

National NEWS



Clinton Honored By NAACP

President-Elect Bill Clinton and Dr. Tyler Thompson, left, take direction from photographer Ralph Armstrong, right, during award ceremonies marking the opening the 1993 Dr. Martin Luther King, Jr. "Festival of People Celebration" at the State house in Little Rock, Ark., Sunday Clinton, his wife Hillary and his mother Virginia Kelley, were honored by the local chapter of the NAACP and regional AIDS group.

Whites Set Black Man Afire

VALRICO, FL - A black man from Brooklyn, N.Y. was recently kidnapped, robbed, doused with gasoline and set afire by three white men near Tampa, Florida on New Year's Day. A few days after the incident, Christopher Wilson, 31 was listed in serious but stable condition. He suffered second and third degree burns over 40 percent of his body. Friends of Wilson said the attack appeared to be racially motivated. The police are still investigating. The FBI is also reviewing the incident. Wilson works for the New York Stock Exchange.

Court Ruling Increases Minority Power

MIAMI, FL - A federal judge has ordered that the Metropolitan Dade County Commission be selected from 13 single districts rather than by city-wide vote. The decision will give blacks and Hispanic greater political power and will probably lead to a majority Hispanic Commission. There will be seven majority Hispanic districts, three majority black districts and three majority white. Under the system, which was declared unconstitutional whites held 11 of the 13 seats even though blacks and Hispanics constitute 70 percent of the population. Elections are scheduled for March 16, 1993.

Federal Court Strikes Minority Law

WASHINGTON, DC - A federal judge last week struck down Washington, D.C.'s minority contracting law saying the city could not set aside a third of its contracts for minority-owned firms. The decision by U.S. District Judge John Garrett was yet another blow to cities around the nation which are trying to aid black and other minority businesses. Last week's decision reflects the conservative approach to affirmative action programs adopted by the U.S. Supreme Court in 1989 in a Richmond, Virginia case. Both decisions said, in effect, that local governments must prove past discrimination against minorities before they can set-aside contracts for them. At stake are hundreds of millions of dollars in lucrative work for city governments throughout the nation. The current conservative approach to such affirmative action programs is not expected to change until President-elect Bill Clinton has an opportunity to nominate more liberal judges to federal courts around the nation.

Aids Hit Black Gays & IV Users

ATLANTA, GA - Despite some indications that the deadly disease AIDS is spreading into other population groups, among African Americans, it is still having its most devastating impact, particularly for gay men and intravenous drug users. That is according to the most recent figures released by the Centers for Disease Control in Atlanta. According to the report, 86 percent contracted the disease as a result of homosexual sex or IV drug use. Only seven percent of men became infected as a result of contact with woman. Among women, 54 percent became infected through intravenous drug use, 36 percent through sex with an infected man, and the remaining 10 percent came through blood transfusions or the cause was undetermined.

Martin Luther King Center In Cuba

HAVANA, CUBA - The leader of the Martin Luther King Center in communist Cuba is expected to soon take a seat in the country's National Assembly. Rev. Paul Suarez favors non-violent change on the island nation and has been generally opposed to U.S. efforts to destabilize the nation.

Haitians Protest Racism

MIAMI, FL - Recently when a group of nearly 50 white Cubans hijacked an airliner and flew to the U.S., they were greeted by U.S. officials as heroes and immediately released so they could start new lives. But when black Haitians flee to the U.S., they are either returned to Haiti or placed in detention centers. That contrasting treatment last week promoted a group of 120 Haitian detainees to begin a hunger strike designed to draw attention to what they say is "racism" in U.S. immigration policy. American officials charge that the Cubans are fleeing political persecution in communist Cuba while the Haitians are regarded as "economic refugees." But an attorney for the protesting Haitians, Cherry Little accused the U.S. of having a double standard. "These individuals, many with excellent political asylum claims, are painfully aware of the double standard which allows certain groups almost immediate release and detains others indefinitely." She asserted. President-elect Bill Clinton has promised to review current U.S. immigration policy.



Gillespie's Style

Jazz great Dizzy Gillespie performs with his trademark bulging cheeks and upturned horn during a 1988 concert in New York's Carnegie Hall. Gillespie, whose innovations included the style known as bebop, died Wednesday at age 75.

Mortgage Lending: Home Loan

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application. Computers are responsible for making such checking accessible, they are also responsible for recording the smallest to the largest incident of your credit record. That includes late payments, no payments and complete neglect of a credit account.

"The number one reason for declining a mortgage loan is a poor credit history or no history at all," said Monica McDaniels, Nations-Bank's community reinvestment compliance manager for North Carolina. "The lack of a credit history ties back to a lack of education about credit."

"Some blacks feel that credit history doesn't matter," said Jean Humbert, a realtor at Brantley Realty who has been in the business for 25 years. "However, I've had as much rejection of loans with blacks as I've had with whites."

Humbert, who is white, said she works with an equal number of blacks and whites, and that she hasn't noticed racial bias. "In my opinion, they reject anybody who has a credit problem."

She said that before taking a

client to see a mortgage lender, she will know enough about that client to anticipate any problems.

"What I've often done is ask them to get their credit report, get a copy made and bring it with them to the meeting with the loan officer."

She and her client are so well prepared for the meeting that "it's hard for them to say no to me," and she usually gets the loan.

She has helped organize seminars on such topics as buying a house on a shoestring budget, and has invited mortgage bankers and people from the consumer credit counseling service to speak to them.

The professional experiences of David Cooper, of Cooper Realty, in many ways mirror Humbert's. He hasn't witnessed any discrimination and said he has had as many blacks turned down as whites. Like Humbert, he also prepares the applicant for the meeting with the loan officer.

"I've had people say, 'If I was white they wouldn't have turned me down,'" said Cooper, "but such allegations are hard to prove. I do believe that more blacks are denied

loans, but you can't always blame that on discrimination." He attributed the black rejection rate, in part, to the "big disparity in income" between whites and blacks.

Cooper, who has been in the business for 18 years, said that he deals with a lot of low-to-mid range properties. Income is sometimes a reflection of a person's educational status, and that means more work is involved in educating the potential low-income home buyer, he said.

"Not many agents would do some of the things I've done to secure a loan," said Cooper.

Paula Stephen, of the Stephen Company, is a white real estate agent who said that half of her clientele is black.

"Black or white, if there are credit problems, their application will be rejected," she said. "I really haven't had any problems with mortgage banks. It seems to me that the problems starts long before someone fills out the mortgage application."

Stephen gave an example of a couple who applied for a mortgage loan only to find out from a credit

report that they still owed a finance company \$3,000 for a car that they thought had been paid off. The man had purchased \$3,000 of "insurance" through the finance company in what was apparently a scam. The company had misled them and although the car loan had been paid off, the company considered their total bill unpaid and reported that to the credit bureau. As a result, their mortgage loan was denied.

"Finance companies are really bad about explaining things, and there ought to be a law that makes them do it," Stephen said.

Some cities have organizations which would be less hesitant to provide a loan to a mortgage applicant such as the woman who asked not to be identified. That is the purpose of the \$1 million club Virginia Newell, realtor and alderman, hopes to get off the ground.

"If we can get 1,000 people to contribute \$1,000 apiece, we'd have \$1 million. We could start our own bank," she said.

Loans could be made to those mortgage lending agencies have rejected, Newell said.

Bank Exec Nabs Robber

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Johnson jumped out of his car, left it running, and followed the robber on foot. Tucker hopped in Griggs' car.

"He told me someone had robbed the bank and was headed this way," Griggs said. They drove west on 5th St. and into the parking lot of the Forsyth County Mental Health Association.

"I was driving slowly through the parking lot when I saw a guy hiding under a car," Griggs said. "I stopped the car and jumped out. As he saw me coming towards him, he came out from under the car and threw a big wad of money on the ground and said, 'This is it, I don't have any more.' He was scared."

By that time, Johnson caught up with them. He came from behind the robber and grabbed him around the waist.

"I asked him what was the matter, why he'd done this," Johnson said. As he talked, Griggs went through the man's pockets looking for a weapon and Tucker began to pick up the money from the parking lot.

Johnson said that when they told the robber to come with them back to the bank, he struggled to get away, and struck Johnson on the head.

Johnson, who is 5'7" and 150 pounds, says he is smaller and much lighter than the man he subdued, but

still managed to get him in a headlock and hold tight.

People in the area began to honk their horns to alert a passing police cruiser.

"We were all screaming at him to come on over," Johnson said.

According to Capt. Linda Petree of the Winston-Salem Police Department, James Lamonte Hinson, 29, of 1005 Brookline Ave. was charged with armed robbery, although he had no weapon. Capt. Petree said Hinson had his hand in his pocket, indicating he had a weapon. Bond was set at \$20,000.

Although the three men's bravery resulted in catching the thief, Capt. Petree warned against chasing criminals.

"We do not encourage business people to take on police work simply because of the danger that could be involved," she said. "It's always a judgement call."

All three said they were following their instincts.

Griggs said, "We were just responding to the moment."

Tucker, who has been at the same bank location since it opened in 1981, said it has been robbed about eight times during that time. But this time was different.

"It was the first time I've been present when it happened," he said. "I violated bank policy by chasing him...but if I hadn't, he would have gotten away."

There's no doubt in my mind."

Chronicle Award Nominees

The *Winston-Salem Chronicle* invites you to help in the selection of this year's recipients for our **Man and Woman of the Year** and for our **Community Service Award**.

Recipients will be chosen by the *Chronicle* staff and advisory board. Judging will be based as follows: **The Man and Woman of the Year** will be persons who have demonstrated an outstanding character trait, who serve as a model for others. This could be the fact that they have triumphed over some personal tragedy, or helped an individual (or group of people) overcome some obstacle in order to obtain a better standard of living. The incident or incidents for which the **Man and Woman of the Year** are being nominated must have occurred during the year of 1992.

The recipient of the **Community Service Award** will be judged based on his or her contribution to the African-American community. The individual must have demonstrated a commitment to serving the African-American community through his or her affiliation with community service agencies, community-oriented projects or community institutions, i.e., schools, churches, etc.

Your nominees (one for **Man of the Year** and one for **Woman of the Year**, the other for **Community Service Award**) should be Winston-Salem residents and will be recognized in the Jan. 28, 1993, special edition of the *Chronicle* as well as receive commemorative plaques.

Please print legibly and be as specific as possible in describing your nominees' accomplishments. Nominations must be received by the *Chronicle* no later than 5:30 p.m. on Jan. 22, 1993.

WOMAN OF THE YEAR

Nominee's Name _____

Nominee's Address _____

Occupation _____

Activities, memberships, affiliations _____

Please explain briefly why you think this person deserves to be "Woman of the Year".

Your Name _____

Your Address _____

Your Phone: Home _____ Work _____

Your Signature _____

MAN OF THE YEAR

Nominee's Name _____

Nominee's Address _____

Occupation _____

Activities, memberships, affiliations _____

Please explain briefly why you think this person deserves to be "Man of the Year".

Your Name _____

Your Address _____

Your Phone: Home _____ Work _____

Your Signature _____

COMMUNITY SERVICE

Nominee's Name _____

Nominee's Address _____

Occupation _____

Activities, memberships, affiliations _____

Please explain briefly why you think this person deserves to receive "Community Service Award".

Your Name _____

Your Address _____

Your Phone: Home _____ Work _____

Your Signature _____

Deliver Your Form To:

Winston-Salem Chronicle

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