Thursday, May 13, 19

American Dream

The American Dream of battling it out over homeownership. Does it still vestment dollars, the exist? If so, for how much charter in so, for now inden longer? Must we face the rude awakening that those destined to follow us will not be able to enjoy the benefits of what has long been must be used to rude us to channel those investment funds into home mortgages will be gone. Those in-centives for any of us to channel those investment funds into home mortgages because this nation had a perceived as the very backbone of the American spirit? If you drive a moving van, moonlight as a Welcome Wagon hostess, or make your living selling nails in a hardware store, you've certainly felt the strains. dustries simply won't be "Unemployed" may not as yet be a certainty, but it's a sure bet that you have regarded with increasing concern the dramatic hike in our of work figures. So much of the increase in those unemployment totals is directly attributable to have a house, you shouldn't the demise of the housing feel to complacent. At some related industries.

In the face of this trauma, there has seemed to be no clear cut plan that will lead us to recovery. We've won't be able to afford to bid watched and read about for part of the scant supply what seems like 1,000 of available mortgage fragmented efforts in the money. Already, this name of deregulation and scenario is a reality. additional powers and this and that and the other -- all billed to "save" our savings and loan industry and the policy that have never been concept of homeownership which it supports.

Having relayed all that doom and gloom, I'd like to urge our Members of make a more constructive Congress to continue on the point. We can change the outlook for housing in this country. We don't have to have a Humpty Dumpty the business of borrowing. have a Humpty Dumpty housing policy. We - you and I and a few million other for Congressional - level people -- can move now to revive our housing delivery system if that is really what we want to do.

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Critics might be quick to point out that society is undergoing a fundamental change - a reassessment of its housing needs. The days desire is based on our of 3,000 - square - foot homes and 10,000 - square - foot lots are going fast. This is the age of down - sized viction that we aren't going houses to expectations. Any program to return our housing policies to what claim, is like living in the dark ages.

But, they miss the point. It's true that this is an age of issues and on financial down - sizing trends. policy issues that affect Families are smaller, cars homeownership. As people are smaller, and houses will of the same spirit, we can continue to get smaller. have an impact on the future That trend is caused by an of our nation. We will be inflationary economy and heard! the resulting changing

centives for any of us to policy fostering homeownership for anyone willing to work for it. Under deregulation, we'll be left past. Second, the "haves" will have a house while the "have nots" won't even be able to dream about it. If you don't have a house right now, you may soon be a have not. Your children most likely will be. If you do point you may want to sell that house and there won't be much of a market because you potential buyer

We're victims - yes, all of us -- every single American -- of a deliberate economic

openly debated. But we can do something. With a unified voice we can course of balancing the federal budget and We must call immediately hearings on housing as a national priority. The issue must not be decided by default. Our North Carolina delegation has the clout and the respect to move the issue if they so desire. We must not forget that their

The N.C. Savings & Loan League is firm in its coneverything from cars to to accept a Humpty Dumpty housing policy. We're pledged to fight for the ability of every American to they used to be, the critics afford and to possess his own home. Our efforts are geared to starting a dialogue on homeownership

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demands.

market. It has nothing to do, however, with housing policy issues. Do we wish to be a nation of homeowners through 8 throughout North or a nation of renters? That's the issue. Sure, Carolina and Virginia, inhouses may be smaller in cluding those in Chowan the future and we may call County have a shot at them condos or cluster homes or Planned Unit trust fund through a "Name Developments. But the Poster Animals" contest whatever we call them, the in May. ability of people to buy them will be directly tied to how we answer a single question. Do we want to foster private homeownership as a restaurants, the contest is national policy? That aimed at promoting the question is being answered for us by default right now in elementary students more Washington and the answer interested in wildlife. is very clearly "no."

to say that savings and loans and descriptive name for have a vested interest in the housing system and that we're crying wolf because all the regulations that benefited us are being Chowan County and the thrown out the window. That local schools have been criticism is two - thirds right.

Savings and loans do have In addition to the trust a vested interest in housing. fund scholarship, the school We think we know the of the winning student will market better than anyone receive a \$3,000 cash conand we think we've done a tribution from Pizza Hut. good job over the years of The North Carolina helping people buy and keep Zoological Society will also receive a \$3,000 donation continue doing that but it's going to be very difficult. If we can't, who will?

regulations benefiting applauded the cooperative effort by private enterprise the window. And we aren't and a state agency. "In crying wolf about that. The these tough belt - tightening deregulation of the financial times, it is great that such a community is occurring on the assumption that all financial industries should be competing on an even footing. Fine. Everybody loves a good fight. Keep in mind, however, that while savings and loans, commercial banks, and brokerage houses are

Poster Animals"

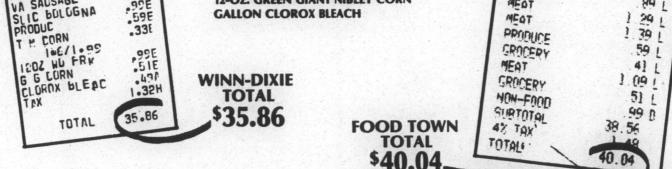
Students in grades K Carolina and parts of South winning a \$3,000 scholarship

Sponsored jointly by the North Carolina Zoological Park near Asheboro and participating Pizza Hut state zoo and getting

Students are being asked Again, the critics chime in to think up an appropriate three poster animals: a zebra, a chimpanzee and a lion. The posters have been distributed to schools in invited to participate in the contest.

> receive a \$3,000 donation from the restaurants.

In announcing the poster contest in Raleigh last It's also true that Friday, Gov. Jim Hunt public - spirited corporate sponsor is willing to help up promote the zoo, because without this type of cooperative venture, the state just doesn't have the funds to get the word out about what a great place the zoo really is," the Governor



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