# Reagan cuts lessen Morgan University's chances for survival

MSU BOARD OF REGENTS Dr. David Johnson, Francis Gates, DeLawrence Beard, Donald Farber, Dr. Rebecca Carroll, Mrs. Edna O. Campbell, Mrs. Enolia McMillan and Rev. John R. Bryant. MARYLAND LEGISLATIVE BLACK CAUCUS — Del. Walter R. Dean, Del. Joseph A. Chester, Dr. Cynthia Harvey, president of the Faculty Senate; Dr. Churchill Wortherly, president, M. J. Nayler Chapter, Baltimore Alumni; Del. Frank M. Conaway, chairman, Legislative Black Caucus; Dr. Andrew Billingsley, MSU president and Del. Howard Rawlings.

## Legislative Black Caucus promises MSU strong support in Annapolis

By Elizabeth M. Oliver

Reagan's federal cutbacks and Maryland's close cropped finances have dealt a double whammy on Morgan State University as well as other black state colleges.

At an emergency meeting Jan. 12, President Andrew Billingsley called together the MSU regents, faculty, staff, students, alumni, community clergy and leaders to help him prevail upon the Legislative Black Caucus to make the college a priority.

CRISIS

The crisis is now, "Save Morgan," and it's hard to face reality literally staring you in the face, officials stated.

Lack of sufficient money for the overall budget, the loss of federal grants and aid to students "will not exactly cause MSU to close its doors, but will place it awfully near it."

Ninety percent of MSU total student body is on grants, loans or aid of some kind.

The greatest help will com from the Legislative Black Caucus now in session in the General Assembly in Annapolis. The strong group of six Seantors and 19 Delegates is the second largest in the nation and headed by Del. Frank M. Conaway, promises Morgan support.

Also represented at the MSU meeting were certain key members of the House Appropriations Committee, Del. Peter Rawlings, Del. Joseph Chester and Del. Walter Dean.

CAUCUS FIGHT

Reminding MSU that legislators have a terrific job this yeat the delegates nevertheless noted "everybody has a stake in Morgan and the Caucus will hold it as a priority."

Rawlings revealed Del. Chester and John Douglas are in the Education and Human Resources Sub - committee and Senators Clarence Blount and Tommie Broadwater who are for Morgan, will "put back the pieces which may be lost in the House."

Del. Chester noted that the Maryland state surplus of $155 million poses as an added resource "but it will take a lot of fight and we have to wheel and deal."

Del. Conaway stressed the fact, "You may not know what we are doing all the time. We have to work with the whites who depend on the support of the blacks to work things out but we are all for Morgan."

He asked when meetings are scheduled that citizens make a loud noise and come down in buses. "We pledge out support. We can make a difference," he said.

BUDGET HEARINGS

The budget hearings for higher education instructions are.

Senate — Wednesday, Feb. 10

House — Thursday, Feb. 17.

Budget hearings for the State Board of Higher Education:

Senate — Tuesday, Feb. 1

House — Thursday, Feb. 4.

MSU PRIORITIES

1. Critical needs for a budget of $14.3 million.

2. the 1983 capital budget of $7,710,000.

Alterations - Additions to Science Complex - Phase I, $4,000,000.

Renovation of Hurt Gymnasium, $2,850,000.

Stabilization of Herring Run Slope, $600,000.

Utility Systems Improvements, $40,000.

Completion of lighting and South Campus Road, $22,000.

3. 1983 enhancement budget of $2,559,033 to make the state's historically black colleges comparable to University of Maryland Baltimore County and Towson in program, faculty, support services, student aid, facilities and general supports.

4. Strong opposition to merging MSU with an institution.

5. Broadened mission by instituting natural sciences, mathematics, computer science and other technical fields of high demand such as Engineering and Health Professions.

The Caucus 1982 opening meeting Thursday morning highligted not only MSU priorities but also the need for:

(1) A Black Leadership Conference meeting in Feburary for all black elected officials; clergy and leaders to be aware of the Caucus strategy on the State Budget.

The Caucus is faced with the job of offsetting cuts on education, social programs and welfare.

(2) Taking steps to have black persons employed in the House and Senate clerks offices.

(3) Meeting with Speaker of the House Del. Ben Cardin and Senate president James Clark to recommend black persons as chairmen for Sub-committees and in leadership posts.

(4) Take steps to oppose removal of the interest calling of banks and financial institutions.

(5) On Redistricting, the Caucus will meet Tuesday to hear Del. John Douglass, chairman of the Sub-committee on Redistricting.

## Judge William Murphy Jr. tells MLK audiences we're in trouble

The audience assembled Sunday at the Pratt Library downtown was told by Judge William H. Murphy Jr. "There are storm clouds on the horizon. Things are getting worse and worse. If you do not worry about it, you are speeding up the process. "Our survival is not sure."

The young jurist thus warned black citizens as he urged them to strive for unity and quickly find solutions for the sever crisis the year 1982 presents.

The attentive crowd which had braved high winds and temperatures near zero to witness the program honoring Dr. Martin Luther King's Jan. 15 birthday, held Judge Murphy on the platform over two hours. He was given a standing ovation.

Reviewing the continuing "tremendous changes" of the past years "to place black citizens in trouble," Judge Murphy revealed how they have been flooded with killing drugs and now, "cut backs by the government which deprive them of employment, education, food and every chance to survive."

Judge Murphy was the guest of the Maryland Commission of Afro - American History and Culture and the Enoch Pratt Library to mark its third annual MLK Birthday celebration.

Carroll Green Jr. is executive director of the commission which ranks as the only one of its kind authorized by any state in the nation.

Dr. Roland C. McConnell, chairman, introduced Judge Murphy. Also on the program were Commissioner Elizabeth Oliver, Commissioner Mary Johnson and Mrs. Anna Currie, the Pratt director.

Judge Murphy noted, "We have forgotten the unity of the 1960s" as he reviewed the gains of freedom and progress made during the non - violent years of Dr. King."

He stated, "The freedom attained made white citizens utter, "We've got to stop these black folks."

It was at this point that the brilliant jurist told how young black people are being ruined by drugs "to divert us from reality."

He described as "a slave drug" that brings on stealing to support the habit and destroys family life that now has become "20 times worse in the 1970 and 1980s."

He said, he now advocates return to the unity of the 1960s with the Jewish community and with Africa as a source of strength.

Judge Murphy warned against violence to achieve a solution and said, "All of them (whites) have guns. We had better keep a way from violence."

A reception followed as many of the audience followed the young speaker and deluged him with questions.

JUDGE WILLIAM H. MURPHY JR.

MARYLAND COMMISSIONERS Dr. Elizabeth M. Oliver, Mary Johnson, Judge Murphy, Dr. Roland McConnell. GUESTS, Mr. and Mrs. Lee Lassiter, Mr. and Mrs. Earl DeWitt Williams, Crown Prince Haile Selassie, Ethiopia; Mrs. Anna Currie, director, Pratt Library.

## Gas & Electric announces new, liberal late payment plan

The Baltimore Gas and Electric Company has announced a new, more liberal late payment policy for certain fixed - income customers who received government financial assistance. The new policy will help those customers to avoid incurring late payment charges on their monthly gas and electric bills.

Called the "Bill Extender Plan," the new policy automatically will extend the utility bill due date to the fifth of each month for any customer who:

— normally receives a BG & E bill after the fifth of the month, with a due date before the fifth of the following month, and

— receives a government assistance check, representing the prime source of income, around the first of each month.

Types of government assistance which can qualify a customer for the "Bill Extender Plan" include: Social Security, Supplemental Security Income, Aid to Families with Dependent Children and - or Medicaid, Food Stamps or other low - income assistance.

A company spokesman explained that the "Bill Extender Plan" is aimed at helping customers whose utility bill due dates and receipt of government assistance checks coincide around the first of each month.

"All too often," he said, "the check is not received in time to pay the utility bill before the due date, and the customer incurs a late payment charge.

"Our intention is to help avoid that situation by automatically extending the bill date several days for those customers."

The spokesman said that the company expects to implement the "Bill Extender Plan" by the spring of 1982. Prior to that time, all customers will be advised of the new plan, and eligible customers will be given the opportunity to enroll.

## Del. Larry Young says housing is a must for '82 General Assembly agenda

Delegate Larry Young has announced that he will file a House Joint Resolution during the 1982 General Assembly Session calling for additions to the current housing supply and to make housing more affordable.

In commenting on his proposal, Del. Young said, "The office of Managment and Budget has proposed unconscionable cuts in housing programs.

Mr. Stockman's proposals call for decreases in public housing subsidies, reductions in the Section 8 Program and the Urban Development Action Grant Program.

"These programs have not only helped the black community, they have helped the city of Baltimore and the entire state.

It is time for the Maryland General Assembly to send a message to the White House on these proposed housing cuts."

Del. Young's resolution is patterned after similar resolution adopted by AFL - CIO at its recent 14th Convention in New York City on Nov. 16 - 19, 1981.

The House Joint Resolution recommends the following:

1. Increased support for expanding the supply of assisted low - and middle - income housing to alleviate the housing shortage that is driving up prices and rents.

2 Reduce mortgage interest rates by expanding the use of so - called "tandem plans" that provide below - market interest rate mortgages for low - and middle - income buyers and rental developers.

3. Authority for credit controls should be implemented by the President and instituted by the Federal Reserve Board to assure adequate supply of Mortgage money at reasonable interest rates for Housing consumers.

4. Encourage home mortgage financing by union pension funds invested in long - term, fixed - payment mortgages guaranteed by the government.

5. Discourage the conversion of rental housing structures to condominiums in tight housing markets.

6. Restrict the export of logs which is causing shortage - induced domestic price increase for lumber.

## Coppin holds MLK program

In commemoration of the birthday of the late Dr. Martin Luther King Jr., the Philosophical Theology Club of Coppin State College will present "Dr. Martin Luther King: A Prophet of Liberation? Monday, Jan. 18 in the James Weldog Johnson Auditorium at 7:30 p.m.

"Dr. Martin Luther King: A Prophet of Liberation?" will feature keynote speaker, Dr. Ira Zepp, Western Maryland College, author of The Beloved Community.

Reactions to the address will be from panelists: Dr. Olin P. Moyd, Mt. Lebannon Baptist Church; Rev. Bernard Keels, St. Mark's United Methodist Church; Dr. Bettye Gardner, Acting Dean of Arts and Sciences, Coppin State College; and Dr. Richard I. McKinney Jr., Union Baptist Church.

Moderator of this program will be Rev. Benjamin Foust, St. John's AME Church.

Rev. Alvin Hallaway, president of the Philosophical Theology Club says, "The program will feature discussion on the elements of the life of Dr. Martin Luther King and the gains that have been made as a result of his activities. The program will also allow for audience participation."

The Philosophical Theology Club is a support group to the newly created Philosophical Theology Institute of Coppin State College.

Del. Young is a second term member of the Maryland House of Delegates and serves on the Environmental Matters Committee.

His major legislative priorities are energy, health, community development and insuring adequate state aid to black institution.



# BUSINESS/REAL ESTATE

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

Business leaders polled

## '81 didn't bring many gains for minority firms

By Portia E. Badham
AFRO Staff Writer

Looking back on 1981, most of the city's business leaders report that it was not a good year for business, especially small and minority firms.

### "..a very rude awakening"

With 1981 came Reaganomics and federal budget cuts that either. directly or indirectly seemed to impact on minority and small business.

Drastic cuts were made in the Small Business Administration's loan program and regulation changes were made in SBA's 8a program for economically and socially disadvantaged firms. One of those changes states that firms must complete the program in five years. Previously there were no deadlines for programs to complete the program.

For small and black businesses it was clearly "god bless the firm that's got its own" because the federal government is bowing out.

Terry Addision, head of the HUB Organization's economic development committee, which spearheaded the "Buy In, Buy Us" campaign last year, stated, "It was a year for a very rude awakening for black business. We began to realize we have to do our own thing."

Addison compared the Reagan administration to a shock wave and said, "We've realized we're not going to get anything from the federal government. This has caused us to look at our own resources."

The thrust of the "Buy In, Buy Us" week last March was to get black as well as white consumers to purchase all their goods and services from minority businesses for at least one week.

### Buy In, Buy Us week

East Baltimore Senator Robert Douglass, owner of Baltimore Electronics Company, called 1981 a "very, very difficult year" for business and he based his opinion on the Reagan cuts.

"The introduction of the Reagan cuts has had a fall-out effect on other areas where minority business enterprise programs are involved.

Douglass pointed out several areas where the SBA program was cut including the loan fund and the disaster loan programs.

"All these areas came to a screeching halt in 1981. Reagan proposed that private businesses take up the slack but this had not been the case," said Douglass.

Hanford Jones, executive director of the Maryland Minority Contractors Association, stated that most minority contracting firms were only able to stabilize during last year.

### "..very, very difficult year"

"The Reagan election was the most economically devastating thing indirectly to happen to minority business," he said.

At the same time, Jones applauded the U.S. Commission on Civil Rights for efforts to investigate minority business participation in the economic development of Baltimore.

The commission held a two-day hearing at the World Trade Center in November and called on several local business leaders to give testimony on minority participation in the city's economic growth.

Baltimore was chosen as a site for the hearings because of its large black population and rapid economic growth over the past few years.

By the beginning of the year, the city's minority business enterprise program was in place, requiring that a certain percentage of all construction and procurement contracts be awarded to minority firms.

### SBA makes program cuts

Shirley Williams, the city's compliance officer that oversees the program, labeled its first year a success.

"I'm pleased with the progress of the program in the first year. In 1981 we saw $11 million go to minority business," she said.

However, Ms. Williams also stated that there was not a wide variety of minority firms participating in the program and that there was a lot of repeat business by firms.

"I'm not sure whether firms aren't bidding for work or whether prime contractors are going to the same subcontractors over and over again," Ms. Williams said.

While the city seemed to be basking in the success of its program, the state's 10 percent program was being attacked by the white business community.

At hearings held in Annapolis in November by the Joint Legislative Committee on Federal and State Deregulation, members of the Maryland Chamber of Commerce, criticized the program saying it was causing construction costs to go up and was plagued with problems.

Many black business leaders saw this as threat to a program that had given minority businesses an opportunity to compete for state contracts for the first time.

In August 1981, the Greater Baltimore Committee established the Minority Business Development Committee and chose Daniel P. Henson, former SBA regional administrator to head the group.

### attacks on MBE program

The committee is charged with formulating and implementing private sector programs to assist in the growth of minority businesses in the Baltimore metropolitan area.

Henson pointed out that several minority firms in the city experienced significant growth including Jackson Oil company, which ranked 18 on Black Enterprise's 100 top business list, G & M Oil, Otis Warren Realty and Howard Security.

But he said, "Inflation high interest rates and unemployment have seriously affected black - owned businesses and small business in particular.

"1981 has been more devastating than any other year. Take a look at the increase in auction ads last year."

Bernard Berkowitz, president of the Baltimore Economic Development Corporation (BEDCO), the city's economic development arm, had similar views.

"Given the state of the national economy, it has been a somewhat difficult year for black and small ," he said. "It's been a fairly active year, from our point of view. We actively provided assistance and loans."

With the economy picture continuing to look dimmer, it appears that 1982 will be a repeat performance for minority business.

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Two surveys show

## Agents receive high marks

Two nationwide surveys have given real estate agents high marks on their performance and judged ethics and fair play as most important qualities in the selection of an agent, according to the Greater Baltimore Board of Realtors.

The first survey, conducted last spring by the National Association of Realtors, showed that over 75 percent of those responding were very satisfied with the services provided by their real estate agent.

Of the 2,500 persons responding to the survey, more than two-thirds said they would use the same ag nt again if they wanted ti buy another home.

The survey covered people who had purchased or sold ho es in the late summer of 1980, a time when the real estate industry was experiencing a severe downturn in sales.

According to the survey, the vast majority of sellers felt that the level of service was an important factor in the choice of a particular agent or firm.

The time taken to sell the home and the price obtained, as well as the reputation of the agent or the firm also were or prime consideration. The commission or fee charged was seen as less important in the selection process.

Over 50 percent of those responding skid they found their homes through a real estate agent, while another 14 percent reported that newspaper ads were an important inform tion source. The remainder bought homes through friends, signs, directly from the seller or from magazine ads.

The minority who were dissatisfied with the services of their age ts cited concern about lack of follow-up and poor skills as the cause.

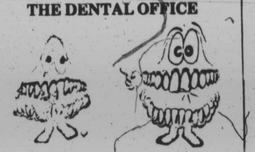
A separate survey sponsored by the National Association, whose members are recognized by their use of the trademarks REALTOR or REALTOR-ASSOCIATE, showed the value placed by the public in the selection of a real estate agent on a commitment to ethics and professional competence.

Ethics and fair play ranked highest on the list. Nearly 80 percent of those responding said they would select an agent who was fair in showing both the good and bad features of a property, while a nearly equal percentage felt it was important that an agent have a good knowledge of the community.

A strong sense of professional ethics and a thorough knowledge of mortgage loan and creative financing technique were also ranked high.

A majority of the respondents wanted an agent who was supportive of equal access to housing and who was a participant in a local multiple listing service. Less concern was expressed over the size of the agent's firm.

THE DENTAL OFFICE



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## Business Notes & Workshops

At its Jan. 19 dinner meeting, the Baltimore Chapter of the National Association of Accountants will present Dr. Bob M. Inge as its guest speaker.

Inge's topic will be "Planning for Change: Computer Hardware and Software."

Inge is president of Eastern Cooperative Services, which provides computer consulting services.

The NAA's Baltimore Chapter holds its dinner meetings at the Holiday Inn at 1100 Cromwell Bridge Road in Towson.

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The U.S. Small Business Administration will conduct a one-day workshop on "Federal and Maryland State Income Tax Preparation for the Small Business Person."

The workshop will be held Tuesday, Jan. 19 from 8:45 a.m. to 4 p.m. at the Towson United Methodist Church, Hampton Lane and Dulaney Valley Road.

Registration fee is $25. For further information or to register, call the SBA at 962-2233.

The Housing Advisory Service of the Greater Baltimore Board of Realtors will conduct free house buying sessions beginning Saturday, Jan. 23, 10 a.m. to 1 p.m. at the Board offices, 1501 W. Mount Royal Ave.

Practical information on financing, the buying process, what to look for, closing costs and responsibilities of home ownership are a few of the topics discussed at the sessions.

Additional free sessions will be held at the Board on Feb. 6 and 20, March 20, and April 3.

Sessions are informal and entrance is allowed on a first-come basis due to limited seating.

SBA and the Service Corps of Retired Executives (SCORE) will present a Financial Management workshop Wednesday, Jan. 27 from 8:45 a.m. to 4 p.m. at the Towson United Methodist Church.

Call the SBA 962-2233 to register or to obtain additional information. Pre-registration is required.

O'Conor and Flynn, Inc. has been appointed exclusive marketing agent for all deckhouses at the Coldspring New Town, a planned in - town community.

Coldspring now has 252 deckhouses bearing Moshe Safdie's unique design surrounded by acres of beautiful hillside.

The concept for the New Town, which was developed by the Coldspring New Town Corporation, a subsidiary of the F.D. Rich Housing Corporation of Stamford, Conn. is to create an entirely self-contained set of neighborhoods on a rolling, wooded site four miles northwest of downtown Baltimore along the Jones Falls Expressway.

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R. Jerry Baker, executive vice president of the National Association of Purchasing Management, will be the principal speaker at the Jan. 20 meeting of the Purchasing Management Association of Baltimore.

H. BERNIE JACKSON, broker of Warren Management Company (a subsidiary of Otis Warren and Company, Inc.) has been elected to the office of president of the local chapter of the National Association of Real Estate Brokers, an organization of black real estate brokers. Jackson was a sales associate with Otis Warren and Company for four years and moved into property management and has headed Warren Management for two years.

The Purchasing Management Association of Baltimore is composed of 336 men and women working in the purchasing field in the Maryland area. It is one of over 142 associations in the United States affiliated with the National Association of Purchasing Management — a 27,000 - member organization dedicated to the advancement of purchasing and executives.

The meeting will be held at Martin's West beginning at 5:30 p.m.

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The HUB Organization, a group of professional and businesspersons, will hold its monthly meeting Wednesday, Jan. 20 at 6:30 p.m. at the Ritz, 26 Light St.

## Loyola to offer real estate class

This spring the Professional Programs of Loyola College will offer four courses in real estate education.

"Basic Real Estate Principles for Salesmen" is required preparation for the Maryland State real estate salesperson's examination.

Participants will review principles of real property, landlord-tenant relations, contracts, regulations and codes of ethics.

Three regular sessions and one "crash course" will be offered at the Baltimore campus, 4501 N. Charles St., Tuesdays and Thursday, Feb. 2 to March 11 from 6 p.m. to 10 p.m.; Wednesdays, March 3 to May 26 from 6 p.m. to 10 p.m.; Tuesdays and Thursdays, April 20 to May 27 from 6 p.m. to 10 p.m.; and the "crash course," Mondays, Wednesdays and Fridays, June 7 to 23 from 9 a.m. to 4 p.m.

The "Real Estate Investment Seminar" is an 18-hour program approved by the Maryland Real Estate Commission for continuing education credit.

The program is designed for real estate licensees with a background in residential sales and individuals interested in acquiring a real estate investment portfolio.

Discussion will include tax advantages, capital gains, preparing income and expense statements, and marketing investment properties.

The seminar will be offered at the Baltimore campus Mondays, Feb. 8 to 22 from 9 a.m. to 4 p.m. and Tuesdays and Thursdays, June 1 to 17 from 6 p.m. to 9 p.m.

"Real Estate Finance - Current Concepts and Practices" will take place at the Baltimore campus Mondays, April 19 to May 24 from 6 p.m. to 9 p.m.

Discussion will include sources of capital financing and an analysis of the functions of mortgage bankers and lending institutions.

This 18-hour program is approved by the Maryland Real Estate Commission for continuing education credit.

The 12-hour "Real Estate Continuing Education Course," approved and required by the Maryland Real Estate Commission will take place at the Baltimore campus Saturdays, Feb. 6 to 13, from 9 a.m. to 4 p.m. and Mondays, March 1 to 22, from 6 p.m. to 9 p.m.

For more information on program times and locations or to register call the Professional Programs Office at 323-1010, ext. 696.

## Real estate is subject on Cable TV

"Real Estate" will be the topic of the next Wednesday Night Live show on cable -TV channel 4 at Catonsville Community College on Wednesday, Jan. 27, 8 to 9 p.m.

Jack Rodgers, the coordinator of the Real Estate Program at CCC, will host an impressive line-up of guests.

Rodgers explains that this will be a first in a continuing series of shows on real estate. His guests will be Charles Wolfe, chairman of the Maryland Real Estate Commission, Marilyn Jones, commissioner; and Charles Chambers, executive director. Also present will be Martin Kandel, assistant state attorney general.

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The City of Miami Beach is presently recruiting for the position of Police Officer. This position is a challenging and exciting career opportunity. The starting bi-weekly salary for a Police Trainee is $682.26, and upon graduation from the Academy, the salary is increased to $718.17. The bi-weekly rates for the Police Trainee and Police Officer will be increased by 2% on April 4, 1982. The current maximum salary is $890.17, and is subject to periodic increases.

Other attractive benefits include 13 paid holidays, 12 days paid vacation, and 12 days paid sick leave, a four-day work-week, uniform allowance, periodic pay increases, hospitalization, life insurance, Salary Incentive Program for continuing education, and an excellent pension plan. Promotional opportunities are available.

Requirements: Applicants must be at least 19 years of age, a U.S. citizen, and a high school graduate or possess a general equivalency diploma. Applicants must have a valid driver's license and the ability to obtain a valid Florida driver's license prior to employment.

Applications will be accepted by mail, and may be obtained by writing the Personnel Department, City of Miami Beach, City Hall, 1700 Convention Center Drive, Miami Beach, Florida 33119, or telephone (305) 673-7520.

The last day for filing an application for Police Officer is January 29, 1982. The written examination is scheduled for Saturday, February 6, 1982 in the City of Miami Beach.

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