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# THE CHARLOTTE POST

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Jammie Caldwell  
...JCSU student

## The Future's Clear For Jammie Caldwell

By Russell Clark  
Post Staff Writer

When talking about her career goals in a Johnson C. Smith University dormitory, Jammie Caldwell projects a clear future as a successful businesswoman.

"I've always wanted to have my own business," recalls the 19-year-old marketing major.

"Eventually, I would like to have a boutique that would have a variety of designer clothes. I like clothes and I'm very fashion conscious, but my career alternative is to earn my degree and obtain a job in my field," she enlightens with sparkling smile.

A native of Greenville, S.C. where she was a 1985 graduate of Greenville High School, this weeks beauty enrolled at Johnson C. Smith in January of 1986 after a brief experience at USC.

### Vocal Competition

The Charlotte Club of the National Association of Negro Business and Professional Clubs, Inc. will sponsor its sixth annual Vocal Art Competition on Sunday, February 8 at 5 p.m. at the Johnson C. Smith University Church, 100 Beatties Ford Road and is free to the public.

This competition offers to young gifted operatic artists an opportunity to compete for NANBPW's national scholarships, the highest of which is the Leontyne Price \$2,000 award to be used for further training. The national competition this year will be in Reno, Nevada the first week in August.

NANBPW is a community service organization which provides service skills which will help individuals increase their self-image and self-awareness and to enhance the life of the community as a whole.

Spartanburg. "Zenthea Norris, who was my high school counselor told me about Smith and my mother encouraged me to attend since I have relatives who attended school here. Since coming here, I haven't seen as much of the city as I would like to, but the parts that I have seen are nice," asserts Caldwell.

Although Jammie is still adjusting to college life, she is organizing to become more active on campus. "Next year, I plan to join the chorus and the year book staff," points out Jammie, a J.C.S.U. varsity cheerleader.

At Greenville High she was the 1984-85 Homecoming Queen, Class Beauty for three years, cheerleader, softball player, member of the drama club, pep club, year book staff and student council.

This semester, she is taking 17 hours of general courses which include, Sociology, English, Music Appreciation, Math and two Physical Education classes. "I like it here because the classes are small and you get individual attention. If I was at a larger

university, I would not be getting the needed attention from my instructors," she explains.

The daughter of Andrew and Katie Caldwell of Greenville, she has two older sisters, Linda, 29, and Theresa, 23.

When not busy, this 5'4 beauty enjoys the outdoors, going to the movies, jogging, skating, modeling and looking through magazines like ESSENCE, VOGUE, EBONY, COSMOPOLITAN and JET. "I especially like the creative ads in these magazines. Although I'm short, I still have some experience in primp modeling, but not in any magazines," mentions Jammie who was born under the sign of Cancer.

When she graduates from Smith, her immediate goal is to go to Barbizon Modeling School. Since there are a few black owned women boutiques in Charlotte like Vivians, Deanie's and Sophisticated Lady, maybe Caldwell will gain some experience in one of these local shops before breaking into the market for herself.

## Are Minority Students Vanishing From Colleges?

Princeton, NJ - Some colleges could go out of business if the current trend toward attrition and declining minority enrollment is not reversed. A research report by Educational Testing Service (ETS) looks at effective retention efforts by four institutions and describes a model to help colleges retain their minority students.

"By the year 2000, a significant percentage of the college-age population will likely be non-white, but if steps are not taken now to reverse the current pattern, black and Hispanic students are not going to be on campus," notes Beatriz Clewell, ETS researcher and co-author of "Improving Minority Retention in Higher Education: A Search for Effective Institutional Practices."

Clewell joins other researchers in forecasting that, based on current birthrate trends and migra-

tion statistics, the ethnic composition of the college-age population should change notably.

Clewell and co-author Myra Ficklen analyzed the successful minority retention programs of four predominantly white institutions--Boston College, California State University at Fresno, Purdue University, and the University of North Carolina at Greensboro where up to 83% of the minority students who enroll in the retention program go on to graduate. The researchers identified key factors common to all four institutions--among them, the presence of a well-defined minority retention policy; a high level of institutional commitment; comprehensive services, including recruitment and counseling; dedicated staff and strong faculty support.

According to U.S. Census Bureau statistics, the percentage of black high school graduates going on to college--down from 33.5% in 1976 to 27% in 1983--continues to decline steadily. The Hispanic rate is also falling (from 35.8% in 1978 to 31.4% in 1983).

"There are several forces at work here--the drop-out problem, declining enrollment, and a population shift," says Clewell. "Recent studies show that if Hispanic immigration continues at its current rate and if the non-minority birthrate does not increase, the non-Hispanic white population could constitute less than half of the U.S. population by the year 2080. At any rate, the onus is on the colleges to begin to implement some successful minority retention strategies or face the consequences."



Dr. and Mrs. Bill Cosby at a dinner in their Manhattan home presented a check in excess of \$1 million to Dr. Henry Ponder, president of Fisk University. Upon seeing the check, Dr. Ponder said, "I know it is good because it has Camille Cosby's signature on it." Bill Cosby said, "Fisk is one of

the gems of the world. It just needs to be polished and illuminated." Shown with Mr. Cosby are from left to right: Dr. Eunice Ponder (wife of Dr. Henry Ponder), Dr. Ponder, Mrs. Cosby, Dr. and Mrs. James Cheek (president of Howard University).

## Mortgage Interest Rates Have Reached Bottom

Charlotte - The precipitous decline of the U.S. dollar, investor uncertainty about the mounting trade and federal deficits, and the specter of renewed inflation may mean that mortgage interest rates have reach bottom.

"There are growing indications that we have seen the bottom in the decline of mortgage loan interest rates," says J.A. Abbott, president of Cameron-Brown Company, the nation's ninth largest mortgage banking firm. "There are several specific indi-

cations that bring about this prediction. First, there is still a fear that federal deficits have not been brought under control. Congress has increased its efforts in this area evidenced by Gram-Rudman-Hollings, but much of the recent improvement resulted from the government's ability to finance its debt at reduced interest rates."

Abbott says that investors have concern over renewed inflation, which will certainly be on the in-

crease by 1988.

"Then, there is the picture in the value of the U.S. dollar," he says. "This will ultimately impact inflation through increased prices of goods to consumers and, also, decrease the desire of foreign investors to purchase U.S. private and public debt instruments."

Finally, Abbott says, political uncertainties do not promote interest rate stability.

"All these concerns impact the willingness of investors to accept

yields less than those we are currently seeing," adds Abbott. "For example, we're seeing 7.25% to 7.50% yields on 30-year Treasury Bonds, and 8% to 8.25% on government guaranteed mortgage-backed securities."

Karl Mendenhall, senior vice president of residential marketing for Cameron-Brown, says that he expects no further easing of monetary policy by the Federal Reserve Board.

"In fact, monetary policy may

have to become slightly more restrictive to stop the deterioration of the dollar," Mendenhall says. "Given such an environment, we would expect the yield on 30-year Treasury securities to increase by 50 to 75 basis points over the next three to six months."

Mendenhall says this translates to mortgage loan interest rates of up to one full percentage point higher.

"The increase would be due to a final surge of refinance activity by people who have been holding out for the bottom of the interest rate cycle," he explains. "This surge in the supply of mortgage-backed securities would tend to widen the spread relationship between mortgage-backed securities and Treasury securities, thus magnifying the increase in mortgage interest rates."

Cameron-Brown, which changes its name to First Union Mortgage Corporation effective February 9, is headquartered in Charlotte, NC. As a full-service mortgage banker, Cameron-Brown arranges and services long-term conventional, FHA and VA mortgage loans, and also finances income-producing property and construction projects.

## Management Board To Vote On Recommendations

Raleigh - The Governor's Waste Management Board will meet at 10 a.m. on February 19, in the Albert Coates Local Government Center, 215 N. Dawson St., Raleigh.

The Board will hear reports from its committees and vote on recommendations to the Governor and the General Assembly on policy issues and on ways to improve the waste management system in the state. Items for consideration include potential legislation on identification and clean-

up of inactive hazardous waste facilities, and funding for the Southeast Waste Exchange. The Board will also discuss the state's progress toward siting a low-level radioactive waste disposal facility.

Four of the Board's committees met in January. Three of the committee meetings will be held in Room 415 of the Albemarle Building, 325 N. Salisbury St.: Legal Committee, February 6, 9 a.m.; the Public Information/Participation Committee, February 10, 2 p.m.; and the Industrial

Liaison Committee, February 13, 1 p.m. The Technical Committee on Hazardous Waste will meet on February 19, 1:30 p.m., in the Albert Coates Building.

The Waste Management Board was created in 1981 to study and develop a comprehensive waste management program for hazardous and low-level radioactive waste generated in North Carolina. The Board also advises and makes recommendations to the Governor and General Assembly

on waste management policy in the state. All Board and committee meetings are open to the public, and public comment is welcome.

### Tax Seminar

WomanReach will offer a timely seminar called "All I Need To Know To Prepare My Tax Returns," Saturday, February 7, from 10-11:30 a.m., facilitated by Beth Morris. This seminar will be held at the WomanReach Center, Suite 605, The Gallery, Outlet Square Shopping Center.

### TURTLE-TALK



You can't go in the wrong direction and arrive at the right destination.