



### Free Coats!

Police have 150 to give away. Call 773-7888. Children and adult sizes.



### Spreading Joy

Pan Hellenic council spreads Christmas Joy to nursing home residents.

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# Winston-Salem Chronicle

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## Mortgage Lending: Are You Being Treated Fairly?

### ▲ Part I. Fed figures don't look good for N.C. banks

By MARK R. MOSS  
Chronicle Staff Writer

During the six weeks Bonnie Smith (a fictitious name) waited to hear from the mortgage company where she had submitted her loan application, she prepared to move in. She measured the house for draperies and furnishings. She introduced herself to her neighbors. It was the type of neighborhood where she could feel secure. This was the house and neighborhood she had prayed for.

Then the bottom fell out.

Her realtor, Virginia Newell of GFN Associates, Inc./Virginia Newell Realtors, received a call from the mortgage lender saying that the loan had been denied.

Newell said that after she calmed down, she asked the loan officer to put her through to the company's president. The company is a small, well-known local business, and Newell knew the president well.

"I told him, you're not going to turn this loan down. It's been over six weeks, which is over the legal limit. And you are going to give this woman her money. I think he heard what I said because the woman got the loan."

"I've had to go that far to help someone get a loan," said Newell, the East Ward alderman.

Smith is an African-American, and whether her race played a role in that mortgage company's initial

decision to deny her the loan is a question that may never be answered.

But nationally, the rejection rate for black mortgage applicants is roughly twice that of whites. According to figures published by the *Wall Street Journal*, the same can be said for the lending practices of local institutions.

The *Wall Street Journal* article ("Blacks Can Face a Host of Trying Conditions in Getting Mortgages," Nov. 30, 1992) contains a state-by-state breakdown of how black mortgage applicants fared against white applicants. Twenty-eight banks are listed for North Carolina and were chosen because they received at least 50 mortgage applications from blacks and 50 from whites.

In 1991, Wachovia Bank of North Carolina rejected more than twice (2.29) as many black applicants as whites, a significant improvement over the 4.09 number

recorded in 1990. Wachovia Mortgage, Wachovia's mortgage lending unit, had numbers even worse than its parent company - 4.38 and 4.77, respectively.

NationsBank had slightly better figures: 1.58 for 1990 and 1.46 for 1991. NationsBank Mortgage rejected 3.91 times as many black applicants as white in 1990, and improved somewhat with 3.76 in 1991.

According to information provided by Wachovia Bank of North Carolina, 72 percent of all home loan applications were approved by the bank in 1991. Of that number, 72.3 percent came from white applicants and 23.6 percent were minority applicants. Of white applicants, 78.9 percent of their applications were approved, while only 59.2 percent of the total black applicants received loans.

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### ON THE AVANT GARDE

BY TANG NIVRI

A few weeks ago, a radio station in Dallas, Ft. Worth sponsored a Dennis the Menace look-alike contest to help boost ratings. Things had gone just about as planned until someone asked, "Is this contest open to black and Hispanic kids?"

Caught off-guard, a radio spokesperson recovered to say, "Well, uh, yes. Of course it's open to anyone in Dallas and Fort Worth. A black or Hispanic child will be given the same consideration as any other contestant."

What else could the spokesperson say? That the contest was really for blond and blue-eyed kids only, and none others need apply?

For black folks and other minorities, fighting the Dennis the Menace syndrome is part of an everyday struggle. It explains in part why minorities often seem to be hypersensitive on issues that seem simple to the ordinary American citizen.

For black folks, there are shadows that still linger on from the historical walls of our past.

It was a huge step into the future as well as a struggle for television stations to see the wisdom to hire a black woman or black man as a news anchor. We remember the period when Barbara Walters made history by anchoring the ABC evening news with Harry Reasoner.

We lived through the period of doubt expressed as Max Robinson proved what really didn't need to be proven at all. Looking back on it now, most of us would agree that all of our fears were just plain stupid.

What many folks are hoping for now is that station management everywhere will not feel the pressure to say, "We have one black anchor, we don't need any more."

What people are really hoping for is that they and their children will be judged on the basis of their ability, education, skills, preparation, and dedication to the job. No one wants to be judged against the mythical image of Dennis the Menace, who after all, never really existed at all.

Give Margaret a shot!  
(Editor's Note: Last week, several lines were mistakenly omitted from Tang's "Phoney Shoney's" column. Following is the correct version of the missing lines.)

A former Shoney's manager said in a deposition that Shoney's CEO Ray Danner (still a member of the board of directors) walked into a Shoney's restaurant in Nashville one morning in 1981 and told the area supervisor that "you've got too many niggers here. If you don't fire them, I'll fire you."

...Is it fair to blame the local Shoney's for what may or not have happened there or at another Shoney's? If you're black should you apply for a job? If you're white, do you keep your job?

According to the new chairman of Shoney's, "our commitment to diversity will continue!"

It is the little things, such as choosing a place to eat, that shape who we are.



Leita Wesley, Kissey Gordon and Sheria Mumford were ready to party down at the teen party on First Night.

## Sober New Year's Eve Party Was Fun

▲ More than 18,000 turned out for multi-stage entertainment

By SHERIDAN HILL  
Chronicle Assistant Editor

Convinced that New Year's Eve must include a bottle of Jack Daniels (or perhaps something stronger and definitely illegal?) First Night - Winston-Salem's drug-and alcohol-free New Year's Eve celebration - is holding out a carrot to party-goers and

homebodies.

From Grannies to Gerber babies, an estimated 18,000 people turned out last Thursday for a multi-stage night of entertainment set up throughout the Lawrence Joel Memorial Veterans Coliseum and fairgrounds. A First Night pin (\$4 in advance, \$5 that night) entitled the wearer to a full night of music and hands-on activities, from space simulators to down-and-dirty blues, New Orleans-style.

The evening started at 4 p.m. with free ice skating in the Coliseum Annex, where hundreds of skaters from 4 to 60 pushed their way around the ice, falling and pulling

themselves up again for more.

At midnight inside the coliseum, 12,000 balloons were dropped on 9,000 First Nighters as country singer Ricky Scaggs led them in a spontaneous and soulful rendition of "Amazing Grace." Outside, Green Beret skydivers soared through the cool night air. Earlier, 400 kids lined up outside in the teen pavilion to get an autograph from MCV comedian Pauly Shore.

The 107-voice choir from the Macedonia True Vine Pentecostal Holiness Church thrilled their audience with perfect har-

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## Hundreds Crowd Diggs Gallery for Kwanzaa

▲ Celebration of African culture and family brings community closer together

By KAREN M. HANNON  
Community News Reporter

People who attended the 13th annual Kwanzaa celebration at the Diggs Gallery on the campus of Winston-Salem State University last Thursday were treated to festive music, melodic poetry, lively dance and cultural history.

The event attracted hundreds of people, forcing many of them to sit on the floor or stand throughout the entire celebration.

The program was sponsored by the East Winston Branch Library.

Youth who participated in the program addressed the seven principles of Kwanzaa and lit a candle for each: Umoja (Unity); Kujichagulia (Self-determination); Ujima (Collective Work and Responsibility); Ujamaa

(Cooperative Economics); Nia (Purpose); Kuumba (Creativity); and Imani (Faith).

The Special guest was Poet David Nelson, who delivered poems that included a tribute to Martin Luther King Jr. and Malcolm X.

Entertainment was provided by mime artist, Nathan Ross Freeman, who told a story through audience participation. Youth who attended volunteered to play parts as a merchant, a hunter, a healer and a poet who were on a journey back home. Each was met with a figurative obstacle, which was portrayed by Freeman. Through this lesson, participants learned the theme, "helping your brother."

Musicians who performed included the Ascension Heritage Band, Lawandria and Casandria Penn, Creative Arts Ensemble, and Basic Theory. The Healing Force Ministries used song and dance in "One Foot in

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## Black Men Get Brunt Of Racism

### ▲ Bigotry thrived in '92 in the state

By SHERIDAN HILL  
Chronicle Assistant Editor

The most racist violence in the state last year was the June murder and castration in Winston-Salem of Carlos Stoner, and the alleged lynching of a Sanford man, according to North Carolinians Against Racist and Religious Violence.

Stoner, a black male who was an alleged homosexual, was found May 27 on the Greenway football path castrated with a large hole in his chest. His penis had been placed in his mouth.



Carlos Stoner

Four white men were charged with first degree murder in the case: Dwayne Gregory Doby, 21; Mark Anthony Smith, 21; Ricky Eugene Knight, 27; and James Andrew Gilbert, 23.

Knight will be tried on Mar. 8. He allegedly returned to the scene, an hour after Stoner had been killed, and used a knife to mutilate

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Two young girls attending the Kwanzaa celebration are entranced by the drumbeat and movement of an African spiritual dancer.