—Going for the gold

(Continued from Page 1D)

training program for the agents and held sales meetings. After a while I was doing a sales manager's work also they made me the sales manager."

In 1979 Adler informed Coates that Associates was for sale. Coates replied: "If you don't sell it to me then I'll leave and start my own company."

By 1980 the company which had once been located in the basement of the Uptown Federal Bank Building, since renamed the Baltimore Federal Bank Building, across from Reisterstown Plaze, belonged to Coates.

The office by this time was located in Woodmoor Shopping Center on Liberty Road.

"We thought we had died and gone to heaven when we moved to Woodmoore," Coates said.

The Woodmoor area was seeing rapid growth and Coates managed to hitch his wagon to the shooting star of growing real estate sales in Northwest corridor.

Now in the front office of his new Randallstown suite. Coates can put the growth in perspective. "When we moved I ran across some old papers. In 1981 we had gross comissions of $200,000 a year. Now, we do better than $250,000 per quarter.

At the end of an average 14-hour day, Coates either heads home or to his wife's office at Century Title where they discuss their days before heading home. Leisure activites for Coates include his twin passions racquetball and music.

"I get everything out of music that there is in it," Coates said. "I love all kind of music." Coates shares his broad appreciations with Beth and their 20-year-old daughter, Sherrie, a junior at Western Maryland College.

"I took my wife and daughter to see Handel's Messiah and they walked out on me," Coates said smiling. "They stood out in the lobby until the Halleluah Chorus.

They said it was the only part worth seeing. I'm sitting there all by myself and they told me if they would have had the keys the might have left me."

Coates has come this far on the strength of a vision. But that vision is like the box within a box and so on. Except for Coates, the boxes keep getting bigger.

My dream dream is to find some land in the area and to develop it as a multi-use office building or shopping center, because when I leave here I'd like to go into my own building.

During the open house for Coates new offices, held a week ago, friends and onlookers made their way past the antique car display and the magician and sought out Ted Coates.

One acquaintance congratulated Coates on his daring move to which Coates replied, "Well you know that Jesse Jackson said, 'To catch the big fish you've got to go into deep waters.' "

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CITY SOLICITOR REPORTS ON:

Minority business enterprise program

This is the first in a series of articles to inform the community about the Minority Business Enterprise Program of Baltimore City. Under the Program, which was created by City Council Ordinance 790, minorities and women are afforded business opportunities to participate in City contracts.

By Neal M. Janey
Baltimore City Solicitor

Nearly 80 percent of the contracts awarded by the City over a two week period ending July 30, 1988 met the goals of Ordinance 790 for participation by minorities and women. The gross dollar value of those contracts totaled $11.1 million.

Included are contracts for public works construction, road construction, architectural and engineering services, and the sale of commodities and professional services to the City.

Of that total dollar value, minorities received $2.3 million in contracts accounting for 20.8 percent in minority participation. Women received $355,000 in contracts accounting for three percent in female participation.

Twenty percent of the contracts awarded, $3.9 million in gross dollar value, have no minority or female participation. That participation was waived pursuant to Ordinance 790.

In a formal opinion, the Law Department advised the mayor that the services of minorities and women must be used by city agencies. Millions of dollars in small contract awards could be affected by the opinion which is expected to afford more contracting opportunities for minorities and women.

According to the Law Department, Ordinance 790 requires the City to use a wide range of services including conference, meeting, and banquet facilities, catering, banking, accounting, travel, insurance and other services. Contracts for such services usually are less than $25,000.

Ordinance 790 did not clearly establish goals for using the services of minorities and women. However the Schmoke Administration expects each agency to award at least 20 percent of its total annual dollar volume of service contracts to minorities and three percent to women.

Agencies have been advised to contact the Equal Opportunity Compliance Office for information about minorities and women who are certified to provide services to the City. The Compliance Office will monitor awards of contracts to assure that City agencies are using the services of minorities and women consistent with the expectations of the Administration.

Service businesses that are not certified are urged to contact the Equal Opportunity Compliance Office at 396-4355 to get an application for certification. They also may visit the office at 10 South Street, Suite 300, Baltimore, Maryland 21202 between the hours of 8:30 a.m. and 4:30 p.m. daily.

Regulation CC and you

By Yvonne F. Lansey

The most frequent complaint a banker hears is "why do check deposits take so long to clear?"

Some banks and savings and loans do not clear local checks until the fifth business day after deposit, and out-of-state checks deposited take as long as ten business days to clear.

Many customers will be glad to hear that after September 1, 1988 checks deposited with a financial institution will be available within a specified time period.

This rule, however, does not apply to checks deposited in savings accounts.

In 1987 Congress passed the Competitive Equality Banking Act and Regulation CC entitled Availability of Funds and Collection of Checks is an out growth of this law.

This new regulation may be music to some consumer's ears. But is it?

Regulation CC is not only about making check deposits available to the customer on the third business day following the day of deposit for local checks and on the seventh business day following the day of deposit for out-of-state checks.

The regulation also outlines disclosure policies, new endorsement standards, and allows the financial institution to identify risk depositors.

All banks, savings and loans, and credit unions must send existing checking account customers its availability policy in the form of a disclosure statement and provide this information to potential customers before opening an account.

The financial institution must also post its disclosure policy on Automated Teller Machines (ATM's), and preprinted deposit tickets must state that all deposits may not be available for immediate withdrawal.

Who will bear the cost for this additional printed materials required by the regulation? You guessed it, the customer.

Checking account customers need to familiarize themselves with the new endorsement standard. The reverse side of each check has been divided into three separate areas designated for endorsement by the payee, the bank of first deposit, and all subsequent clearing banks.

Effective September 1, 1988 all customers' endorsements must be contained within 1½" from the left edge as one looks at the front of the check (trailing edge of a check).

Consumers beware. Financial institutions may refuse to accept checks if they are not endorsed in the appropriate area.

Individuals who have had trouble with their checking accounts in the past may be prevented from opening accounts at other financial institutions. Banks will be joining check verification networks.

This means that banks will be able to call centers which will inform the bank, in less than a minute, as to whether or not the potential new customer has a forcibly closed account on record anywhere in the state or nation.

Customers should be aware of the new regulation and related networking services.

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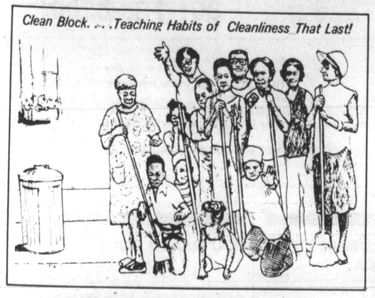

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Help your garden 'weather' the drought

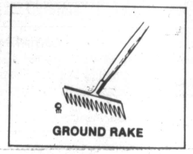
By Pamela B. King
Extensive Agent
Charles County

Plants can't live without water. And, just like other living things, they are almost completely made of water. The natural cooling system of plants, called transpiration, requires evaporation of water from the outer surfaces of plant parts. Nutrients from fertilizers in the soil must be carried into the plant in water solution. Without enough water, plants are stunted and weakened, and become more succeptible to attack from insects and disease.

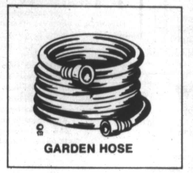
If your yard reminds you of the Sahara Desert, there are a few things you can do to help the garden while keeping the water bill under control.

— Water Properly

* Apply water in the morning. It is usually cooler, so evaporation will be slower. Evening watering may encourage disease in plants already stressed.



* Water an area for at least 45 minutes once a week to soak the soil to 6 inches in depth. This should be about one inch of water, that can be measured by placing some empty cans around the area being watered.



* Allow a hose to trickle, use a soaker hose or set the sprinkler as low as possible to minimize loss from evaporation.

* Apply water only as rapidly as the soil can absorb it — do not allow runoff.

— Mulch

* Cover exposed garden soil with newspaper, straw, compost or grass clippings to hold in moisture and prevent weeds.

— Add Organic Materials

* Be sure to add plenty of organic materials, like compost, past moss, manure and leaves whenever preparing the soil to improve its' water-holding capacity.

— Plant

* Plant fall crops in basins or furrows rather than on hills, as water gathers in low spots and they stay moist a little longer.

— Control Weeds

* Weeds steal moisture from garden plants. Control them by mulching, bans pulling, or scraping them off the soil surface with a hoe. Do not cultivate the soil as this speeds evaporation.

— Grow Drought Resistant Plants

* Some flowers like marigolds, sweet allysum, and portulaca and shrubs like barberry, acuba, cotoneaster and juniper will tolerate dry conditions better than other types. Vegetables, because they must be tender and succulent to be good to eat, are not drought resistant.

* If you have not been watering your lawn, don't start. The grass is dormant and will come back when the weather cools. If you have been watering you must continue or the grass will be damaged.

— Try Using Gray Water

* Carry bathwater in buckets to water trees and flowers. Take showers with the plug in the drain so that water can be reused. Be very cautious using any water which contains harsh detergents or bleaches.

Help your garden survive the drought, by using water sensibly — it's a valuable resource. If you need more information on gardening call your local University of Maryland Cooperative Extension Service office, whose programs are open to all citizens without regard to race, color, sex, handicap, religion, age, or national origin.

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