

Family Holds 54th Annual Celebration

On Thursday, Aug. 18 family members began arriving from all over to attend activities for Friday, Aug. 19, at the Holiday Inn North. The program consisted of member participation, dining, dancing and sweet reminiscences of the past. On Saturday, Aug. 21, they headed to the Emerald Point Lake in High Point for the younger generation to have their day. Sunday, Aug. 21, all roads led to the Clifton Grove Baptist Church, in the Georgetown/Kernersville area, for a Reunion Church Service, with the annual membership meeting following and the special highlight of the entire celebration, a picnic fashion dinner spread under a shelter located on the church grounds. The evening ended with family members returning to Winston-Salem to the fabulous but spacious home of the most gracious host and hostess, Clarence and Fannetta Gore.

The first recorded meeting, 3rd Sunday, August 1940, brought so many members together that Sarah and Earl, realizing Sarah's home was too small to accommodate all, agreed to move the family reunion to the home of a nephew, Coy Traynham Sr., who had ample space, since as he was a prominent businessman, in tobacco farming as well as owner of a dairy farm.

That movement incorporated the Hines and Traynham Family Reunion.

After a two year span at the Traynham's residence, the Rev. Earl Hines and his members decided to move to the church as it was mostly family, so the church agreed to give up their church services for that one day in the year and the reunion pro-

gram was centered around the family reunion completely as those of talent made the reunion program more entertaining.

Today the family members are special guest at the Clifton Grove Baptist Church, holding an annual reunion meeting after service, before all head for the big fest under a shelter on the church grounds. It erected in the memory of the Rev. Hines's young daughter, Connie Mae Hines Seales.

In order to spend more time together with family members when the reunion was started, the Rev. Hines, and his wife, Ida Robinson Hines, continued the celebrations on Monday at their home in Wallburgh. When the Rev. Hines departed, other family members would provide the Monday festivities such as the Rev. Hines' late nephew, Earl and Etta Hines, then the Rev. Hines' daughter, Carl and Jeannette Hines Eller, and a few recreation center in Winston-Salem.

Today the Monday festivities still continue at the Waughtown Baptist Church Community Room, as many other out-of-towns are in town for their own family reunion affair and the HTGL reunion, especially the Selfs, Brooks and Foys who are closely related (by marriage) to the Hines. The same as many other who are members but do not bear the names of Hines, Grimes, Traynhams or Lindsey names. The Selfs are related from the maternal side of the Rev. Hines's family, as his mother-in-law was a Foy.

Each year as the families come together younger as well as older members are able to receive more



Earl Preston Raymond Hines

and more information about their ancestors. For instance, in 1984 the family names Grimes was added due to the tale of the Grimes and Hines brothers during slavery, but separated when freed. One brother, went back to his former slave name.

The other brother kept the name he was freed under. Since there were four brothers, the family is still unaware of the others and the names, they went under maybe a third and fourth name. Research is still going on for this information. The Hines often wondered why the Rev. Hines always kept in touch with the Grimes, the family was surprised to learn what happened in those days and proud to set the record straight with the inclusion of the family name Grimes later in the year. Although the Lindsey family are direct descendants of the Hines' (the maternal side) their request was granted to add the name family Lindsey.

WSSU Names New Resident Hall

The Winston-Salem State University Board of Trustees voted Sept. 8 to name the new campus residence hall for Haywood L. Wilson Jr., the long-time vice chancellor for student affairs who died two years ago.

In agreeing with a recommendation by Chancellor Cleon F. Thompson Jr., trustees also named two conference rooms in the new building for two outstanding people. One room will be named after Louise Smith, an alumna and a former trustee board chairman, and another for graduate, Joseph H. Daniels Sr., a 31-year campus employee who held numerous positions during his tenure, including coordinator of the university's annual homecoming parade.

The building and conference rooms will be dedicated Oct. 14 during the Founder's Day program that marks the beginning of Homecoming weekend.

Chancellor Thompson says his recommendation to name the resi-

dence hall for Wilson was based on the recommendations he has received from the student congress of WSSU, from some alumni and university friends.

Thompson said, "naming the conference rooms for Smith and Daniels was to recognize the significant contributions they have made, not just as students, but all of their professional lives to this institution."

Haywood Wilson, a 1963 graduate of WSSU, was a native of Winston-Salem and a graduate of Atkins High School.

Wilson earned a masters in educational administration from N.C. A&T State University and a doctorate in education at Southern Illinois University. He was the vice chancellor for student affairs from 1977 until 1992, at the time of his death. He had served as interim chancellor during 1984-85 between the administrations of H. Douglas Covington and Thompson. Before joining WSSU, Wilson had a suc-

cessful teaching career in the WS/Forsyth County school system.

Louise Smith, now a community volunteer, spent several years on the board of trustees before assuming the helm from 1984 to 1986. Smith is a retired teacher with the local school system, earned a degree in elementary education in 1946. She was chair of the university's centennial celebration in 1992.

Joseph Daniels Sr., who retired last year from WSSU because of ill health, continues to be involved with the university. Over the years, he has worked in student affairs as a recruiter and with residence life.

The residence hall, which crowns the campus, is a landmark on U.S. Highway 52 for motorists entering and leaving the downtown area by that route.

The new building, which opened in March, houses 400 men and women in suites and apartments. The project cost approximately \$9 million.

A Business Loan at Last

The demand for business loans has recently increased. Banks have become more willing to provide loans to both start-ups and on-going businesses.

So what can you do to take advantage of this environment. First educate your banker. A banker that is unfamiliar with your business and industry is less likely to give you a favorable response. A good business plan is an excellent way to tell your story to a banker. In this plan you can tell your banker what your company does or will do and how it does it or how it will do it. A strong presentation of this is very important particularly for a start-up venture. Your business plan should include the following:

- A summary of what the business plan covers.
- A brief history of your company, or the origination of the idea if the company is a start-up.
- Resumes of the managers and other key employees.
- A description of the products and services offered.
- An outline of your company's marketing strategy.
- A description of the business's day-to-day operations.
- The company's goals.
- The amount of money required to operate the business.
- Financial projections.

Another way to educate the banker is to have him or her to visit your business, if it currently exists.

A visit will allow the banker to see your operation and products and services offered and to meet with other key employees.

Lending policies of banks differ and you should consider this in

MONEY WATCH

By THEODORE R. DANIELS



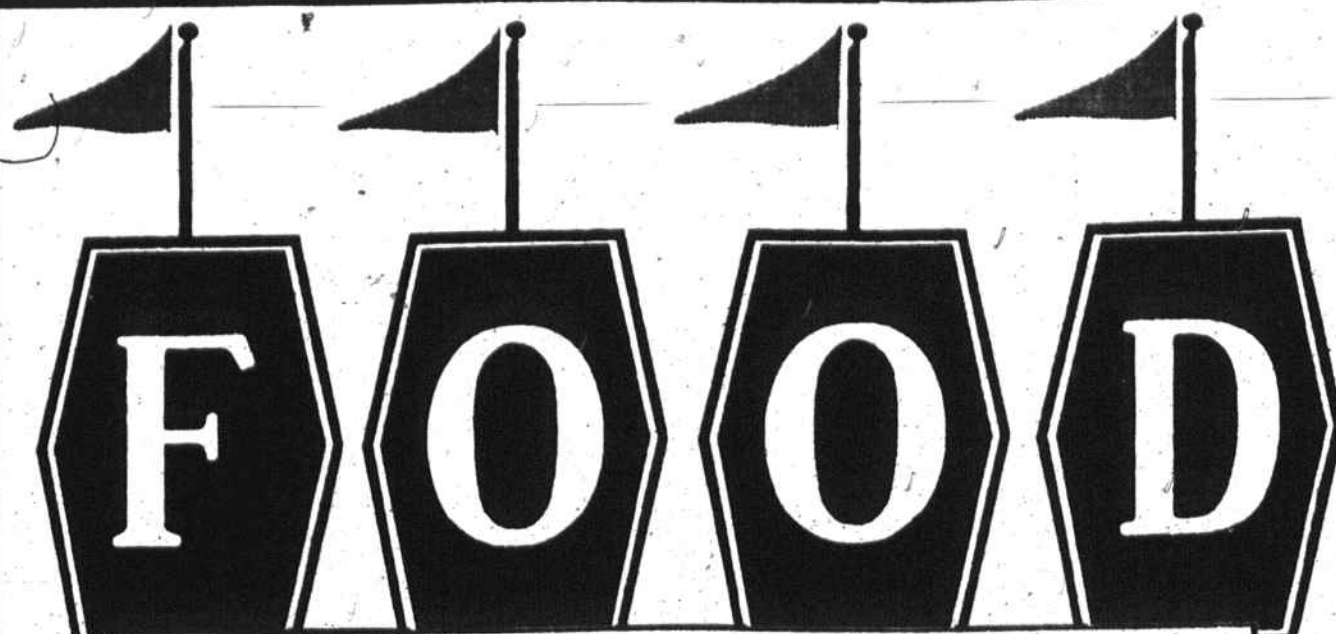
selecting the business's bank. Some banks are extremely conservative while others are more venturesome in the risks they take. In addition to differences in their lending policies, banks also vary in length of loans, interest rates, types of security required and other features. Banks make loans to their best commercial customers at the prime rate. (Small-business loan rates usually are 1 to 2 percentage points above the prime rate.)

Keep in mind that a bank will turn down a loan for these reasons:

- * Unwillingness on the part of the owner(s) to guarantee the loan personally.
- * Bank's lack of familiarity

with the business and its owners, or with the industry in which the business operates.

- * Excessive business losses by the applicant.
- * Insufficient collateral.
- * Inadequate preparation by the owner(s).
- * Insufficient equity commitment from the owner(s).

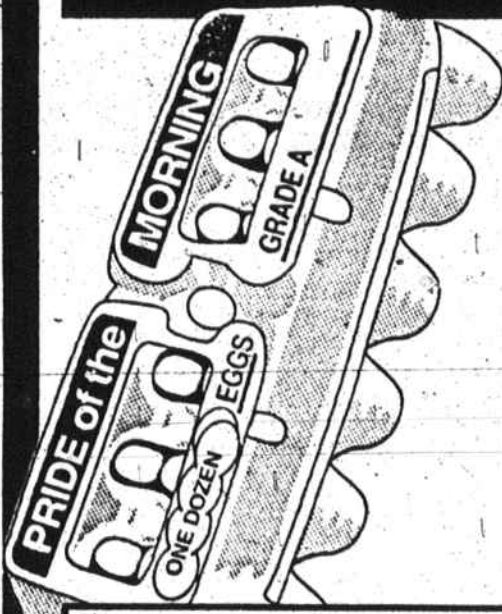


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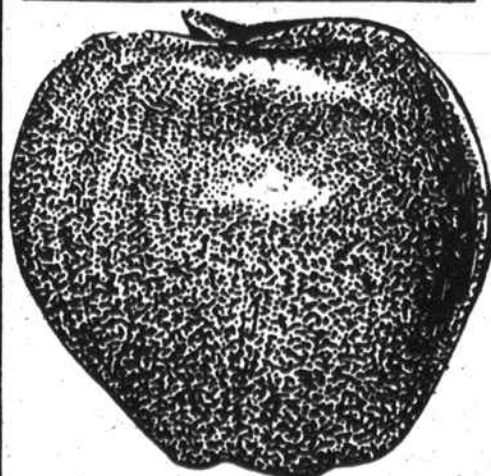
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