



Kathryn Norman, co-chair for the Mecklenburg County UNCF Committee addressed the campaign's organizers during a kick off program for the JCSU-UNCF 1989 campaign. Norman of First Union Bank and Harvey Gantt of Gantt-Huberman Architects are co-chairing the campaign that has a goal of \$105,000. Smith is one of 42 historically black colleges and universities associated with UNCF. Since UNCF was founded in 1944, nearly \$400 million has been raised.

Blacks Complain, Urge Regulators To Bar Bank

RALEIGH (AP) --- A group of black business and church leaders in Raleigh has asked banking regulators to bar Raleigh Federal Savings Bank from expanding its business until it agrees to make more loans in the city's poor and black neighborhoods.

The complaint already has delayed the S&L's plan to buy two small savings institutions. Raleigh Federal, however, denies it has ignored the needs of lower-income residents.

The group, which analyzed Raleigh Federal's lending practices, said the savings and loan made only 16 home loans in the city's lower-income neighborhoods in the years 1983 through 1987.

In Wake County's white, middle-income neighborhoods, the group said, Raleigh Federal made home loans than four times as often as in black, middle-income neighborhoods.

The Raleigh Community Reinvestment Committee sent a letter to the Federal Home Loan Bank Board in Atlanta, asking the board to delay the S&L's request to buy Builders Federal Savings and Loan Association in Rocky Mount and First Federal Savings and Loan Association of North Caro-

lina Inc. in Sanford until Raleigh Federal agrees to improve its lending practices in low-income neighborhoods.

Raleigh Federal had expected to complete the proposed mergers by June 30.

The committee based its protest on a federal law, the Community Reinvestment Act of 1977, which says lenders are obliged to make loans in the neighborhoods in which they collect deposits, including those from lower-income customers.

Regulators may deny a banking merger if they find lenders are in violation of the act.

Raleigh Federal said in a written statement released last week that in the past three years, it made 20 percent of its home loans to minority customers or to those with low and moderate incomes.

Guy Walker Jr., president of Raleigh Federal, said the minority group had asked for a \$75,000 donation and had asked the bank to take the lead role in raising another \$1 million for such groups.

"Obviously, not agreeing to the request for a donation had an effect on the coalition's decision to oppose our application," Walker said.

Do Improved Test Scores Mean Much?

Continued From Page 1A

first came out, about half of them failed it," she said.

African-Americans have mastered basic skills for life after school, and it shows in the competency test, Henry maintains. Unlike the California Achievement Test (CAT) and Scholastic Aptitude Test (SAT), which measure academic potential, the competency test measures the ability to master basic skills. That would explain why black CAT and SAT averages generally lag farther behind whites.

"Part of it may be in what these tests measure," Henry said. "The competency test asks can this student read at an acceptable level, whereas the CAT and SAT, you can have higher or lower

scores. With the competency test, you either pass or fail."

Griffin, however, said the competency test has little to do with real-world skills. While black scores are improving, the test doesn't measure academic achievement.

"Given the results that black kids have over the years, it really doesn't surprise me," he said. "You'll always see an improvement in black test scores, because they've always been on the bottom. There's no place to go but up."

The competency test, Griffin said, doesn't live up to its title because it doesn't set pre-

scribed achievement levels like the SAT or CAT.

"This is a test that all kids, black and white, should be able to master. If you pass this test, does this mean you're literate?" he asked. "It's meaningless as far as proving competence in being able to function in society."

Noting the early days of the

competency test when blacks charged the exam was culturally and racially biased against non-whites, Henry said few changes were made, yet African-Americans scores improved.

"Back when it first came out in 1980, there was a lot of controversy," she said. "But they didn't change it, they kept the standards the same."

Swan Case Controversy

Continued From Page 1A

grand jury and choices it was allowed to make.

"In other words, justice can be manipulated, and we believe that is what happened in the James Earl Swan case," she said.

Mrs. Hardy said the return of the officers to their duties without additional preparation or discipline could not ensure a similar incident would not take place during a normal arrest.

Council member J.B. Rhodes said as an individual he did not agree with the grand jury's verdict, but as a council member would have to abide by the rulings from the district attorney's office.

He encouraged the group to take the case to the district attorney's office along with several unsolved murder cases involving blacks. Rhodes cited four cases of blacks who were killed but their alleged murderers were never found.

N.C. Teachers Fight

Continued From Page 1A.

associate executive director, during a meeting that they say Ms. Garr and her supporters tried to block. Ms. Garr's faction argues that the vote was invalid because the meeting was conducted without proper notice.

Ms. Garr and 10 supporters --- only one of whom is black --- filed suit in Wake County Superior Court and won an order to stop temporarily the rival board members from firing the two.

After the scuffle in January between Husted and Allen, the black-dominated wing of the board voted to reinstate Allen.

The voting membership of the board is evenly divided by race, but white members will dominate it when the terms of some members expire June 30. Members from both factions on the board say they do not think race is the chief cause for their differences.

They have split, they say, over the leadership style of Ms. Garr and a group that has controlled leadership posts for the past decade. Some see the leader as John Wilson of Raleigh, a former president who is a non-voting board member and a candidate for president of the National Education Association, NCAE's parent affiliate.

One faction of the board has become disenchanted with Ms. Garr's determination "to be in charge of everything," said Patricia Mullen, a former lobbyist for NCAE who works for the N.C. School Boards Association.

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Discretionary Income Totals \$320 Billion

About 30 percent of American households have income above that required for "comfortable" living, according to a report published by the Commerce Department's Census Bureau and The Conference Board's Consumer Research Center. The Conference Board is a not-for-profit business information service located in New York City.

The report defines the amount of income after payment of taxes and normal household expenditures as discretionary. Such income totaled nearly \$320 billion as measured in the Census Bureau's March 1987 Current Population Survey, or about 15 percent of total income received by households after taxes.

The study provides detailed data on discretionary income according to age, education, household size, two-earner families, race and other characteristics. Information is also provided for the nation's nine major geographic regions.

This is the third in a series of reports on discretionary income, prepared jointly by the Bureau of the Census and The Conference Board.

The latest study shows a 22 percent increase in real discretionary income compared with the preceding report issued four years ago. This increase is due partly to a rise in the number of U.S. households and partly to a rise in average discretionary income per household, which rose from approximately \$11,000 to \$12,300 during the four-year period.

Other major findings in the study:

- Households with two or more people earning a paycheck account for 65 percent of all U.S. discretionary dollars. Most of this income is in families where both the husband and wife are working.

- While only about 17 percent of households have pre-tax incomes of \$50,000 or more, they control close to 80 percent of all

discretionary income.

- While slightly over a fifth of all householders have a college degree, they account for more than half of all discretionary income.

- Homeowners are twice as likely as renters to have money available for discretionary spending.

- In the Mountain, Middle Atlantic and East South Central states, the prevalence of discretionary income home tends to be below the national average.

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