—City offers

Continued from page 1

live in the city, have a good credit history and can not own any real property.

The eligible property can only be occupied as a single family residence, must meet the state's minimum property standard, and can not be part of a refinancing package or be a land installation transaction.

In the case of a mortgage loan with a 10.25 percent interest rate, the total housing costs, including sales price and any settlement expenses, can not exceed $77,000.

A house secured at the lower 9.5 percent interest rate can not exceed $50,000 after all housing costs have been applied.

Persons making $20,000 or less and considering a home purchase are advised to contact local community housing counseling service for advice on how to expedite a city residential mortgage loan applications.

Jacqueline Boyd, project developer for Adop-A-House, a East Baltimore housing counseling program located at 1529 Gorsuch Ave. has some sound advice for would be homeowners.

"I would tell you that a good thing to do before you go looking for a house is to find out what you can afford by factoring 2.5 percent over your annual income. That will give you an ideal indication of your mortgage affordability.

"If your annual income is $20,000 that would make your mortgage affordability $50,000. That's what $20,000 income theoretically could afford in mortgages.

"But realistically most people have bills so they should look at any credit cards, utility bills, car payments, because that's what will have to come out of that annual salary," Ms. Boyd explained.

She also said that persons should scrutinize their credit history because that is a big determining factor in whether or not they will be accepted into the city mortgage program.

Ms. Boyd also pointed out that those who feel they may qualify for the low-interest mortgages should apply, because it can mean a big financial savings in the long run.

"I've seen people in apartments paying $460 a month and who (will) never own it, money lost, and after working out their mortgages, they may pay only $325 a month and own their property," she said

Persons who qualify for the slightly higher interest mortgage loans should contact one of five local lending institutions once they have located their prospective property and signed a sales contract.

The participating institutions include, The Bank of Baltimore, First National Bank of Maryland, Loyola Federal Savings & Loan Association, Maryland National Mortgage Corporation and Mercantile Mortgage Corporation.

—Veterans Day

Continued from page 1

"My service experience was a part of my life that I will never give up, but I wouldn't want to repeat it," he said.

Locally, the American Legion and other veteran organizations are having a ceremony Monday at the War Memorial on the corner of Gay and Fayette Streets at 8 p.m. Major Gen. Warren Hodges of the National Guard, is scheduled to speak.

Other celebrations will be held at the Loch Raven Veterans' Hospital, at Fort Howard, and at Perry Point Medical Center.

"A Grateful Nation Remembers" is the theme for the 1985 Veterans Day Ceremonies to be held in the Auditorium at the Baltimore VA Medical Center Monday, November 11 at 11:00 a.m.

The Baltimore VA Medical Center will be observing National Women Veterans Recognition Week with a special program in the Auditorium at 1:00 p.m. on Wednesday, Nov. 13.

—Black College Fair

Continued from page 1

back, they can run for home - coming queen, they can become president of the student government association."

Many school officials are hailing the fair as a success, pointing out that while many high school counselors are aware of some black colleges, "they obviously can't be aware of all of them."

Many agreed with Ms. Clark when she said, "This is a marvelous opportunity for black colleges."

The Maxwell House Black College Fair is a part of its parent company's $1.3 million campaign aimed at blacks.

Added Ms. Clark, "Creatively, it's just a superior campaign. It really does represent so well what black colleges have to offer."

(JAY BAKER PHOTOGRAPHER)

HONOREE AND THE GENERAL—Dr. James L. Moore, pastor of Sharon Baptist Church, is shown with his nephew Brigadier General James Timothy Boddie, now retired, the son of the late Rev. Timothy J. Boddie, formerly pastor of New Shiloh Baptist Church and Union Baptist Church. General Boddie when appointed three years ago became the first such black Airforce general officer in Maryland.

Sharon Baptist marks 100th year at gala fete

By Elizabeth M. Oliver

The 100th Anniversary celebration of Sharon Baptist Church also marked the 40th Anniversary of the pastor, Dr. James L. Moore and the event Sunday witnessed a capacity crowd in formal attire to sing praises of one of the city's oldest churches.

Among those attending was Brigadier General James Timothy Boddie, retired Airforce officer, nephew of Dr. Moore. Also present were Dr. Moore's brothers, many another relatives and Mrs. Faustine Tate of Atlanta, Ga., a celebrated soprano.

The festive occasion was led by Mrs. Christine Coleman and co-chair Deacon Alfred Cheek, Mrs. Geraldine W. Griner and Deacon Asbury Butler and their committee who also steered the year-long celebration for the church which began 100 years ago in a horse stable.

More than 100 of the city's ministers attended. On the program were some of 20 pastors who represented churches of all denominations.

Dr. Moore was praised as the dean of Baltimore ministers for his 40 years service and lauded by outstanding citizens.

Among those bringing greetings were Mrs. Elaine H. Page, Revs. C.C. Alexander, George Crawley Jr., Harold Dobson, Vernon Dobson, Willie S. Chambers, Montague Brackett, Dr. Ruth J. Pratt, Dr. Elizabeth F. Johnson, Dr. Thomas Joynes, Dr. Ralph Quarles, Dr. Ammassa Fauntleroy, Dr. Darrell M. Gray, Dr. Homer Favor;

Also, Congressman Parren J. Mitchell, Senator Troy Brailey, Mrs. Norma Faulkner, Deacon Alfred E. Cheek, Deacon Asberry Butler, Mrs. Ida Redd, Mrs. Geraldine Griner,

Revs. Lorenzo Graves, Walter S. Thomas, James E. Tucker, Milton Owens, Alfred C.D. Vaughn and Mrs. Esther P. Brooks, administrative secretary of Sharon.

Miss Essie Hughes gave the history of the church which actually began 103 years ago in an abandoned horse stable on Whatcoat Street.

Rev. William Alexander laid the foundation for Sharon in 1885.

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Over-60 employment may be answer to your job needs

by LaMont Curry
AFRO Staff Writer

In this "Pepsi Generation," where many people "think" young and build institutions by the specifications of youthful, aggressive and spirited gladiators...

In this age that tramples the seasoned veterans and learned elders who paved the way, now found idle in the wake of the youthful policy makers...

In an era that forces our seniors to retire early, considers them less-than-desirable new employees longevity and huddles them into senior care programs and nursing homes..., a beacon yet burns.

The Over-60 Employment Counseling Service of Maryland, Inc., a not-for-profit agency, offers job seekers 55 years and older an opportunity for part-time and full-time employment and is appealing to employers to consider them when seeking employees.

According to organizers, hundreds of placements are made annually in productive part-time and full-time jobs. Over-60 makes it possible for the older workers to supplement their income, or meet the employment need of those who have been affected by early retirment or layoff.

Today Clare Shipp, 62, is a busy woman who has a job and volunteers. Two-years-ago she was unemployed and looking.... The employment horizon appeared to be bleak.

Her experience included 28 years as a clerk for the Pennsylvania Railroad system which she left when her husband took sick. She lost her husband and had been working odd jobs until she was laid off.

Shipp was watching television one Sunday and saw a segment on the senior job service.

"It sounded real good. The next day I had to report to the Maryland Unemployment Office. When I finished, I went directly to the service to register," she said.

Today she volunteers as a clerk receptionist for the center and is employed a couple of days a week as a secretary for the Light Street Presbyterian Church.

John E. Dallam, executive director of the program, said the concept was pioneered by civic-minded and religious people who realized that retired people still need something to do - a way to stay busy through volunteering or employment.

Founded in 1963, the service is not publicly funded but relies solely on the contributions from the public sector: individuals, corporations and foundations. The service is free to both employer and applicant.

Shipp was asked to volunteer around the office and in a few weeks when jobs came in, she was offered a position.

The "Maryland unemployment office was good to me, but the Over-60 agency took more interest in me as an individual. They added a personal touch," she said.

Over-60 boasts of having a screened inventory of high quality talent and offers employers: a diverse group of mature workers eager to put to use, once again, their varied skills, education and experience (2) advance information and counseling to prepare your employees for retirement and (3) a chance to restore a capable worker to usefulness and productivity.

To job seekers the agency offers: experienced counselors who will assess employment possibilities and take needed time to determine employment problems and training needs, (2) advice on methods to use when searching for employment, and suggestions on how to quickly and easily adjust to a new position (3) updated information on job opportunities full-time, part-time, paid and volunteer.

"We cover the gamut of jobs from domestic to executive and managerial. We even provide part-time coupon clippers for a bank," said Mary Thompson, a spokesperson. She described the service as a worthwhile institution that is under utilized.

"We generally have upwards of 200 jobs at any given time. We've placed hundreds of people we've just recently lowered the age requirement to 55-years because more people are being forced out of work earlier who still want to work," she said.

Ed Moore is 66. He worked for the Department of Defense 32-years and retired as the supervisor of a data processing component. He volunteers his services and counsels job seekers for the organization, but also works part-time as a gardener. It's his pleasure - It's his hobby."

"I've gotten 1, 2, 3 - 4 jobs here. I still have 2 of them - I'm a lawnmaker and I enjoy it," he said.

Moore sees the service as a valuable avenue by which senior citizens can stay busy, earn extra money and learn new lessons.

The Over-60 Employment Service would appeal to chairtable individuals and organizations anxious to contribute to the cause.

Interested applicants and employers should call (301) 752-7676 to arrange for an interview or list a job. The office is located at 206 N. Liberty St., 3rd floor. The office is open Monday - Thursday, 10 a.m. to 2 p.m.

Good attendance brings school $$

By Valerie Smith-Madden
AFRO Staff Writer

The Booker T. Washington Middle School is one of four city schools to win a $5,000 award for greatest improvement in attendance.

The award is part of a $100,000 anonymous gift to the school system to be used as an incentive for improved attendance among faculty and students.

The gift came from donor during the 1983-84 school year. The award is given directly to each of the winning schools' treasuries to be used at the discretion of the principals and staff.

The other three winning schools are: Forest Park High, Southeast Middle School and the Laurence G. Paquin Junior-Senior High School.

Booker T. and Forest Park won for greatest improvement in student attendance, and Southeast and Laurence Paquin won for greatest improvement in teacher attendance.

John Daniels, principal of Booker T., said a variety of tactics were used to improve attendance.

"We had attendance parties. We had early dismissal where students were allowed to go home on Fridays at 2:15, a half hour earlier. We made it competitive between homerooms and individuals."

Daniels said that for the two years that Booker T. was housed in the old Poly building on North Avenue and Clavert Street attendance was poor.

When the renovations on the McCulloh Street building were completed and students moved back into that facility, Daniels said attendance improved.

Asked what factors contributed to declining attendance when they were housed at Old Poly, Daniels replied, "The distance could have been a factor as well as the neighborhood."

Daniels added that moving with ninth graders out of the school when it became a middle school and adding sixth graders seemed to help over all school attendance.

He speculated that high attendance among sixth graders may be attributable to more involvement by their parents in school matters.

The percentage of improvement from the FY'83-84 school year as of June 30, 1985 was the measurement used to determine the winners.

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