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# THE CHARLOTTE POST

"Charlotte's Fastest Growing Community Weekly"

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MISS KIMBERLY NASH ... Wants to become a model

# Miss Kimberly Nash

# Is Beauty Of Week

By Jeri Harvey Post Staff Writer

As part of the POST back-toschool promotion we're featuring students as beauties for the next four weeks. Our choice for this week is Kimberly Rene Nash, fourteen year old daughter of Dr. and Mrs. G. Thomas Nash. Kim, as she is usually called, graduated from Our Lady of Consolation, School in June and will enter the ninth grade of Charlotte Catholic High in the fall.

Kim has serious aspirations to be a model and has appeared in one fashion show already. She said she was surprised to be chosen POST Beauty of the Week but hopes it will give her some exposure. "I want to continue my education so I'll have something to fall back on, but I intend to try very hard to become a full-time model," she told us. Since the age of two Kim has studied ballet and has passed her Royal Academy Grade 3 and Checetti Grade 2. She is enrolled in the Gay Porter School of Ballet. Though ballet is her first love, she likes disco and other kinds of dancing as

During the last school term Kim won four first place blue ribbons, one each in the standing broad jump, 60 yard dash, basketball relay, and the 240 yard dash. She was also Cocaptain of the Varsity Cheerleader Squad. This summer she attended Camp Thunderbird in Clover, S.C. for three weeks and learned to water ski, which she said was fun and she also won an award for

archery. Besides the three weeks at camp, Kimberly has spent the summer much like any other teenager - swimming, playing



REMEMBER when the ONLY PAY CHECK deduction was the one slipped out for a BEER on the way home from

basketball and tennis, going to the movies, and shopping. "I love to go shopping," she said, "but I haven't done any backto-school shopping yet because it's so hot. I'll start school with the summer things I have and buy fall clothes later.'

We asked Kim how she annered from public shoool and she 'Well, the teachers are quite a lot stricter and I think we get more individual attention because the classes are small. Many of us in my class had been together since the first grade and we were like a big family. It was really sad to break up at graduation."

In spite of her sadness at leaving old friends, Kim is looking forward eagerly to the new experinece of high school. She is going to Charlotte Catholic this year but plans to transfer to public school next year. "If I wait til next year to enter public school I'll be with other new people and we'll all get used to the school toge-

ther," she explained. Asked if she has a motto or philosophy to guide her in her daily living, Kim told us she believes in a saving by St. John Chrysastom which goes like this: "......It

is not lawful to say cannot for that means accusing the Creator. He will not ask us to do anything if we are incapable of doing it. So many cannot because they will not, If they would but will, they will be quite capable." She then added, "I know life isn't easy for everyone but sometimes we fail because we don't really try hard enough. I believe I can do anything if I really set my mind to it, especially as long as there is someone who

#### believes in me." August Is Social

## Awareness Month

The Month of August has been designated as Social Services Awareness Month in an effort to tell the public something about the work that social services employees do in Mecklenbur County.

The month-long observance has been planned by members of the local unit of the North Carolina Social Services Association, an organization that includes employees from all units of the County's Department of Social Services (DSS).



# Open Accounts In Black Banks

#### **Utilities**

#### Commission

### **Sets Hearing**

The Utilities commission announced this week that it was reopening its investigation and hearing on voluntary peak-load time-of-day electric rates with a new hearing set for August 31. The rates apply to Duke Power Company, Carolina Power & Light Com-pany, and Virginia Electric and Power Company, and were first heard in December 1976. The new August hearing will cover all events since the December 1976 hearing, and will give all parties in the case a chance to be heard for approval of the rates for use by the public.

Electric customers are represented in the case by the new Public Staff established by the 1977 Legislature and by

the Attorney General. The offer of the time-of-day rates on a voluntary basis for individual customers is designed to give those customers who want to arrange a major part of their electric use for off-peak hours an opportunity to save money on their electric bill, by having cheaper rates for off-peak hours and higher rates for electricity used during on-peak hours.

The Commission Staff supported the Duke rates at the December nearing as offering a good opportunity for savings by Duke's customers, with incentives to shift their electric use to off-peak hours. The Commission Staff had reservations about the CP&L and Vepco rates, as their off-peak rates were not as low as Duke's off-peak rates. Duke's residential voluntary rate proposal provides a \$10.75 per month customer charge, a demand charge of \$3.20 per KW on-peak demand in the summer and \$1.60 per KW for on-peak demand in the winter. and an energy charge of 1.8 cents per KW for on-peak energy and 1.3 cents per KWH for off-peak energy.

Duke's off-peak hours at the reduced rates are all-day Saturday and Sunday, and all hours Monday through Friday except 1 p.m. to 7 p.m. during summer months and 7 a.m. to 12 noon during winter months. CP&L and Vepco filed for longer hours for the on-peak

Possible Candidate

By Hoyle H. Martin Sr.

Post Executive Editor

personality and professional

photographer, is being pro-

moted as a possible candidate

for mayor of the city of

Ms. Gail Dry, organizer and

founder of an integrated group

called "Young Citizens of

Charlotte," said they "have

organized to campaign for

Jim Black as a candidate for

Ms. Dry, owner and director

of sales of Sunview Holidays,

Inc., a local travel agency,

said further, "There are many issues that he (Black) can and

will bring up front. Further-more, we feel there is a need

for some change because ma-

ny of our current elected

officials and some candidates

are too conservative in their

views to adequately address

mayor of the city.'

Charlotte.

Jim Black, 29, WGIV Radio



Jeff Cunningham, center, is being congratulated by Bill E. Wallace, advertising manager of Woolco Department Store in the Tryon Mall

Monday afternoon. Post circulation director Ronnie Saddler, right, looks on approvingly.

# **Cunningham Wins First Bicycle**

# In Post Subscription Campaign

Jeff Leroy Cunningham, 13year-old son of the Mr. and Mrs. George Cunningham of 1709 Beatties Ford Road, has earned the first bicycle in the Charlotte Post Subscription Campaign for the month of

August. Cunningham, who sold 35 subscriptions to the Post last Friday, is also the Post's top individual carrier with the weekly sale of 90 newspapers

in the Biddlesville area "I am proud of the achievement of this outstanding young man," Ronnie Sadler, circulation director said Monday afternoon, "We've signed up 30 boys and girls to work in the program. He's the first to sell enough subscriptions to win a bicycle.'

Sadler said he expect to have "at least 50 boys and girls signed up by this weekend" and that he feels "between 30 and 40 will earn

According to Sadler, there's still time for more boys and girls to sign up as circulation salesmen for the Charlotte Post. "We'd like to have all we can get," he concluded.

In conclusion, the articulate

Ms. Dry said, "While Mr. Black says he is relatively

new to the Charlotte commun-

ity and he has some questions

about the degree of financial support needed for the race,

Black said in a telephone

interview, "I don't know at

this time how strong the

Young Citizens of Charlotte is

as an organization but Ive

received more than 100 tele-

phone calls over the past three

weeks encouraging me to seek

the (mayor's) office. Of

course I appreciate this sup-

port and expression of confi-

Black, a Chicago native

added, "My feeling is that Jim

Whittington and Eddie Knox

will probably be the major

he is considering it."

First of all, to qualify you must be 10-years old or older. Second, you must either come to our office at 2606-B West Boulevard or call Mr. Sadler at 392-1306 to register and for orientation.

Third, if you sell 35 new annual subscriptions to the Charlotte Post you will earn a brand new bicycle. Winners get their choice of one from three styles offered at Woolco Department Stores in the Try-

Fourth, you must have writ-

rents or guardian allowing you to become a Charlotte Post circulation salesman. In most cases a parent or guardian has accompanied youngsters our offices to register

"We have several young men who appear to be of the same caliber as Jeff," Sadlar explained. "In addition to being active in Nazareth Primitive Baptist Church where he is a member of the choir, a Sunday School helper and Junior Usher board, this young man is a rising eighth grader at Northwest Junior High and is a member of the football

ten permission from your pa-

### Post To Highlight C-M Schools

The Charlotte Post will be highlighting news and information about the Charlotte-Mecklenburg School beginning with this issue and for the next four weeks.

Articles will include information about the school board policies; Dr. Jay Robinson, the new superintendent; the new decentralized management system; specific school

Jim Black

.Radio personality

candidates. In fact, I predict a

third candidate and a black

would offer them and the

community a real alternative.

an alternative that might

programs such as reading skills; the school year calendar; testing programs; and the many dimensions of the teaching - learning process.

While catching up on these developments, we hope too that you will support the advertisers who will have made this timely educational information - designed to better inform you - possible.

# Black To Campaign For Mayor Post He said also, "In all elec-

representation so as to be able nize black potential clout."

Black added that as soon as

due to his radio work he will decide whether to offer him-

lotte-Mecklenburg Youth Council, Black received his education at the University of Illinois. Before coming to Charlotte in 1972, he was a free-lance photographer in the

# tions blacks should be seeking

to control some votes and, therefore, a certain amount of power to get others to conform to their gains and thus recog-

he can fully determine the degree of his support and determine whether his candidacy would put him in a

position of conflict of interest self as a candidate.

A co-founder of the Char-Windy City (Chicago).

**Lack Of Corporate Accounts** 

# **Hurts Black Bank Efforts**

By Hoyle H. Martin Sr. Post Executive Editor

"Few big corporate accounts and the deposit mix' tend to make black banks less profitable and less competitive, according to Walter Tucker, vice president of Mechanics and Farmers Bank.

Tucker made these remarks in a telephone interview when asked to react to some conclusions drawn from a 1973 study of 9 black banks and 22 white banks in 8 states. The banks were all located in black com-

The 207-page study was conducted by Dr. Thomas W. Wright, an assistant professor

# Chief Porter

# Workshop

Attends

County Police Chief B.L. Porter, who is president of the North Carolina Association of Chiefs of Police (NCACP), has recently returned from the association's annual workshop at Wrightsville Beach.

More than 60 police chiefs from throughout the state attended the conference. One of their major topics of discussion was insuring equal employment opportunities for minorities. Their discussion was

insuring equal employment opportunities for minorities. Their dicussion dealt with

both the issue of equal employment opportunities and the need for taking affirmative steps to insure that North Carolina law enforcement agencies are responsive to and representative of the make-up of the communities they ser-

The keynote speaker for the conference Glen D. King, Executive Director of the Inter national Association of Chiefs. of Police, compilmented the association for its initiative in addressing the issue.

#### CPD Receives

#### **\$135,000**

#### Federal Grant

The Governor's Crime Commission recently awarded a \$135,000 federal grant to the Charlotte Police Department to be used to continue the city's Mini-Team Policing Project, according to Secretary of Crime Control and Public Safety J. Phil Carlton.

The grant is being made available through the U.S. Law Enforcement Assistance Administration for the second year. The project is an effort to reduce crime and improve police-community relations in high crime residential areas.

The Police Department has established a mini-police team in Dalton Village with one sergeant, ten police officers, and one civilian coordinator to provide 24-hour police service and special community activi-

"The Mini-Team Policing concept has turned one of the highest crime neighborhoods in the state, Dalton Village in Charlotte, into a more liveable neighborhood," Carlton said.

Cincinnati. Dr. Wright, who is black, reportedly said last week that there is certainly a need for more black-owned banks and for more black ownership of capital. However, he cautioned that there are some pitfalls to banking in a black community. Dr. Wright drew two princi-

of finance at the University of

pal conclusions from his study. These are:

1) When black banks and white banks are both located in the same black communities, the black banks are considerably less profitable. The reasons for this, according to Professor Wright, were that the black banks lost twice as much in loan defaults and they had relatively more employ-

2) Black banks were considerably more affected by community economic conditions than white banks, in the same community. Wright said this arises from the fact that black banks were more actively involved in the community, that is, having more accounts and making more loans, than their white competitors.

Mr. Tucker expressed agreement with these conclusions by noting that black banks have a higher percentage of savings accounts which are more costly and less prochecking accounts). He added that a typical white bank may have demand deposits of 70 percent and savings deposits of 30 percent while a black bank may have a 50 to 50 percent ratio.

Tucker continued, "minorithe vendors are not as well grounded in financial matters and few of them have established histories of successful financing "Other problems he noted in support of Professor Wright's conclusion were that '90 percent of Mechanics and Farmers Bank's (Charlotte) depositors are wage earners." with relatively small savings and demand deposits while 'the typical white bank has a high percentage 6. orporate demand deposits which an a quite profitable."

With regard to employees. Mr. Tucker said that on the first and 15th of each mont. and on Fridays most banks actually can use more labor, especially tellers. White banks can usually locate the necessary part-time help, black banks cannot. In conclusion, the local bank official said, black banks have considerable difficulty in investing money in high interest loans."

Finally, in responding to questions about the status of black banks in today's economic setting, Mr. Tucker said indications are that the nation's black banks are "faring quite well." With regard to the Charlotte branches of his own bank, Tucker said, "If we keep on like we are going our profits for the year (1977) will be pretty good."

#### Epilepsy Group To

#### Hear Cong. Jim Martin

Congressman Jim Martin, N.C. Ninth Congressional District, will address the Mecklenburg Chapter of the Epilepsy Association of North Carolina, (EANC) Tuesday, August 16 at 7:30 p.m. at the Sheraton Center, McDowell

For more information call 704-377-3619