

Last week in this column we suggested that Christmas is a time for Caring, Happiness, Rememberings, Inspiration, Spirituality, Trustworthiness, Mercy, Abundance, and Sharing - words that clearly personify the meaning of Christmas. We witnessed and participated in making this meaning a reality on Christmas Day at the People That Love Community Outreach Mission.

In order to appreciate and understand what happened at the Mission, located on Wyatt Street adjacent to the Fairview Homes public housing development, on Christmas Day last week it is necessary to know a little about the historic beginning of the Mission. Twelve years ago, the husband of a young woman with three small children was shot to death on Wyatt Street near Oaklawn Avenue. The widowed mother of three, Barbara Brewton, says she began to receive a message from God to reach out to street people and drug and alcoholic busers for Christ,

Starting in the back of her brother's uto-body shop on 7th and College Streets, frs. Brewton began holding religious ervices and helping poor and homeless eople – until the City of Charlotte closed pwn the building to construct a parking lot. a search for new facilities, Mrs. Brewton a search for new facilities, Mrs. Brewton ates that God brought two strong allies to r side: Jeff Park, Director of PTL Home ssions at Heritage Village, and Faye rdin, Director of Metrolina Singles. Mrs. wton says these ministries helped her to in a new work for God at 1812 Wyatt et, just a few doors from where her band was killed.

thin a month, a Love Center was ablished to distribute emergency food A clothing. Hundreds of people in the yatt Street and Fairview Homes neigh-brhood area were fed on Thanksgiving Day 983. Furthermore, over 300 area families received Christmas dinner and gifts in 1983 through the activities of the new Love Center. Shortly thereafter scores of children were attending weekly Bible children were attending weekly Bible studies and choir practice.

Long-Term Solution

By the end of the first year, the Love Center ministry had outgrown its Wyatt Street facility. People attended the religious services and revivals in such large numbers that they packed every room and stood outside in order to hear and participate in the Mission's activities. Similarly, Bible teachers had little space in which to teach the children. Nevertheless, with the help of PTL, Mrs. Brewton had more than 100 children in attendan vacation Bibl School in the summer of 1985. While seeking a long-term solution to the overcrowded conditions at the Love Center, Mrs. Brewton, again with help from PTL members, opened a transition center on West Trade Street to receive homeless people to help bring them to Jesus Christ.

that had been vacated more than a decade ago, Mrs. Brewton said the building had been "taken over by worldly elements, it became a haven for drug distribution and even prostitution." For months, Mrs. Brewton added, she and her staff "bounded by the Satanic influence of this building and claimed it for God." Then, just a few days before the owner's death, Mrs. Brewton was blessed with the opportunity to purchase the building for a church and what she referred to as a "lighthouse to the community." Nearly \$20,000 in building materials and both professional and other volunteer labor had been used to rehabilitate the church. On Sunday, December 22, 1985, the church held its dedication service with over 400 people in attendance.

With all the work necessary to prepare for the church's dedication, Pastor Brewton still found time to provide a Christmas Day

still found time to provide a Christmas Day meal for nearly 200 poor and homeless people and to give them donated Christmas gifts and clothing to the needy. Through the kindness of a local pro-fessional golfer, Mike Frigen, enough turkey and assorted other food stuff was provided free for the Christmas dinner at the Love Center, now called the "People That Love (PTL) Community Outreach Mission," to feed the 200. Volunteers and members of the new church set up tables and chairs and served the hungry as they entered the Mission. Two hundred more people had been fed at the Mission on Thanksgiving.

New Sense Of Hope

This story of loving and caring has brought a new sense of hope to a neigh-borhood in desperate need of a sense of new direction and the blessing of Almighty God. If people love, care, and have any belief in the truer meaning of Christmas, how better could it have been exhibited than by the tireless efforts of Barbara Brewton. Her love of God and her determination to serve as an instrument for God's purpose has given a ray of hope and possible rising expectation to many people and has created light where darkness and despair once existed.

This then personifies /the true meaning of Christmas - loving people and sharing whatever you have to demonstrate your love.

These loving efforts led by Barbara Brewton to help restore people broken in spirit, hungry, often homeless and jobless, should be a reminder to each of us of one thing we should commit outselves to do in the New Year of 1986. That is, whether we make New Year's resolutions or not, each of us should pledge to do something, to help someone or some group of people less fortunate than we are in 1986. While banner headlines may not recognize your deeds, you will know, and more significantly, God will know that you gave willingly to help others. After all, it is only by the grace of a loving God that we are the giver and not the receiver.

le the risi ce of crime has been a source of embarrassment to many black leaders, far too many black leaders, far too many have remained ambivalent toward the pro-blem. Perhaps through fear of providing comfort to racists masquerading behind a mask of law and order, I recognize

these risks. But I also recommendes may greater risk that blacks themselves may confuse the right of black people to protest their unsatisfactory condition in the United States with the opportunity for criminals to prey on exposed citizens." -Dr. Andrew E. Brimmer

and man and a man man Why Are New Year Resolutions So Popular?

New Year's resolutions hundreds of thousands of people make them with the coming of the baby New Year. Why are New Year's resolutions so popular? Because everyone seems to be doing it!

The real purpose of reso-lutions is to make conscious effort to change or enhance one's being. Unfortunately New Year resolutions are gone by February or March and cutickly forgetter and quickly forgotten.

What are some common resolutions? The most popular is physical appearance improvement. Millions state that this is the year "he" is going to lose that extra 10, 15 or 25 pounds and keep it off. The plan of attack is exercise and reduced caloric intake. Fine, but the alex intake. Fine, but the plan leaves out one big factor - a physician. Doctors should play a major roll in weight loss. They can monitor subtle changes in the body that can and do affect the body's (with the help of a dietician) can devise a balanced and workable weight loss program that will give the desired results.



Sabrina Johnson solution is weight loss, consider it something important and strive to "do it right." The second most common resolution is to save money; i.e., improve financial stand-ing. Sounds easy? Maybe not so easy in actual working. Today's society is a consumer society; saving is fast becoming a trend of the past. This society is concerned with investing in stocks and bonds with a high vield of return so that the return can be spent on something wanted or other high return investments. The writer has no problem with that -everyone wants more money to spend, including the writer! However, the future of Social Security is shaking more and more, maybe

saving should become part of today's society. The old rule of thumb is 10 percent of one's take home pay annually. That is difficult for those with families or living the Yuppie-Buppie lifestyle. Getting away from the hard and fast rule of percentage of income saved could be the answer - how about saving what you can? Any amount saved is an improvement. Third on the agenda of resolutions is to improve the mind for professional or permind for professional or per-sonal reasons. Either way it increases or broadens one's perspective of the world. Some studies show that less than 50 percent of American are regular readers. Regu-

lar readers are people who read the newspaper more than four times weekly, at least three magazines a month and 12 novels books annually. Added up that is not a great deal of mind improvement. However, it does make a difference in the caliber of the person. It all

boils down to the more ex-

posure to other thoughts the

increased ability for creati-

can include taking a course

in night school or joining an

organization that engages in "mind activity"; i.e., the Arts and Science Society. The Public Library offers

everything from books to

seminars. Indulge! Finally finishing that pro-ject that was started some

months ago. The question to

Also improving the mind

vity.

TEAMWORK CAN STOP DIS INTEGRATION

O GENERABLA (CKCCO) MINUNITATIES

About 100 feet from the Love Center, at the corner of Wyatt Street and Oaklawn Avenue, was an abandoned church building

Miller Says:

By Sherman N. Miller

Special To The Post

failure is announced, I feel it

increases the pressure on all

lending institutions to adopt

more conservative /loan

postures. However, I am

haunted by the potential adverse impact these high bank

failure rates may have on the

evolution of minority busi-

nesses in America. If banks

are forced to adopt very con-servative loan policies, will it mean imminent failure for

many small minority busi-

nesses or perhaps will it make short-term growth for

them merely an illusion of

I have listened to many

minority business people la-

ment over their inability to

secure business loans through mainstream lending

institutions. Racism is often

brandished by many minori-ty people as the reason why

they cannot gain access to

business loans. Although ra-

cism is no doubt an impor-

tant factor in granting mi-nority businss loans, I do not

believe it is the dominant

I once served as 1st Vice

President and Chief Operat-

ing Officer of a neighbor-

hood credit union that made

loans to a range of custom-

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grandeur?

one.

Each time another bank

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Diet books, health spas and friend support are okay for some but the use of them does not always elicit the desired results. If your re-

Rice went on to reveal that they are willing to let mainstream institutions make the primary loan and CAF will make up the difference be-tween the initial loan and the amount granted from the pri-mary lender. He said, "We are willing to take second position."

One might think that CAF's loan rates may be exorbitant especially since their loan portfolio contains many high risk loans. Rice says they merely charge the prime interest rate plus one or two percentage points de-pending on whether it is a

community group or not. Rice welcomes minority business proposals from throughout the United States. He may be reached at the Cooperative Assistance Fund, 2100 M. Street, N.W., Suite 315, Washington, D.C. However, Rice reports that CAF will screen all pro-posals for their soundness and they will take a very hard look at the capabilities of the ventures' proposed management. He highlighted his concern over managerial capability by stating, "Ninety nine percent of the time those businesses that went sour on us, it has been weak management or poor management."

ask is can the project be finished? Maybe it requires some additional skill or outside help. Or maybe the level of interest is not there. Whatever the case, throw it out and start something new, New Year's resolutions can be fun also. Fun such as doing more things that makes one happy. Planning more private or family time.

Or joining the circus. Or taking that dream vacation

taking that dream vacation to some exotic destination and deciding to stay. In case you are wondering what the resolution for the New Year of the writer is, close friends and the writer have decided to act like grown ups when together in-stead of wild animals! Other than that just the usual re-decorate and improve and if the weather on the weekends is not accommodating to planned activities - change it. Best wishes for a happy and prosperous New Year.

Arthritis Interact

There will be an Arthritis Inter-act Luncheon Session on Wednes-day, January 8, at noon at the Community Health Services Build-ing, 1401 E. Seventh St. Partici-pants are asked to bring a bag lunch; drinks will be provided. Pre-registration is required. Call 204-375-0172 to register. Pre-registration is r 704-375-0172 to register.



Sherman N. Miller

ers from small businesses to welfare families. On occasion we found it necessary to become conservatively skewed in our loan policy due to high delinquency rates or inadequate loan reserve requirements.

As I recount my credit union's small business loan experience, I am convinced that neighborhood credit unions are excellent vehicles to make under \$10,000 loans to minority businesses. How-ever, my feelings are premised on the fact that neighborhood credit unions can attract large, dedicated de posits for loans to small minority businesses. According to David C. Rice, Vice President of The Cooperative Assistance Fund (CAF) of Washington, D.C., dedicated deposits are available to local credit unions by

his organization.

However, Rice reports that his organization's primary mission is to fill the chasm between small businesses and the mainstream lending institutions. "Our role is to fill the capital gap that small businesses find when they are trying to start a business, or expand a business," says Rice.

Rice says the bulk of their loans range between \$100,000 and \$250,000.

Rice's face seemed to radiate an aura of pride when he spoke of helping a Michigan minority business that significantly increased its employment roll during a highly depressed economic period. He said its employ-ment roll rose from 40 to 300 after they made up the out-fall in an expansion loan package.

Since the mainstream lending institutions may . become more conservative in their loan policy, I queried Rice on how his organization helped small businesses gain long-term access to capital markets. He replied, "Our role is to help the small, business person establish a banking relationship with traditional sources...so they can go out and secure capital."