

Are You Ready For The Market

by Charles T. Byrd, Jr.

Investing in stocks and bonds is not difficult. With the market has mirrored the gloom by reflecting many low market prices. Many individuals seem to optimistically think that the prices will rise and remain stable, therefore now is the time to invest. I will not comment on the merits of this investment strategy because of the unpredictability of future events. However, there are a few basic do's and don'ts of investing. To decide whether you can afford to invest, ask yourself three basic questions: (1) Can I cover living expenses comfortably - food, clothing, shelter? (2) Do I have adequate insurance to protect my family? (3) Do I have enough ready cash to meet any emergency that may arise?

If you can answer yes to all three questions, then you should consider investing your surplus funds. There is no standard, clear-cut answer to these questions. What one person might consider adequate, another person would consider not nearly enough.

The stock market can serve to satisfy three major investment objectives. The objective that best suites your particular economic situation and desires will determine the type of stock you purchase.

Generally speaking, if you have a sum of money that you want to keep intact for a specified purpose, then protection of principal will be of major importance to you. Thus, you may want to preserve an estate for your heirs or provide protection for a fund earmarked for the education of your children, for example.

If you are primarily interested in supplementing your regular income, chances are the liberal dividend income will be your primary aim in investing. The income the investor receives from his securities may be called either return or the yield. The return is expressed as a dollar amount and the yield, a percentage. Thus a \$50 stock that is paying dividends at a rate of \$2 per year is earning a return of 4 percent and yielding 4 percent.

Probably the single most popular objective among investors today is to achieve growth of capital by investing in a company whose earnings have increased and are expected to continue increasing at a faster rate than other companies. Other companies with records of stability are considered to have potentialities for growth as well.

But keep in mind that there is no all purpose stock - one that's completely safe, sure to pay handsome dividends, and guaranteed to go up. It simply doesn't exist.

A&T Foundation Receives Grant

The A&T University Foundation has received grants totaling more than \$92,000 in support of the university's scholarship and development program.

The new funds were announced Tuesday by Marshall Colston, executive director of the Foundation, the prime source of non-state support for A&T.

Colston called the grants "a real manifestation of encouragement to A&T at the height of its bid for general excellence in all of its programs."

He said the latest grants increased to nearly \$600,000, the amount paid or pledged to the foundation in its current long-range fund raising campaign.

The grants included \$15,000 from the Xerox Corporation

for the University's cooperative engineering program; \$10,000 from the Kodak Corporation for assistance to the cooperative work-study program and \$5,000 from Alcoa Foundation for engineering.

United States Steel awarded \$5,000 for the departments of mathematics, physics and industrial technology; and Burlington Industries Foundation awarded \$3,470 for scholarships.

The grants also included \$3,000 from Commercial Credit Corporation, \$2,400 from Burroughs Corporation, and \$2,000 each from Carolina Steel Foundation, Burlington Industries and the Celanese Foundation.

Other gifts came from Western Electric, Colgate-Palmolive Company, Ciba-Geigy and Allied Chemical.

WSSU Faculty Members Become U.S. Citizens

Dr. Bhag Singh Sidhu, professor of Biology at Winston-Salem State University, who has maintained legal permanent residence status since January of 1969, recently became a naturalized

Dr. Sidhu and his wife, Bhagwan; and daughter, Navjeet were sworn in and awarded certificates of naturalization on Friday, Oct. 25 at the Federal Middle District Court in Greensboro. Dr. Sidhu's son, Jasjeet, who is a United States citizen by birth attended the ceremony.

Dr. Sidhu is from District Ludhiana, Punjab State, India. He received his doctorate from Cornell University in Genetics & Plant Breeding. He has

engaged in post-doctorate studies at McGill University, Montreal, Canada; North Carolina State University, Raleigh; and with the Rockefeller International Career Improvement Program.

United Nations Advisor in the areas of Agronomy and Biology. He was also Dean of Science for the Punjab State Colleges in India.

Another member of the WSSU community, Mr. Boon Tzao Lee, Technical Services Librarian, received his certificate of naturalization along with Dr. Sidhu and his family.

Originally from Kuching, Sarawak, Malaysia, Mr. Lee joined the WSSU staff in 1972. He is a graduate of Berea

College, Berea, Kentucky and received his Master of Arts and Master of Library Science degrees at George Peabody College for Teachers, Nashville, Tennessee.

Mr. Lee, his wife Barbara reside at 4626 Royal Gate Road in Winston-Salem.

Health Series Is Planned

With all the sights and sounds of a typical lunch counter, Mac's Place brings a new kind of show to television on Wednesday evenings at 8:00 beginning November 20. Aimed at young parents who are a major influence on the health of their immediate families, the new Public Broadcasting Service program

"FEELING GOOD" will cover health topics. The series is produced by the Children's Television Workshop (CTW), producer of the popular SESAME STREET and THE ELECTRIC COMPANY.

Dramatic and comedy sketches, song and dance and documentary material will

provide entertaining as well as enlightening information about 11 primary health topics, alcohol abuse, cancer, child care, dental care, exercise, heart disease, the health care delivery system, high blood pressure, mental health, nutrition and prenatal care.

The resident cast includes among others, an intern at a nearby hospital and his wife who runs an exercise salon, the middleage owner of a sporting goods store, a hip teenager, an elderly woman and a young woman raising her preschool child alone.

Special guests will include celebrities like Howard Cosell and Bill Cosby.



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Winston-salem/forsyth county bicentennial commission
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George A. Witherspoon Jr. displays one of his original designs. See Chronical Profile Page 7.