## —Slum landlord

Continued from page 1

From the outset, Murphy contends they were hit by high oil prices.

Murphy claims the rents on the apartments had not been raised in five years and they (Becca Associates) dio not raise them then. Becca Associates did not hike rent prices until that following fall, and then, one bedroom apartments went from $125 to $175.

Since there is no ceiling on the amount a landlord may increase rent, Murphy insists those were voluntary limitations because the tenants were low income.

There was a concurrent problem with tenants who did not pay rent. "At any given time, there weren't more than 60 percent of the tenants paying their rent," Murphy claims.

Even so, Becca Associates did not choose to evict people because they "just couldn't do that," Murphy exclaimed.

"The records will show that we never evicted anyone," he said. Hence, no one has paid rent for the past year.

With the combination of low rents, non-payment of rent and expensive upkeep of the building, eventually Becca Associates fell behind in their mortgage payments.

Attempts to borrow money last May to fix the housing violations in question fell through when according to Murphy, Fidelity Federal reneged on a loan, because of Becca Associates' erratic mortgage payments.

Further efforts were frustrated when Becca Associates attempted to qualify for federal rent subsidies which would have helped underwrite the cost of housing violation repairs, Murphy said

The city however, only offered a subsidy of 30 percent and that would have been very little help, he said.

Things came to a head last Wednesday when the Fidelity Federal boarded up the building allegedly because of vandalism. However, there still are tenants living in the building, and the owners had not been notified.

Fidelity Federal's public denials of having locked out the tenants, as well as charges of vandalism are disputed.

The contracting plumber for the building, Lonnie Miller of J & L Janitor Service said, "those people that lived down there...they weren't the easiest people in the world to deal with. Because they made the statement that pipes were being ripped out of the walls and all of that. There wasn't anybody down there ripping out the pipes."

Miller says he simply found there were leaks and bursted pipes because of the cold weather this winter, which they repaired.

Baltimore City Tenants Association Director, William Scriven agrees, "If vandalism did exist, it is not to the extent or to the great extent that some people are purporting it to be."

According to Scriven, the story tenants tell of being locked out last week contradicts public statements by Fidelity Federal Savings and Loan.

Scriven was told when the tenants came home, the building had been "secured or boarded up" and they were in fact locked out. Later, after TV and newspaper accounts of the event, he said, tenants were given keys to the new locks.

"They (Fidelity Federal Savings and Loan) won't talk to us," Scriven said. "We've attempted to get to them and we will continue to try to get to them because...it's (boarding up the building) just both an extreme and crass act."

As far as he is concerned, the Savings and Loan has left itself open to lawsuits from tenants.

Why would the mortgage holder take such an initiative without beginning foreclosure proceedings or notifying the owners? Scrivens thinks there was logic behind the move.

"They could have done it to force the owner's hand, to make it a public issue to force them to forfeit the property or get up off some money, given the nature of the owners," Scrivens said.

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## —Boycott

Continued from page 1

pastor of Union Baptist Church in Turner Station and president of the Ministers Conference said the group also will ask Baltimore and state officials to remove their accounts from the bank.

Rev. Johnson told the AFRO, "If I don't hear from Croswell by Monday, other groups will take the massive boycott before the bank."

The bank last weekend moved its credit card operation to Delaware in order to charge an annual membership fee of $18 and raise interest rates to 18.9 percent, effective March 15.

Daniel Finney, chief spokesman for Maryland National Bank, said 600,000 Master Card customers received notices last week advising them of the changes.

—

Delaware's financial center development act of 1981 lifted all usury ceilings for consumer loans and permitted banks to charge annual membership fees.

Maryland's usury ceiling is 18 percent for the first $700 and 12 percent on larger loan amounts. No annual credit card fee may be charged.

### Koppelles Workshop

The Iota Koppelles (youth group of the Lambda Kappa Mu Sorority) is holding a one-day workshop entiled "Becoming a Person" Saturday, March 6 from 9 a.m. until 3 p.m. at Christ United Methodist Church, 200 E. Chase St.

Lunch will be served and it is free and open to the public.

For further info call 542-4774.

## —Cookie crunch

Continued from page 1

Castles were judged at the War Memorial Plaza and the 12 winners are under glass and on display at the Walters Art Gallery thru March 8.

Winners received Blue Ribbons and posed with Mayor William D. Schaefer, honorary chairman; Mrs. Floraine Applefeld, director of Baltimore Is Best; Thea Childs, executive director of Girl Scouts; Mrs. Betty Hall, president of the Volunteer Council.

Mayor Schaefer opened the awards ceremony with the enthusiastic scouts repeating after him, "I'm a Girl Scout! I'm very special!"

He asked one Brownie why do you have a cookie sale. She answered "Because they taste good". Another said, "It supports us on field trips".

Every scout told the mayor a different number of boxes of cookies they hoped to sell. Some said 7,000 some said 100,000. The correct number is last year they sold a million boxes.

Winners in the Cookie Castle Contest were The Old Woman's Shoe, Cadette Troop 1526, Ellicott City; Strawberry Shortcake, Brownie Troop 192, Lansdowne; Home Is Where the Heart Is, Junior Troop 1481, Parkton; Carpenter's Hall, Junior Troop 133, Crofton.

Also, The Colosseum, Cadette Troop 494, Westminister; Montezuma's Castle, Brownie Troop 1205, Pikesville;

The Hampton House, Brownie Troop 1612, Cockeyville; The Patterson Park Pagoda, Cadette Troop 865, Edgewood; The Cloister's Children's Theatre, Junior Troop 1201, Cockeysville; Star Palace, Brownie Troop 478, Edgemere; Our Intergalactic Friendship Crater, Junior Troop 299, Crofton and Diabbe Opscriptun, Cadette Troop 170, Glen Burnie.

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## —Flim-Flam

Continued from page 1

While the victim is left holding the bag, police said Jackson and his partner leave the scene saying they will return as soon as they get Jackson's luggage.

Police said some of the victims have waited nearly two hours for Jackson to return before realizing he is a con artist.

Jackson does not have any particular area of the city that he works in. Police said he has approached people in Reisterstown Road Plaza Shopping Center, Garrison Boulevard, Greenmount Avenue and Sothwest Baltimore.

Citizens who might have seen Jackson are asked to call 396-2065.

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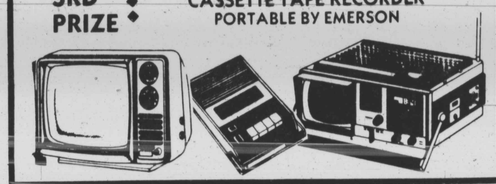

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