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Housing Loans Up 82%

S&L's Triple Lending In Black Areas

By John W. Templeton
Staff Writer

1979 that the S & L's had only been making about three percent of their loans during 1977 and 1978 in these areas.

In the year since the publication of those stories, the percentage of their activity has tripled to nine percent, a figure roughly consistent with the proportion of real estate activity in that area.

First Federal, Piedmont Federal, Standard and Winston-Salem Savings and Loan Associations made

\$3,810,060 in mortgages in the 13 census tracts with a 90 percent or higher black population during 1979, an increase of \$1.7 million over the figure of \$2,084,350 in 1978.

Standard and First Federal showed the highest increases. The former increased its mortgage activity 269 percent from \$421,300 to \$1,136,900. First Federal jumped 233 percent from \$649,900 to \$1,517,750.

Winston-Salem Savings and Loan received a 153

percent increase from \$339,450 to \$520,110. Piedmont Federal Savings and Loan was the only institution not to record a dollar increase with \$635,300 in 1979 as opposed to \$673,700.

However, the percentage of their loan activity in the black areas of Winston-Salem compared to their city-wide activity increased from three to nine percent.

In response to the Chronicle stories, Piedmont Federal
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Life Member

The only two Headstart directors Forsyth County has ever had look at the recognition bestowed upon Mrs. Helen Falls; who guided the program from 1965 until 1977. Her successor, Mrs. Margaret Adams, is there to help share in the life membership recently granted Mrs. Falls by the N.C. Headstart Association. Mrs. Falls once served as president of the organization and has been active in many of its committees and functions. She has also touched thousands of local children through her work with Family Services, Inc., which operates the program for Experiment in Self-Reliance.

Johnson's Home of Memory Vs. Northwestern

Mortician Sues Bank In \$2 Million Lawsuit

By Donna Oldham
Staff Writer

The owners of Johnson's Home of Memory, a local funeral home, have filed suit against a subsidiary of Northwestern Bank Inc., for damages in excess of \$2 million.

James A. Ella T. Johnson named Northwestern Capital Corp., in a suit filed March 31 in Forsyth County Superior Court.

In the suit, the Johnsons allege that the company pressured, threatened and disrupted their business in order to collect on past due debts. Officials of Northwestern Bank had no comment on the suit.

They charge that the bank allowed the Small Business Administration to be released from its guaranty of their business loan, and by doing so, dashed their hopes for long term financing. They also charge that the bank, often promising to do so, declined to adjust the principal balance of their loan.

According to the suit, Northwestern's "wrongdoing"

destroyed the Johnsons' business, their business reputations and deprived them of assets in excess of \$700,000 for a total sum not exceeding \$250,000.

The Johnsons also charge that Northwestern forced them into reorganization under Chapter VII in the U.S. Bankruptcy Court.

The Johnsons' relationship with Northwestern Capital Corp. began in March of 1972, and existed through Sept. 17, 1978, with the final liquidation of certain assets belonging to the funeral home.

James Johnson approached the company to procure a loan for construction and long-term financing of the funeral home located at 1025 14th St. The building is now used as the Masonic Hall of Winston-Salem.

McNair Construction Co., of Winston-Salem, was hired as contractors.

The Johnsons claim that the contractors did undertake the project, were late on completing the project and withdrew from construction without completing it.

The suit went on to state that the cost of the project

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Courts Charge High Test Fees In Cases Involving Narcotics

By Donna Oldham
Staff Writer

Selling illegal drugs and alcohol are expensive businesses, especially if your get caught and have to stand trial.

In addition to the legal fees and the bond that must be paid, there are toxicology fees.

The Winston-Salem Police and the Forsyth County Sheriff's Departments use the facilities of the lab at North

Carolina Baptist Hospital for analyzation of substances that are illegal. The samples analyzed will later be used as evidence in court.

Alcohol and drugs and other chemicals are analyzed sample by sample.

For example, if someone is caught with 10 cigarettes in their possession, believed to be marijuana, then an equal sample from each cigarette will be analyzed to see if all

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Older Black Kids Harder to Place

By Donna Oldham
Staff Writer

school-age children are the most difficult to find homes for, according to workers from Forsyth and Guilford counties.

There is not a tendency for agencies to place homes for these black children." Shirley Harris of the Guilford County Department of Social Services, and a member of the Black Task Force on Adoption.

Usually people come to us and request a child under two years old. They usually suggest an older child, and older children are too set in their ways and require too much attention to make the adjustment after living in a foster home."

Ms. Kirby, a social worker with the Department of the Forsyth County Department of Social Services, said that black children between the ages 8 and 12 were the most plentiful, while in Guilford, children between the ages of 10 and 12 years old were in abundance.

There is a waiting list for young children. Most people want the experience of adopting a child. They realize that an older child has more to deal with and that the parents have more to deal with. Older children bring with them more problems," Ms. Kirby said.

Forsyth and Guilford Counties are members of the Council on Adoptive Children (CAP) Book. Ms. Kirby explained that the book is circulated around the

country. It contains pictures and non-private information about the children up for adoption. "People can look in the book and pick out the child that they want," she said.

Ms. Harris agreed saying that adoptions are not limited to just the children in a particular county. Not only has she arranged adoptions all over the state but all over the country.

She added that she thinks the myths surrounding the procedures involving screening procedures keep a lot of people from adoption.

"People have myths about adopting, so we try to make the screening as easy as possible. You don't have to have money in the bank. You don't have to have a huge nest egg saved up or a big checkbook," she continued.

"People don't have to have a high income. They should earn enough to support themselves and the child adequately and steadily.

A couple doesn't have to be childless. People may adopt children that already have children, either through a previous adoption or their own children.

A single person may adopt a child. The mother may continue to work. People used to think that the mother had to quit work to allow the child time to adjust.

Adopting is not expensive. The only expense involved would be the attorney fees for the prospective parent or parents.

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The Chronicle will be closed Easter Monday, April 7. Happy Easter.



Our Easter Bonnets

Members of the three-years-old class at Mini School E. Polo Road, donned their Easter Bonnets Tuesday for a school-wide contest. Members of the class pictured are Matthew Fussell, Amy Allen, Brian Wolverton, Caleb Elledge, Michelle Noah, Jennifer Aurthors, Brandon Branscome, Justin Brewster and Gary Monroe. First place winner was Katheryn Roberts.

Recipients To Receive Stamps By U.S. Mail?

Three-fourths of a sample of Food Stamp recipients say they would like to receive their stamps by mail, county officials told the Social Services Board, saying that convenience would be the key reason for the change. But, the 22 percent that were against the change said that the possibility of theft of food stamps was their greatest concern.

Katherine E. Anderson, administrative supervisor with the social services department, who conducted the survey said that most people cited the increasing cost of gasoline as the major reason that people want their food stamps mailed.

Mrs. Anderson said in her proposal to the board that although she has not discussed the possibility with Thornton, that she is sure that her department could not successfully handle a mail issuance program

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