If You Ask Me

By Bettye Moss

Hats off!

Salute of the week to Mrs. Melvine Turlington of W. Garrison Ave. in northwest Baltimore.

She is described as a good neighbor with a magnetic personality and one who delights in doing for others.

Mrs. Turlington is supervisor of day care centers for the city's Department of Social Services.

Hats off to her and happy birthday greetings, too. She marks another year this Sunday, (Jan. 29).

Please write this column when you observe or hear about people who stand tall in your community. Help us prove that people will take time to praise others. Hats off!

Day Care

Mrs. Turlington, our Hats Off subject this week, finds her job interesting. She says, "I just like people. I am concerned about them and would do anything to help people. I see good in everybody, on all levels. I do the best I can to help."

Her DSS duties include supervising the city's 60 day care centers and day mothers. Department of Social Service purchases service from these licensed centers and mothers and refers persons needing such care.

For more information call these numbers — 234-3937 or 234-2265 or 2266, anytime between 8:30 a.m. to 4:30 p.m., Monday-Friday.

If you get an opportunity to speak directly to Mrs. Turlington, you'll understand why so many feel encouraged and gladdened by her warm and pleasant voice.

Cuff note: Mrs. Turlington is a graduate of Dunbar High, did additional studies at Community College of Baltimore and holds degree from Accomac Technical College.

Cuff note: Mrs. Turlington's first job after high school was a nurse's aide at Hopkins Hospital. She was 17 when we first met in the maternity ward. It was only during our conversation that we learned this was the same pleasant lady we first met as a teenager, comforting us new mothers. She was a jewel then, and she still is.

Her family

Mrs. Turlington is a member of Mt. Moriah Baptist Church, where Rev. Arthur G. Benn is pastor. She is vice chair of the Senior Courtesy Guild, chair of the church's Christmas

HATS OFF to Mrs. Melvine Turlington, who spends time helping others. Read how and why in If You Ask Me.

Cheer Club and chaired women's day last year.

She is a member of Eastern Star Florence Smith Lodge No. 113, and models with Willa Bland's Flair Studio.

Her husband, William H. Turlington, operates an auto repair shop.

Their youngsters are, Everett, 27, a product of Northwestern High and Towson State, who works for a local stationery firm; and Keith, 18, a senior at Fairmount Hill High.

About people

Home from Hopkins and doing well after brain surgery is W. Emerson Brown Jr., the attorney.

Also home after brain surgery is Harry Henson, the dental technician. Happy about his progress is wife, Faye, whom many know as the pleasant beautician at Leone's on Cold Spring Lane.

Dr. Roland Smoot was released from Hopkins on Tuesday. He had heart bypass.

So did Joel Newton, who is recuperating at home.

Also on the mend, Mrs. Gertrude Steele, the AFRO secretary.

Her neighbor, Mrs. Mabel Denkins, (Pinchie), is improved too. She had a bout with pneumonia.

Send glad - you're - feeling better hellos to these good neighbors

GOOD NEIGHBOR and friend to many was Herbert Gardner who willed his body to science. See more in If You Ask Me.

who are out of the hospital and recuperating at, home: Mrs. I. Bradshaw Higgins, (Hilda), David Wright.

Still confined to her Edgewood Rd. home is Mrs. Alfred Woolridge, (Janet). She has been in for 11 weeks with her right leg in a cast. She fractured her ankle in

SPEAKER in Baltimore this Sunday, Jan. 29 will be Mrs. Hortense Canady, the Lansing, MI educator, recently elected national president of Delta Sigma Theta Sorority. She will address Baltimore chapter's 71st Founders' Day luncheon at the Forum at 1:30 p.m.

October — fell on a pebble while on a church pilgrimage to Israel.

She's remained cheerful, however, is looking forward to having therapy and getting out next week.

People being kind to others: the staff of the Baltimore Housing Authoring Application office hosts a testimonial tonight (Friday, Jan. 27), for Mrs. Frances Lockwood.

It's at the Forum at 7. Couldn't happen to a nicer person.

Also tonight, the Heart Association of Maryland hosts its fundraiser — the Heart Ball — at the Hilton.

Big Sunday, Jan. 29 events include the Delta Sigma Theta Sorority's 71st annual Founders' Day at 1 p.m., at the Forum.

Members and their guests are in for a treat as the speaker will be the sorority's new national president, Mrs. Hortense Canady, Lansing, Michigan educator.

Speaking of Deltas — a number of Baltimore members were in D.C. today for memorial services for co - founder, Mrs. Osceola McCarthy Adams at Rankin Chapel on Howard U. campus.

Also on Sunday (Jan. 29), from 3 to 6, the 50th birthday celebration and fundraiser for Attorney General Steve Sachs, who is launching his campaign for governor. It's at the Dundalk Marine Terminal. Larry Gibson, the attorney, is co - chair.

The Boule

Sigma Pi Phi Fraternity — often referred to as The Boule — is the oldest black Greek letter society in the U.S.

Baltimore's Gamma Boule - observed the organization's 75th anniversary on Friday evening at the Engineers Club. Members invited guests to join them for the black-tie affair.

Speaker for the dinner meeting was Judge Robert W. Franklin, the distinguished Toledo, Ohio judge, and a past grand president of the group.

The fraternity identifies officers by Greek names. The president or chief is archon - elect.

Other officers: Cornelius May, Joel

11 WEEKS IN because of a pebble in Israel is Mrs. Janet Woolridge. Read how and why in If You Ask Me.

Carrington, Samuel T. Daniels, who presided; Dr. Thomas P. Fraser, Dr. Clifton R. Jones and S. Reginald Watts.

Watch upcoming edition for pictures and more on this event which attracted a number of visitors to our town.

Herb Gardner

Herbert Gardner was an unusual person. He spent a lifetime going around doing good - in a quiet, gentlemanly manner.

Thirty years ago, when the NAACP needed help, he volunteered his time. He served as a member of the Board of Directors for over two decades.

NAACP President, Mrs. Enolia P. McMillan recalled this week that Mr. Gardner was "faithful in attendance and participated willingly in branch activities."

We knew him, too, as a person who was considerate of others — particularly the shut - ins. He made no fuss about his regular visits to the bedside of the ailing, but his mere presence was a comfort, particularly for those who were confined for months.

To science

Mr. Gardner, 74, died Jan. 21. He had been ailing for the past six months. He has willed his body to science and asked that those who desire would - make contributions to the American Cancer Society, 200 E. Joppa Rd., Baltimore, 21204.

Memorial services for Mr. Gardner will be held Saturday, Jan. 28, at 1 p.m., at Enon Baptist Church, where he was a trustee for over 50 years.

He was a Prince Hall Mason, life member of the NAACP and belonged to the Hoe's Heights Neighborhood Association. He resided on Dewey Ave. in the Hampden section.

Before his retirement in 1974, Mr. Gardner was employed as postal worker. Survivors: His wife of 53 years, Mrs. Lucinda Bright Gardner, the retired school employee; daughter, Mrs. Ann Felton, associate prof at the community college in Syracuse, N.Y., where her husband, Macco, is a public relations exec with the power company; grandchildren, Joy, 13; and Travis, 9.

Also, sister, Mrs. Florence Ringgold, the retired school counselor; and brother, Dr. Thomas Gardner, retired N.Y. educator.

— AREA OBITUARIES —

Mrs. Mary Burke

Mrs. Mary Golden Bevans Burke was a member of Metropolitan United Methodist Church where memorial services will be held for her on Sat., Jan. 28. The church is located at Lanvale St. and Carrollton Ave.

Very active in the church, she was a member of the Flower Circle and the Altar Guild and also a member of the Senior Choir.

Mrs. Burke graduated from Douglass High School. She was married to Cephus Burke.

She is survived by son, Stanford Burke; grandchildren, Nicole and Dion Burke; two brothers, Harold and George Bevans; two sisters, Fannie Poulson and Ruby Lee.

Miss Eva Raleigh

Miss Eva Mae Yvonne Raleigh was born Aug. 11, 1927 to Luther and Lucille Raleigh in Guilford College, N.C.

The ideas and ideals of her life were conceived and nurtured within the atmosphere of the family home, the public schools of Greensboro and the Persimmon Grove A.M.E. Church Community.

She graduated from Dudley High School in 1947 in N.C. and afterwards attended North Carolina A and T State University, graduating with a Bachelor of Science Degree in 1951.

For nearly 20 years, she was employed by the federal government in Washington, D.C., Springfield and Arlington, Va. and Colorado Springs, Col. in agencies from the Social Security Administration, Civil Service Commission, Department of Printing and Engraving and Health, Education and Welfare.

Employment followed at Walter Reed Army Medical Center, Peterson Field Air Force Base, Internal Revenue and the Department of the Navy.

At interval for periods of time, she was also employed by Baltimore City Urban Renewal, Health Education and Welfare, North Carolina A and T's ROTC program, the Carolina Peacemaker Newspaper

Miss Eva Mae Yvonne Raleigh

of Greensboro, L. Richardson Memorial Hospital and the Department of Labor.

Miss Raleigh retired in August of 1983 from the District of Columbia Department of Employment.

She had been very active in the community. She was a member of the National Historical Society, NAACP, International Toastmasters' Club, Business and Professional Unit of Church Women United and Amy A. Warden Temple No. 1317 IBPOE of W Daughter Elks.

Her awards and certificates were numerous.

Miss Raleigh died on Tues., Jan. 10 in Baltimore.

Funeral services were Sat., Jan. 14 in Greensboro, N.C.

She is survived by five sisters, Virginia Clark, Carolina Rankin, Judy Francis, Jamie Rhodes and Dorothy Jessup; three brothers, Luther Raleigh, Jr., James Raleigh and Joseph Raleigh.

David Evans

David Evans, a former resident of Lynchburg, South Carolina, the son of the late Tena and Henry Davis, died on Jan. 11, at Lutheran Hospital. He was 80 years old.

Born on Dec. 24, 1904, Mr. Evans was educated in the South Carolina public school system. Affectionately called "Sonny" he married the late Fannie Scott.

A member of the Mount Sinai A.M.E. Church he and his wife moved north to Philadelphia, later settling in Baltimore where he joined the Pennsylvania Ave. A.M.E. Zion Church.

He then united with the Whole Truth in God Church and was baptized a member.

Mr. Evans is survived by one sister, Mrs. Mary E. Colman of Ft. Pierce, Florida, one brother, Isiah Evans, and a host of relatives and friends. He is buried in Cedar Hill Cemetery

Mrs. Lucy Jamieson

Funeral service for Mrs. Lucy Lansdowne Jamieson were Jan. 3 at Unity United Methodist Church.

Mrs. Jamison died Dec. 29 at Maryland General Hospital. She was 89.

She was born in Montego Bay, West Indies on Aug. 25, 1894 to Thomas and Bernella Myrie.

She came to the U.S. in 1923 and married David A. Lansdowne. After his death she married Frederick Jamieson.

A member of Unity Church, Mrs. Jamieson was very active as a member of the Board of Ushers; the Communion Stewards, Senior Choir, pastor's Aid and the United Methodist Women.

Mrs. Jamieson is survived by one daughter, Lois Harvey; three sons, Noel, Lester and Charles Lansdowne; one granddaughter, Julia Harrison.

Burial was in Arbutus Memorial Park.

Vernon Myers, Jr.

Funeral services for Vernon Myers, Jr. were held on Monday, January 9, at the William C. March Funeral Home, Inc.

Mr. Myers was born to Ms. Elvira W. Pinder and Vernon Myers, Sr. on March 1, 1930. He was 44 years old.

A devoted member of the Spirit of Chesapeake Lodge No. 1107, past state president of P.E.R. Council No. 27; he was a former Black Knight Gun and Rod Club member.

He is survived by his wife, Mrs. Leila Elizabeth Myers, daughter, Ms. Carolyn Myers; sons, Vernon Myers III and Reginald Marshall; one brother, Billy Myers; two sisters, Mrs. Shirley Dixon and Mrs. Sylvia Lyles; and a host of bereaved family members.

Mrs. Christine Andrews

Mrs. Christine Andrews died recently and is buried in the Woodlawn Cemetery. Born on July 12, 1925, the daughter of the late Margaret and George Nance she was educated in the city public school system. Memorial services where held on January 2, at the William C. March Funeral Home, Inc.

Mrs. Andrews leaves to mourn one son, Calvin J. Smith; a daughter-in-law, Ms. Brenda D. Smith; five grandchildren, Calvin, Kurt, Monica, Terence and Marcia; four great-grandchildren, Bryant, Genard, Nicole and Keith; one sister, two brothers, an aunt and many more loving relatives and friends.

INSTALLATION SERVICES
FOR
REV. ROBERT C. HUNT, PASTOR ELECT
OF THE
GOOD SHEPHERD BAPTIST CHURCH
34 Park Heights Avenue
Baltimore, Maryland 21215
FELLOWSHIP WEEK
SERVICES WILL BEGIN AT 7:30 P.M.
Monday, January 30, 1984 — Dr. George A. Crawley, St. Paul Baptist Church
Tuesday, January 31, 1984— Rev. James Thomas, Nazarene Baptist Church
Wednesday, February 1, 1984— Rev. George Alexander, Bethany Baptist Church
Thursday, February 2, 1984— Rev. Gregory Perkins, St. Paul Community Baptist Church
Friday, february 3, 1984— Rev. James Fuller, New Hope Baptist Church
INSTALLATION SUNDAY
February 5, 1984
11:00 A.M. Speaker — Rev. S. E. Hayward, Macedonia A.M.E. Church, Accomack, Virginia
3:00 P.M. Speaker — Dr. Harold A. Carter, New Shiloh Baptist Church, Baltimore, Maryland
THE HUNT FAMILY, OFFICERS AND MEMBERS OF THE GOOD SHEPHERD BAPTIST CHURCH CORDIALLY INVITE YOU TO ATTEND AS MANY OF THE SERVICES AS POSSIBLE.

The United Baptist Ministers
Evening Conference of
Baltimore and Vicinity, Inc.
Will Present
Dr. Herbert Edwards of
Professor of Religious Studies
Morgan State University
lecturing on
Mission and Community Affairs
January 30, 1984
at
8:00 p.m.
Old Land Mark Baptist Church
818 N. Broadway St.
Baltimore, Maryland
Rev. Wallace Poole, President

St. James Episcopal Church
Arlington and Lafayette Aves.
(Lafayette Square)
The Reverend Donald O. Wilson, Rector
Samuel T. Knight, Assist. Rector
Dr. Robert T. Ford, Deacon
Maurice Murphy, organist — Choirmaster
8:00 A.M. — Holy Communion
9:00 A.M. — Church School-Family Service
11:00 A.M. — Holy Eucharist
The Public Is Cordially Invited To
Attend All Services

DOUGLAS MEMORIAL COMMUNITY CHURCH
"The People of the Way"
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Dr. Marion Curtis Bascom, Minister
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Juanita Hall Davis Organist

Sunday, January 28, 1984
Eight and Eleven O'Clock
Marion Curtis Bascom preaching

Anthems
8:00— Give Me Your Hand —John Work, III
11:00 We Are Climbing Jacob's Ladder —R. Nathaniel Dett, arr.

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FINANCIAL OUTLOOK—1984

ADVANCE FEDERAL ADVISORY BOARD members, pictured with Advance president, Dr. W. O. Bryson, Jr., second from left. From left, State Senator Clarence W. Blount, Rev. Leonard E. Hicks, Carroll H. Hynson of Annapolis, and former State Senator Verda F. Welcome. Advance Federal's report for year ending 1983 showed savings accounts at a record high of $25,160,535.

ADVANCE FEDERAL

Savings account pass $25 million—a record high

Advance Federal Savings and Loan Association ended 1983 with a record high of $25,160,535 in savings accounts, an increase of $1,473,080, or six percent, over the previous year.

Checking accounts, (N.O.W. and SUPER N. O. W.), increased $247,561, up 28.6 percent to $1,112,477 at the end of the year.

Total assets of the Association for the year ending December 31, 1983, reflect a 2.8 percent increase of $805,367, for a total of $29,141,557, another record high.

Dr. W. O. Bryson, Jr., Advance Federal president, reported that Advance Federal's operations for the past year reflected the general economic upturn.

Advance Federal's mortgage loan portfolio declined 5.3 percent from $23,687,455, to $22,439,618, during 1983. This $1,247,837 drop, Dr. Bryson noted, occurred despite the fact that Advance granted 60 mortgage loans in the aggregate amount of $1,971,537, last year.

He said Advance also sold $235,530 worth of mortgage loans granted last year to the city to be financed with revenue bonds, as well as processed 16 home improvement loans for $142,977, and 17 Energy Conservation Loans for $43,718 for the city of Baltimore.

In his report to the annual meeting of members on January 18, Dr. Bryson announced, "Advance plans to make full use of our new investment authorities so that we may serve an even broader segment of the community. Our institution will maintain its specializations in real estate and housing financing. The majority of our assets are home mortgages, which are the most solid investments a financial institution can make."

Dr. Bryson added: "If members of our community transfer $10 million in savings and checking accounts to Advance Federal in 1984, we shall be able to grant over $6 million worth of mortgage loans and begin using some of the commercial lending authority Congress has authorized, including making lines of credit available."

He noted that Advance Federal's financial position is sound, with reserves and undivided profits accounts at $2,559,006 at year's end, representing a $302,541 increase in net worth, with reserves and undivided profits now 10 percent of savings and 8.7 percent of assets.

Dr. Bryson reminded members that Advance Federal's accounts are not only insured by the Federal Savings and Loan Insurance Corporation, (FSLIC), but are backed by the full $100,000 insured amount by the U.S. government.

Also, he said, Advance Federal is competitive in paying interest to savers. During 1983, interest paid savings members totaled $1,890,702.

"The wide variety of fixed and floating rate certificates available at Advance Federal, as well as the N.O.W. checking accounts, Money Market and Small Saver Certificates, now make it possible for our institution to provide most of the savings and borrowing needs of members of our community," Dr. Bryson added.

Advance Federal's home office is at 1405 East Cold Spring Lane. Its two branch offices are at 1611 W. North Ave., and at 3411 Clifton Ave. in the Walbrook Shopping Center, which has drive-in facilities. Application is being processed to the Federal Home Loan Bank to move the North Ave. branch to 2306 Reisterstown Rd.

Advance Federal is the only black-owned federal savings and loan institution in the state of Maryland.

Members of the Board of Directors are: Dr. Bryson, chairman; Theodore E. Brown Sr., W. Emerson Brown, Jr., Mrs. Zelma A. Brown, Joseph A. Bush, Dr. Theodore D. Phifer, Dr. Robert M. Phillips, Dr. Beryl W. Williams, Rev. Marcus G. Wood and Mrs. Lillian T. Wilson.

Advance FEDERAL
SAVINGS AND LOAN ASSOCIATION
STATEMENT OF CONDITION
AS OF DECEMBER 31, 1983

ASSETS

First Mortgage Loans	$22,439,618
Improvement Loans	103,904
Savings Account Loans	1,731,274
Loans and Contracts for Sale of Real Estate Owned	203,165
Real Estate Owned	219,533
Stock in Federal Home Loan Bank	201,700
Cash on Hand and in Banks	380,858
U.S. Government an Agency Securities	3,039,881
Other Investment Securities	88,732
Fixed Assets	215,305
Other Assets	517,587
TOTAL ASSETS	$29,141,557

LIABILITIES AND RESERVES

Savings Accounts	$25,160,535
Advances from Federal Home Loan Bank	550,000
Advance Payments by Borrowers	729,952
Other Liabilities	142,064
Federal Insurance Reserve	766,871
Undivided Profits	1,792,135
TOTAL LIABILITIES AND RESERVES	$29,141,557

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A new column:

The legal tender

Of the four seasons, when do physicians serve the largest number of patients with sprained or broken limbs? An informal poll found summer and winter in a dead heat. Summer - because of increased participation in outdoor sports and winter, because of slippery road conditions.

So with winter fast approaching, and icy pavements sure to follow, what are your legal options if you slip and fall on ice. The answer depends on where you were when you fell and why you were there in the first place.

Take a look at this case and see if you can determine where the liability rests.

For several years, Harry has owned a popular restaurant that is surrounded on all sides by space allocated for customer parking. The parking lot slopes downward from the rear to the front and has no water drainage features.

When it snows, Harry clears the lot and the snow is piled up behind the restaurant. When the temperature rises, the snow melts and the water runs down to the front. When the temperature drops, the water freezes.

SITUATION:

One day in February, newlyweds Joe and Sandy parked in Harry's lot and went into the restaurant for lunch. As they returned to their car, Sandy slipped, fractured her hip and suffered a concussion to her head.

ANALYSIS:

A business property owner has a responsibility to use reasonable care in assuring that the property is safe for his customer's use. In operating a business that is open to the public, the owner invites the public onto the property to browse, eat or shop.

This does not mean that the owner guarantees safety, but it does mean that he has the responsibility to see that the property is safe for the purpose of his customer's visit.

In this case, Harry's responsibility involved more than snow removal. He should have taken steps to eliminate the dangerous condition caused by the ice or adequately warned his customers of its existence.

Therefore, Harry was liable for Sandy's injuries and the resulting damage to the marriage relationship.

David L. Moore is an attorney with the Baltimore law firm of Foster, Mathews & Hill, P.A.

Maryland tax packets simplified

By Steven Humphreys

Marylanders should be receiving their 1983 income tax packets, sporting streamlined instructions and a new front-page index, by next week.

"They've been going out since two days after Christmas. It takes a while to send out 10,000 mail bags," said Marvin Bond, assistant to the Maryland Comptroller, Wednesday.

He said this year's Maryland tax forms contain the latest technology in government paperwork, revamped as "part of an ongoing effort" to simplify the chore of tax preparation.

"These tax packets will be a little easier to use than before," Bond said.

For the first time, the forms will have an index on the front page. Up to 40 percent of the instructions have been rewritten for clarity, and officials have graciously inserted additional worksheets.

Special telephone lines to the comptroller's office also will be open from now until April 16, offering free advice on the preparation of state taxes, Bond said.

There are no major changes in this year's state tax laws to confuse taxpayers, but Bond said he expects at least as many calls for help as last year — when tax officials handled more than 100,000 calls.

The three most frequently asked questions, which Bond expects to be the major stumbling blocks to Marylanders again this year, regarded how federal tax law changes affect state tax preparation, he said.

The first has to do with a federal deduction allowed for married couples who both work, and how it should be entered on state taxes.

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loans
AUTOMOBILE LOANS — HOME IMPROVEMENT LOANS — HOME EQUITY LOANS — DEBT CONSOLIDATION LOANS
TERM LOANS — RESIDENTIAL MORTGAGE LOANS — COMMERCIAL MORTGAGE LOANS
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• Residential Mortgage Loans • Home Equity Loans
• Second Mortgage Loans • Home Improvement Loans
• Student Loans • Signature Loans
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• Commercial Savings
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