

In this recession we are now going through, men and women are losing their homes or they are on the brink of doing so by falling behind in their mortgage payments. All because of present economic conditions. Unemployment is rising and it may go higher before it starts to come down. This is probably the worst threat to blacks who are buying their homes.

Then there is inflation, increasing real estate taxes and high heating and utility costs. And maybe a drawerful of other bills, things you've bought on credit that now must be paid for. And there is always that chance of an unexpected illness cutting into the family finances.

Put all these things together and you have a mortgage in peril. You've got to keep up with these payments or else. So the big question is: What happens if you find you can't pay your house note? How do you try to protect your family against foreclosure? What should you do?

There are some actions which may be taken to avoid a foreclosure and the first is to TALK. Talk to your lender about the whole problem. Don't put it off. They will try to work out an arrangement with you that makes sense. Find out how your loan is classified. Is it listed as past due, delinquent, or in default? A past due loan implies only a few days late; a delinquent loan means the payment is bet-

Meeting Black Housing Needs: What To Do If You Can't Pay The Mortgage

By William R. Morris, ASPC
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ween 15-30 days overdue; and a loan over 30 days late is considered a default.

Are you a "temporary" delinquent or a "chronic" delinquent? If you've had problems in the past your lender probably has you in one of these categories. A different collection method is used for each type of borrower. Can you resume full monthly payments in the near future and bring your payments current in a year or so? If you are a member of the armed services do the provisions of the Soldiers and Sailors Civil Relief Act apply?

When you first receive a work layoff notice it's time then to see your lender. Most lenders will be cooperative and understanding if you come to see them before falling behind in your payments. Some will offer what is known as "forebearance" or "moratorium" on your payments. They have other options short of foreclosing on buyers who want to

keep their home. Mortgage payments can be deferred for a few months, the loan can be rewritten to reduce monthly payments, borrowers may remain delinquent for up to one year and partial payments can be accepted.

Some lenders will ask that delinquent borrowers cut out the use of credit cards for a while. Most will want to know if you have any assets that can be borrowed against such as life insurance policies; if your wife has an income; what your monthly living expenses are? If your payments have been delinquent and you're driving around in a \$10,000 car they take that into consideration.

Borrowers who have a government-insured loan and suffer a layoff or illness may qualify for forbearance provisions which defer or reduce payments for as long as a year and a half. To further protect FHA-insured homebuyers from

foreclosure, HUD recently announced a "Temporary Mortgage Assistance Payments" program. It permits HUD to make all or part of a defaulting homebuyer's monthly payments directly to the lender for as long as three years. To qualify, a borrower would have to agree to eventually pay back the aid, and the default would have to be beyond the homebuyer's own control caused by the loss of a job or death or illness in the family.

When all other efforts fail, and before a foreclosure action is initiated, a lender may recommend or help with selling the property. They usually know the markets and can work with the homeowner to help him walk away with some of the equity of their home.

The single most important thing for the lender is the borrower's credibility. His track record and integrity by far are at the top of the list of considerations to foreclose or not. To this extent a favorable decision rests with the homeowner. In the final analysis, if you find that you can't pay the mortgage and want to hang onto your home the alternatives which can be pursued include: special forbearance, modification or assignment of the mortgage, or a voluntary conveyance of the property to a relative, friend or investor with a lease and option to repurchase when conditions improve.

Food Giant and SCLC Reach Agreement For Jobs, Black Business

ATLANTA, GA. — SCLC's "Operation Breadbasket" (department of economic development) announced last week a covenant with Food Giant Inc., to secure jobs, upgrade opportunities, and increase minority business utilization. The plan is the most comprehensive yet for a food chain.

Food Giant has adopted as an underlying principle and overall goal, that it is good business to have the labor force and the use of minority businesses to reflect the ethnic character of the markets served.

With that in mind, SCLC worked with officials of the company to develop timetables and methods of achieving the goals of expanded job training, job opportunities and advancement, as well as increased utilization of black owned businesses.

The company has agreed to move immediately to provide for increased employment and upgrading in all hourly job categories including departmental managers. This will mean substantially increased job opportunities not only for skilled and white collar personnel but also for those persons who are unskilled and need additional training experiences. It will provide opportunity for upgrading for employees with considerable experience and skill but who have been locked into certain categories.

In management, the company has agreed to move expeditiously in its training and upgrading programs. The minimum goal of 18 (from 2) black store managers and a comparable number of co-managers over the next four years is an example of the sense of urgency with which the plan is approached. There are now four black

managers and before the end of the year there may be six. (There were only two at the beginning of discussions). The plan calls for at least two black buyers, (one already named) as well as black accounting supervisors, wholesale supervisors, administrative personnel and including at least two district managers, one of whom has already been named. This makes Food Giant the only major food chain operating in the South with a black district manager.

The plan calls for the increased use of black vendors. Personnel has been specifically assigned to seek black owned/controlled/brokered products for re-sale in company stores.

The company shall do business with black law firms, accounting firms, insurance companies and brokers, advertising companies, printers, exterminators, refrigerator, and air conditioning companies, et cetera.

The company shall do business with black banks in every market area. The company has agreed to do business with black owned media (print and electronic) in every market area.

The company will provide technical assistance to major non-profit co-ops, and shall offer first-chance purchase opportunities to black entrepreneurs for stores it decides to sell, and will participate in financing such sales.

The company has agreed to place at least one of its "warehouse" stores in a convenient location in the black community.

Quarterly reports will be made on progress to SCLC and the Atlanta Business League.

NOTE: "Operation Breadbasket," the economic development



SCLC, Food Giant, Inc. Develop Black Economic Pact

Jacques LeClerq and the Rev. Joseph E. Lowery announce a program to expand the food chain involvement with black business, and employ and upgrade blacks in management positions. Seated next to Lowery's left is Steve

Alterman, Vice President of Operations, who will direct program implementation. Lowery said the program will serve as the model for food chains in America.

department of SCLC was initiated in 1962 in Atlanta to secure jobs and upgrading for blacks. Initial covenants were developed with Scripto and Coca-Cola here in Atlanta. This announcement last week signals the continuing emphasis on partnership with the private sector in economic development.

The retreat of the federal government on matters related to affirmative action and minority business utilization demand a renewed effort to involve the private sector.

Most jobs are in the private sector and the entry of the black community into the

mainstream of commerce and economic activity demand a new challenge to the private sector to engage in a systematic program of equitable re-investment in the black community.

We have every right to expect the private sector to respond affirmatively to our patronage and support. We invest in the private sector with our consumer market. We are in a sense producers of a major market: the consumer. We, therefore, are entitled to equitable re-investment.

We demand that return in both employment opportunities and in a new level of partner-

ship with black business enterprise. While we in no way shall excuse or release the government from its responsibility to promote full employment and guarantee equity in economic opportunities...we do

recognize the importance of the private sector in our economic liberation.

We shall, therefore, seek to develop covenants with major businesses in the South as well as other regions of the nation.

It is our hope that we shall enjoy the cooperation of the businesses we approach — as Food Giant.

We want to develop a spirit of partnership, for equitable re-investment enriches both the

businesses and the community. While we seek to achieve our goals through negotiation, we will not hesitate to engage in "non-cooperation with evil" campaigns where necessary.

Heavy Storm

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The low visibility during the tempest brought Durham's city traffic to a crawl.

The storm caused the near collapse of the roof of a tobacco warehouse in downtown Durham.

While the storm was raging in Durham proper, it gave the official weather station at the Raleigh-Durham Airport

(10 miles southeast of Durham) only a glancing blow as only .02 inches of rain fell there.

Following the storm, clouds dumped light intermittent showers on Durham for a couple of hours. Residents awaited clearing skies to begin their clean-ups following this late summer flare up by mother nature.

Coping

Manipulating Your Way to Happiness

By Dr. Charles W. Faulkner



Let's face it! When you're honest, lovable and devoted, you receive a mild emotional "kick in the teeth." Your spouse thinks you are weak and takes you for granted, and stops treating you with kindness. Your friends become less careful and considerate of your feelings. Your boss expects you to do more than the other employees. And, you generally are made to feel unhappy.

On the other hand, when you play hard to get, act mean and intimidating and push people around, the results are often surprisingly different. Your spouse becomes jealous and affectionate. Your friends regard you as strong and assertive. Your boss gives you a promotion for having strong leadership qualities. In general, you get the respect that you want.

The nice person usually gets abused. The manipulative person gets respected. This seems to contradict what you have been told all of your life by your parents, ministers and teachers. You were told to be honest, fair and kind. You were told to do unto others as you would have them do unto you. This was supposed to lead to friendship and happiness because people were supposed to respond to you with kindness whenever you were kind to them. But, it has led to people labeling you as weak and, has, as the result, led to your unhappiness.

Most people are reluctant to admit this apparent unfortunate truth because it seems so wrong. It seems so unfair. It seems so much against what we want to believe. But, no matter how unfair it may appear; no matter how much we want the "nice guy" world to exist, the blatant reality is simply

that nice guys, in fact, do not often win! In fact, nice people usually end up as losers.

The winners in this society are the manipulators of behavior — the con men. We are not referring to evil people, bank robbers or sadists. We are not referring to people who have any negative intent in mind. The reference is to people who modify their behavior in order to provoke a favorable response from others. There is, normally, no desire to hurt anyone.

Are you startled by this revelation? Probably not. You realize that in order to get a pay raise from the boss, you must smile, be kind and courteous, and make him think that you regard him as a nice guy (even though you may resent him). If you want your teacher to give you a good grade, you must act as if you have studied hard and fully understand the material (although you may not have studied at all). If you want to be pursued by the opposite sex, you must hide all of your negative qualities and act as if you are kind, desirable, intelligent, confident and give the impression that you are pursued by many other members of the opposite sex (even if this is untrue).

The point is that you are already well-schooled in the art of psychological manipulation. But, you have a less provocative name for it. Perhaps we call it psychological pragmatism, a little white lie, gentle persuasion or common sense. But, no matter what you call it, it is manipulation and playing the con game to get what you want.

My next column will explore this issue further.



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