What to look for in a home.
Financing.
Tax Advantages.
Contract process.
How to select a realtor who will best meet your needs.
Settlement process.

Ted feels that since the purchase of property is the largest investment of the average person's life time, the better educated on the subject he or she is, the less likely he or she will make a mistake which will further complicate their lives.

The program coordinator is Enotha Bennett who has been a director of training for the State and conducts the computer training for the office. The other associates involved in the program are Bettye Brown and Jerry Fulton. Each seminar will run about three hours.

Anyone interested in this program may contact Enotha Bennett or Bettye Brown at 944-2300


## Home renovators seminar set

A Home Renovators seminar, free to the public, will be held Saturday, May 9 from 9:30 a.m. to 1:30 p.m. at 1501 West Mt. Royal Ave.

This special class is being conducted by the Greater Baltimore Board of realtors in cooperation with the city of Baltimore and Department of Housing and Community Development.

The purposes of this seminar are to provide practical information on buying a house for the purpose of renovation and the actual rehabilitation process, as well as promoting this homeownership option as a good investment.

Topics include the value of renovation, financing alternatives, identifying defects and estimating rehabilitation costs, how to select and work with an architect, finding a house, renovating a vacant city-owned house, and how to select and work with a contractor.

No registration is required and entrance is allowed on a first-come basis due to limited seating.

## Market strengthened in Balto.-Wash. area

In its full year of operations the Washington - Baltimore Regional Association (W-BRA) has "increased awareness of the Baltimore - Washington common market and our economic strength both within the region and elsewhere," W-BRA Chairman Vincent C. Burke Jr. told members of the board at the association's annual meeting.

"More and more there is an acceptance of the validity of the basic concept of the common market and with this increased sense of place, one of our primary goals will come more and more attention and inevitably increased interest in the assets we have to offer to national and foreign corporations," said Burke.

The year 1980 saw the association's first successful recruitment of national business to the region, said Burke, when Wells Fargo Credit Corporation of Phoenix established offices for their commercial credit operations in Silver Spring, Md. and Tysons Corner, Va.

Another half dozen other corporate prospects "are still in the exploratory stages," said Burke. "We anticipate a continued increase in this area that represents the ultimate test of the association's effectiveness."

Other W-BRA marketing efforts in 1980 have included a "MarkeTour" of the area by diplomatic representatives of nations most likely to invest in the U.S., preparation of an economic study by noted analysts Robert R. Nathan Associates development of a statistical data base for the area, including media materials drawing on the information publication of a high quality promotional brochure "The Unique Market;" and distribution of a newsletter, "Around the Region," that reaches 2,000 readers each month.

W-BRA officials have also promoted the common market concept at meetings of professional organizations such as the National Association of Corporate Real Estate Executives, the Society of Industrial Realtors and the National Association of Manufacturers.

Working closely with the Economic Development Council of Greater Baltimore and the Greater Washington Board of Trade, "the association has become part of our regional economic development structure, it has put together its basic materials and tools, it has helped create greater awareness within the area and beyond of the existence and the nature of the common market.

"And also it is slowly starting to see the results of these efforts in the form of increased interest in the common market and actual prospects," said Burke.

In presenting the W-BRA marketing program for 1981, W-BRA President Barry Zorthian said the association will develop a program of media contacts within and outside the region which will include radio public service announcements and a series of press releases on important economic developments within the region.

In 1981 W-BRA will also expand its personal contact program with national and foreign corporate executives, and will continue to explore the possibility of a highly targeted direct mail campaign aimed at specific industries.

The Washington-Baltimore Regional Association is a private, non profit corporation established by representatives of business and industry to promote economic development in the Baltimore - Washington common market, a unique economic and marketing unit comprised of the two cities and 15 contiguous counties in Maryland and Virginia.

## —Business Workshop—

Several workshops are planned for the month of May to help the entrepreneur getting started in business or strengthening the already established business.

How to Start and Manage a Small Business will be held May 12 from 8:30 a.m. to 4:30 p.m. at the Towson Methodist Church, Hampton Lane and Dulaney Valley Road. Call 962-2233.

Starting and Operating a Small Construction Company is the topic of a workshop scheduled May 16 at Catonsville Community College from 8:30 a.m. to 4:30 p.m. Call 455-4432.

On May 19-21 Production Management Applications will be held at Catonsville Community College from 7 p.m. to 10 p.m. each day. Call 455-4432.

Successful Exporting will be held from 10 a.m. to 12 p.m. on May 21 at the Community College of Baltimore Harbor Campus. Call 962-3562.

At Towson Methodist Church on May 27 Financial Management will be held from 8:30 a.m. to 4 p.m. Call 962-2233.

Starting and Minding Your Own Business will be held May 27 from 6 p.m. to 8 p.m. at the Center for Displaced Homemakers, 2435 Maryland Ave. Call 243-5000.

Pre-registration is required for all workshops.


NORRIS FORD

#1 HAS #1

80 PINTO RUNABOUT — Many To Choose From Loaded AT PS. SPECIAL $4599
79 FAIRMONT 2 Dr. 6 Cyl. Auto. Trans. PS. Air Conditioning. Whole Dollar Value $4499
78 FAIRMONT 2 WAGONS All Loaded Many Bargains. Some Colors From $3999
80 MUSTANGS "TO CHOOSE" Both Automatics From $5599
78 MERCURY MONARCH 4 Dr. Fully Equipped. Power. Auto. Trans. PS. 6 Cyl. Real Nice Interior Low Miles $3999
78 THUNDERBIRDS Many To Choose From $4899
74 MUSTANGS FASTBACK 4 Speed. Radio. Heater. 3 To Choose $2399
79 FORD LTD WAGON 10 Passenger. Many extras incl. air. 22,000 Miles. Like New $4999
78 PINTO RUNABOUT Gold With Saddle Interior. AT. PS. AC. $3599
77 THUNDERBIRDS Two To Choose From $3499
78 FAIRMONT 2 Dr. Red. Like New. Power. Auto Trans. P.S. $3599
79 MUSTANGS Many To Choose From $4599
80 CHEVY POKA-LP Custom Deluxe. AT. PS. 12 MO. Main. Gold W/Black Interior $5599
80 BLAZER SILVERADO 4 Wheel Drive. Auto., P.S., Power Steering, Air Cond., Radio, Power Windows, Power Door Locks. SPECIAL $8500
77 BLAZER 4 WHEEL DRIVE K5 Cheyenne. Loaded. Lower miles. Beautiful. Air cond., Radio, Power Windows, Power Door Locks. $5299
78 FIREBIRD TRANS AM Auto. Trans. PS. Air Silver With Red Interior $5799
74 OLDS '98' STATION WAGON With Luggage Carrier Interior $2199
79 LINCOLN VERSAILLES Weather Radio Yellow Glow w/ Fully equipped 17,000 Miles $10,500
77 COUGAR 2 Dr. Vinyl. Saddle Interior. Lot Power. Sharp. Like New $3599
79 CAPRICE CLASSIC 4 Dr. Disc. Brakes. Air. Radio. All loaded $4999
79 LTD II 4 Dr. Brougham. Ivory w/saddle int. Loaded. Saddle vinyl top. like new Perfect $3899
79 FUTURA Stereo. Black metallic. Red int. vinyl interior 8 cyl. AT. PS. AC. Stereo $5399
79 PONTIAC FIREBIRD Gold. Black interior. Loaded. Sharp $5599
77 NOVA 4 Dr. Auto. Air cond. 6 cyl. AT. PS. AC. Perfect $3899
76 BOBCAT VILLAGER STATION WAGON Whole year use. 8 cyl. AT. PS. AC $3299
77 PINTO AT. PS. Gas saver. Runs like top $2999
79 LTD 4 Dr. White W/Green Interior Low Miles. Fully Equipped $4899
74 PINTO 2 Dr. Green. Like New $2199
79 DODGE SPORT VAN Fly To. seats. 5 mo. equipped. 2 tone paint green. Radio. 5,000 miles $7499
80 GMC JIMMY HIGH SIERRA Metallic Copper & White. 2 tone. custom interior. every available option. Plus Stereo Extras. 4 Wheel Drive. Lock out hubs Was $11,395 $9500
79 CAMARO BERLINETTA Loaded. Tilt w/ saddle int. Sharp. Like new $6999
78 COUGAR Black Silver vinyl top like new. cent ral locks $4999
78 AMC CONCORD 2 Dr. Red w/red int. 6 cyl. AT. PS. Radio/PS. Lot Power $4299
76 LTD LANDAU 2 Dr. White w/saddle interior. Like new. low miles $2999
78 PONTIAC GRAN PRIX Vintage w/matching interior. loaded. Sharp! $5999
77 GRANADA 2 Dr. Green w/vinyl top. Loaded. Sharp. Green. Sharp. Like New! $4199
81 MUSTANG Cobra. Black w/Black Interior. Auto Trans. PS. AM/FM. Like New. 8,000 Miles. Special $6350
78 FUTURA 2 Dr. Blue w/Blue Interior. Auto Trans. PS. Air Conditioner $3999
78 COUGAR XR-7 Stereo. Blue. Red. Tan Interior. Buick eng. White vinyl top $4999
80 THUNDERBIRD Auto. 60,000 Miles. Fully Loaded. Like New $5999
74 LTD 4 Dr. Gold w/Saddle Interior $1999
79 MERCURY MARQUIS BROUGHAM Midnight blue. Metallic. Power windows. tilt wheel. AM/FM stereo $5399
81 MUSTANG Gold w/tt Saddle Interior. A/T. P/S. AM/FM. Just like New. 3,000 Miles. $6299
79 CHATEAU LUBWAGON 10 Passenger. Tan deluxe interior. A/T. Power. Like New. 30,000 Miles $6599
79 JEEP CHEROKEE WAGONEER Loaded. Tan. Power steering. Power control. AM/FM stereo with world globe. Anti lock brakes. Auto. trans. PS. 4 Wheel drive. Dual tanks. Front rack. Over $10,000 New. Like New $7450

ASK FOR USED CAR DEPT.

NORRIS FORD
900 Block Merritt Blvd.
Near Eastpoint Shopping Center
285-0200

SCHOOL BOARD OFFICIALS in attendance at the May 3 banquet for Dr. Rebecca Carroll held at the Forum included Bishop Monroe Saunders, Louis Beck, Dr. Beryl Williams, David Daneker, Mr. and Mrs. Joseph Smith and Ann Jackson.

BANQUET GUESTS included many persons from the school system including (L to R) Dr. Joel Carrington, Theda Wilson, Robert Umphery, T. Jackson, Sam Zervitz, Myra Harris, Dr. John Crew, Alice Pinderhughes and Dr. Hilbert Stanley.

Helped blacks gain the vote

## Will 'penalty box' in south be eliminated

By Ed Rogers

Congress opened hearings this week on whether to let six southern states out of what one member called a "penalty box" they were placed in 17 years ago because of past discrimination against black voters.

What Rep. Henry Hyde, R-Ill., called the penalty box is a section of the 1965 Voting Rights Act requiring that states with a history of voter discrimination must get prior federal approval for any political change.

Unless extended, the requirement will lapse Aug. 6, 1982. Chairman Peter Rodino of the House Judiciary Committee has proposed extending it to 10 years.

Sens. Edward M. Kennedy, D-Mass., and Charles Mathias, R-Md., have introduced an identical proposal.

"My view is that the handful of southern states have been in a penalty box for nearly 17 years," Hyde said as Rep. Don Edwards, D-Calif., opened hearings in the House Judiciary Subcommittee on Civil Rights.

"They have improved their voting rights records and hence ought to be treated like every other jurisdiction in the land," Hyde argued. "The infringement on their sovereignty...For 17 years ought to be ended."

Hyde and other subcommittee members uniformly endorsed the act's basic principle, but he proposed allowing "preclearance" to lapse — subject only to being revived by court action anywhere a Pattern of discrimination emerges.

But his proposal was opposed by President Vernon Jordan of the National Urban League, NAACP Director Benjamin Hooks, AFL-CIO President Lane Kirkland and other witnesses.

"I do not view it as a penalty box," but as a guard against "their historical willingness to deny the right to vote," Jordan said.

Jordan, a leader in the civil rights movement of the 1960's claimed gerrymandering of districts, discriminatory urban annexations and other efforts to dilute the black vote still are attempted in the south.

"I do not trust white people in the south with my rights," Jordan testified. "I didn't before the Act. I do not 17 years later."

Hyde protested, "I also believe in equality."

"I believe in equality; God knows I do!" Jordan exclaimed, causing an outburst of laughter.

"I've been in the south," Hyde said, arguing the "White power structure" has made improvements since 1965.

"I want you to go with me," Jordan said, causing more laughter.

"Can I trust you?" Hyde asked jokingly.

Preclearance originally covered any state or jurisdiction that had used literacy or other voter tests before 1965 and had less than a 50 percent voter turnout in the 1964 presidential election.

The provision triggered coverage of Alabama, Georgia, Louisiana, Mississippi, South Carolina, Virginia and nearly half of North Carolina.

Committee sources said even if the provision lapses the states would have to get federal court approval for ending the federal supervision and there is no assurance the courts would agree.

Later amendments have extended similar protection on behalf of other minorities. Jurisdictions must use bilingual ballots if they have more than 5 percent minority - language voting-age residents.

If they also had less than a 50-percent turnout in the previous presidential election, they come under the preclearance provision. This provision now covers Alaska, Arizona, Texas and parts of 12 other states across the nation.

They include counties, townships and other jurisdictions in California, Colorado, Connecticut, Florida, Hawaii, Idaho, Massachusetts, Michigan, New Hampshire, New York, South Dakota and Wyoming.

This coverage will lapse in 1985 unless extended.

## New evidence confirms 'exodus' story

A Johns Hopkins University professor has unveiled evidence that a woman pharoah reigned when the Israelites fled ancient Egypt and that a tidal wave spawned by a volcano may have saved them from destruction.

Dr. Hans Goedicke, a noted Egyptologist, also says the exodus actually occurred in 1477 B.C., or nearly 200 years before it is commonly believed.

Goedicke's theories, contained in an academic paper released this week, are based on a variety of archaeological sources, including a royal inscription from the reign of the woman pharoah Hatshepsut. He said the sources "verify the Biblical account to an unexpected degree, which is significant, as there is a tendency to consider the exodus account as fiction."

Goedicke said seismic records reveal that a volcano near Crete erupted at about 1477 B.C. possibly triggering a giant wave in Lake Manzaleh that swallowed Egyptian soldiers chasing the Israelites.

He also said the inscription from the reign of Hatshepsut, found on a rock above the entrance to a shrine of the goddess Pakht, is evidence the exodus occurred earlier.

The female pharoah said that when she ascended to power, she "threw fire against my enemies. And when I allowed the abomination of the gods to depart, the earth swallowed their footsteps. This was the directive of the primeval father, who reigns one day unexpectedly."

Goedicke, chairman of Hopkins Near Eastern Studies department, noted that in the mythology of ancient Egypt, the father-of-fathers was a great water that existed at the beginning of creation.

He also theorized that the words "abomination of the gods" referred to Semitic-speaking people from Palestine, whose privileges Hatshepsut had curtailed.

"The similarities of this report with the Biblical exodus narraitve are so great that in my opinion there can be no doubt that we have here two accounts of the very same event," Goedicke said.

"For the first time, we have solid historical evidence for fixing the date of the exodus," he said. "This event is the central experience of Judiasm and determines still today the religious life of its members."


"THE BEST FOR LESS" CHECK AND COMPARE - NOW AS ALWAYS PRICES ARE LOWER AT KASH & KARRY

SAVINGS ADD UP....AT KASH & KARRY WAREHOUSE FOOD MARKETS

PRICES EFFECTIVE: MON., MAY 4 THRU SUN., MAY 10, 1981

FOUR CONVENIENT LOCATIONS
• 5646 "THE ALAMEDA" SHOPPING CENTER
• 6836 REISTERSTOWN ROAD IN THE FALLSTAFF SHOPPING CENTER 2 MILES OFF BELTWAY AT EXIT 20 NORTH
• RT. 40-6508 BALT. NAT. PIKE JUST WEST OF THE BELTWAY
• 5510 BALT. NAT. PIKE AT ST. AGNES LANE

TWO LOCAL TELEVISION STATIONS COMPARED TOTAL FOOD BILLS * AND FOUND KASH & KARRY'S PRICES LOWEST

WJZ On April 14, 1981, WJZ-TV's Eyewitness News Consumer Reporter Ms. Erin Moriarty reported on the warehouse food pricing war. Channel 13 surveyed 6 local supermarkets and found that, even with the new warehouse pricing promotions, Kash and Karry had the lowest total grocery bill.*

WBAL On March 26, 1981, in part one of a two-part report, WBAL-TV's Action News Economic Reporter Jeff Hodes reported the results of a "market basket" survey. Channel 11 conducted in Baltimore area supermarkets. Of the five major supermarkets surveyed, Kash and Karry's "no frills" Warehouse Supermarket had the lowest total grocery bill.*

* WJZ compared the total cost of 25 items at six supermarket chains. Item for item, the comparison was made between the same brands and quantities.

WBAL compared the total cost of 38 items at five supermarket chains. Item for item, the comparison was made between the same brands and quantities. Their choice of items was based on a "Market Basket Survey" of the New York City Department of Consumer Affairs.

We urge you to shop and compare.

U.S. GOV'T. INSP. GRADE A FRESH FRYING CHICKEN PARTS LB 39¢
U.S.D.A. CHOICE BONELESS CHUCK ROAST LB $1.57
SWIFTNEY NO. 1 ALL MEAT FRANKS 1-LB PKG 89¢
SWIFT'S LEANSTART FRESH PORK SAUSAGE LB 69¢
FRESH GROUND CHUCK LB $1.59
MAXWELL HOUSE INSTANT COFFEE 10-OZ JAR $3.59
COKE, TAB OR SPRITE 6-PK 16-OZ BTLS $1.08
T. FARMS PEAR HALVES 2 $1
NUCO FLORIDA DELICIOUS MARGARINE 2 LB $1
GRADE YELLOW AMERICAN SINGLES 12-OZ PKG $1.39
COUNTY FIRST SWEET PEAS OR MITCHELL'S W.K. CORN 3 $1
GOLDEN RIPE BANANAS LB 4 $1
U.S. NO. 1 WHITE POTATOES 10-LB BAG $1.78
MINUTE MAID ORANGE JUICE 12-OZ CAN 99¢
BANQUET POT PIES BEEF, CHICKEN, TURKEY 3 $1
WHITE CLOUD TOILET TISSUE 4-ROLL PKG 97¢
FIRM RIPE SLICING TOMATOES 3 $1
FRESH GREEN CABBAGE LB 15¢