Blending in the holidays

NEW YORK — Nearly every recipe — especially those holiday goodies — calls for a handful of certain ingredients, from a sprig of parsley to a few diced onions to a small amount of nuts. What that usually means is chopping by hand.

Braun has introduced a new chopper attachment for its variable speed blender that rescues you from those mundane chores. The device can chop beef in 20-40 seconds, one-quarter of an onion in 10 seconds and a handful of parsley in 10-20 seconds.

The CA1 chopper attachment retails for under $14. The MR7 deluxe hand blender is under $40 and comes with a measuring beaker, strainer insert, whisk attachment, egg separator, mixing bowl, spatula, wall bracket and recipe book. Available at most major department and appliance stores.

Let them eat cake

SAN FRANCISCO — Legend has it that Effie Marie's Rum Butter Cakes were invented in 1895 by Miss Effie Marie of Steubenville, Ohio, and were introduced at a shocking - and welcome — reception at "The Society for the Preservation of Afternoon Niceties."

No matter where they came from, the moist, rum-glazed cakes will be a welcome addition to any holiday feast.

Flavors include lemon poppyseed, chocolate fudge, golden vanilla and spiced apple walnut. A 2-pound cake retails for $17.50 and a 14-ounce size cost $9.

They are available at major department and gourmet stores including Bloomingdale's, Marshall Field's. I. Magnin, Bullock's and Woodward & Lothrop.

In another traditional vein, Walker's Shortbread Ltd. offers four new gift tins of pure butter shortbread, featuring the bright red Grand Tarban plaid and scenes from Scottish history. Flavors include chocolate chip, almond and pure butter shortbread rounds. Prices range from $10 to $22.

Paint yourself perfumed

NEW YORK — One of the more unusual gifts offered this year in the stocking - stuffer category is Paint Scents Paint-on-Perfume. Applied with a brush applicator, it eliminates the waste and mess often caused by pouring or spraying on fragrances.

It can be worn on the body or applied to objects - light bulbs, artificial flowers, hair accessories — for a lasting aroma. It is easily removed with warm water.

Five versions of designer fragrances are available: "Poison," "Obession," "Opium," "Georgio" and "Anais Anais," along with an original Musk version.

The product retails for about $7.50 and will be available at most major drug chains, Mass merchandise outlets and food chains.

Maryland Calendar to benefit

Winnie Brugman, Vice President and General Manager of WLIF FM 102, is pleased to announce that the Fifth Anniversary Education of the WLIF FM 102 Life Around Maryland Calendar will once agains benefit Santa Claus Anonymous.

The calendar will be available beginning November 26, for a donation of $1. All funds received will go directly to Santa Claus Anonymous, the volunteer Christmas charity established in 1934 by Baltimore Mayor Theodore R. McKeldin.

The charity has announced a $500,000 goal for 1988 in order to give needy children a Christmas.

The award winning calendar, now in its fifth year, is published to display the fourteen prize-winning photographs of Maryland scenes, which listeners submit during the station's annual photo contest. The calendar also provides a thorough listing of events throughout the state in 1989.

The WLIF calendar may be found at the following locations through mid-January: all Royal Farm Stores; Charles Nusinov & Sons on Belair Road; Greetings and Readings in Towson; Honda of Annapolis; Acura South in Glen Burnie; and Colonial Honda in Perryville and BelAir Honda.

Airlines issue holiday guidelines

With the holiday season fast approaching, travelers are looking toward the airlines to get them near their loved ones in a hurry. But there may be a price to pay — besides air fare.

Airlines are infamous for losing baggage. The major airlines have more rules regarding baggage than anything else. The main objective is to limit liability.

In general, carriers are required under federal law to pay up to $1,250 for lost or damaged bags. Airlines, however, have a lot of leeway in defining what bags come under that law. According to Continental Airlines' rules, travelers must file a written report lost or damaged bags within four hours of landing. In contrast, some airlines give as much as 45 days to file claims.

Airlines also are not liable for fragile or perishable items that are poorly packed.

BAGGAGE RULES

Here are the deadlines for each carrier:

Pan Am 45 days
Continental 4 hours
TWA 1 day
Delta 21 days
United 1 day*
Northwest 4 hours
Piedmont 45 days
American none described
US Air 45 days
Eastern 7 days

* United also requires passengers to pick up luggage within 30 minutes after arrival.

Food For Thought

By Libby Clark
Syndicated Columnist

HOMEMADE FOR THE HOLIDAYS
(Delicious New Dishes)

Since one half of America now have households with two working individuals, and less time for the full range of household chores, and what with the country's most important holidays 'right around the corner,' for the next six weeks I'll be bringing you simple, innovative easy to prepare recipes, gift suggestions and time saving ideas to help you make the forthcoming holiday season most enjoyable and less stressful for you and other family members.

For the next four weeks I'll be offering you the following: Recipes for Pickles and Relishes and Pies with a Holiday Flare," "Delicious New Vegetable Dishes," "Simple Steps To Turkey Preparation and Cooking," and meal-planning with your Thaksgiving Leftovers."

Cranberries are as American as apple pie—in fact, even more so, because cranberries are one of only three native American fruits. (Concord grapes and blue berries are the others.) Long before the Pilgrims arrived, North American Indians had used cranberries for food, in food, dyes and even for medicimal purposes.

The eastern native Americans (Indians) called cranberries "sassamanesh." The Cape Cod Pequots and South Jersey-Pennsylvania Leni-Lenape tribes called the little red berry "Ibimi," or, bitter berry.

The Algonquins of Wisconsin, Illinois and north Michigan called the berries "Atoqua," The Delaware tribes of New Jersey considered cranberries a 'symbol' of peace. I call them a great meal enhancer with meat and poultry any time of year.

Here're some recipes using cranberries you might make and set aside for your holidays . . . or any day meals.

CRANBERRY KUMQUAT RUM SAUCE

2 cup fresh or fresh frozen cranberries
¾ cup sugar
½ cup peach nectar
½ tsp lemon peel, grated
4 oz. fresh kumquats, halved and seeded
¼ cup light or dark rum
1/8 tsp. salt.

DIRECTIONS: In an enameled or stainless saucepan, combine cranberries, sugar, juice and lemon peel and kumquats and simmer until berries are tender—10-15 minutes. Transfer to a food processor or blender, add remaining ingredients and puree. Serve warm or cold. Sauce can be stored well covered, in refrigerator for a month.

NOTE: If only canned, sweetened kumquats are available, cut sugar by ¼ cup. Or the grated orange rind (zest) of two oranges can be substituted for the kumquats.

FRUIT & CHEESE BASKETS

Party & Gift IDEAS

During the holiday season, when good friends get together to share good times, give a gift that can be enjoyed and shared by all...a Giant Food Fruit Basket or Cheese Basket. Our bountiful fruit basket arrangements are filled with the finest fresh fruits and cheeses, jellies, nuts or candies, then wrapped and decorated with a colorful bow. We also offer six tempting cheese basket assortments, attractively packaged in unique, reusable handmade wicker baskets. For more information, pick up a free brochure at any Giant Food store.

For orders and information, call Monday through Friday 9 am to 5 pm.

Fruit Baskets
Washington area ..... 341-4343 (TDD 341-HEAR)
Baltimore area ..... 995-4343 (TDD 995-HEAR)

Cheese Baskets
Washington area ..... 341-4329 (TDD 341-HEAR)
Baltimore area ..... 995-4328 (TDD 995-HEAR)

GIANT
THE QUALITY FOOD PEOPLE

The Afro-American Section C

BUSINESS PULSE

Career Corner C3
Sports C4

VERNON REID:

Business building

By Charles H. Brown
AFRO Staff Writer

Next to the offices of Reid, McCoy, Inc., at 6 West Madison Street, the jackhammers, shovels, and other assorted hardware beat a steady drone of construction.

As an occasion relief the endless droning is interrupted by the shouts of one worker to another. Loud voices. Heavy equipment. Day by day after day.

Could you work in this environment. If so, you must love what you do. Vernon Andrew Reid, Jr. does.

Perhaps the construction of an office building, on the site of what once was Cafe Park Plaza, spurs Reid on. Maybe Reid sees it as a growth contest, for the company Reid began two years ago with partner Larry McCoy is also under construction.

After 10 years with T. Rowe and Price, the two investment advisors packed up their pinstripes, sprouted wings on their wingtips and hit the road for independence.

At 34, Reid is able to trace his interest in business back to a brief stay at the Annapolis Naval Academy that had been arranged for him by Representative Charles D. Rangel (D-N.Y.).

"It didn't work out," Reid said. "I couldn't fit into the regimen. I knew then I wanted to be in business. It probably was one of the best decisions that I ever made."

Reid then received a undergraduate degree in business from Towson State University and obtained a last minute stipend to study at a University Consortium in Indiana.

His next trip was to the offices of T. Rowe and Price for an interview. Reid must have been impressive, for not only did the interview lead to a position with the national financial management firm, it also led to a long lasting friendship with the man who interviewed him.

"Eddy Brown of Brown Capital Management was responsible for interviewing me and getting my Resume to T. Rowe and Price," Reid recalled.

Besides crediting the firm's success to friends and circumstances, Reid believes, "...one thing that has helped is ten years of experience."

But getting new business still isn't as easy as calling up a prospective client and saying, "Hello, my name is Vernon Reid, Jr. Would you mind signing right here."

AFRO photo by Paris Gray

TENNIS ANYONE? — On his busy days this may be as close to the courts as Reid is likely to get.

"The hardest thing is for people to meet me," said Reid, who feels that after that initial contact, experience and professionalism take over.

"We are good in terms of our ability to manage fixed income offerings," Reid said. "But being a new firm I think it's too early for us to delve into futures and options."

"We have the knowledge, but not the support staff to handle it," Reid added.

The current staff consists of Reid, McCoy and office manager, Debra Stallings, also a former T. Rowe employee.

"She is the glue that holds the whole thing together," Reid said. "She works with us not for us."

The firm specializes in larger, institutional accounts and debt issues, such as government and municipal bonds as opposed to equity markets, such as mutual funds and stock offerings. Why?

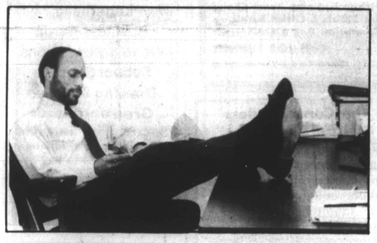
"The debt market dwarfs the equity market," Reid said. Every time the government floats a bond issue (borrows money) that's debt.

They are currently putting in the supports for the third floor into the office building next door to Reid, McCoy Inc. But Reid is not to be outdone.

"We're a signature away from our third portfolio," Reid says.

The workers have a schedule to keep. The hammers keep banging a loud challenge to Vernon Reid. His response:

"We're out there knocking on doors everyday."



AFRO photo by Paris Gray

NOT QUITE RELAXING — Feet up, brow furrowed and mind racing, Reid continues analyzing figures in the solitude of his office.

Business Briefs

Executive Assistant

Cassandra Spruill Goines has been appointed Executive Assistant to Herman Williams, Jr., Commissioner of Transportation. Mrs. Goines will oversee the department's personnel, EEO, legislative and public relations activities.

Mrs. Goines, a 16-year- veteran of the Social Security Administration, served most recently as Executive Officer to the Deputy Commissioner of Programs.

She was responsible for the general oversight of the office's daily activities including, the management of a $300 million budget, development of programs for the office's 6,000 employees, labor relations and affirmative action.

Mrs. Goines holds a Bachelor's degree in Sociology from Morgan State University and a Master's degree in Education from Coppin State College.

Mrs. Goines and her husband, Thomas K. Goines, reside in Northwest Baltimore. They are the parents of two children, Nicholas, 8 and Jennifer, 4.

Change at United Mutual

Arthur W. White, Jr., who has been on leave from The Equitable Life Assurance Society of the United States since April, 1985, serving as president and chief executive officer of United Mutual Life Insurance Company, today announced that he is returning to The Equitable as a corporate vice president, effective December 1.

White is credited with several major accomplishments during his stay at United Mutual which greatly improved the financial health of the only black-owned and operated life insurance company in the northeastern United States.

"My tenure at United Mutual has been a very rich and rewarding experience and I look forward to new avenues of opportunity in the insurance industry," White said. During his three and a half years at United Mutual, Mr. White improved the financial position of the company and increased annual premium income to over $9 million, as compared to $1.7 million in 1985.

Williams Greer Development Group

LOS ANGELES, CA — The Greer Group, an emerging black-owned and managed real estate housing development organization, has announced the programs in which it is now engaged. News of the announcement was made jointly by Thad Williams and Marvin Greer, partners in the firm.

The initial project is the $9.5 million, 130 unit family apartment complex "Westminster Park Plaza," a partnership between the Westminster Housing Project and the WGG organization. It represents the largest development program in the area since the 1965 Watts riots.

Of the new proposed programs, one is for a family housing development featuring 80 single units and being planned in conjunction with the Los Angeles area Community Redevelopment Agency. Preliminary planning has been completed for this South-Side site with the balance of elements such as financing, architecture, engineering and construction still to be finalized.

Investing today

Can I use an annuity for my IRA? J. Smith, Atlanta, GA.

Yes you can! A lot of investors are returning to safe, secure and simple investments these days, due to the fluctuations in the market.

A fixed annuity with a set maturity date, (no more than 3 years) and set interest rate would be an excellent place for your IRA. Be sure to examine the A.M. Best rating of the issuing insurance company. Accept no less than an A (excellent) rating on the insurance company that you choose.

• • •

I am over 59 years of age and I want to know should I reinvest in CD's of 1 year or should I consider something else! B. Watlington, Stone Mt. Georgia.

A new CD annuity which matures in one year intervals with no sales charges to invest or redeem could be just right for you! One year rates of 8.6 percent tax-deferred are currently available.

Since you are over age 59, the U.S. government penalty applied to withdrawals prior to age 59½ on all annuities would not affect you.

On monies that you would like to let grow and accumulate a fixed annuity of 1 year maturity would be ideal for you.

• • •

What investments are your currently recommending here on the anniversary of the October "87" cash?

Approximately one year later the "Cash of 87" is still being felt. Smart investors did not run and hide, putting all of the dollars in a pass book account but have sought safe, quality alternatives that fit their goals, and tax situation.

Fixed annuities are number one on my list of recommendations for investors who want safety, and tax-deferred accumulations. On a one year CD Annuity 8.6 percent tax-deferred is currently available. There are no sales fees to invest or redeem.

Tax free municipal bonds, and bond mutual funds with short to intermediate maturities are an excellent investment at this time.

Be sure to purchase bonds rated B to AAA these will pay between 6.5 percent to 7.75 percent Federal Tax-Free.

For the fully taxable investment choice investment grade corporate bonds and bond mutual funds are currently paying 9.5 to 10.25 percent. These are excellent for IRA's and children's education accounts.

For individuals who want to remain on the side lines have a choice of 6 months to 18 month CD's paying 7 to 7.75 percent FDIC/FSLIC.

Minority franchise owners charge corporate parents are racist

Several franchisers who attempt to place their franchisees in communities where they can play a more active role, have been accused of racism and malicious intent.

A lawsuit filed in October by Burger King franchisees cited the fact that the few minorities who own only a tiny fraction of franchises are often stuck with inner-city locations which are usually less profitable than suburban outlets. The suit has increased concerns about racism in the franchise industry.

Burger King franchisees filed a class-action suit in the federal district court alleging that the fast-food chain, a unit of Pillsbury Co., purposely confined "the overwhelming majority of black franchisees to low-income, depressed urban areas characterized by higher costs" and crime.

The suit asked for $250 million in compensatory damages and $250 million in punitive damages. Burger King said "the complaint is without merit and intends to defend it vigorously."

Some 7-Eleven franchisees have leveled similar charges in letters and in meetings with minority groups and journalists against Southland Corp. Southland also denies the allegations.

McDonald's Corp, in a similar situation, reached an out-of-court settlement in 1985 with a black franchisee in Los Angeles, who alleged discrimination in a suit filed in federal court there.

"My suspicion is that you would find the problem is industrywide," Anthony W. Robinson stated in an interview with the Wall Street Journal. Robinson is president of the Minority Business enterprise Legal Defense and Education Fund in Washington, which is providing legal assistance to the Burger King franchisees.

"I imagine that similar situations exist. It's just that they haven't surfaced," added Fred Rasheed, national director of the National Association for the Advancement of Colored People's Economic Development Program.

While white franchisees in the inner cities have the same problems, minority franchisees say the problem is particularly acute for them because often they don't have the same opportunity to operate elsewhere.

Franchisers deny any systematic attempt to steer minority franchisees to less-desirable locations. But some concede that they want their franchises to play an active role in the community

Minority Representation

The following numbers represent the percentage of black-owned franchises within large fast food conglomerates.

COMPANY	BLACK UNITS	TOTAL UNITS	PCT.
McDonald's	395	7,591	5.2
Burger King	175	4,756	3.7
Popeye's	150	715	21.0
Kentucky Fried Chicken	120	3,400	3.5
Southland	110	3,064	3.6
Subway Sandwiches	89	2,300	3.9
Wendy's	64	2,571	2.5
Church's Fried Chicken	56	386	14.5
Mister Softee	48	612	7.8
Baskin-Robbins	35	2,500	1.4

Source: Black Enterprise Magazine *September 1988.*