"Louise Wilson is the mother of the civil rights movement in Winston-Salem," he said. "And if she's the mother, then Carl Russell is the father. All of these people made great sacrifices, both personally and professionally to further the cause of

Graves is planning to attend Russell's funeral which is scheduled for 11 a.m. Friday at St. James AME Church.

While living in the Twin City, Graves said he made a pact with Eversley, Little and others that if any of them lose their desire to be interested and active in making society more equitable for blacks, "we'll hit each other up side the head. That's not what we said we would do, but that's what you can print in a newspaper," he said.

More than a year ago, Graves underwent in-

testinal surgery that sidelined him for a while. "I feel God has saved me and has a special purpose for me," he said. "Like most of us, I have to find what that special purpose is."

The past two years have afforded him time to revitalize his family life with wife, Sylvia, and daughter, Thema. Now he is ready to get back into the thick of things.

The struggle continues wherever we are. The world is a lot smaller than we often realize," he said. "We deal with the same problems no matter where we are."

Besides beginning a new job in Connecticut, he also plans to submit at least two editorials a month to the Chronicle and is helping form a network of attorneys and businessmen that will render service to young black athletes as they enter professional

He said too many unscrupulous agents who are greed-oriented and capitalistic are preying on young athletes. His group plans to offer ethical counseling to black males and females and to try to instill in them a sense of responsibility for themselves and their communities.

"The majority of lawyers and agents are white. Although, in the last decade there have been more blacks," he said. "A lot of the black agents are emulating the unscrupulous white agents and just want the money and (then) run."

The goals of the network members are to act as moral and ethical guides to professional-bound black athelets and provide them with sound investment and personal counseling. "If we only get 10

athletes in 10 years who can appreciate and adhere to the philosophy (his group imparts), so be it," he said. "At least we tried."

Graves has many friends and relatives living in-Winston-Salem, and it is possible that he will even tually return to the area to live. "I would like to get back to Winston some day," he said.

Although he is looking forward to the new directions his career is taking and plans to balance it with "God and family," he said he still thinks of Winston-Salem as home and misses the people here.

"I think, generally speaking, I would like to thank family, people at my church, Middlefork Christian Church, colleagues at Winston-Salem State and the Legal Aid Society, and of course, the NAACP, Black Leadership Round Table, and the Chronicle," he said. "I'm grateful for the opportunity to work with folks in those groups."

## Poor credit prohibits 50 million from credit card use

By JAMES NATHAN Syndicated Columnist

An estimated 40 to 50 million Americans live with poor credit ratings which prevent them from acquiring the credit cards which they so much desire.

Well, a Denver-based company has developed a unique multilevel marketing-type program which may be a blessing for those millions whose credit ratings have been spoiled in recent years.

Called the "Guaranteed Visa" plan, the program by United Consumer Services Inc. not only offers an opportunity to get a Visa card with up to a \$5,000 line of credit but also provides the op-

portunity to earn additional income by marketing the program to others.

This is clearly the best guaranteed credit card program my associates and I have seen. But first, a word of caution.

The greatest number of letters I receive involve people seeking to repair their credit ratings (credit profile is the more correct phrase) and get back into the credit card mainstream. I provide credit repair information, but always with the following advice: "In today's America it is extremely difficult to be treated and act as a first-class citizen without a certain amount of credit. But, in the

final analysis, what you want is not more credit but more money."

That is why this column is so frequently devoted to wealthbuilding strategies and tactics. Keep this in mind: Additional income -- not additional consumer credit -- is the key to wealth building.

Having said that, let's return to the program of United Consumer Services -- formerly the National Buyer's Club. UCS offers a collateralized Visa card with a big difference: You do not have to put up any of your own money in order to guarantee the card.

Most collateral credit card pro-

grams require that you first. establish a savings account at a financial institution for, let's say, \$500. You are then issued a credit card with a credit line equal to the size of your savings account.

The UCS program seeks "distributors" to market the guaranteed Visa card to friends and associates. Distributors are thus able to acquire their Visa cards simply by sponsoring other credit-hungry people who most also become members of UCS in order to qualify for the guaranteed credit card.

The yearly membership fee is reasonable. And as a member of UCS, you qualify for free legal services, discount travel and insurance at reduced group rates. UCS offers two plans for getting

the guaranteed Visa card.

The yearly membership fee is reasonable. And as a member of UCS you qualify for free services, discount travel and insurance at reduced group rates. UCS offers two plains for getting the guaranteed Visa card.

As a distributor/member under Plan A, if you sponsor just three people, who in turn sponsor three people each, you will receive a Visa card in three mon-

Under Plan B, if you sponsor 25 people, you will receive your credit card in 10 to 25 days regardless of past credit history.

The USC program is excellent for people desiring to earn additional money is their spare time. For example, if you sponsor 50

people who join UCS, you could receive a Visa card with a \$500 line of credit and also receive \$500 in cash. By receiving a \$25 commission for each person you sponsor, the UCS program can be an excellent ongoing, parttime money-making activity.

Other impressive (though not guaranteed) credit card programs for people with poor credit histories are also available. They include the National Consumer Card Corp. in Columbia, Md., and one of the first names in the collateral credit card business, The Key Club in Newark, Del.

However, unlike the UCS program, neither of these two groups offers money-making opportunities along with their credit-

## **CAL-PAC South honors Stevens at banquet**

LOS ANGELES - John T. grateful for this award because it Stevens, special field markets manager, western region, for Anheuser-Busch Inc., was recently honored as the 1987 recipient of the California Package Store and Tavern Owners Association South Humanitarian Award.

The award was presented at the 14th Annual CAL-PAC South Scholarship Banquet on May 15, where 25 Los Angeles-area high school students also received scholarships for their college education.

California Assemblywoman Gwen Moore served as mistress of ceremonies for the event, and Assemblyman Curtis Tucker was keynote speaker.

The Hon. Willie Lewis Brown Jr., Speaker of the California Assembly, called in his congratulations to Stevens during the presentation.

In accepting the award, Stevens said, "I am particularly is an acknowledgement to my until 1971, progressing from family that, for all of those times when I could not be with them, I have been working hard to bring our family values out to the community.

"This award acknowledges the support and commitment of my extended family as well, however those people who are Anheuser-Busch."

James Colquitt, chairman of the board of the CAL-PAC South Scholarship Fund, said, "John T. Stevens is one of the most highly respected individuals in our community. His tradition of supporting community programs and worthwhile causes, and countless hours of dedication, make him the most deserving recipient of this award."

Stevens is in his 34th year with Anheuser-Busch. He joined the company in 1954 as a branch salesman in Detroit.

Stevens continued in Detroit special representative to regional representative, before being assigned to Los Angeles as district manager.

He was appointed to his present position in 1980. His responsibilities include planning and supervision of the corporation's community involvement activities in the western United States, and marketing and promotion of the Anheuser-Busch beer brands.

CAL-PAC was established in 1973 to provide social assistance in the black community. The CAL-PAC South Scholarship Fund has awarded more than \$800,000 in scholarships to minority students for their higher education. The non-profit organization is comprised of members of the business, political, ministerial, civic and educational communities, as well as the beverage industry.

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12x137	12x21	Commercial	Grey Loop Pile		
2x124	12x137	Silver Song	Chestnut, Cut & Loop		
12x20	12×124	Sophisticate	Chutney, Trackless	\$26500	
2x104		Together	Gold, Loop Hi-Low	\$30640	
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12x176		Pavilion	Sand, Cut & Loop		
12x15			Silv Smoke Stain Manager		
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Royal Splender	12x231		Shadow Grey, Plush	\$52340	\$108 <sup>33</sup>
12x20		Royal Splender	Hint of Green, Saxony		
18x20   Alegro   Al	10×102	Covington	Cream, Saxony		
12x18			Blue-Brown Cut Pile Grass	\$30900	\$14300
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## 12-book King collection available

By MELANIE L. BURNEY Associated Press Writer

PHILADELPHIA -- The published and unpublished speeches, letters and commentary of the Rev. Martin Luther King Jr. will be issued in a 12-volume collection over the next 15 years, the widow of the slain civil rights leader said recently.

Dr. Clayborne Carson, a Stanford University historian, will serve as senior editor of the project, said Coretta Scott King at a news conference.

The project will be sponsored by the Martin Luther King Jr. Center for Nonviolent Social Change, said Mrs. King, and the University of California Press will handle publishing.

"Martin Luther King Jr. was not only a great leader, he was also a prolific author of books, speeches, sermons, newspaper and magazine articles," she said.

The papers will include a comprehensive study of King's background, sketches of institutions and people who worked closely with him in the civil rights movement, and annotated editions of his books and articles. It will also include never-beforepublished letters, sermons and speeches.

The project will include revelations from tape recordings held by King's sister, Christine King Farris, and his parents. The announcement was made

in conjunction with the recent Organization of American Historians meeting Philadelphia.

James H. Clark, director of the University of California Press, said the project will serve as the centerpiece of a publishing program on the history and culture of Africa and Afro-Americans.

Carson, author of "In Struggle: SNCC and the Black Awakening of the 1960s," said he is pleased that the project will generate cooperation between Stanford and the University of California.

King's life to the beginning of the Montgomery, Ala., bus boycott, Mrs. King said. It should be published around 1990, and subsequent volumes will follow annually in chronological order, she said.

The first volume is important in understanding the development of King from boyhood to an internationally known leader who won the Nobel Peace Prize in 1964, his widow said.

Publication will cost an estimated \$2 million, Clark said. The publisher will supply \$1.5 million and raise the balance from outside sources, he said.

He said the editions will pro-The first volume will cover bably cost about \$30 per volume.

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