



Dr. Virginia Oates-Henderson

Dr. Oates Establishes Two Funds For JCSU

Dr. Virginia Oates-Henderson is the founder of two scholarship funds.

The "CLIMBS Scholarship Fund" was placed under the auspices of Johnson C. Smith University Alumni Association in March 1986. A \$4,000 gift was donated by Dr. Oates-Henderson to generate funds.

On August 31, the Randall and John Oates Scholarship Fund" was initiated at the Oates-Hunter, Patterson, Surratt and Related Families Family Reunion. Seed money of a small \$100 has already been maximized to \$400 which will be used to generate additional funds.

With respect to both scholarship funds, Dr. Oates-Henderson will show how groups — for example, alumni in the first instance and family reunions in the second instance — can maximize funds through different models. She is available to speak to church groups, alumni associations, and other groups interested in increasing their fund raising.

Dr. Oates-Henderson holds B.S. and M.Ed. degrees from Schools of Business Administration at A&T State University in Greensboro, N.C., and Temple University in Philadelphia, Pa; and Ph.D. in Higher Education and Health Administration at the University of Connecticut in Storrs, respectively.

Currently, she is employed by the Equitable Financial Services, a brokerage firm of the Equitable Life Assurance Society of the United States. The Equitable will match her contributions dollar for dollar with respect to the scholarship funds. Her experience and expertise in finance and investments has been invaluable in fund raising and missionary work. She feels that her financial planning career is a ministry for assisting individuals and groups regardless of income.

Her office is located at 2100 Rexford Rd., Arnold Palmer Building, Suite 415, Charlotte, NC. She also is available for appointments in Shelby and surrounding areas. Call 704-365-3523 in Charlotte or 704-482-2156 in Shelby. You may be eligible for a free financial analysis.

AARP To Meet

The Mecklenburg Chapter of the American Association of Retired Persons (AARP) extends an invitation for all citizens above age 50 to attend a meeting October 16 at the Little Church on the Lane.

AARP National President, John Denning, will be special guest.

If you would like more information, please call the AARP office, 376-2296.

Trichology Corner



Mr. Charles, R.B.

QUESTION: Mr Charles, I read about a chemical that can cure baldness. Where can I go to get this service?

ANSWER: This much talked about chemical has been tested in our Trichology lab and our test results showed that it would thicken existing hair. To grow hair implies that it will renew dead or dormant follicles. The proven remedies are 1-transplant 2-suture implant, 3-weave in hair strands, 4-hair piece. You should have a consultation with a trained professional to decide which is best for you.

"When You Care Enough To Look Your Very Best"

The House of Charles

According To Survey, Now Is Best Time To Buy A House

Consumers feel that now is a good time to buy a home — the best since WW II — and anticipate that both mortgage interest rates and home prices will increase in the years ahead, according to a recent Gallup survey conducted for Century 21 Real Estate Corp.

The survey was based on personal interviews with a national sample of 1,024 adults, 18 years and older, taken this summer.

Nationally, 70 percent of the sur-

vey respondents said that now is a good time to purchase a home. Among those people most likely to buy a home (between the ages 25-49, with an income of \$20,000 or more), 86 percent believe this is a good time to buy a house.

"There are many good reasons for people to buy now," said Mike Berry, Regional Director for Century 21 Real Estate of the Carolinas, Inc. "The economy is healthy, home prices are reason-

able, and today's mortgage interest rates are very attractive."

Despite the recent downturn in interest rates, 52 percent of the respondents feel that interest rates will increase next year. Only 11 expect rates to fall. This is a widespread opinion, held by consumers in all parts of the country and in all age and income groups.

During the first half of 1986 the Century 21 system set sales records in every category — sales contracts

signed, sales closed, sales volume and commission income. A continuation of today's very attractive interest rates should produce the most productive year in the history of the system.

Last year, Century 21 brokers and sales associates participated in more than 620,000 transactions earning a record \$1.6 billion in commissions. In the Carolinas alone, with 228 Century 21 offices operating in 1985, more than 22,000

sales contracts were signed to earn brokers and sales associates over \$40.7 million in commissions.

"Everything looks good for another banner year," said Berry. "Across the country and throughout the Carolinas, Century 21 brokers and sales associates are helping more than two million people buy or sell homes this year."

In the U.S., the number of sales contracts signed in the first half were up 21 percent over 1985.

WIN A \$10,000 C.D. A TRIP TO HAWAII. A N.Y. SHOPPING SPREE.

Enter the N. C. Federal Checking Sweepstakes, and you may be the lucky winner of one of these fabulous grand prizes to be awarded December 15, 1986:

A C. D. worth \$10,000, when it matures in 5 years. An all expense paid trip for two to Hawaii for one week. A New York weekend shopping spree for two with all expenses paid and \$1,000 in spending money. Plus, from September 15 through November 21, we'll have

weekly \$100 winners at each N. C. Federal office. To enter the Sweepstakes, take the unused checks from your present checking account to any N. C. Federal office, mark them void and put them in the entry box. Or use the entry forms available at each office. The more times you enter, the better your chance of winning.

Now, once you deposit all your checks, there is something you obviously don't have anymore: a checking account.

Which is why we just happen to be introducing two new checking accounts at the same time our Sweepstakes is going on.

Flat Fee Checking costs \$2.50 per month, with no per check fees and no minimum balance requirements after a \$100 initial deposit.

Free Interest Checking pays you 5 1/4% on any money in the account, regardless of the balance. And you pay no monthly charges or per check fees. To get Free Interest Checking, all you need is a companion

N. C. Federal account, such as a loan or a \$1000 C.D.*

Either of our new accounts will give you the lowest priced checking account in North Carolina. And when you sign up for one of them, we'll make the first \$5.00 deposit for you, plus qualify you to receive an NCF 24 automatic teller card.

So come enter our Sweepstakes. Even if you don't win, you won't lose with one of our new checking accounts.

*Direct deposit of payroll or government payment, \$1000 in a certificate of deposit for one year or longer, or a mortgage or consumer loan with monthly payment drafted.



CONTEST RULES: No purchase necessary. Contest open to the public. All contestants must apply in person at an office of N. C. Federal. Employees of N. C. Federal and their families are ineligible to win. **LOCATIONS:** Charlotte: *3801 E. Independence Blvd., *5416 N. Tryon St., *3921 Tuckaseegee Rd., 6428 Fairview Rd., 230 S. Tryon St., *4444 Park Rd., *7824 Pineville-Matthews Rd., Morehead Station, corner of Morehead St. and Kings Drive (opening Nov. 1986) **Monroe:** *1821 Dickerson Blvd. **Marshville:** Main St. and Hwy. 74 **Salisbury:** *322 E. Innes St. **Albemarle:** *351 N. First St. **Winston-Salem:** *2600 Reynolda Rd. **Raleigh:** *4900 Falls of the Neuse Rd. *Locations: ATM 24 Hour Banking.

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