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Martin To Host Town Meeting

Washington - U.S. Representative Jim Martin will host a "Town Meeting" for college students on Monday night, April 14, at the University of North Carolina at Charlotte.

Martin, who represents Iredell, Lincoln and Mecklenburg counties, said that notices of the meeting have been sent to all college campuses in the three counties he represents. He will not give a speech but will receive brief statements from students on issues of concern to them.

The four-term Congressman and former college professor said, "Students have their own ideas and insights into problems but as a rule, no one asks for their opinions. The students of today are acutely aware of what is happening in the world and nation." Martin went on to say that "our young people see decisions made in Washington which drastically affect their lives, and they should have an opportunity to have responsible input into the governmental process."

While the UNCC "Town Meeting" is being held primarily for college students, Martin said the fact that it is at UNCC does not preclude the general public from attending the meeting.

This "Town Meeting" is the 10th such listening forum, Congressman Martin. It is scheduled for Monday, April 14 at 8 p.m.

NAACP Legal Defense Fund Dinner Set

Assistant Attorney General Drew S. Days, III will be the guest speaker at the Eleventh Annual NAACP Legal Defense Fund Dinner on April 26 in Charlotte.

The dinner is a statewide annual fund raising project designed to increase the coffers of the fund which is used in defense of Blacks and other minorities. Local civil rights lawyer Julius Chambers is president of the national fund. Chambers gained national prominence during the desegregation of the Charlotte-Mecklenburg School System.

Days has been Assistant Attorney General for Civil Rights since 1977. Prior to his swearing in, he had been first assistant counsel to the Legal Defense and Educational Fund since 1969.

A native of Atlanta, Ga., the 39 year old attorney received his LL.D degree from Yale University and has numerous activities to his credit. He is married and the father of two daughters.

Several black-oriented newspapers and radio stations will be cited by the fund raising committee for their contributions to their communities.

For ticket reservations, write or call Zoel S. Hargrave, II, 2801 Remington Street, Charlotte, NC. Telephone 704-399-8897. Tickets are \$25 each.



CHARMING PEARL BEANE
...J.C. Smith sophomore

Pearl Beane Is Beauty Of Week

By Teresa Burns
Post Staff Writer

When it comes to tackling goals, Pearl Beane doesn't believe in wasting time. "I should try to do everything I can do today because there is no guarantee that I'll be here tomorrow," she noted.

Presently, our attractive beauty is pursuing a General Business degree at Johnson C. Smith University.

"I'm just trying to get an idea of the business classes. I plan to take classes in general business and later go on to dental school. I'd like to become a dentist like my father," Ms. Beane remarked. "I am now working at the office of an oral surgeon.

Her parents are James and Anita Beane of Richmond, Virginia. Ms. Beane's father attended Johnson C. Smith also, and that was one of the reasons she chose this particular university.

"I also like the fact that it is a small school," Ms. Beane began. "There is more closeness with people

Medicare People: Explain "Reasonable Charges"

Many people in the area who have Medicare protection are not sure just what is meant by "reasonable charges," a social security district manager said recently.

Under the law, payment of benefits under the medical insurance part of Medicare is based on reasonable charges for covered services or supplies.

PEOPLE PROBABLY would have less trouble understanding this term if they thought of it as the "allowed" or "permitted" charge. But that, is not the complete story either.

The reasonable charge for a medical service is determined by the Medicare carrier for each year. First, the carrier determines the customary charge by each doctor and supplier for each separate service or supply. This is generally the charge most often made.

Then, the carrier figures the prevailing charge for each covered service or supply. This charge is a figure high enough to cover the customary charge on three-fourths of the bills submitted the previous year for all service or supply.

INCREASES IN the prevailing charge from year to year are limited by an index formula based on the cost of doing business and raises in general earnings level.

compared to bigger universities. You get to know your professors - they'll remember you."

Now a sophomore, our Aquarian beauty is a member of the Student Alumni, Queen of the Student Alumni, Queen for the Fall Line of Kappa Alpha Psi, and serves on the Food Service Committee at the university.

If our beauty could change something, it would be some of the people's attitudes at Smith. "Even though we have a closeness, some try to find out what everyone else is doing. I think it's important to accept everyone's ways and not make everyone think they are the worst thing. It's not what I believe," she commented.

Just about all types of sports are included in the hobbies of Ms. Beane. But she spends most of her time taking pictures. "I guess the best thing is taking my pictures," she said. "I do more of that."

Other favorites include the television program, "Dallas" because of its suspense, and Arthur Ashe.

National Black Economic Summit Meeting Planned

Only the amount Medicare
MEDICARE Page 4

Congressman Parren J. Mitchell (D-7th-Md.) announced Monday that he has called business, labor and trade association leaders to Washington to meet on April 14 for the Second National Black Economic Summit Meeting.

Mitchell stated, "The purpose of the meeting is to ratify a 5 year (1980-1985) national business development plan for minority businesses." This Second Summit Meeting follows a planning meeting held at the World Trade Center in Baltimore, Maryland, in October of 1979 where more than 150 experts agreed to do position papers which will make up the 5 year plan for deliberation on April 14th.

Scheduled speakers include Jack Watson, President Carter's Domestic Assistant, who will speak about the Administration's plans for minority business development and federal procurement over the next 5 years.

Mitchell stated, "It is the minority and poor com-

CBS To Build 100 Homes In Greenville Community

NAACP To Honor 19 Women

The National Association for the Advancement of Colored People (NAACP) will honor 19 outstanding women at the upcoming National Women's Conference April 25-26 in New York.

In addition, there will be a special award to Aminda B. Wilkins, wife of former Executive Director of the NAACP, Roy Wilkins. She will be honored for her work and dedication over a period of 50 years in social service and civil rights.

According to Frances Hooks, wife of the present NAACP Executive Director, Benjamin L. Hooks, the conference is a significant event. "We hopefully will come out of this historic meeting with a more precise and enlightened view of what women's concerns are in this country. That in itself would be an important milestone."

Ladies receiving the NAACP Outstanding Award will be Gertrude Smith, a household technician; four honorees in Education - Emily Taylor Spicer, LaRose H. Smith, Yvonne Ewell and Gloria Morris. There are two honorees from the field of Arts and Science - Dr. Eloise Carter and Gail Hightower; three women selected for their work as Community and Civic Volunteers - Velma Lois Jones, Minnie Johnson and Laura Banks.

Two honorees will be cited for their work with youth. They are Juanita Doggett and Charlotte Frazier. In the Business field Margaret Z. Richardson and Barbara Proctor will be honored. Velma E. Webb and Fannie Neal will be recognized for their impressive work in the labor field.



McCrorey Branch YMCA basketball team for 15 to 16 year olds recently traveled to Roanoke, Virginia to participate in the YMCA Annual Sports Festival. Pictured front row, left to right: Jeffery Byers, Tyriey Price, Tim Mobley, Clarence Rickett. Back row, left to

right: Gregg Caldwell, Terry Misenheimer, Calvin Beatty, Norman Corbit. Not pictured: Floyd Little, Richard Sartor, George Mickle, Perry Thompson, Clark Robinson and the coach, Tyrone Carr.

Borrowers To Continue Paying Record-High Rates

Look for all borrowers - government, business, consumers - to keep paying record-high rates. Reason is that money markets assume inflation will remain high, while recession stays mild. For money men, that means business as usual and, hence, high rates.

Point is the economy is settling onto new, higher plateaus, adjusting slowly, and with some pain, but on the whole adjusting. That'll mean short-term money costs for 6 months near 12.5 percent - 16 percent, depending on who you are; i.e., how close to the prime you borrow.

INTERMEDIATE rates

should hover in the 11.25 percent to 12.5 percent range, long-term rates at 12.5 percent - 13.5 percent. Mortgage implications are clear. Nevertheless, we expect the mortgage fund famine to ease by spring, as usury clamps are lifted, and government allows charging higher rates.

We don't expect a money crunch. The slowdown will soften demand just enough to make funds available to those able to pay. And with everything inflated, high rates will become acceptable.

Note, though, that we don't expect another interest surge. Nothing more, certainly, than one point rise for a brief time. Through midyear, rates should remain close to the current levels.

Unemployment has finally taken its long-expected leap up. Question is, will the January 6.2 percent rate take further big leaps? We expect some increase, this year, but not topping 8 percent, at worst, with 7.8 percent the likely peak. In other words - no steady big jumps.

Here's why: Most of the increases are in consumer durables, automobiles especially, and such satellite industries as tires. To a lesser extent, the slowdown in home construction contributes. But no big joblessness-producing collapse is very likely either.

Employment will hold its own in almost every other sector. It will actually increase in several - mining, metals refining, rail transportation, financial services and capital construction.

One other area, defense, will show large gains in employment. Most will come next year, but even they will be felt this year, as defense-related firms change previous plans to let people go.

In sum, unemployment will have risen two points

over 1979, the "spottiness" of the rate due to the slowdown's uneven impact. In neither will there be anything like across-the-board decline.

The figures also point up the hazards in economic prediction. Who could foresee the drastic shrinkage in auto sizes a year ago, or expect Carter to be leading such big boosts in defense outlays?

THE FOOD STAMP program is big, and is about to get bigger. It could wind up as the nation's most expensive welfare outlay, topping even Dependent Children and Supplemental Security Income.

Congress is raising food stamp funding \$2.5 billion this year. It's getting ready to add a further \$3.5 billion in the '81 budget. Final tab: nearly \$10 billion; a whopping 82 percent boost in 3 years.

Four reasons: First is the inflation-caused food cost rise. Between 1977 and 1981, prices will have spiraled upward by 46 percent. The original authorizations were not enough to cover this surge.

Millions more recipients have entered the program. USDA estimates 20.4 million will be in by 1981, 9 percent of the country. Inflation has cut spending power, made more people eligible now, reinforced by rising joblessness, both present and in the future.

Third reason is the change in attitudes towards "handouts." Pride and tradition kept many eligibles from applying for stamps. Now, many of them are being forced by necessity to ask for aid.

Fourth is politics. In 1977 Congress put a lid on costs. The Senate has removed it, and the House is debating the same. One Hill aide says there's "rumbling" that things are "out of hand," but adds that this is an election year and stamp recipients vote.

Grants May Cover Down Payments?

By Susan Ellsworth
Post Staff writer

Do you want to buy a new home but think you can't afford it with today's high interest rates?

A grant from the City of Charlotte, mortgage subsidies from the Department of Housing and Urban Development and CBS Realty, Inc. in Charlotte could change your attitude.

In June, 1980, CBS Realty is slated to begin construction on 100 moderate income homes scattered throughout the Greenville redevelopment area near Fourth Ward.

These single family, ranch-styled homes, costing \$38,000 to \$40,000 each, will be insulated, have carpeted floors, and built-in stoves and dishwashers, according to CBS Realty president, James Sweet. All homes will have concrete driveways and a variety of exteriors.

Ten two-bedroom homes, 60 three-bedroom, and 30 four-bedroom homes will be ready for occupancy by December 1980. Sweet said.

"We anticipate having far more demand than we have houses," he continued.

CBS Realty is presently accepting names on a first-come, first serve basis, of families interested in purchasing the homes.

Recreational outlets such as a park, playground, community house with gym, nursery, swimming pool and meeting room are already there, Sweet emphasized. He described the area as well-designed, close to uptown and near the bus routes.

Financing may be the magic wand to transform the would-be home-owner's desire into reality.

The City of Charlotte, along with the Department of Housing and Urban Development, are offering financial aid to families who want to build homes in the Greenville area.

While the city provides a grant HUD will furnish a subsidy on a 30 year mortgage under the Section 235 program.

Charlotte is providing grants ranging from \$1,300 to \$1,750 less \$1.00 to homebuyers, regardless of their incomes. Grant amounts will be determined by the cost of the lot.

"We hope the grant will cover the down payment," Sweet said. "Multitudes of people would like to be homeowners, but can't afford even the down payment."

Under the Section 235 program a family of four would need a \$1,700 down payment to purchase a \$38,000 home. Although the money cannot be borrowed for this, the grant can be used for the down payment.

The lowest payment on a three-bedroom house for example would be \$260, with a subsidy and \$480, without one. An income of \$12,000 to \$17,000 would be needed to qualify for the HUD subsidy for a three-bedroom home. see CBS Page 2



It takes a mighty conscientious man to tell the DIFFERENCE between being TIRED and LAZY.