

EXTENSION SCENE
BY EVERETT DAVIS

NEWS FROM THE PUBLIC SCHOOLS OF ROBESON COUNTY

BY DARLA OXENDINE
Planning For Compensatory Education Programs Well Underway
The Division of Compensatory Education of the Public Schools of Robeson County will provide supplemental educational programs and services through three major projects-Indian Education and ESEA Chapter I Reading, Language Arts and Mathematics, Migrant Education, and Preschool Projects. These projects are funded by the United States Department of Education, and together, they comprise a 1989-90 budget in excess of \$6 million.

Each of the projects was developed in consultation with parents, teachers and secondary students during annual needs assessment and open public hearings last spring. The projects are designed to supplement the regular state-funded instructional programs and to focus on elementary and secondary programs for the improvement of instruction in the public schools. The annual plans and authorized activities for each of these projects were presented and discussed at the July orientation for principals, assistant principals, and supervisory staff of the school district.

The district-wide Indian Education Parent Committee representing parent committees from each of the former schools districts held its first quarterly meeting on August 7. At that time, the committee reviewed by-laws, elected a temporary chairperson, Ms. Agnes H. Chavis, adopted procedures for parent committee elections, adopted personnel procedures and recommended personnel for employment, and appointed subcommittees of the district-wide committee.

Project staff for each of the compensatory education projects participated in a full day orientation session at Robeson Community College on August 17. Dr. Ruth Dial Woods, Associate Superintendent, keyed the session and explained the need for compensatory education personnel to have a general working knowledge of available programs, resources and services in order to better serve students in the public schools. General program overviews were presented by project directors, and the afternoon provided opportunities for break-out session and specific focus on areas of assignment.

In addition to generating additional funds and provided additional support personnel for educational programs and services, compensatory education programs provide for enrichment and enhancement of instructional and educational experiences as well as extended education

opportunities. Specifically, these projects successfully demonstrated computer assisted instruction programs, provided tuition waivers for students to attend summer enrichment programs at in-state and out-of-state colleges and universities, parental costs for medical and dental services, computer support personnel for summer BEP programs, travel and subsistence for students to participate in youth leadership development opportunities, student recognition for outstanding achievement and leadership, field and resource trips for educational and cultural enrichment, individualized instruction in areas of academic deficiencies, special instructional and support services for children of migratory workers, preschool programs at the local school level for 3 and 4 year old students, and have replicated model programs in drop-out prevention and career/student advisement.



'TIS WISE TO ADVERTISE

How to get the most from your bank

OBTAINING A MORTGAGE Loan Product Terminology

By Geri Norris Simmons
Third of four parts

There are many terms used in discussing mortgage loans with a lender. Becoming familiar with those listed below will help you to better understand your mortgage loan.

Amortization: payment of a loan over time by installments. The installments include principal and interest.

Amortization Schedule: a chart that details the monthly installment payments. It shows how much of each payment is applied to principal and how much is applied to interest. It also shows the outstanding balance after each payment is made.

Annual Percentage Rate: the cost of credit on a yearly basis. Expressed as a percentage, the APR results from an equation that considers the amount financed, the finance charge and the term of the loan.

Assumable: a term to describe a mortgage loan that can be transferred to the buyer when a home is sold.

Buydown: a type of loan in which a sum of money is paid up front to the lender to reduce the interest rate.

Equity: the cash value of the property, minus any outstanding debts owed (liens) on the property.

Escrow: money reserved for anticipated expenses. Each month's mortgage payment includes escrow money, which will be used to pay specific expenses such as property taxes and hazard insurance.

Lien: a claim against property for security of payment of a mortgage, unpaid repair bills, overdue property taxes, etc.

Locking-In: securing a specific interest rate for a specific amount of time. Usually, this occurs at loan application. A fee may be charged to secure a specific rate for a loan.

Point: a loan fee paid to a lender. It equals 1 percent of the loan amount and is often referred to as a discount point. The number of points multiplied by 1 percent of the loan amount will tell you what the points fee will cost.

Prepayment Penalty: amount charged by a lender when a borrower chooses to pay off a loan before the term of the loan is completed.

Geri Norris Simmons is manager of the Four Seasons Office of Wachovia Bank and Trust Co. in Greensboro.



Geri Norris Simmons



COOKING CORNER

Moroccan Chicken

- 1 can (20 oz.) Dole Pineapple Slices
- 4 half chicken breasts
- Salt and pepper
- 1 tablespoon vegetable oil
- 2 large cloves garlic, pressed
- 1 onion, quartered
- 1 small orange
- 1/3 cup dried apricots (8 halves)
- 2 teaspoons ground cinnamon
- 1/4 teaspoon ground turmeric, optional
- 1 teaspoon cornstarch
- 1 cup Dole Whole Almonds, toasted

Drain pineapple, reserve juice. Sprinkle chicken with salt and pepper. Brown chicken in oil. Add garlic and onion; sauté. Remove peel from orange with vegetable peeler (reserve orange for another use). Add peel, reserve pineapple juice, 1/2 cup water and next 3 ingredients to skillet. Cover, simmer 25 minutes. Mix cornstarch with small amount of pan juices. Stir back into pan; cook until sauce boils and thickens. Stir in pineapple and almonds. Heat through. Garnish with minced parsley and pimento, if desired. Serves 4.

For more terrific pineapple recipes, write to Dole Pineapple, Dept. Q/E/M, P.O. Box 7758, San Francisco, CA 94120.

Courtesy Dole*



Rabbits don't perspire. Neither do guinea pigs.

bulletin

NOTICE TO BIDDERS
Town of Pembroke, North Carolina

Rehabilitation of Privately-Owned Dwelling Units
FY 88 Community Development Block Grant Program

The Town of Pembroke, North Carolina, is requesting bids for the rehabilitation of privately-owned dwelling units in its FY88 Community Development project area. Bid specifications will be distributed at a contractors' meeting to be held on September 14, 1989, at 2:00 p.m. at the Town of Pembroke Municipal Building. Interested contractors or their representatives must attend this meeting to receive specifications; bids from contractors who do not attend the meeting will be rejected. Bids will be opened and read promptly at 2:00 p.m. on September 28, 1989.

The Town of Pembroke is an equal opportunity employer and encourages bidding by small and minority businesses.

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MONDAY-FRIDAY 8 A.M.-6 P.M. SATURDAY 8 A.M.-1 P.M.

Lumbee Tribe's Annual N.C. Indian Heritage Week Kickoff OLD STYLE DANCE FESTIVAL AND POW-WOW

Master of Ceremonies - Ray Littleturtle, Lumbee-Cheraw Traditionalist

Host Drum - Running Water Singers Fayetteville, N.C.

Traders Fee - \$20.00
RV Hook-Ups - \$10.00
Dancer Registration Fee - \$3.00

TEEPEE SET-UPS WELCOME
CRAFT SALES AND DISPLAYS
FOOD FOR SALE
NO ALCOHOLIC BEVERAGES ALLOWED ON PREMISES

Friday, September 15, 12:00 p.m. until
Saturday, September 16, 12:00 p.m. until
HANDICAPPED ACCESSIBLE

Prize Money For 1989 Pow-Wow Festival

SENIOR Men's Traditional (15-Up)	Per Person	SENIOR Men's Fancy (15-Up)	Per Person
1st Place..... \$500		1st Place..... \$300	
2nd Place..... 250		2nd Place..... 150	
3rd Place..... 100		3rd Place..... 75	
4,5,6 Runner Ups..... 20		4,5,6 Runner Ups..... 20	
JUNIOR Boy's Traditional (7-14)	Per Person	BOY'S Fancy (7-14)	Per Person
1st Place..... \$150		1st Place..... \$125	
2nd Place..... 75		2nd Place..... 50	
3rd Place..... 50		3rd Place..... 30	
4,5,6 Runner Ups..... 10		4,5,6 Runner Ups..... 10	
TINY TOT Boy's Traditional (0-6)	Per Person	SENIOR Women's Fancy (15-Up)	Per Person
1st Place..... \$50		1st Place..... \$225	
2nd Place..... 25		2nd Place..... 125	
3,4,5 Runner Ups..... 5		3rd Place..... 60	
SENIOR Women's Traditional (15-Up)	Per Person	4,5,6 Runner Ups..... 20	
1st Place..... \$350		GIRL'S Fancy (7-14)	Per Person
2nd Place..... 200		1st Place..... \$100	
3rd Place..... 100		2nd Place..... 50	
4,5,6 Runner Ups..... 20		3rd Place..... 20	
GIRL'S Traditional (7-14)	Per Person	4,5,6 Runner Ups..... 10	
1st Place..... \$100		BEST Overall Regalia	
2nd Place..... 50		Men..... \$100	
3rd Place..... 25		Women..... 100	
4,5,6 Runner Ups..... 10		DRUM CONTEST	
TINY TOT Girl's Traditional (0-6)	Per Person	1st Place..... \$300	
1st Place..... \$50		2nd Place..... 200	
		3rd Place..... 100	