



## Southside Participation 'In the Balance'



RESIDENT REVIEW COMMITTEE chairman Thomas O. Moore, right, presides at a recent meeting at Fairview Street School concerning the Neighborhood Development Plan (NDP) in Southside. At left are two fellow members of that committee, Mrs. J. E. Melton and Model City Commissioner Mary Browne.

### Support For NDP 'Tricky' --Committee Chairman Moore

The Southside Neighborhood Development Plan (NDP) could make or break citizen involvement, according to Thomas O. Moore, a Model City Commissioner from the Southside and chairman of the NDP Resident Review Committee.

Moore, a representative of Prudential Life Insurance Company, is concerned over what he describes as "a lack of enthusiasm on the part of the residents" to get involved in making decisions about the federal grant to be used in the Southside this summer.

"A lot of this apathy stems from the past," explains Moore. "Residents know from previous experience about these long, drawn-out procedures

when dealing with government programs." The fact that there is a long planning period and few noticeable results in such programs has caused much discouragement, he added.

The eight-member Resident Review Committee was organized by Model Cities to see that residents of the Southside neighborhood would have a say-so in how the \$750,000 for the first year of NDP is spent. Several neighborhood meetings have been held at Fairview Street School where everyone was invited to speak their minds.

However, Moore feels that "it is unfortunate that the people whom we want to talk with us don't, or can't. Very few of them speak, as a matter of fact. Some of this hesitancy stems from modesty, or they are unable to express themselves. Or some of them can't get in touch with members of the committee, or don't know who to go to. . . ."

#### MANY PROBLEMS

A lack of leadership on the part of the residents, Moore says, is due to what he calls "a whole multiplicity of problems." Getting people involved in the power structure, and showing them they can be effective in decision-

(Continued on Page 2)

### Disregards Past Credit

## NCNB Offers New Low-Rate Loans

loan program recent meeting of the Model City Commission by bank executive and City Councilman Jim Pearce.

Pearce asked Commissioners to find his bank some clients who qualify for this special assistance program. He stressed that the bank disregards all past credit experiences in order to make these loans, which carry a 10 percent annual interest rate.

#### LOWER INTEREST

This interest rate compares to the 15, 20 or even 29 percent interest rate from other lending institutions for personal loans.

When a person applies for a loan, he is required to list all his debts, which can then be paid off by the bank. A monthly repayment schedule is then set up based on the borrower's income. Money can also be borrowed to buy major items such as appliances

or a car, with lower monthly payments than at most other institutions.

An important feature of this program is counseling. Consumer Credit Counseling director Barry Boneno is

(Continued on Page 4)

### Money Lab Open

## For Those With \$ Problems

Consumer Credit Counseling's "money lab" is now open for business two nights a week.

The lab, equipped with slides, tapes and movies on every phase of buying, budgeting, saving and paying by credit, is held Tuesday and Thursday nights from 7:30 to 9 p.m. This month the rotating lab is located at Daniel Brooks Community Center; in May it will be held at Astor Dowdy Towers.

One of two members of the Consumer Credit Counseling staff, Brenda Rabon and Rosa McCray, is on hand at each session to answer questions and show participants how to use materials.

The free "do-it-yourself" lab is for anyone who is having problems with money.

The workshop is coordinated by Barry Boneno, director of Consumer Credit Counseling, who is available to give personal counseling to anyone in the city who is in financial difficulty. The lab is designed to give pointers on the use of money which can help strengthen a family's budget.

A free bag of groceries will also be raffled off at the final session this month, Thursday, April 27. Anyone who has attended any session at Daniel Brooks will be eligible to win.

Registration is not required to attend the money lab.