

## "Miss Isiserette" Pageant Slated For Friday

On Friday, April 23, at 8 p.m., fourteen girls will vie for the title "Miss Isiserette 1982". The pageant will be held at the Durham Civic Center. All contestants are members of the Isiserettes Youth Club of Zafa Court No. 41, Daughters of Isis.

The Isiserettes Youth Club is a national organization under the auspices of the Imperial Court, Daughters of Isis, an auxiliary of the Ancient Egyptian Arabic Orders Nobles of the Mystic Shrine of North and South America and its Jurisdictions, Inc. The purpose of the club is to foster integrity. The local Isiserettes were organized in 1972 by Dgt. Louise W. Weeks, Imperial Deputy of the Oasis, who continues to service as co-directress.

This year's contestants are: Cassandra Nicole Bell, daughter of Mr. and Mrs. Richard Bell; Veronica Deatrice Cana-

day, daughter of Mr. and Mrs. Pernell Canaday; Tammie Cockerham, daughter of Mrs. Eda Harris; Crystal Demetria Coleman, daughter of Mr. and Mrs. Ronald Coleman; Stephanie Dionne Ebron, daughter of Mr. and Mrs. William Ebron; Erica Lynne Gilchrist, daughter of Dr. and Mrs. Charles Gilchrist; Lisa Annette Gooch, daughter of Mrs. Louise Gooch; Deidra Michelle Graham, daughter of Mr. and Mrs. Raymond Graham; Charlene Denise Jones, daughter of Mr. and Mrs. Joe W. Smith; Dana Annette Little, daughter of Mrs. Rosalyn Glenn; Dean-na Maria Pratt, daughter of Mr. and Mrs. Frank Pratt; Shelia Anne Deniese Weatherspoon, daughter of Mr. and Mrs. Harold Weatherspoon; Tisa Frederica White, daughter of Mrs.

Marvenia Page; and Chey Ann Williams, daughter of Mrs. Gloria Williams. The program will include talent by members of the group as well as an exhibition by the drill team under the direction of Noble John Riley, a member of Zafa Temple No. 176, who serves as advisor and drill instructor.

On May 28-30, the Isiserettes will attend Mid-Atlantic Regional Gala Day activities in Washington, D.C., hosted by Mecca Temple No. 5, Prince Hall Shriners. In addition to other activities, the Isiserettes will participate in drill competition and march in the street parade.

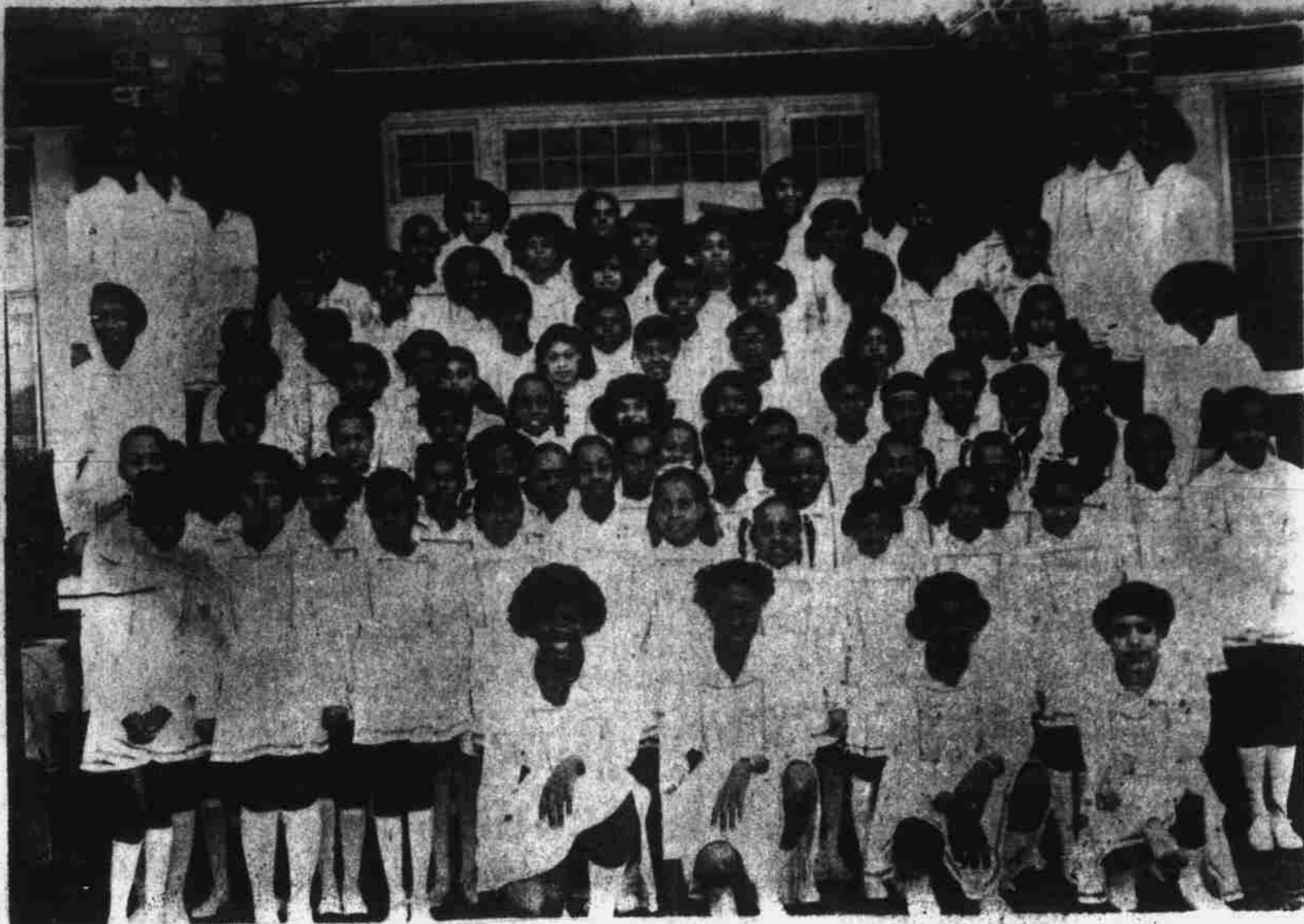
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Isiserettes Youth Club  
Zafa Court No. 41, Daughters of Isis

## Summer Microcomputer Institute Is Open To Teachers And Students

A four-week Summer Microcomputer Institute for secondary school educators and their students will be held July 12 through August 6 by the North Carolina Central University Department of Mathematics.

The institute, funded by the Kenan Charitable Trust, the Burroughs-Wellcome Foundation, and a federal grant, offers twelve continuing

education units of credit to participants who complete all the activities. There will be no charge, except that teachers who wish to count the classes toward a degree must officially enroll in the university's Summer School and pay the required tuition and fees for that credit.

The institute is open to all secondary educators (including teachers,

counselors, and administrators) and to secondary school students. Each educator admitted to the institute will be permitted to nominate one student from his or her school to participate in the institute.

Dr. William T. Fletcher, chairman of the NCCU Department of Mathematics, said the objective of the institute are "to widen each participant's knowledge about microcomputers, their hardware and software, the process of selecting microcomputers, and their use in an educational environment; and to provide each participant with preparation in the theory

and practice of a computer programming language."

Educators will participate in morning lecture and demonstration sessions, and in afternoon course in programming language and in the laboratory sessions.

"Participants with sufficient background will be able to pursue individual learning projects," Dr. Fletcher said.

Brochures and further information about the Microcomputer Institute are available from Dr. William T. Fletcher, chairman, Department of Mathematics, North Carolina Central University, Durham, N.C. 27707.



Shepard Memorial Lodge Banquet

Officers of Shepard Memorial Lodge No. 840, F. & A.M., pose for picture during their annual banquet on March 27. Left to right are: Maurice Meadows, Grand District Deputy, 14th District; Wallace M. Toole, Worshipful Master, Shepard Memorial Lodge No. 840; James A. Carter, 33°; Jasper McNeill, Master of Shepard Lodge; Ray Little, Junior Warden; James Wall, Senior Warden; and, Luther Stevens, Secretary.

Photo by Niles Mayfield

## How to get the most from your bank

SAVINGS OPTIONS AT YOUR BANK  
By Horace Shivar

Even the most sophisticated bank customer who has savings invested in a savings certificate may be baffled by the number of options available once that certificate matures.

You can, of course, redeem your savings certificate for the principal and interest. But unless there's a reason to do so, it's wise to consider putting that money back to use, either by renewing the certificate, putting the money into another savings instrument, or depositing part or all of it in an Individual Retirement Account.



Horace Shivar

Savings certificates, like savings accounts, are insured at most financial institutions. But there are some major differences between the two, the most important being that savings certificates pay a considerably higher rate of interest. The rate paid on savings accounts is fixed, while the rate offered on new six-month savings certificates is set each week. When you purchase a six-month certificate, the rate on the purchase date is fixed until maturity. The maximum rate that banks may pay is calculated by adding one-fourth of a percent to the higher of the market rate for six-month Treasury Bills or the average of the last four Treasury Bill auctions. You need \$10,000 to purchase a six-month certificate.

At most banks, a minimum of \$500 is needed to buy a 30-month savings certificate. The interest rate, like those for six-month certificates, is pegged to Treasury securities but the maximum rate a bank may pay changes only once a month. Like the six-month certificate, the rate on 30-month certificates is fixed on the purchase date. There is a federally imposed ceiling on the amount financial institutions can pay. Still, the rate is usually much higher than the rate paid on savings accounts.

When savings certificates mature, you have a seven-day grace period during which you can decide what to do with the principal and accrued interest. During that grace period the federal government may announce a rate higher than your original rate. Your banker, at your request, can easily renew the savings certificate at the higher rate. If the rate is lower, your certificate can be renewed at the rate on the date of maturity.

If you want to reduce the federal taxes on your interest earnings, an All-Savers Certificate (ASC) may be your best option. Individuals may exempt a maximum of \$1,000 (\$2,000 for a couple filing a joint return) from federal income taxes. ASCs can be purchased in denominations as low as \$500 and they mature one year from the date of purchase.

You may also reduce your taxes by investing in an Individual Retirement Account (IRA). Banks and other institutions began offering IRAs this year to anyone who earns income. You can begin an IRA with any amount, and make contributions anytime you like. You can put up to \$2,000 in an IRA and deduct that amount from taxable income, thus reducing the amount of taxes owed. The interest earned is tax deferred until withdrawals begin. There is a penalty, however, for withdrawals made before age 59-1/2.

If a situation arises where you find yourself in need of money, you can use either the six-month or 30-month certificate as collateral for a loan. In this way, you can obtain funds in an emergency and continue earning high interest rates on your savings.

Horace Shivar, a banker for 23 years, is city manager of Wachovia Bank and Trust Company's LaGrange office.

### White Rose Circle Club

The White Rose Circle Club met Sunday at the home of Mr. and Mrs. W.G. Thompson, 109 Dunstan Avenue. Mrs. Goldie Mitchiner, chaplain, led the devotion which was followed by a business session presided over by the president. All reports were made and approved by the body.

Miss Bessie Burnette was the first prize winner from the tea. Plans were made for the bake and yard sale on May 15 at St. Mark AME Zion Church.

The hostess served dinner to Mrs. Cora Allen, a visitor; and members Mesdames L.M. Harris, Aletha McDougald, Flossie Torain, Janie Butler, Lillie Brown, Therlan Thompson, Bessie Burnette and E.B. Flintall.

The next meeting will be on May 16 at the home of Mrs. Goldie Mitchiner, 1209 Hyde Park Avenue.

### Easter Monday Gayer's Club

The Easter Monday Gayer's Club had their annual Easter Monday morning breakfast on the spacious lawn of Mr. and Mrs. Odell Fields' home at 610 Plum Street. The breakfast was a unique success in spite of the threatening cloudy skies.

The following families attended: Gilbert Armstrong, Mr. and Mrs. Willie Brown and daughters, Nikki and Courtney; Ms. Mary A. Taylor, Mr. and Mrs. Ervin Trice, Ms. Louise Jenkins, Mr. and Mrs. Clyde Moore, Jr., Ms. Evelyn Purdie, Mr. and Mrs. Ronald Snipes and daughter, Tomeka, Mr. and Mrs. Samuel Foushee, Darsit Williams, Ms. Catherine Boone, Willie Roberts, Mr. and Mrs. Leon Snipes, Ms. Mary H. Perry, Ms. Addie Barbee, Ms. Rosa Murray, Mr. and Mrs. J.D. Williams, Ms. Addie McKeiver, Ms. Fleeta Brown, John Armstrong, Winfred Headen, Ms. Margaret Adams, Ms. Eleanor Manley, Bernice Lyons, Mr. and Mrs. Agnish Pool.

Out of town guests were: Mrs. Lois Perry, Montclair, N.J.; Mrs. Bulah Foster, Washington, D.C.; Mrs. Janetta Trice, Laurelton, N.J.; Mrs. Marsheila McKeiver, Washington, D.C.; and Mrs. Annie Williams, Richmond, Va.

Next year's Easter Monday Breakfast will be at the home of John Armstrong on Stanley Road.

### South Africa (Continued from Page 10)

Cape Town in 1965. Her husband has worked in Cape Town since 1964. Before she joined him, she saw him one week a year, she says.

Standartu Ngweventsha, 42, has live in Cape Town since 1963. He left Ciskei, he says, because there was no work and no food for his wife and his three children.

The patterns are similar: The lack of work in the homeland, the need for money and the desire for family life has driven thousands of black people to defy South African influx control laws.

The Anglican Board of Social Responsibility commented that the Nyanga squatters faced a choice of living a fugitive

existence in the Cape peninsula, or staying in the Transkei or Ciskei.

"In spite of rain and bitter cold, they endured weeks of harsh treatment — raids, arrests, imprisonment, destruction of their flimsy shelters, isolation from would-be helpers, and finally deportation of the women and children to the 'homelands', the Board said.

More than a thousand of these people who were deported to Transkei and Ciskei merely came back again, avoiding at times as many as six police road blocks. In spite of the temporary reprieve won by the 54 protesters for the review of their cases, this process is unlikely to change,

DR. ANDREW BRIMMER,  
Financial consultant.

"My personal advice is to count on Smirnoff quality. My financial advice is to bank on its value."

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