

Bridge Fever

Bridge players from around the U.S. meet in WS for tournament.

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Prime time is near

Winston Lake teams gear up for AAU roundball tournaments.

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Winston-Salem Chronicle

75 cents

"The Twin City's Award-Winning Weekly"

Comparison of Loan Applications/Approvals for Whites vs. Blacks in the Triad

Figures are from the 1990 Home Mortgage Disclosure Act report at the request of Federal Reserve Board and only include the metropolitan statistical area of Winston-Salem, Greensboro, and High Point. (1991 figures will be available in July 1992.)

Lender	# of White Applicants	# of Black Applicants	% of Black Applicants	% Approved for Whites	% Approved for Blacks
-- Home Mortgage Loans --					
Wachovia Bank	738	99	13%	97% (719)	98% (94)
Southern National	79	4	5%	99% (78)	100% (4)
First Union Mortgage	111	19	17%	72% (84)	80% (18)
NCNB (NationsBank)	718	84	12%	71% (503)	47% (44)
-- Refinancing Mortgage Loans --					
Wachovia Bank	93	8	9%	97% (90)	100% (8)
Southern National	53	3	6%	100% (53)	100% (3)
First Union Mortgage	18	1	6%	83% (10)	100% (1)
NCNB (NationsBank)	583	141	24%	82% (348)	43% (61)

Blacks get fewer home loans

▲ New loan packages may decrease disparity

By SAMANTHA MCKENZIE
Chronicle Staff Writer

Blacks in the Triad have received a small portion of the home mortgage loans and refinancing loans from local banks, while their white counterparts applied and were approved at a much greater rate.

On average, blacks have received 13% of all home mortgage loans and 21% of refinancing loans in the Winston-Salem, Greensboro and High Point area, according to the 1990 Home Mortgage Disclosure Act (HMDA) report.

Local bank officials admit that until recent years, they did not actively seek to increase the number of minority applicants, despite the 1977

Community Reinvestment Act (CRA) that required banks and lending institutions to "meet the needs of their local communities, including low and moderate income neighborhoods."

"Even though it was there, it was never emphasized by the regulators," said Monica S. McDaniel, NCNB's (NationsBank) regional manager of community investment for the Carolinas.

Guidelines under the CRA required banks to annually assess the needs of its community and provide information on- and off-premises. The CRA also called for state supervision over the banks and an annual report.

Bert Wayne, senior vice president at Wachovia Bank of N.C. agreed with McDaniel that the emphasis from the federal regulators

"was just not there," until the government requested a 1990 HMDA report. (The report was the first of its kind and required lending institutions nationwide to report data by race, income and location.)

"Unfortunately, no one placed any emphasis on the act. Then in 1990, we were sort of pushed into complying," Wayne said. According to the federal report, blacks were also twice as likely to be rejected for home mortgage loans than whites.

Community leaders say they will stay behind banks to make sure they comply with the CRA.

"The crucial number is in the number of applications," said Irvin Henderson, president of the Community Reinvestment Association of North Carolina.

"How many blacks are actually applying?"

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\$4 million housing grant sought by local authority

▲ A public hearing will be held on May 19, before request is forwarded to HUD

By SAMANTHA MCKENZIE
Chronicle Staff Writer

The Housing Authority of Winston-Salem announced that it will be applying for a \$4.1 million grant for public housing improvements from the Housing and Urban Development (HUD).

The first draft of the Comprehensive Grant Program was introduced at its regular board of commissioners meeting on Tuesday evening for the 1992-93 budget year. The board voted unanimously to adopt a resolution in support of the plan.

Executive director, Art S. Milligan Jr., said the improvement plan was drafted after several meetings with residents councils of the housing communities.

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For the children



Local boxer, Kent Hardee, signed autographs for children at the East Winston Public Library last Thursday, April 9. Hardee was among several local boxers who spoke at the library at a "Meeting the Champions of Today" program.

Sumler in the hot tub

▲ Charitable contributions never received by charities coincided with lavish renovations to businessman's home

By SHERIDAN HILL
Chronicle Assistant Editor

In the on-going political corruption trial of two elected officials and a political consultant, the prosecution yesterday brought forth its most damaging testimony yet.

Internal Revenue Service special agent Dan Guerini testified that he performed a cash flow analysis based on four years of banking records from political consultant Rodney Sumler, then-Alderman Patrick Hairston, and Alderman Larry Womble. He found that on several occasions, when Sumler received checks designated for non-profit organizations, he cashed the checks and then paid cash for extravagant improvements to his own home, including a whirlpool bathtub with marble tile.

Tomorrow the prosecution concludes its political corruption case against Sumler, Hairston, and Womble.

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Fair discipline needed in school system

▲ Concerned parents and community leaders want equality for all students

By SAMANTHA MCKENZIE
Chronicle Staff Writer

Cries for fairness and justice rang out loud at Atkins Middle School gymnasium Thursday, when a small group of

parents and community leaders made claims that black students system-wide have received harsher punishments than whites.

"Something is wrong," said the Rev. William S. Fails, chairman of the educa-

tion committee of the local NAACP. "Parents are saying we want discipline to be administered fair and just. If the law says that students carrying guns to school should be expelled, then the discipline has to weigh the same for everybody, whether the gun is loaded or not. It should be consistent throughout the entire system," he said.

"If there has been an offense at

school, then disciplinary actions should be the same from school to school. Across the board, action should be the same for the same incidents," he added.

The minority affairs meeting was the first held since the formal committee was abolished last month. Dr. Gerald N. Hewitt, chair of the ad-hoc minority

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East Ward holds forum for local candidates

▲ Forum viewed as important to community awareness

By YVETTE N. FREEMAN
Community News Editor

Residents who may have been undecided about which candidate to vote for in the upcoming May 5 primary and the November election, recently had the opportunity to hear the views of some of the candidates first hand at the Best Choice Center.

The residents of the East Ward held a candidate's forum Thursday, April 9 at the center, with 11 candidates and 4 representatives of candidates in attendance.

Local and statewide candidates who were present included the six African-American candidates for the WS/FC Board of Education — Beaufort Bailey, Gene-



Audience members had an opportunity to hear comments from the six African-American school board candidates. From left to right are: Beaufort Bailey, Geneva Brown, Henry Jones, Walter Marshall, David Thompkins, and Annette Wilson.

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ON THE AVANT-GARDE
By TANG NIVRI

Jesus! The original affirmative action baby!

Jesus was an affirmative action baby. Really, think about it. He was truly the original equal opportunity employer — the first to extend the whole notion of equality to life — both here and in the hereafter! Come as you are, regardless of race, creed, color, sex or nationality.

Even if you were a tax collector, murderer, drug dealer, prostitute, thief, politician, liar, hypocrite, or the worst kind of low life. Even if you were among the most holy of holiest, as far as He was concerned, you/we/us would be welcomed just the same.

He believed in the idea of equal opportunity so much so, that eventually, He was willing to climb Golgotha's Hill while carrying the Cross on which He would later be hung.

Here was a man conceived out of "wedlock," born in a manger to a teenage mother, yet, who turned out to be the Savior of the world. Although He would possess far greater insight into spiritual matters than all of the priests, scribes, pharisees, and elders, He was considered unqualified for any

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