

Editorials & Comments

1977, What It Means For 1978

By Hoyle H. Martin Sr.
Post Executive Editor

The year 1977 began with the last shadows of Watergate leaving the Washington scene, a Republican in the governor's office, Democrat Big John Belk in the mayor's chair and the nation's economy racked with rampant inflation and intolerable levels of unemployment. The year 1977 ended with the smile of our new national leader - Jimmy Carter - dimmed by a failure to get some needed legislation passed by Congress, the emergence of a Democrat in the governor's seat, the "little Republican" Ken Harris in the mayor's office and the nation's economy still caught in the grips of high inflation and higher unemployment.

Between these year beginning and year ending developments, a number of significant events, pattern-setting changes and political forces have taken place. Significant - and probably pace-setting - among these events was the realization of the forcefulness of the black vote. Blacks were a prime factor in putting Jimmy Carter in the White House and Jim Hunt in the governor's chair in late 1976. Furthermore, in an unprecedented fashion, blacks were a key factor in making Ken Harris Charlotte's first Republican mayor in recorded history.

Politics and its response to black needs and concerns did not stop with the election of these key office holders. Andrew Young and Patricia Harris, off to questionable starts in their respective positions as ambassador to the UN and secretary of Housing and Urban Development, have performed admirably and southerner Griffin Bell has undoubtedly performed well in the view of most black political observers in his pursuit of equal opportunity and affirmative action needs. At the state level, blacks in increasing numbers are serving in the Hunt administration and nine blacks - an unprecedented number - from Charlotte-Mecklenburg serve on appointed boards and commissions. Locally too, Ken Harris has indicated a strong intent to respond to black needs and concerns in his first term as mayor.

Foreseeable Future

Undoubtedly, too, 1977's witness of an epic television story - "Roots," a 12-hour 8-part series viewed by 80 million Americans - that helped both blacks and whites to better understand their past and thus to grasp a sense of the meaning of the present and the foreseeable future.

The year 1977 was also a year when much was said about human rights. To that end, the 150th birthday of the black press reminded us again that black oriented newspapers have always been in the forefront of providing the news that is often overlooked, ignored, misun-

derstood or distorted by the white press, particularly when such news is favorable to blacks and their causes. The concerns here were dramatized by Charlotte's black elected officials in February when Commissioner Bob Walton, School board chairman Phil Berry and Councilman Harvey Gantt reminded a Charlotte audience of ministers that racism continues to linger in the Queen City.

Mindful of this lingering evil in our community, the talented Sis Kaplan was appointed chairperson of the Community Relation Committee to succeed the retiring Warner L. Hall who had placed his imprint and that of CRC on the positive factors of our City.

Neighboring Educator

The year 1977 was also the year a neighboring educator was appointed superintendent of the Charlotte-Mecklenburg Schools. Little noticed was the fact that the new school head, Dr. Jay Robinson, told a group of state legislators at a get-acquainted luncheon, "I don't want anything extra for Mecklenburg County. I just want us to be treated equal." The remark was in specific reference to a technical point in law that denies bus service to a school where many black children must walk along heavily traveled road edges to get to the school. More significantly, Robinson's "treated equal" remark appears to be a hallmark in his administration.

Last but not least, 1977 was the year they saw the return of district representation to the City of Charlotte. Districting has resulted in four women, three blacks and more younger representation in city government. Of greater significance is the fact that every section of the city now has a voice in government and with the efforts of Talent Bank hunt spearheaded by the Community Relations Committee more equitable representation will appear on appointed boards and commissions.

We have attempted to put the year 1977 in perspective in order to gain some sense of the meaning and direction of 1978. While the POST has no desire to attempt to predict the future, it does see in the past some sign of what the future - 1978 - can be. We believe, for example, that the gains blacks have made in 1977 were the direct result of a sense of togetherness and unity but with conformity.

Therefore, as we step on the starting line of 1978 we must, as blacks, as Americans, as Charlotteans and as members of the human community, begin to embrace the challenges of crime, poverty, unemployment, inferior education, discrimination and injustice with a new and greater energy because of struggle for equality in lifelong.

WHITEY COULD FOR ALL INTENTS, AND PURPOSES PUT HIS GUNS AWAY. WE'VE ALWAYS BEEN ABLE TO KILL OURSELVES BETTER THAN HE CAN. NOW WE SEND EACH OTHER DEATH IN SMALL BAGS.

CLAYTON RILEY LIBERATOR



Time For Action In The Black Community

Credit Counseling Program Eliminates Financial Woes

Special To The Post

EDITOR'S NOTE: Several months ago Clark Cox of the Richmond County Daily Journal wrote a feature on a credit counseling service offered by the Rockingham Chamber of Commerce. Recently, two articles were printed which have caused the Chamber to be flooded with calls for similar help. Cox has approved combining the stories into one story for statewide distribution in hope that similar programs might be started by other Chambers. Names are fictitious to avoid embarrassment.

ROCKINGHAM -- Three years ago Roger Browne of this small southeastern North Carolina community suddenly found himself owing far more than he had income to pay. His debts totaled \$4,286.29, which he was obligated to repay to eight major creditors and an attorney at a rate of \$280.86 a month.

Browne, at that point, "did not care anymore," and even thought about leaving town to start over somewhere else.

He also considered filing bankruptcy under Chapter XIII of the Federal Bankruptcy Act, and went so far as contacting an attorney and filling out the necessary paperwork.

But then fate, or providence, stepped in. The restraining orders which went out to Browne's creditors included one to Bob Spears, manager of Carolina Loans, Inc., and a volunteer staff member of the Rockingham Chamber of Commerce Credit Counseling Program.

Spears immediately contacted Browne and began giving him financial counseling. The two worked out a system of repaying Browne's debts without filing bankruptcy, and

today Browne says, "I'm not hurting anymore for anything. I have money to spend, and my credit is good just about anywhere. I could buy anything I want on credit."

In another similar case which came to light, Roy Roscoe had overextended his financial resources woefully through poor spending habits compounded by family illness and the failure of a business.

He had heard of Spears and the credit counseling service offered by the Rockingham Chamber, so he went to him for assistance.

Now, a year and a half later, Roscoe and his family are still far from being debt-free, but they have made enough progress to qualify as one of the major success stories of the counseling service.

As he did with Browne, Spears took over all the details of handling the Roscoe family's funds, allotting an allowance to the family and using the remaining income to apply against a multitude of debts. He obtained agreements from creditors to make smaller payments over longer periods of time in order to make the family's funds stretch to meet the debts.

These documented cases of financial collapse and recovery are not unique. Calls for credit counseling have mushroomed since the Richmond County Daily Journal featured it in a news story several months ago.

Now the Chamber is even looking for additional counselors. Spears cannot handle the details of new credit counseling clients, although he continues to manage the Roscoe family's money. He explained he simply doesn't have time to give each client his attention and keep the detailed books

which such a service requires. "Most clients," he said, "need only budgeting help or advice on sound business and money-handling practices. Others may need more."

The Browne and Roscoe cases required more.

It meant being strict. At one time, Spears allowed Browne only \$5 weekly for cigarettes and spending money. The Roscoe family was allotted \$40 per-week during a 16-month period of repayment of debts.

Browne admits he was "miserable" at first, "but I finally just got out of the habit of wanting things, and got use to not having money. Then it wasn't so bad."

Mrs. Roscoe said before counseling the family went to movies two or three times each week. "We went to a movie last week for the first time in 16 months," she added.

Spears, in counseling on credit, is opposed to declaring bankruptcy. Such a move could make matters worse, he thinks.

"...Chapter XIII destroys a person's credit, and in the long run it costs everybody involved," Spears points out. "It is designed for relief from harassment by creditors and succeeds in that respect, but many people are not aware of the ramifications of the law; they're gullible and they jump without knowing what they're getting into."

It is estimated that some 40,000 people file bankruptcy under Chapter XIII each year. Under this plan, a debtor makes periodic payments to a court-appointed trustee who distributes the money to creditors, but first takes a 5 percent commission which immediately increases the debt. Sometimes the process covers as much as eight years.

By Vernon E. Jordan Jr.

TO BE EQUAL



Vernon E. Jordan Jr.

1977 - Year Of Disappointments

1977 is a year that began with high hopes and ends with considerable disappointment.

A new Administration took office last January, full of brave hopes and bold plans. It had been elected with the votes of blacks and other minorities, who now looked to Washington for decisive action to deal with long-neglected problems.

But for black and minority citizens, for all poor people and for the jobless, 1977 saw no change in their condition. In fact, given the heightened expectations shared by so many, the year was a disappointing bust.

Perhaps the most obvious trend of the year was the continued rightward drift of popular opinion. This was reflected in continued resistance to steps designed to help the poor, and in the intensified reaction against affirmative action programs.

The Bakke Case typifies this. Not very long ago there was a general consensus that blacks and other minorities should be drawn into the mainstream of our national life through special efforts. After all, we've had hundreds of years of special efforts to exclude black people, so why not special efforts to include them?

But this year a general consensus against such special efforts seems to have emerged. The focus is all on the few white males who lost historic privileges, and not on the many women, blacks and minorities who are given the opportunity to compete through affirmative action programs. So the Bakke Case has become a sort of shorthand symbol for America's drift away from social justice.

1977 was also marked by the lack of action to rebuild the cities or to create enough jobs. The Administration, after a very slow start, did make some moves in this direction. A youth jobs program was passed, a welfare reform measure proposed, and agreement on a compromise Humphrey-Hawkins Bill reached.

In addition, a high-level task force is putting together a new urban policy scheduled to be unveiled soon.

Such steps, while welcome, don't begin to deal with the problems facing the cities. The Administration has to share part of the blame. It set a balanced budget for 1981 and an energy policy as its priorities and other issues were put on the back burner, or at least treated with less urgency. But this was partly offset by its openness, its willingness to consult with groups previously ignored in policy-making, and by the energetic activities of some Departments.

A larger share of the blame must be allotted to behalf of the cities and the deprived. It's a national disgrace that with so many millions of poor people and unemployed people, one of the hottest issues on Capitol Hill is the Panama Canal Treaty.

So 1977 was a year of disappointment, a year of promises rather than achievements, a year of symbols rather than substance. It was the year a President of Egypt went to Israel, and a year in which a President of the United States went to South Bronx. So seeds were planted. If the climate is right, we may see a better 1978.

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as i see it

Auto Mechanics Need Standardizing

By Gerald O. Johnson

It is a frightening but a true fact that we as automobile consumers are at the mercy of the automobile industry. It is the second largest investment most people will make in their lives, only surpassed by housing. Its popularity can only be surpassed by the television as far as households having them.

With a market as lucrative as the automobile industry it is no surprise that the quick buck people have saturated the industry. The automobile mechanic more than any other person involved in the auto industry is the most deceptive.

Because most of us do not bother to learn anything about an automobile except how to drive it, we become easy targets for the garage gurus. One of the things you should be on the lookout for when having your car serviced is if the mechanic is commissioned or on salary. If a mechanic is commissioned, he is paid only when he fixes a car and usually his pay is a percentage of the service charge. If this is the case, lookout! Your car will have more ailments than you can dream of once a

commissioned mechanic gets hold of it. If you have a problem with your car but you don't know why you are having the problem, then explain the symptoms to the mechanic and have him look the car over. Then let him tell you what he thinks the problem is and how much it will cost to fix it. Make sure that he does not work on the car until a price has been agreed upon. Make sure that there is a guarantee on the work. The guarantee should stipulate that the work being done will correct the problem. If the work being done does not correct the problem then some compensation should be given. Ask for an itemized list of all parts and cost of each part and ask for a return of all old parts.

Not all mechanics are crooked and when you find a good honest one you had better hang on to him. To give you some incidents that have happened to me will show both honesty and dishonesty.

Once my car wouldn't start in fact the motor would not turn over. It would only make a clicking sound. I know a little about cars and a diagnostic check told me that the



Gerald O. Johnson

starter needed to be replaced. When the tow truck came and towed my car away, I told the service station man that the starter needed to be replaced. Later, that evening when I went to pick up the car he told me that my battery didn't have any acid in it so he put some in and recharged the battery. He said "your starter is fine." Now this mechanic could have charged me for a new starter and the labor thereof, but instead he was honest and fair.

However, on another occasion my heater went out on my

car. I called all around town trying to get a good deal on replacing the heater. The lowest price I got was \$45 so I went with that. When I came to pick up my car I received a bill for \$85. The bill included some things that the mechanic had not told me needed to be done. This particular station has gone out of business since then.

The problem with auto mechanics is that there is no standards in the field. There is nothing that is required of a mechanic. Most mechanics learn their trade from another mechanic who learned from a mechanic. Now if the mechanic he learned from was inadequate as a mechanic then he will be inadequate, also.

There are schools that offer courses in auto-mechanics, but the courses are not standard either. No one knows what a mechanic should know to be a mechanic.

Hence the field of auto mechanics must be standardized in order that the consumer will get his dollars worth. Degrees should be given and displayed to indicate that a mechanic has finished such and such a course and is

qualified to work on your car.

Standard pricing procedures should be published for the consumer so that he will know approximately how much a job will cost before going to the mechanic, i.e. standard price for a tune-up \$45, brake adjustments \$23, etc.

The policing and control of the auto mechanics field is a good model to follow in setting up standards for the auto mechanics field.

It's funny how people spend more money on cars than they do on both medical and legal services combined. Yet they insist on both doctors and lawyers having the finest possible training available, but their auto mechanic can be a dunce.

This is yet another episode in how "It Can Only Happen In America."

60 Minutes Is A Revelation

It never ceases to amaze me how we as tax payers pay approximately 33 percent of our money to the Government to do absolutely nothing. 60 minutes, the popular TV news show, has done more to expose fraudulent businesses than any government agency. Yet,

the government agencies were formed to police such fraudulent cases.

60 minutes revealed that medical scandals, the dope traffic, the commodity exchange crooks, and countless other cases.

In each of these cases there is a Government agency set up to do what 60 minutes does. Yet these agencies, always, use as an excuse that they are understaffed and underfinanced.

It seems to me that they could break one of two cases every now and then. But since they can't I have a suggestion. Let's dissolve those agencies and let 60 Minutes keep up the good work.

This seems to be a sure fire way to cut taxes and not lose any services.

Has your name been in the

Charlotte Post lately? Keep us

informed on what you are

doing so that we can let your

friends know by running it in

the Charlotte Post.