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Story On Page 4A

10 Million Children Come Home To Empty Houses

Story On Page 2A



Nunnally Says Success Requires Personal Skills

Story On Page 4A

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THE CHARLOTTE POST

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C&S Scholars Program Established

Rock Hill - Winthrop College has established a "C&S Scholars Program" as the result of a \$50,000 gift from Citizens and Southern National Bank of South Carolina.

The money will establish an endowment to provide scholarships to business students, according to Connie Morton, C&S senior vice president.

"C&S has been a long-time, active supporter of Winthrop College," Morton said. "The C&S Scholars Program is designed to help students complete what has become a very fine business program."

Winthrop President Philip Leder explained that this gift will assist exceptionally qualified students to complete their college education for management responsibility.

Said Dean Jerry Padgett of the Winthrop School of Business Administration, "C&S has been a staunch supporter of the business school and Winthrop. We intend to do everything in our power to ensure that the money is well used."

For more information about the C&S Scholars Program, call 303-323-2100.

Christmas Dinner Planned For Senior Citizens

Mecklenburg County Park and Recreation Department will sponsor a Christmas Dinner for Senior Citizens at Huntersville Recreation Center on Tuesday, December 17, at 5 p.m.

Each senior citizen or couple is asked to bring a covered dish. Paper products and beverages will be provided. The program will consist of a speaker, sing-a-long, music, dinner and other entertainment. Participants are asked to bring a wrapped tree ornament to be given away as a door prize. Contact Dora Barringer at 336-3854 or Betty Wallace at 373-1549 for more information or to make a reservation. Registration closes Friday, December 13.

Branch Wins NCNB \$10,000 Grand Prize

Phillie branch of Charlotte has won the \$10,000 grand prize in the "Win A Buying Spree On NCNB" sweepstakes.

In addition, Kathy E. Johnson and Carl C. Williams of Charlotte and Hall C. Miller of Matthews have won \$100 prizes in the contest.

These winners are among 82 people winning prizes in the three-month contest. Each one of an NCNB MasterCard or Visa became an entry in the sweepstakes.

The contest was sponsored by NCNB National Bank of North Carolina, a subsidiary of Charlotte-based NCNB Corp.



Lisa Givens Talks on phone "a lot"

Givens Looking Forward To Cotillion Activities

By Jalyne Strong Post Staff Writer

Fourteen-year-old Lisa Givens, a ninth grader at Albemarle Road Junior High School, participates in her school's French Club, Band, Honor Society, and Project Aries. She will also be in the Teen Cotillion, sponsored by the Gamma Sigma Rho Sorority this coming spring.

Lisa became involved in the Cotillion, a fund raiser for the Sorority, through sponsorship by a Sorority member who she refers to as "Mrs. Johnson." Lisa is looking forward to the activities planned such as: self improvement courses, rehearsals, and being in a parade, but the most fun is had through camaraderie of the girls. Says Lisa, "I like the other girls in it. They're really nice."

Asked what other activities she enjoys, Lisa responds, "I talk on the phone a lot. I have to confess, I like all different types of music, especially Rap." Doug E. Fresh is a

favorite of Lisa's, though she has an awful time of trying to narrow her choice down to one favorite musician. Why is the attraction to Rap music so prevalent among the teenage set? "I have no idea," laughs Lisa. "I guess it's the rhythm and learning the words," she surmises. To try to keep up with and mimic the rappers is a challenge, Lisa acknowledges.

This week's beauty says it's OK being 14. "Considering it's as far as I've gotten, it's pretty good," she notes. At this stage, Lisa's most excited about graduating from junior high, going to high school and driving.

Further in the future, this young lady is weighing whether to pursue a career in law or engineering. Law, Lisa says, "Offers a lot of different things you can go into." Meanwhile engineering is something she took an interest in through her mother, a math teacher, and an uncle who once was an engineer. See LISA On Page 4A

Black Child Problems Are Alarming, Griffin Warns

By Audrey C. Lodato Post Staff Writer

An official chartering ceremony for the National Black Child Development Institute, Charlotte Affiliate, Inc. (NBCDI-Charlotte), was held on December 5 when national director Evelyn K. Moore welcomed the group on board.

NBCDI is a national, non-profit organization dedicated to improving the quality of life for black children. The Charlotte group's interim director is Arthur Griffin, business owner and school board member.

The local group has been meeting since July, spurred by the sharp contrast in statistics between black and white children in the incidence of such problems as teen pregnancy, high school dropout, and others.

"We felt it was imperative to talk about this," says Griffin, who states the Charlotte affiliate will be primarily an advocacy group rather than a service organization.

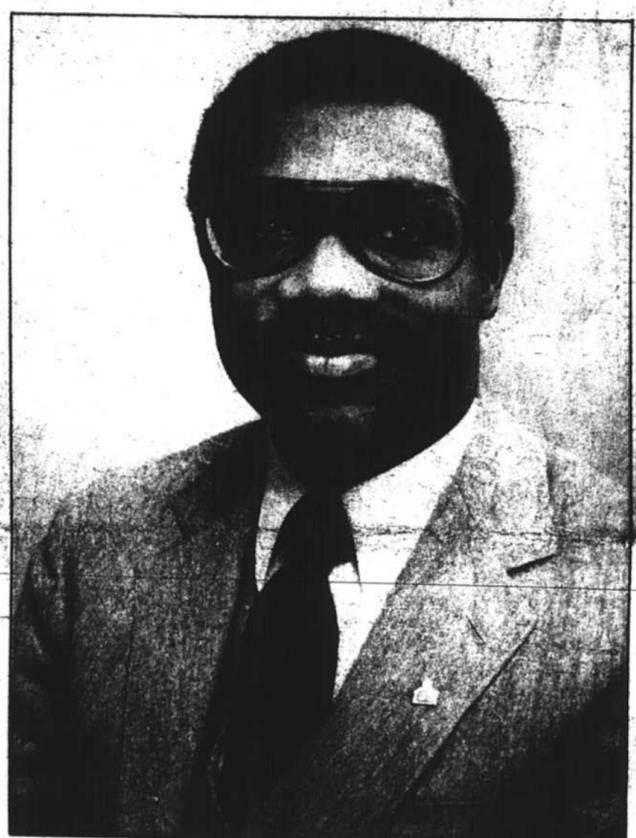
Two immediate goals the group has set for itself concern taking a look at why there are so few black children in the school system's academically gifted program, and operating a thrift store in the black community to recycle quality line toys and clothes for needy children.

A step has been taken toward the first goal. On November 25, a workshop was held to provide each NBCDI member with a baseline of knowledge about the academically gifted program.

According to Griffin, less than two percent of black students are in the program, whereas 16 percent of white students are enrolled. "We may find that the barriers are not necessarily on the school side," notes Griffin. "We will look at the community and the private sector as well as public policy. We're not here just to knock on government's door."

Griffin hopes to have the thrift store off the ground by spring. The first step, he says, is to find a place to warehouse and catalog merchandise. Some products will be new, while others will be good quality used items. Prices will range up to \$5, with most in the 75 cents area, he predicts.

As an affiliate to the national organization, which began in Greensboro in 1970, NBCDI-Charlotte will be able to receive technical assistance from the parent



Arthur Griffin NBCDI interim director

organization, but sets its own goals. Griffin sees its purpose as one of educating and informing the community about the problems concerning black children, and then suggesting solutions.

"The black community itself doesn't get a good picture of the gravity of the problem and how our children are affected," he states. "We don't see the impact of teenage pregnancy, for example, in a way that we will try to do something about it."

The organization's role, he adds, is to tie information together and keep the issues of black children in front of the community. "The statistics

are alarming," he warns. "The problem isn't going away; it's getting worse."

One immediate fund-raising project is the sale of black child calendars. In fact, it was seeing one of these calendars in a friend's home that led Griffin to write NBCDI for information. The calendars, which are \$6.50, can be ordered by calling Linda Stallworth at 376-1608 during daytime hours.

An annual meeting is planned for February, at which time officers will be elected.

For more information about NBCDI, call Arthur Griffin at 542-0764.

When Starting A Business:

James Harris: Location An Important Consideration

By Audrey C. Lodato Post Staff Writer

It has been said that the three keys to a successful business are location, location, and location.

Although location is more important in some lines of business than in others, site is still worth due consideration to anyone venturing into business for the first time.

According to James J. Harris, AIA, partner of Overcash Harris Architects and contributor to the Chamber of Commerce book, "Resources For Making It Big In A Small Business," options available include working out of one's home, leasing existing space, and building a new facility. "The choice of where to begin is dependent on many factors, including the amount of capital available and the type of public exposure that your venture will need in order to grow," Harris says.

Companies not requiring retail exposure or specialty space often start out at home. The City of Charlotte defines what businesses qualify to operate in a residential district. Criteria include not only the type of business, but also the amount of



James J. Harris Charlotte architect

Fifth in series

space which may be used, the type of equipment needed, who may work in the home office, type of vehicles permitted, and other considerations. Anyone thinking about operating a

business from home should first check with the Zoning Ordinance Department.

Leasing is the most common means for acquiring space for small businesses. Explains Harris, "A lease is simply a contract to rent space for a predetermined period of time, usually years."

A primary advantage is the modest capital outlay required when leasing. Modifying the space to suit the lessee's needs is sometimes included in the rent. And rental payments are tax deductible as a business expense.

Some entrepreneurs prefer leasing with the option to purchase. Such an arrangement is suitable when the company wants to own but cannot do so initially. A purchase option gives the tenant the right to buy during a specified period of time and usually at a predetermined price.

The advantages of owning their property make purchasing an existing facility or building a new one the preferred choice for some businesses. Besides "pride of ownership," advantages include depreciation on the value of improvements, appreciation on the property, control of

the premises, and, in the case of building, having a facility tailored to the needs of the business.

Harris' checklist for locating a business includes the following: amount of space required, type of facility required, type of exposure needed, potential for expansion, parking and loading requirements, available transportation, length of lease, utilities available, modification expenses, governmental regulations, such as fire codes, insurance coverage, and occupancy permits.

In selecting your location, says Harris, "Your search for a site should be focused in areas already zoned for that purpose." If a zoning variance is required, don't commit yourself to the property until you've gone through the variance procedure and are assured of the proper zoning.

The Charlotte-Mecklenburg Planning Commission may be able to guide you toward potential locations if your proposed business fits into the goals of one of the "Small Area Plans" which have been established for various communities.

Finally, Harris advises, the Chamber of Commerce keeps tabs on the availability of commercial space in the Charlotte area and may be able to help you find suitable space through its directories.

Next week: Taxes and fees.

Trade Course Offered

The rationale for free trade, foreign exchange, and the theory of international trade will be explored in a course offered during the winter quarter at Central Piedmont Community College (CPCC).

Economics of International Trade will meet from 7:30-8:45 p.m. on Tuesdays and Thursdays, January 8 through March 25 on the CPCC campus.

"The course is intended for those who are in the export-import business, as well as those people who would like to be," said Ed Rundquist of CPCC's Economics Department.

The course, which costs \$100, also will cover foreign exchange futures, hedging, the balance of payments, tariff and non-tariff barriers, and the practical implications of international trade.



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