Mrs. Santa Needs You:

Dear Friend:

HELP!! The AFRO's Mrs. Santa needs you again this year to make sure needy families have a Christmas dinner. You will not believe that there are so many families in this community who are unable to make their food stamps and money last through the month.

The AFRO Mrs. Santa Fund, AFRO Charities, is a non-profit organization sponsored by the AFRO-AMERICAN Newspapers to raise funds to make sure no family goes hungry. Names are supplied by our readers, AFRO Clean Block Captains, Police Department, Urban Services and other city agencies.

In 1984, Mrs Santa's baskets went by the hundreds to housing projects, upper Park Heights and folks, black and white, all over the city. We were also able to give a party for the children of inmates at City Jail. In addition, we were able to operate a store at the AFRO. It was stocked with warm clothing and nearly new toys, where families in need could come and select items for their families without charge.

We have moved our office to smaller quarters. Therefore, we regret that we are unable this year to accept clothing and toy donations. However, your help is still needed. Please make a generous cash donation in order that perishable foods for the baskets may be purchased wholesale. Every little bit helps Mrs. Santa reach her goal of $30,000. You may wish to start a canned goods drive. Whatever contribution you make will be greatly appreciated.

For all contributions of $100 and over, arrangements will be made for a picture with Mrs. Santa. Your picture published in the AFRO encourages others to give to the cause, which is desperately needed.

Please make all checks or money orders payable to Mrs. Santa, AFRO Charities, 628 N. Eutaw Street, Baltimore, Maryland 21201. All contributions are tax deductible.

Sincerely yours,
(Mrs.) Vanessa Johnson
AFRO Mrs. Santa Director

Carl E. Smith, Community and Public Relations manager for C. & P. Telephone Company presented Ms. Elyn Garrett, Mrs. Santa's Helper with check for $435.00.

Clifton Harris, president of the National Alliance of Federal and Postal Employees presented check for $100 to Mrs. Santa Helper Ms. Florence Hope, a faithful Mrs. Santa volunteer.

Mrs. Santa's Fund

$13,236.00
Goal $30,000
Need $16,764.00

Softball Marathon	$1,549.75
Estate of	
Miss Elinor Cornelia Dimmy	1,208.83
Mr. & Mrs. William C. March & March Funeral Homes	1,000.00
The A.M.E. Ministerial Alliance	1,000.00
In Memory of Mrs. Peggy Howard	
Macho T. Howard	700.00
C. & P. Telephone Co.	435.00
Myra Grand Chapter, O.E.S.	300.00
Fashion & Accessory Designers	
Balto. Chapter	200.00
Anon.	200.00
High Bidders Pinochle Club	200.00
Most Worshipful Prince Hall Masons	200.00
S.A.T. Foods	200.00
Mrs. Beatrice Howard Hall	150.00
Avalon Social Club, Inc	150.00
Mr. & Mrs. Dallin E. Wicks	150.00
Lambda Kappa Mu Sorority	
Iota Chapter	150.00
Montford Point Marine Assoc.	150.00
William & Minnie Shorter	125.00
1100 Blk. N. Carrollton Ave.	100.00
Mrs. Jannie G. Mason	100.00
The Coronas	100.00
The S.M.L.'s	100.00
The Chit-Chat's	
Balto. Chapter	100.00
Mrs. Enolia V. McMillian	100.00
Mr. & Mrs. Marion J.W. Seabrooks	100.00
In Memory of Rev. N.B. Carrington	100.00
James & Isabella Randall	100.00
National Alliance of Federal & Postal Employees	100.00
Mr. & Mrs. Milton D. Bell	100.000
New Jockey Club	100.00
Wo-Be-Wo	100.00
Samuel Survey & Co., Inc.	100.00
Mrs. Bernice Hawkins Shorter	100.00
Mr. & Mrs. John Myers	100.00
Herbert Alston, Jr.	100.00
Rev. James L. Moore	100.00
The Lawyers' Wives	100.00
The Charmettes	100.00
United Bowling Club	100.00
Ms. Gertie Hudson	100.00
Zeta Phi Beta Sorority, Inc. Alpha Zeta Chapter	100.00
JNNRL Neighborhood Assoc.	100.00
Ms. Jeanette L. Johnson	100.00
Ms. Blanche Northern	50.00
Big Sisters of Baltimore	50.00
The Good Will Circle	50.00
The Ten Friends Club	50.00
Mr. & Mrs. James Franklin	75.00
Mrs. Inez Cox	75.00
Dr. & Mrs. Benjamin Quaries	50.00
John Scott Jr.	50.00
The Baltimore &-Washington Club	50.00
Mr. & Mrs. Henry Hall	50.00
We Moms	50.00
A Group of Friends	50.00
William & Catherine Blackmon	50.00
In Memory of	
Mrs. Jennie Carrington	50.00
Mr. & Mrs. Julius Taylor	50.00
Ingleside Hercules, Inc.	50.00
Mr. & Mrs. James T. Perry	50.00
Jerusalem Court No. 1	
Daughters of Isis	50.00
The Pierians, Inc.	50.00
Dr. & Mrs. Roger K. Williams	50.00
Charles & Beatrice Payne	50.00
Ms. Charlotte V. Lyles	50.00
Frank Johnson Jr.	40.00
Mr. & Mrs. Frances Medley	40.00
Col. John L. Lee	35.00
Mrs. Perra S. Bell	25.00
Students Taking Action Club	25.00
Mr. & Mrs. James R. Dennis	25.00
Webster & Lois Powell	25.00
Mr. & Mrs. Joseph Holmes	25.00
The Churms	25.00
Mr. & Mrs. Clarence Water	25.00
Zeta Phi Beta Sorority	
Gamma Chapter-Morgan State	25.00
Bernard & Alma Reed	35.00
Flair Studio	
Mrs. Willa Bland	35.00
Mrs. Frances L. Murphy, II	30.00
Mrs. Vivian S. Bennett	25.00
Rudolph Typewriter Co.	25.00
Allen H. Vessells	25.00
Ms. Llewellyn H. Walker	25.00
Ms. Elizabeth A. Edmonds	25.00
Mr. & Mrs. Elmer S. Patterson	25.00
Mr. & Mrs. Robert W. McDaniel	25.00
Mr. & Mrs. William R. Bowie, Jr.	25.00
Ms. Sandra E. East	25.00
Ms. Helen G. Scotland	25.00
Ms. R. Eleanor Scotland	25.00
James White	25.00
Mrs. Inez Taylor	25.00
Mr. & Mrs. Paul W. Moore, Sr.	25.00
Mr. & Mrs. Clifton A. Turner Sr.	25.00
Mrs. Marie E. Murphy	25.00
Mrs. Ruby Mills Taylor	25.00
Harry & Calatha Marshall	25.00
Mr. & Mrs. Marshall W. Stewart	25.00
Ms. Vivian W. Young	25.00
Ms. Dorothy Hicks	25.00
Ms. Maria C. Cassell	25.00
Mrs. Helen C. Thomas	25.00
Southwestern High School Central Fund	25.00
Law Offices of	
Rochlin & Setteman, P.A.	25.00
Mrs. Gertrude Winston	25.00
Lake Ashburton Neighborhood Assoc.	25.00
Mohogany, Inc. (50/50 Raffle)	22.00
Mohogany, Inc.	20.00
Mrs. Louise Kerr Hines	20.00
Mr. & Mrs. Rodman O. Harris	20.00
Ms. June B. Thorne	20.00
The Pals	20.00
Ms. Edith L. Davis Smith	20.00
Ms. Edith L. Davis Smith	20.00
Mr. & Mrs. Theodore R. Tate	15.00
Ms. Elizabeth Jefferson	15.00
Walter & Geraldine Dorsey	15.00
William G. Contee Jr.	15.00
Mrs. Sarah S. Rayne	15.00
Ms. Emma L. Davis	15.00
Mr. & Mrs. Viller T. Brown	15.00
Ms. Thelma F. Johnson	10.00
Ms. Fannie B. Poulson	10.00
Arvel & Pauline Owens	10.00
Mr. & Mrs. Samuel Billups Jr.	10.00
Ms. Angie L. McClain	10.00
Ms. Claudine Harden	10.00
James E. Meniel	10.00
Therman B. O'Daniel	10.00
Ms. Trenita Whitehead	5.00
William Darden	5.00
Parade of Pennies for Jesus	2.00

Cases

Case 110: I am the mother of 3 children, 1 boy and 2 girls ages 14, 11, and 7. Around Christmas time I want a little more for my children because they get so little during the rest of the year. Without your help, this will be just another day to them. We are hoping that you will provide a nice dinner for us by donating a basket.

— —

Case 111: I am writing to ask for a basket from you for the holidays. Things are really bad with me now. I fell recently and broke my leg. Because I was out so long I lost my job and I am now unemployed. There are 4 of us in my family and we were all depending on my income.

— —

Case 112: I am submitting the name of a family that is in need of food and whatever else you can manage. The mother is paralyzed from the waist down and there are 2 children ages 4 and 3. Please help them.

— —

Case 113: Please help us! I have 6 children of my own, only 4 live with me, but my brother's wife died recently so his 3 children are now living with me. Christmas is suppose to be a special time, especially for children. I just cannot stop thinking that unless we get some type of aid, Christmas will be an awful time for me and the whole family.

— —

Case 114: I am handicapped, unemployed and therefore house bound. My monthly benefits have recently been cut in half because of an over payment that they are now deducting. I will really benefit from anything you can send me.

— —

Case 115: I have 4 children and I am currently unemployed, so my children will not have a very merry Christmas this year. I am receiving a small unemployment pension but it will not do much for all of us. My children are 15, 13, 9 and 7.

— —

Case 116: Please help my family this Christmas. There are 8 children in our house and they just recently lost their father. He was their only support. Until the pauga work comes through they might not have anything at all for Christmas. He had promised them some toys and some new clothes. Whatever you can do for them will be appreciated.

— —

Case 117: We hope you will be able to help my family. Things are really bad now. My brother just recently came out of the service so he has no place to go. He, his wife and 2 children are living with me. The assistance I get from Social Service is not enough for all of us.

— —

Case 118: My mother needs a food basket and a warm winter coat. She has high blood pressure and diabetes. She has helped everyone in the neighborhood from time to time by babysitting for free and other things. Now she is very much in need of the help she used to give to others.

— —

Case 119: I am 27 years old and I have 3 children, 2 boys and 1 girl ages 11, 10 and 8. Their father just died and I am a very sick person. I have just learned that I have cancer and I am 4 months pregnant. We receive a small income from Social Service but it will not be enough to allow me to do the things for my children that I would like to do for Christmas. Can you please help us.

— —

Case 120: I am writing for a neighbor. They are in need of help but they would not ask for it. The husband's job closed down some time ago and he hasn't been able to find a steady job since. The wife has had a kidney transplant and is unable to work because she has to be hooked up to the kidney machine regularly. They have one daughter.

— —

Case 121: I am writing for help for my family. My mother is living with me and my five children. I am not working because I recently broke my foot. My mother suffers from sugar and my children are all in need of warm things to wear. Their ages 18, 16, 14, 12, 10. Christmas toys don't mean that much to them anymore but we would like to have a nice dinner.

— —

Bad Health Spoils Christmas

Case 122: Please help me and my family have a nice Christmas. I am on a fixed income and I have 6 children. I have just suffered from a stroke, and I also suffer from sugar and heart trouble. I would be grateful for some food for Christmas. My stamps don't last the entire month.

— —

Case 123: I am the father of 3 kids and as of now I see no Christmas at all for them. I got layed off of my job and it hurts to hear my children talk about what they want for Christmas and know that I am not able to get them anything. I was not able to give them a good holiday last year so I hope you can help me this year.

— —

Case 124: I am a 60 year old woman who suffers from arthritis and high blood pressure. I have a 16 year old mentally retarded son. I get a small check but this is hardly enough to take care of the two of us. Please assist us if you can.

— —

Infant needs winter clothes

Case 125: My daughter is 1 year old and she has no winter shoes, socks, or any other type of winter wear. I am 20 years old and unemployed so we are in desperate need of your help.

— —

Case 126: I am 11 years old. I am writing this letter because my mother lost her job and my father does not live with us. Won't you please help us with anything you can. There are 4 other children ages 14 12,8, and 6.

— —

Case 127: I am a 21 year old mother of 3 children, ages 5 and 2. I recently lost my job and I won't have a way to provide things for my children at Christmas. We are doing really bad. We don't even have a kitchen table, let alone food to put on it. This will be my children's first Christmas with just me. I want to at least show them that I can make them happy.

— —

Family Needs Furniture

Case 128: I have 3 children and I am unemployed. We have very little and would appreciate anything you can do for us. We are sleeping on the floor. I suffer from a heart condition and my children are always hungry. Please help us to have a brighter Christmas.

— —

Case 129: I am 22 years old and I have never written to you before, but you used to help my sister to make Christmas special for her son. Now I need your help with my 2 girls ages 13 and 3. I want so badly for Christmas to be good for them. Please help.

— —

Case 130: I am writing in hopes of having a club or organization adopt me and my family. I have 3 children and they all need winter coats, ages 13,10,7. They are very good children. We receive a check from Social Service but it never seems to be able to cover all of our expenses.

— —

Case 131: I am writing in for two families that stay in the same household. My girlfriend did not have any place to live so she is living with us. She has 2 children ages 6 and 5. She is in need of clothing for them as well as a Christmas toy or two. My family is also having a very difficult time making ends meet. I have 3 children ages 8,6, and 9 months.

— —

Case 132: I am currently living in Dubeland Nursing Home. I have had to have both my legs taken off. I need clothing. I have been an active participant of the AFRO clean block and I know that you try to help people so please try to help me and my family.

— —

Case 133: I have 4 children ages 12,7,6, and 1. My husband was killed by a transit bus in March and I have not received any money yet for his death. I do not know how my children will have a dec ent Christmas. We hope that you can at least supply us with something to make a nice Christmas dinner.

The Coronas, "a circle of friends," donated $100 to the Mrs. Santa Fund. Shown are Mesdames Sylvia Law, Pattie Hodges, AFRO Our World Editor, (Mrs. Santa's Helper); Jesola Jones and Roselyn Hammond.

photo by Elyn Grarrett

Photo by Vanessa Johnson

The High Bidders Social Club formed in 1960, a group of 12 members who helpp various charities presented $150 to the Mrs. Santa Fund. Shown are: Archer Gregg President and Julian W. Bennett Sr., Business Manager.

—Twilah

Continued from page 6

open mind to appreciate the pain and suffering, anger, humiliation, the joys and pleasures--sometimes losing and winning--the humor and the love for the work I am doing. All of these feelings go and have gone into my work spontaneously at one time or another.

"I have the desire to express myself in huge art forms. In photos of my art, these art forms appear to be very large, yet they are small in reality. Small stones were all I had available to me. So, I had to express myself through them. During my travels coast-to-coast, I worked with whatever was available to me– terra cotta or paper. When I couldn't get other mediums, I would paint.

"What message does my work possess? Only that I have the need to create or to share my images in whatever medium that is available to me. For some there will be no message. I look forward to creating that sculpture that I feel will say something profound to all, universal. Right now, for me, my work simply says I am."

A WARM LETTER

In this time of giving thanks and counting our blessings, a beautiful letter was submitted to me to actually share with the AFRO readers. I am certain you will feel the same, as I do. The letter is touching, it's a holiday greeting.

The letter was addressed to the Director of the Cherry Hill Day Care Center located at 2490 Giles Rd. The director, Claudia Harrison, had to share this touching and warm letter with our readers.

"Just a brief note to share with you and your executive staff my sincere appreciation of the services that the staff at the Cherry Hill Urban Services Day Care Center are providing my child. This appreciation encompasses the following:

" Genuine concern for the children, honesty, in class teaching (to include giving out homework), and the diversity of monthly activities/outings.

"I have met with other day care centers staff, private institutions, administrators, in-home day care mothers, I believe I can speak somewhat as an authority when it comes to judging/assessing a day care center's performance. In comparing the services of the Cherry Hill U.S.A. Day Care Center with those of others, I am most pleased.

"I strongly believe that as a result of the above-noted qualities and activities my child would be equipped to seriously compete with peers from other learning institutions. There is room for improvement, but we will address that later. Please convey my thanks for qualitative services rendered by the Cherry Hill staff, and I can only hope this will continue. Sincerely yours, Idame McCormick."

Now with times as they are and so much harm hurting us, killing us, it's a real pleasure to read and share. We should give thanks and give credit where credit is due. Mrs. McCormick thanks for the letter.

FOUNDERS DAY PRAYER BREAKFAST 1935-1985

The National Council of Negro Women, Inc. Greater Baltimore Section is sponsoring a Founders Day Prayer Breakfast. Guest speaker will be Councilwoman Iris Reeves. The date is Saturday, Dec. 14 from 9:30 a.m. to 11:30 a.m. at the Providence Baptist Church, 1400 Pennsylvania Ave. Ms. Mamie Jones is the president; Rev. Marcus Woods is pastor. To purchase tickets, call either of the following numbers: 367-0759; 435-8363 or 426-7939. This prayer breakfast is a special reminder and a special event. We should commit ourselves to take part in the Founders Day Prayer Breakfast 1935-1985 Saturday, Dec. 14, 9:30 a.m. to 11:30 a.m.

THOUGHT FOR TOMORROW

Now is the time to be ever so humble and grateful.

MASTER OF DISGUISE — Antonio Johnson, 26, of Detroit, called a "master of disguise" by police finally gave up his act and turned himself in to authorities Nov. 21. "He just got tired of running," Kenneth Walton, Detroit's FBI head said. Johnson, during a three-year crime spree robbed a total of $350,000 from banks in Detroit, New York, Los Angeles, Oakland, Sacramento and Denver. But the police were not looking for him because he had cleverly disguised himself as a white woman, a middle aged black man, a 60-year-old white male and a 25-year-old black female, at various times during his three-year odyssey. These surveillance photos show Johnson as a white woman robbing a San Francisco bank (r) and a black man at another bank (c). At right is the FBI mug shot of Johnson. Johnson said he turned himself in because of fear of being caught and family considerations.

Suspect denies setting fire that killed five

SPRINGFIELD, MASS. – A teenage suspect pleaded innocent Friday to charges he set a house fire that killed five members of a Springfield family, including his former girlfriend and her young child.

Clarence Carter, 17, of Springfield was arraigned in District Court on five counts of murder by arson and one count of burning a dwelling.

Judge Salvatore Polito ordered the suspect to be examined to determine his competency to stand trial.

Police arrested Carter at 12:45 a.m. Friday after going to his home and questioning him.

At a news conference, Hampden County District Attorney Matthew Ryan Jr. said investigators believe Carter set fire to the home as a way to resolve problems he was having with his ex-girlfriend, Renee Nicoy, 16, one of the home's six occupants.

"We understand there were differences as far as who she was keeping company with and who she should be keeping company with," Ryan said. "As a result the matter got out of hand and ended in what was a very tragic incident in this community."

Flames were shooting from the McKoys' home when firefighters arrived at the scene shortly after 2 a.m. Dec. 2.

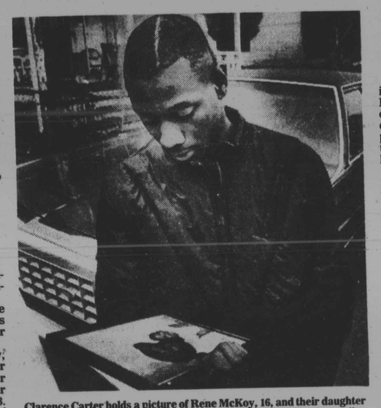
The blaze killed Renee McKoy, her daughter Cassandra, 2, her mother Barbara Ann, 39, her brother Gerald, 19, and her sister's son, Joseph Blanks, 3. The family members were buried Friday.

Barbara Annette Blanks, 20, was the only family member to escape the fire. She jumped from an upstairs window of the two-story home.

Polito ruled that Carter be held without bail.

Derbase counsel Philip Lauro of Springfield argued for $10,000 bail. Lauro said a conversation Carter had with police was the only evidence that he might have set the fire.

"They (the police) made insinuations he told them he did it but there's no evidence," Lauro said as he left the court.



Clarence Carter holds a picture of Rene McKoy, 16, and their daughter Cassandra McKoy, 2, who were among five victims of a house fire early Monday, Dec. 2. Other victims were identified as Barbara Ann McKoy, 39; Gerald McKoy, 19; and Joseph Blanks, 3.

Police discovered a melted gasoline container in a first-floor room where the fire is believed to have started.

Authorities seized some of Carter's clothes which contained a scent of gasoline, police Lt. Thomas Collins said. They determined Carter was at the scene the night before the fire and identified him as their suspect after speaking with neighbors and friends and investigating his relationship with McKoy, he said.

Police believe Carter broke into the home through a window then set fire to it, Collins said.

Carter stood head down with his eyes cast straight ahead as charges against him were read. He heaved a sigh and swung his head to the side at hearing a charge he caused the death of Renee McKoy.

Police said Carter was not the father of Cassandra McKoy, though reports in the local press have quoted him as saying he was.

Group stages sit-in to demand Afro museum

SEATTLE – A waiting game is in progress at abandoned Colman Elementary, where a determined group of black activists has occupied the cold, dark school to press demands for a museum to teach black children about their heritage.

Government officials say it can never happen because the school is too old and too close to a freeway construction project to be saved.

Colman Elementary became the rallying point around which activists gathered Nov. 25 when they grew tired of waiting for the city to help them establish an African heritage museum and decided to occupy the 75-year-old brick building, climbing through a broken window.

"Hopefully, we don't have to go to the extreme the foolish black mayor in Philadelphia went to," said Omari Tahir in reference to that city's bloody and fiery confrontation earlier this year with members of the radical group Move.

"We don't have any bombs, but we'll do the best we can to defend our institution," Tahir said, choosing to speak from a doorway rather than come outside the building.

Tahir, an unemployed elementary school teacher, will not say how many people are in his group.

City officials say Tahir, his 8-year-old son, Kwame, and the others, most of them men, are in the wrong place at the wrong time.

"Anytime you have a situation like this, time is one of your best tools," said Maureen Sullivan, an aide to Mayor Charles Royer. "We have no intention of getting into any kind of confrontation. None."

The aging brick school, perched on a hill in the heart of Seattle's predominately black central area, was abandoned earlier this year because of its proximity to an extension of Interstate 90.

The Seattle School District wants the Washington Department of Transportation to buy the building and its land as part of a process that would result in $6 million to $8 million in state and federal funds for a new school.

Said Brian Henkel, the project manager of the nearby freeway expansion. "The city could buy that building, but there's no way we, the state, can give the property to anybody."

Mayoral aide Sullivan said it would cost more than $6 million to rehabilitate Colman School for use as a black heritage museum.

"The city doesn't have that kind of money," she said.

And even if it did, Sullivan said, the city does not want to upset negotiations between the school district and the state over financing for a new school.

"There is concern about jeopardizing a new school for that neighborhood, and a new school is needed there," she said. "We are committed to working to develop a museum, but the last thing we want to do is jeopardize a new school for that reason."

Unfazed by that argument are the occupiers of Colman Elementary, who complain that Seattle's public schools have done a poor job of teaching the city's black children.

UPI photo

WASHINGTON — Entertainer Pearl Bailey throws back her head in laughter Nov. 25 as she talks with President Reagan in the Oval Office. Ms. Bailey, the American Lung Association's 1985 National Christmas Seal chairman, presented the president with the First Family's Official Christmas Seals.

Race and legal process subject of lecture

Federal Judge A. Leon Higginbotham, a member of the Smithsonian Institution's Board of Regents, will speak on "Race and the American Legal process," on Thursday, Dec. 12, at 8 p.m. in the Carmichael Auditorium of the National Museum of American History in Washington. His appearance is sponsored by the Smithsonian Resident Associate Program.

Higginbotham will examine the current legal scene and probe the challenging issues of the coming decade. Drawing on his experience in the judicial system and his book, "In the Matter of Color," he will outline the development of judicial decisions and laws that had special impact on black Americans.

A recipient of prestigious awards and 39 honorary degrees, Higginbotham is currently a justice of the United States Court of Appeals, Third Circuit. In the past, he has taught at Harvard, the University of Pennsylvania and the University of Michigan.

Mortgage loan hits low in Nov.

WASHINGTON – The average interest rate offered for home mortgages reached its lowest level so far this year in November, the Federal Home Loan Bank Board said Friday.

The Bank Board said the average interest rate that lending institutions offered to give home buyers dropped to 12.43 percent for a fixed-rate mortgage of at least 15 years with the buyer putting 25 percent of the price down and including closing fees. That was the lowest rate so far this year, falling from 12.61 percent in October.

Fixed-rate mortgage loans have come down more than a full percentage point since January, when the average fixed-rae loan offered by commerical banks, savings and loans associations and mortgage companies was 13.66 percent, the Bank Board said.

That same loan had a rate of 14.09 in November, 1984, the Bank Board said.

For fixed-rate mortgages of at least 15 years with the buyer contributing a 10 percent down payment, the average interest rate in November was 12.47 percent, down from 12.65 percent in October, and also the lowest rate this year.

The Bank Board said 81 percent of the lending institutions it surveyed provided loans to buyers contributing a down payment of 25 percent, while 74.5 percent of those lenders offered mortgages to buyers who put down only 10 percent of the purchase price.

Although interest rates have fallen, the decline has not been reflected in sales of new homes over the last several monghts, puzzling analysts. Sales of new houses fell 5.5 percent from September to October, the third monthly decline, the Census Bureau reported this week.

Some analysts have pointed out that fewer homes were built during the spring and summer months, though, so fewer homes are available for sale. They say those homes that are available are being sold, so there is no appreciable buildup in the new home inventory.

The Bank Board said the average rate of adjustable rate loans of at least 15 years also fell from October to November and reached their lowest levels this year. The average adjustable rate loan with a cap on the rate fell to 10.51 percent, from 10.58 percent in October, with the buyer putting 25 percent down. At 10 percent down, the average adjustable rate loan with a cap fell to 10.61 percent, from 10.65 percent.

C&P debuts switching equipment

On Dec. 8, C&P Telephone Co. of Maryland will complete a nearly $8.72 million modernization project in its Edmondson Avenue Central Office, bringing the latest in local calling features to some 25,000 customers whose telephone numbers begin with 233, 566, 945 and 947.

C&P is expanding its existing Electronic Switching System (1AESS) in the Edmondson Avenue office by replacing electromechanical switching equipment which had been serving customers since 1948.

According to C&P Government and Community Relations Manager Carl Smith, the advantages of the electronic switching equipment include the ability to handle customers' local calls more quickly and efficiently and the capability of providing optional local services that were not previously available to customers served by the older electromechanical equipment. These services, known as Custom Calling Services include:

– Call Waiting: if you're on the telephone and someone tries to call, a tone on the line signals that a call is waiting. The first call can be placed on "hold" while the second call is answered.

— Call Forwarding: Incoming calls can automatically be transferred to another telephone number while you're away from home or work.

— Speed Dialing: Up to 30 frequently-called numbers can be reached simply by dialing one or two digits.

"We're very pleased that now our Edmondson Avenue area customers will have the benefits of computerized local calling," Smith said. "The system not only provides the capability to meet the growth in the area, but promises the addition of new types of optional local services in the future."