BUSINESS/REAL ESTATE

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

OCTOBER IS CO-OP MONTH

Federally funded bank provides $$ for co-ops

Consumer co-operatives or co-ops are doing battle against the inexorable climb of inflation and proving their worth to their member-owners, the president of the nation's newest cooperative institution declared in a monthly statement.

Carol S. Greenwald, president of the National Consumer Cooperative Bank, said consumer co-ops are taking their place alongside agricultural cooperatives as an important part of the American economy.

She said consumers are turning to food co-ops, housing co-ops, co-op health care centers, child care co-ops and co-ops providing other goods and services.

The Co-op Bank was created by Congress to make loans and provide technical assistance to consumer co-ops which often are unable to secure credit from traditional lending institutions.

The bank awarded its first loans in May 1980 and since then has approved loans of nearly $115 million to some 150 co-ops in almost every state.

Joyce Conrad, spokeswoman for the bank, told the AFRO that the size of the consumer co-op is not a factor in determining whether to award a loan.

"We've given loans as small as $5,000 to some groups," she said. "And we've given loans over $1 million for housing co-ops. So the size of the group is not really a factor."

Ms. Conrad stated that the bank hoped to be capitalized at between $150 and $200 million in the 1982 federal budget.

She said that the first reported consumer co-op was an insurance co-op started by Benjamin Franklin. Ms. Conrad said the bank has not been able to determine by category how many consumer co-ops exist currently across the country.

Co-op bank regional offices are located in Boston; New York; Charleston, S.C.; Detroit; Minneapolis; Fort Worth; Oakland and Seattle.

The regional office that serves Baltimore is in New York City, 90 Church St., Room 801B, 10007 and the phone number is 212-264-8333. Philip St. Georges is director of that office.

—

Locally, several churches throughout the city have organized food co-ops and persons can join for as little as a $5 membership fee. The food co-ops offer fresh fruits, vegetables, meats, chicken, fish and dry goods.

Citizens Organized to Purchase Energy (COPE) is a cooperative that will providing fuel and weatherization materials at a discount.

Negotiations with an independent Baltimore fuel oil dealer, Jackson Oil, have just been completed. The price being offered to COPE members is $1.18 a gallon, which is four and a half cents less than the present average price in the city.

COPE predicts that a member who uses 1,000 gallons a year will save $30 to $60.

According to Ken Montague, a COPE volunteer, "People are realizing they have to pull together to get more control over conditions like high energy costs. "Co-operatives like COPE will become more important in the '80s. COPE is the way to cope."

October is Co-op Month and activities nationwide are being sponsored by the National Coordinating Committee for Cooperative Month made up of 13 national co-op organizations. Activities include proclamation signings by mayors and governors, receptions, fairs, tours, meetings and workshops.

Business Workshops

Essex Workshops and courses scheduled for the months of October and November to assist persons in business are as follows.

Advertising Aids for Small Business will be held Wednesday, Oct. 21 from 8:45 a.m. to 4 p.m. at the Towson United Methodist Church, Hampton Lane and Dulaney Valley Road.

To register, call Essex Community College, sponsor of the workshop, at 522-1533.

A workshop on **Financial Management for Small Business** will be held at Essex Community College, 7201 Rossville Blvd., Saturday, Oct. 24 from 9 a.m. to 4:30 p.m. Call 522-1533 to register.

New Age Thinking and the Realtor is the title of a seminar to be presented by the Associate Division of the Greater Baltimore Board of Realtors Tuesday, Oct. 27 from 9:15 a.m. to 11:30 a.m. at the Towson Quality Inn.

Jerry Nargiz, president of the New Age Thinking Corporation will be the guest speaker. Pre-registration is necessary. Call 462-2500.

A three-day workshop entitled **Computer Applications for Small Business** will be held Nov. 3-5 from 7 p.m. to 10 p.m. at the Essex Community College. Call 522-1533 to register.

—

Is your business a small business? If you are a wholesaler with less than $14 million in annual sales; if you are in a service or construction business and gross less than $5 million; if you have a food or department store grossing less than $7.5 million. Or, if you have a clothing or appliance store or an automobile dealership and gross less than $5 million annually, your business is a small business and the U.S. Small Business Administration can help you.

SBA offers free counseling on the many issues important to and affecting small businesses today, including cash flow, marketing, advertising, poor sales, etc.

To receive information or counseling or to obtain a calendar of workshops, call SBA at 962-2233.

Harbor Bank receives extension

The state banking commissioner recently granted a six-month extension to the charter of the Harbor Bank, the city's first black bank.

Under the charter, the bank had been given until September 30 to raise the $2 million in capitalization funding needed to open its doors.

Bank officials report that more than $900,000 has been received through purchases of $20 shares and several additional pledges have been made.

In addition to individual investors, a substantial amount of money has been invested in the bank by black churches, businesses and organizations.

Harbor Bank officials are conducting information seminars at various locations throughout the community to inform residents about the full-service bank that will be located at 100 St. Paul St.

One feature of Harbor Bank is that it will be one of the only financial institutions in the downtown area to offer Saturday hours.

John Carpenter is serving as president of the bank and William C. March, owner of the East Baltimore funeral home, is the chairman of the 18-member board of directors.

Churches that have invested in Harbor Bank include: Southern Baptist Church, St. Paul Baptist Church, Bethel AME Church, Faith Baptist Church, Fountain Baptist Church, Gillis Memorial Community Church, Gospel Tabernacle Baptist Church, Mount Pleasant Baptist Church, New Shiloh Baptist Church, Union Baptist Church, New Antioch Baptist Church, Israel Baptist Church, New Psalmist Baptist Church and Universal Life Church VIII.

Other groups and businesses that have invested to date are: Baltimore Alumnae Chapter of Delta Sigma Theta Sorority, The Allied Printing Trades Council of Baltimore, Lilley Electric Co., Broadway-Payne, Inc., The Hoffberger Foundation, Jackson Oil Company, Bianchi Enterprises, William C. March Funeral Home, the Rouse Company, Grand Lodge Knights of Pythias, Information Control Systems Corp., the Communication Workers of America, Local 2101, Women Emerging, Metropolitan Baltimore Council of AFL-CIO Unions, Robert Clay Contractors and Jaki Hall Enterprises.

A seminar on the bank will be presented during a meeting of the Baptist Ministers' Conference, Monday, Oct. 19 at Enon Baptist Church at 12:30 p.m.

Another seminar will be presented Tuesday, Oct. 20, sponsored by the Kiwanis Club of Southeast Baltimore at Church Home and Hospital. The seminar will be held at 8 a.m. in the meeting room of the hospital cafeteria.

Real estate classes offered

The division of Continuing Education of Catonsville Community College will hold a series of credit-free courses in real estate in October. The classes are designed for both the consumer and the professional in the field.

"Buying and Selling a Home" will meet on Wednesdays, Oct. 21-28 from 6 p.m. to 9 p.m. at CCC, 800 S. Rolling Road. The registration fee is $12.

"Investing in Income Producing Properties" is a one day course, set for Saturday, Oct. 10 from 9 a.m. to 4:15 p.m. The fee is $9.

Two sections of "Real Estate for Licensees Continuing Education" will be offered. The first section will meet Saturdays, Oct. 17-24 from 9 a.m. to 4:15 p.m. The second will be held Wednesdays, Oct. 7-28 from 9 a.m. to 12:15 p.m. Both classes will be held at CCC and both cost $17.

"Real Estate License Preparatory" is a one day course scheduled for Saturday, Oct. 17 from 9 a.m. to 5 p.m. at CCC. The registration fee is $11.

"Understanding Real Estate Contracts" will be held Saturday, Oct. 31 from 9 a.m. to 4 p.m. and the cost is $12.

For more information or to register, call the College Office of Continuing Education at 455-4318.

LOANS

*Telephone Approval
*1st, 2nd & 3rd Mortgage Loans
*$2,500 to $750,000
*3 Months to 12 Years
*No Credit Turned Down
*Money in 48 Hrs.
*Convenient Terms
*We Are Direct Lenders

Call Today For Details

727-2140

FIRST AMERICAN MORTGAGE CO., INC.

Lic. Mortgage Banker/Broker

Where in the world do we get our incredible ideas?

Some of our most exciting innovations are the product of Ford engineers and designers working as a team.

The amazing thing is that they are thousands of miles apart. Detroit sharing ideas with Ford of Germany. Germany sharing ideas with Britain and so on.

This give-and-take among the 5,000-strong family of engineers and scientists at Ford has been successfully solving the small car problems of Europe.

And now, when America needs small fuel-efficient cars, that expertise is in hand. Helping to build a new generation of small cars right here in America.

The next breakthrough could come from the teamwork of any one of the 31 countries in the Incredible World of Ford. But one thing's for sure. If it's a good idea, it's going to end up right here in America.

The Incredible World of Ford.

Ford

Washington Sidelights

(Ray Wilson photo)

WUL GRADUATES — The seventh class of the Washington Urban League Word Processing Training Center pose following graduation. Kneeling (L - R): Bonita Braswell, Beverly Fleming and Cheryl Fields. First Row (standing L - R): Donna James, Deborah Jones, Peggy Hines, Jacqueline Lawton, Bonnie Ross and Helena Coleman. Second row (standing L - R): Anna Harrison, Thomas Jackson, Celestine Lyles, Sheryll Streets, Judy Jones, Wanda Wheeler, Sonia Higgins, Diane Johnson, Darryl Reeder, Deborah Atkinson and Juliette Gray.

Urban League training center graduates 31

The Washington Urban League Word Processing Training Center held graduation ceremonies Tuesday, Sept. 29, 1981 for 31 members of its seventh class, formally acknowledging each student's completion of 22 weeks of intensive academic and skills preparation to qualify as entry level word processors.

The graduates of the seventh class, ranging in age from 18 to 56 are: Milagros Abreu, Rogelia F. Aguilar, James Anderson, Deborah Atkinson, Theora Barnett, Judy Blount, Bonita Braswell, Mary Casey, Helena R. Coleman, Cheryl C. Fields, Beverly L. Fleming, Renee Garvin.

Also Juliette Gray, Anna Harrison, Sonia Higgins, Delores Higgs, Peggy D. Hines, Thomas Jackson, Donna C. James, Diane L. Johnson, Deborah A. Jones, Jacqueline Lawton, Celestine R. Lyles, Robert J. Murrell, Darryl Reeder, Bonnie Ross, Sheryll Streets, Rita E. Waters, Wanda R. Wheeler, and Patricia A. Wilson.

In addition to certificates of completion which were awarded to all students, special awards were presented to Darryl Reeder, most improved student; Robert Murrell, most professional student; Anna Harrison, most outstanding student and the director's award went to Peggy Hines as the most all around student.

The ceremony, held outdoors under bright sunshine had more than 80 persons in attendance, including friends, relatives, and past graduates of the center.

Maudine Cooper, vice president For Washington Operations of the National Urban League was the guest speaker. She stressed the need for all of the students to take the job of responsible citizenship seriously, and emphasized the need for all of them to stand up and be counted through voting and other means.

There were also remarks from Jerome Page, president, Washington Urban League: Jesse Henderson, manager, federal systems division, IBM Corporation; Gerald Donaldson, executive vice president, Washington Urban League and Alonza Evans, director, Word Processing Training Center.

For the past three years, the Word Processing Training Center has been a collaborative effort of the Washington Urban League and the IBM Corporation. IBM has provided skill instructors and equipment on loan in conducting the skills training component. Other support comes from the D.C. Private Industry Council and the D.C. Department of Employment Services.

The graduation ceremony also marked the completion of a three-year assignment for George Purcell, loan executive from IBM who has been with the center from the beginning, managing IBM's involvement as director of skills training. Purcell was presented a plaque for his outstanding contribution to the center.

The Washington Urban League Word Processing Training Center trains eligible persons in the use of word processing and other advanced office equipment. The center is now taking applications for its eighth class which begins Oct. 26.

For more information, call the center at: 882-0400.

D.C. National Guard offers aid to students

College students today are continually searching for new and better ways of keeping the cost of a college education within reach of the average student.

This year, due to the budget cuts predicted for the National Direct Student Loans and other programs, that search for new sources of financial aid will take on an even greater urgency and importance.

The D.C. Army National Guard has announced three new programs for college students: The Educational Assistance Program, The College Loan Repayment Program and the Enlistment Bonus Program.

These programs are available to men and women who meet specific qualifications. The programs provide an excellent means for keeping pace with the rising cost of post-secondary education.

Membership in the D.C. Army National Guard entails a part-time military obligation that requires only two days a month and fifteen days of annual training each summer after an initial training period. Students will have adequate time for study and pursuit of personal activities.

A MINI FARMER'S MARKET was one of the many events planned to mark the opening of UDC's Van Ness Campus this week. John "Pops" Knott (L) of Pittsburgh, Pa., sells produce to William Lee. The market was sponsored by the university's cooperative extension service program.

(Photo by Milton Williams)

'We project family image when we perform in public'

'Mother Band and Show' offers different twist to music scene

By Al Humphrey

Unlike the heavy drum and street rapping sounds that you hear comming from monsterous boom box tape recorders which blast cassette recordings of Washington's hottest local bands, "The Mother's Band and Show" offers a different twist to the musical scene.

That different twist is partly due to the presence of Betty Green, who at the age of 40 is the inspirational, manager, provider and bass player of "Mothers Band and Show." Filling all these roles in addition to having three children, who are all members of the band, a husband and one tail wagging family dog is not always easy, but for Betty Green it sure is rewarding.

"I find being the mother of a family band interesting and challenging," said Mrs. Green, who most of her friends call Betty. She stands about four foot ten, with a creamy milk chocolate complexion and a pair of shorts, but free flowing hands that move with funky grace up and down her bass.

At times it seems as if the instrument is too big for her short, stout frame, but she handles her ax with all the confidence of a craftsman working with his most trusted tool.

As a concerned parent, she believes that playing music with her children has somehow brought them closer to each other. This closeness has also had a trickle down effect on members of the band who aren't related to Green.

Steve Young, a music instructor by profession who helped Green start the band said, "she has one of the biggest hearts than anybody I know of." Young has played with a lot of bands in the Washington area, but he finds that MBS has a special appeal.

"The biggest difference is the family like atmosphere," he said as he compared his association with MBS to other bands. It's almost like I was adopted into the family, he added.

"I treat all the members of the group like they were my children and what makes the experience so good is that we are able to entertain the public, enjoy ourselves and earn a little money at the same time," said Green. "We project the family image whenever we perform in public because we are with the family always."

Green falls into the musical groove with her two daughters Vonney, the 12 year old trumpet player, Robin, the group's 19 year old female vocalist and Spencer, her 23 year old son. The band originally started about five years ago and since that time they have experienced many ups and downs while exploring the rocky road of the music business.

"It has you on your toes and puts you on edge at times," she said while sitting on a couch in her small basement that is filled with electric keyboards, amplifiers, drums and all the other odds and ends that produce those magical sounds known to soothe the savage beast.

Two things that she learned to be weary of by managing and playing in the band is practice starting late and gigs (that's paid engagements in musician talk) without contracts.

"It can be a frightening experience because you deal with all types of people and you really have to know what you are doing because people will trick you," she explained.

"We have played at places where we didn't have contracts and the people didn't pay us a single dime," Green continued as she calmly recreated one of the negative aspects of show biz. You learn from your mistakes, I did and now we always have a contract, she said.

Having a top 40 band practicing in the small basement of a row house in S.E. Washington, that has two elderly neighbors living next door can also be a problem Green found out.

"One night our neighbor got upset because the music was going on longer than usual, tried to call but could not reach us because she forgot the number," she said. Her neighbor had to come over and knock on the door to ask when they planned to stop playing.

This time was almost 11:30 p.m. and the noise was driving the neighbors up the wall. It's rough when you're a struggling local band without the luxury of a sound proof studio to practice in.

Despite the pitfalls, Green still remains optimistic about her band and believes that the positives outweigh the negatives. Larry "Bum" Collins, a long time friend of Green's, who light heartedly describes his association with MBS as the man who mostly tries to get gigs for the band, sees Green as one of Washington's community leaders.

"There is a lot of communication between music and people," said Collins, "and that's why she does so many benefits. The band has performed at a number of places around the Washington area. Reformatory, Edgemeade Correctional Center For Boys, The Rap Inc., Police Boys Club, The Masonic Temple and even a McDonalds parking lot.

One of the band's most recent benefit performances was at a park on Mississippi Ave., S.E., where for the last three years MBS has provided entertainment for the Police Boys Club and Ward 8. On hand for this affair were notable Washington figures like Mayor Marion Barry and Councilmember Wilhelmina Rolark.

That day the Police Department awarded MBS with an award for "Grateful Appreciation and Recognition of Civil Responsibility and Contribution to the Community" and it is in this contribution to the community where a personal dream of Betty Green's lives.

"My biggest goal at the end is trying to get help with transportation so that we can play at least twice a month at correctional institutions where there is not much entertainment for the people there," she said.

She hopes that through the gift of music, the band will be a source of motivation for people who have been removed from the mainstream of society. "People can make it if they want to, but they need a little outside help and entertainment."

Aside from being a 40 year old woman bass player in a band that plays jitterbug music, she has been on the recieving end of a number of major and minor medical operations, yet she continues to bounce back. Her consistent drive to keep the family band together is a motivating force that has touched others associated with "Mothers Band and Show."

"It's a very inspirational feeling," said her son Spencer as he thought about what it's like having his mother on stage with him. "It's like having a booster beside you. She gets livlier when the show starts and she somehow brings a sense of organization that makes the music tighter."

Playing funky music believe it or not has served as some what of a therapy for her, and she is not bashful about sharing her thoughts on that matter. She said that it's like a natural high that she has when she is out there on stage performing with the band.

"It makes you feel real good inside," she said. "After a performance you are tired and want to go to bed, but instead you walk around and smile because you are happy."

One of her favorite moves on the bass is when she slides her fingers all the way up the neck of the bass to deliver a roaring sound between perfectly timed thumps on the strings. Her move is on time with the rest of the musicians and she hardly ever misses a beat.

I automatically try to pick up the groove when my set comes up, said Green as she lets the bank known "not to have fear, because the mother is here."

Some of her peers find it a little strange that a woman who has been sick from time to time, with a house to run and a family to take care of, to be running around worrying about pumping up a crowd and jamming with a bunch of young musicians.

"Some think it's nice, others give negative remarks and some feel I'm not doing the right thing because they think that I should be into playing gospel music," said Green. "I feel this is God's work and he wants me to do it."

She added that she tries not to let the music go to their heads and prefers to play engagements every once in a while, but not every weekend.

"I'm a very particular person when it comes down to my family," she said. "I am a family woman. I don't want a maid, we cook our own meals and go to church on Sundays."

BETTY GREEN tuning up for the Show.

(Photos by Al Humphrey)

BETTY GREEN of "Mother's Band and Show" with her son, Spencer.

NAACP expects 3,000

The 46th annual State Convention of the Virginia State Conference NAACP will convene on Friday, Oct. 16, at the John Marshall Hotel in Richmond. Scheduled Oct. 16 - 18, 1981, the NAACP expects over 3,000 people to attend the convention.

Dr. Jean Harris, secretary of human resources of Virginia and first female to serve in the governor's cabinet, will speak on Friday, Oct. 16, at noon. Jack W. Gravely, executive secretary, Virginia NAACP, will deliver the Saturday, Oct. 27th, 12:30 p.m. Community leadership Luncheon address. This address will deal with the November election and the ten major issues black Virginians should look to in casting their vote.

On Satuday evening, Dr. Benjamin Hooks, executive director of National NAACP, will deliver the address at the NAACP Freedom Fund Banquet.

Major workshops will deal with cancer and black Americans, with internationally known surgeon, Dr. Lasalle Leffall Jr. of Howard University giving the major lecture on Friday, Oct. 16, at 2:30 p.m.; discipline and your child in school; economics and the Reagan plan in the black community and the Voting Rights Act.

All of the candidates have been invited to attend this affair.