New North Avenue housing being built by developer

A groundbreaking Kick-Off Celebration for Falls North, a new housing community for moderate income people will be held on Saturday, September 9, 1989, at 11:00 a.m. in the 3400 block of West North Avenue.

Mayor Kurt L. Schmoke, other public officials, the development team and community leaders will participate in the event; the public is welcome. The Falls North community will be developed by Falls North Partnership, comprised of Otis Warren, Bruce Scherr and Elinor Bacon.

People earning from $23,600 will be eligible to apply for the attractive three-bedroom, one and one-half bath homes, which will have all the modern amenities.

The homes will be reminiscent of the area's historic frame houses with vinyl sliding, dormers and front porches. All homes will have rear patios and back-yards, with off-street parking.

Down-payments of $2,500 will allow moderate income families and individuals to purchase the units. The Maryland Department of Housing and Community will provide low-interest CDA mortgages, with an initial interest rate of 7 percent.

Falls North is a key development for the Walbrook community and the City of Baltimore, since it will mark the Western end of the City's priority effort to revitalize North Avenue.

In fact, Housing Commissioner, Robert W. Hearn, says that "Falls North is a key component of our redevelopment strategy for North Avenue and a valuable contribution to the growth of the surrounding community."

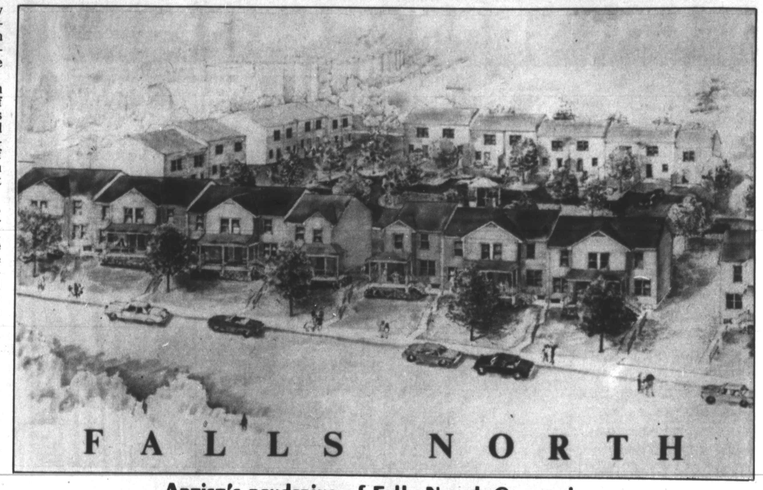
The beautiful site, which opens on to the open space of Gwynns Falls Park, was awarded to Otis Warren and Elinor Bacon by the Baltimore City Department of Housing, after consideration of several development proposals.

Mrs. Georgine Edgerton, President of the Mt. Holly Improvement Association said, "We are very excited because there is a great need in the area for new homes; the development will attract good new homebuyers who will be a valuable addition to the community."

The City of Baltimore will provide subsidies of $10,000 to each townhome, to reduce settlement and construction costs. The subsidies will be repaid by the homebuyer on the basis of a formula, if the house is resold.

Savings to the developer resulting from low interest construction financing from the Baltimore Regional Community Development Corporation will be passed on to six income eligible families to further reduce costs.

Otis Warren, Jr., President of Otis Warren Real Estate Services, said, "Falls North is a true example of how the public and private sectors can develop affordable housing through working together with creative imagination and hard work.



Artist's rendering of Falls North Community

Participants in Falls North include Governor William Donald Schaefer and the Maryland Department of Housing and Community Development; Mayor Kurt L. Schmoke and the Baltimore City Department of Housing and Community Development; Bruce Scherr Development Company, Inc.; Bacon and Company, Inc.; The Baltimore Regional Community Development Corporation; The Greater Walbrook Coalition; NCNB National Bank of Maryland; NCNB Mortgage Corporation; and Otis Warren Real Estate Services, Inc. The project architect is Cho, Wilks and Benn; the builder is Key Associates.

The Walbrook Community felt strongly that housing for handicapped people should be available in their community, so the developer will make two units handicapped - accessible for eligible applicants.

Interested people should call Mr. Eurphan McLaughlin at Otis Warren Real Estate Services, 484-6700, to further discuss this opportunity.

Eighteen of the townhouses will receive a special grant of $3,000 in energy savings measures from Baltimore City to reduce utility costs through the Energy Efficient Housing Development Grant Program.

The public is invited to attend the Kick-Off Celebration. Call 467-2585 for further information.

Is a franchise in your future?

It would be an understatement to say franchising has come a long way since 1850, when the concept was first employed by a sewing machine company to distribute sewing machines.

According to the International Franchise Association (IFA), a new franchise business opens once every 15 minutes. And the U.S. Department of Commerce estimates franchise sales of goods and services will top $640 billion this year.

One of the reasons behind the concept's success is its ability to help investors achieve the American dream of owning a business. And it provides an opportunity for "safer" entrepreneurial ventures.

According to Tom Mullen, vice president-general manager, Mifax Service and Systems, Inc., Waterloo, Iowa, a leading franchisor which provides office systems and computer services for the healthcare community, more than nine of every ten franchise starts succeed because investors and franchisors alike did their homework before launching a venture.

Buying or selling a franchise is an extremely important decision for both involved parties. They are investing in a partnership for the future so they must know their teammates and agree on a game plan.

Mifax, for example, continually invests in its franchisees, providing support with advertising, direct mail for sales leads and field training. It is important for a franchisor to deyote resources to the success of its investors, so a good fit is a must. Because of that, evaluation for franchisees can be rigorous. And applicants should be just as tough on franchisor when making an investment decision.

Potential franchisees should ask the following questions of themselves or franchisors to determine their potential for success.

— Why are you looking for a change?

— Can you monitor details while maintaining focus on long-term outlooks? Do you learn new skills quickly?

— Does the business or product match with your background so you'll make the most of your industry expertise?

— What will you pay the franchisor in the form of: upfront franchise fees; rent for land, buildings and equipment; and continuing royalties on your franchise's gross sales?

— What are the industry's growth trends and potential? How does the industry mesh with trends in the overall economy?

— Where does the franchisor stand in the industry? How competitive will your franchise be in the market where you'll operate?

— What is the franchisor's reputation? How long has the company been in business? What is the company's current financial condition?

— Has the franchisor provided you with a list of current franchisees you may contact for information?

— What kind of training and continuing education programs are provided? Who pays for training, transportation and lodging?

Already, the franchising industry employs seven million people. Experts predict it will continue to grow, accounting for half of all retail sales by the year 2000. For more information on evaluating franchises, write to: Sandy Halvorson, Mifax Service and Systems, Inc., 3022 Airport Boulevard, Box 5800, Waterloo, Iowa 50704.

Money Smart Insuring a mortgage

If you've shopped for a house recently, you probably found that lenders require a down payment of 20 percent or more. They do this because, in case of default, the property may not bring the full market value.

For example, a $100,000 house would require a $20,000 down payment. If the purchaser defaults on the loan and the house is sold, the selling price is not likely to be less than $80,000. This way, the lender is totally protected from loss.

If you don't have enough down payment saved, don't despair. You can get an insured mortgage. Three of the most common types of mortgage insurance are: private mortgage insurance, FHA-insurance, and VA-guaranteed.

Private mortgage insurance typically is arranged by the lender. You will pay a fee with each payment until the mortgage is reduced to 80 percent of market value. The fee is usually 0.5 percent for the first 5 years of debt, and 0.25 percent thereafter. With most private mortgage insurance you only need a 5 percent down payment.

An FHA mortgage is insured by the Federal Housing Administration of the federal government's Department of Housing and Urban Development (HUD). The housing you are purchasing must meet their standards. Most new housing will qualify. The down payment required is calculated by taking 3 percent of the first $25,000 of appraised value and 5 percent above $25,000. There are limits to the size of mortgage FHA will insure. Currently this is $68,300 for a single family dwelling.

The fee for the insurance can be paid in total as an up-front, lump-sum payment, or it may be made part of the monthly mortgage payment.

A VA mortgage is offered by the Veterans Administration to promote home ownership among veterans. The VA guarantee is much like FHA or private insurance. Homes must meet VA standards of construction and only veterans qualify under this program.

A low or no down payment is required and lending limits are set by the VA. The lending limits are more generous than an FHA insured mortgage.

An insured mortgage may cost slightly more due to the insurance fee, but it does allow home owership before a significant down payment is accumulated.

Unfortunately, since all the programs require some in minimum standards, some housing does not qualify. You may find that the fixer-upper that is a great bargain just doesn't fit the guidelines. In this case you will have to have the 20 percent down payment so that mortgage insurance is not required.

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The Junior League invites women between the ages of 21 and 39 of all races, religions and national origins to join us. For more information, or an application call 467-0260.
League Information Meetings
Tuesday, September 12th 7:30 p.m.
Speaker: Alan Cooper
Exec. Director, The United Way
Wednesday, September 13th 7:30 p.m.
Speaker: Donna Stanley
Exec. Director, Associated Black Charities
Keswick Home
700 West 40th Street — across from the Rotunda

URBAN LEAGUE SUPPORTERS — Donald R. Keough (2nd from right) president, Coca-Cola Company and Robert O. Aders, president and CEO of the Food Marketing Institute (2nd from left) recently hosted a reception in conjunction with the National Urban League during its annual conference in Washington, D.C. Members of the League's board of trustees, Keough and Aders, are shown at the post conference event with (L to R) Chuck Morrison, vice president, Black and Hispanic consumer markets, Coca-Cola and Eugene McCullers, manager, community affairs, Coca-Cola.

BUSINESS IN THE BLACK

Reagan's racist relics

By Charles E. Belle

"There is simply no convincing evidence that more incarceration has deterred crime in any way—either by discouraging new crime or by reducing recidivism." Robert D. Raven, president, American Bar Association.

The recent Reagan appointees as Justices of the Supreme Court are apparently blind to the connection of unemployment to crime. Considering their recent decision to denounce the Civil Rights Act of 1866 by their decision in Patterson vs. McLean Credit Union. Under their new ruling, "discrimination or racial harassment after one is hired" is acceptable in these United States. There is no justice served by protecting people from discrimination only during the hiring process, but not protecting them from abusive treatment, harassment or general discrimination once they are in the work place.

The supremist Supreme Court of Reagan recently also ruled on an employment discrimination case. Wards Cove Packing vs. Aronio, shifting the burden of proof of discrimination in hiring into the plaintiff — the job seeker. When the Justice of the Supreme and State Courts, as well as all European Americans, understand that the root cause of crime by all ethnic groups, red, yellow, black and white, is unemployment then they can make lows which will truly affect crime. An affirmative action commitment by this nation is necessary to negate the creation of America's rapidly growing criminal arena.

"Our criminal justice system is overwhelmed. Each of the three parts of that system — the police, the courts and corrections simply cannot handle the increasing number of people falling in the river of crime." According to Robert D. Raven, President, American Bar Association. Mr. Raven was addressing the Commonwealth Club of California, its over 14,000 strong members and a nationwide radio network of over 100 stations on the topic of "Crime, Courts and Corrections: A Criminal Justice System overwhelmed." A senior partner in the law firm of Morrison & Foester, a model of private industry affirmative action, Raven reviewed the repugnant record of America's battle against crime.

The country "cannot stand 34 million crimes a year." These are only the reported serious crimes. Most crime is not reported to the police. Even serious crime like robbery, rape and assault is reported only 46 percent of the time." In 1986, only 2.53 million of the 34 million serious crimes were even exposed to arrest, less than 10 percent. "Sanction for crime today is not only uncertain, it is unlikely and slow," reminds Raven.

A recent study discloses that in Los Angeles, inmates wait in jail for an average of 32 days; in Chicago's Cook County jail inmates have been waiting trial for over a year. Nationwide there are over 605,000 men and women in federal and state prisons and another 300,000 in county jails. Federal prisons hold almost 50 percent more prisoners than they planned to hold. "Today, 37 states have prison facilities that are under court order to reduce overcrowding."

Construction cost for more prisons around the country far exceed the cost of an affirmative action education and hiring policy. President Bush has asked for $1 billion to build 24,000 new beds in federal prisons. Construction of a minimum security facility costs $30,000 per bed, a maximum security prison costs $70,000 per bed. "Estimates range from $20,000-$40,000 per year per inmate." An incredible $30 billion each year!

No matter how good the intentions of the European Americans, African Americans, African Americans and others, must guided by the godfather of the Civil Rights struggle from slavery in 1858 and subsequent continuous oppression that the hero of Paul Robeson, Frederick Douglass espoused when he said, "Power concedes nothing without a struggle." Size alone may make the prisons a place to plot "peaceful coexistence" at the pace this country's criminal element is growing. An affirmation for affirmative action can afford this obvious drug poison in prison.

2 are promoted at Signet

Signet Bank has announced the promotions of Kevin M. Lewis to assistant vice president and Andrew E. Scherer to investment banking associate, and the addition of Charlotte F. Harris as assistant vice president and Karen C. Tokarz as tax officer. All are located in Richmond.

Lewis oversees investments for pension plans and endowment funds. He joined Signet as a trust investment officer in 1987 following associations with Crestar Bank and Anderson & Strudwick. Lewis holds a B.S. degree in business from Virginia Polytechnic Institute and State University.

Scherer serves on the advisory team within Signet Investment Banking Company where he has worked since September of last year. He joined Signet after earning his M.B.A. degree in finance from the University of Chicago. Scherer earlier received a B.S. degree in engineering from Duke University, and worked with Schlumberger Offshore Services in Louisiana for six year.

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SUPERINTENDENT

Resumes are being accepted for the unclassified pos. of Superintendent of the Charles H. Hickey School. The pos. will be responsible for a Juvenile Correctional Institution located north of Baltimore, Maryland. Pos. will direct all programs, including budget, personnel, group life, social services, education and all other administrative and support services. Pos. requires strong organizational and management skills. Applicants must possess a Master's degree in either social work, corrections, education or behavorial sciences; and 5 yrs. of top administrative/supervisory exp.

Salary: $55,300 flat rate plus housing, state vehicle and liberal benefits. Send resumes' to: Mr. Donald Krebs, Director of Personnel, Dept. of Juvenile Services, 321 Fallsway, Balto., Md. 21202.
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ANNE ARUNDEL COUNTY CAREER OPPORTUNITIES

CIVIL ENGINEER I
Announcement #89-162
Graduation from an accredited four-year college or university with major course work in civil engineering; completion of special courses as may be required by the assigned work area; and possession of a valid Class D motor vehicle operator's license issued by the State. Preference will be given to candidates with knowledge and experience in: grading and site plans; road improvements; storm water management; and public agreements.
Salary: $28,536-$37,443

CIVIL ENGINEER II
Announcement #89-163
Graduation from an accredited four-year college or university with major course work in civil engineering or in the area of assignment; completion of special courses as may be required by the assigned work area; one or more years of professional engineering experience in the area of assignment; and possession of a valid Class D motor vehicle operator's license issued by the State. Preference will be given to candidates with knowledge and experience in: road improvements; grading and site plans; and storm water management.
Salary: $30,730-$40,322

CIVIL ENGINEER II
Announcement #89-164
Graduation from an accredited four-year college or university with major course work in civil engineering or in the area of assignment; completion of special courses as may be required by the assigned work area; one or more years of professional engineering experience in the area of assignment; and possession of a valid Class D motor vehicle operator's license issued by the State. Preference will be given to candidates with knowledge of commercial and residential building plan review procedures and any national model codes.
Salary: $30,730-$40,322

PLANNER III
Announcement #89-166
Possession of a master's degree in planning or a related field; two (2) or more years of experience in advanced technical work in the conduct of planning and zoning studies and programs, including six (6) or more months of supervisory experience; and possession of a valid Class D motor vehicle operator's license issued by the State. Preference will be given to candidates with knowledge and experience in the permit application process and associated Federal, State and County regulations.
Salary: $33,093-$43,423

PLANNING TECHNICIAN II
Announcement #89-167
Graduation from high school; two (2) or more years of experience in planning, subdivision control and zoning enforcement work; and possession of a valid Class D motor vehicle operator's license issued by the State. Preference will be given to candidates with knowledge and experience in the building permit process. Position involves receiving, screening and issuance of all types of building, grading and trash permits.
Salary: $22,850-$28,536

PUBLIC INFORMATION REPRESENTATIVE
Announcement #89-168
Graduation from an accredited four-year college or university with major course work in journalism or public relations; experience in informational, media representation and public relations work; and possession of a valid Class D motor vehicle operator's license issued by the State. Preference will be given to candidates with experience in developing and distributing press releases; specialized training in photography; public speaking; and working with community leaders and volunteers. Further preference will be given to applicants with experience in word processing skills utilizing the IBM System 36 and Personal Computer; Desk Top Publishing; and layout and design of brochures and promotional materials.
Salary: $25,222-$31,498

RESIDENTIAL PERMIT COORDINATOR
Announcement #89-169
Graduation from an accredited four-year college or university with major course work in information processing, public or business administration, planning, architecture or engineering; two (2) or more years of technical experience in management information systems, the governmental permit process and planning and zoning; and possession of a valid Class D motor vehicle operator's license issued by the State. Preference will be given to candidates with knowledge and experience in customer service relations and the building permit process.
Salary: $30,730-$40,322

ASSISTANT CHIEF, FACILITIES MANAGEMENT
Announcement #89-148R
Graduation from high school or vocational school, supplemented by completion of college level courses in civil engineering or related field; and four (4) or more years of experience in building maintenance and heating and ventilation repair and alterations, including one (1) or more years of supervisory experience. Preference will be given to candidates with a bachelor's degree in civil engineering or management. RPA and fixed asset management experience is desirable.
Salary: $33,093-$43,423
NOTE: This Announcement is being re-posted for the period listed above. Any person who has filed an application for this position during the previous posting period (August 25, 1989 through September 11, 1989) does **NOT** need to submit another application.
Applications must be on the employment form used by Anne Arundel County, and must be received no later than 4:00 p.m. on MONDAY, SEPTEMBER 25, 1989.
Application forms are available by calling 974-6750 X1721
Send Applications to:
ANNE ARUNDEL COUNTY
Office of Personnel
P.O. Box 1831
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