



Jim Johnston (right), Reynolds Tobacco chairman and chief executive officer, received a smile and a hefty handshake from N.C. Agriculture Commissioner Jim Graham (left) when Johnston announced that Reynolds Tobacco will contribute \$100,000 to the James A. Graham Scholars Program at North Carolina State University. Graham was honored at a July 9 luncheon at the company's Winston-Salem headquarters.

RJR contributes \$100,000 for ag scholarship program

R.J. Reynolds Tobacco Co. will contribute \$100,000 to help establish the James A. Graham Scholars Program, an educational scholarship program in honor of North Carolina Agriculture Commissioner James A. Graham. The announcement was made by James A. Johnston, Reynolds Tobacco's chairman and chief executive officer, at a Winston-Salem luncheon honoring Commissioner Graham.

"Jim Graham is one of our state's most devoted public officials — and, in our opinion, the 'dean' of all state agriculture commissioners," said Johnston. "We're extremely pleased to make this contribution to recognize his dedication to tobacco and to other agricultural commodities during his 27 years as North Carolina's agriculture commissioner."

The James A. Graham Scholars Program is being established by North Carolina State University to honor Graham and to encourage agricultural lead-

ership development among the state's young people. Graham is a 1942 graduate of NCSU.

The program will identify outstanding high school students who plan to pursue careers in agricultural science and technology. A special training program will be developed to prepare these high school students for careers in agriculture.

High school students who complete the program will be eligible for nomination as a James A. Graham Scholar at the College of Agriculture and Life Sciences at NCSU. The scholarship provides students \$3,000 a year.

James A. Graham Scholars would also be eligible to apply for a \$10,000 fellowship if they pursue a graduate degree in journalism or law at a school of their choice. The Reynolds Tobacco gift will be made to NCSU as part of the university's Century II Campaign.

Home repair grants available

Most homeowners are unaware that regardless of their income there are Federal, state and local programs that will help them repair and remodel their homes.

Government at all levels recognize that neighborhoods are the basis of life in our country. When a neighborhood deteriorates, many things happen both physically and socially. Homes that are shabby seem to make a neighborhood more attractive to crime and criminals. An area in decline is like a spreading cancer. As homes become rundown and in need of maintenance, the residents lose their desire to keep up the neighborhood. Streets become receptacles for trash, schools lower their standards and very quickly the selling price of homes in the area drops sharply. This accelerates the cycle of degeneration.

In order to keep and maintain the nation's housing and neighborhoods, government at all levels have programs to give homeowners money (that does not have to be repaid) for repairs or to lend them money at below market levels or at no interest. In many areas utility companies will do energy conservation work free or at low cost and in other places will lend homeowners money at no interest to pay the contractor of their choice for the necessary work. In addition there are tax incentives to promote efficient energy use.

These programs are not restricted to low-income people, slum areas or urban neighborhoods. Owners of single or multi-family dwellings are eligible for some programs regardless of income. Most of the loans offer long term and low payments.

Some of the other home improvements covered under these programs are: attic and wall insulation, new windows, outerwall siding, security doors and locks, window guards, sidewalks and masonry work, bathrooms and kitchens, electrical and plumbing work, new roofs, gutters or downspouts.

Consumer Education Research Center, a national non-profit consumer group, has just published *Consumers Guide to Home Repair Grants and Subsidized Loans*, a 208-page book which lists over 8,500 sources of loan and grant programs offered by all levels of government, utility companies and others, typical programs offered and eligibility requirements.

Form letters for inquiries to these loan and grant sources are included as well as detailed instruction on determining your debt-to-income ratio for eligibility. The book can be obtained for \$10.95 plus \$2 shipping and handling from CERC Grants, 350 Scotland Road, Orange, NJ 07959 or by calling 1-800-USA-0121 for credit card order.

Robert L. Berko of CERC, tells us, "Some of these programs have no income ceiling and others allow income of as much as \$100,000 per year."

There are even programs for which tenants are eligible and many allow loans or give grants to poor credit risk. One of the authors of this book received a \$5,000 N.J. grant plus a \$4,000 interest free loan from his utility company. In many areas, people with disabilities can receive grants to pay for needed repairs such as access ramps and widening of doorways.

Since it is important that the work be done properly, the book describes in detail how to pick a reputable contractor, negotiate a contract and insure that work is done properly and for a fair price.

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