



**SUPERIOR** -- The Hoke High School Chorus and Chorale took top honors again while competing in the North Carolina Regional Chorale Festival Friday. Both groups received the highest rating of "superior" for their performance. Twenty-one groups participated in the festival.

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# We're Listening



## LUMBEE RIVER ELECTRIC MEMBERSHIP CORPORATION

Urges The Members To Attend A

**Special Meeting Of The Members  
On  
Thursday, March 17**

**Registration 9 A.M. - Meeting 10 A.M.  
Cumberland County Memorial Auditorium  
Fayetteville**

LREMC members are encouraged to attend this special meeting of the members to reason together in solving the issues facing the Cooperative. Representatives from the Rural Electrification Administration, National Rural Utilities Cooperative Finance Corporation along with the directors and management of LREMC will make presentations and then answer questions from the membership.

We're listening to you, the member.



**LREMC**  
Red Springs, N. C.



## Report To The People

by Senator Robert Morgan

It has long been my belief that the nation will not return to its full economic potential until the housing industry is healthy again. And I have always maintained that every family should have a chance to own at least one home during their lifetime.

Now the Farmers Home Administration has an opportunity to make a contribution to both of those situations, through an amendment to the Housing Act of 1949. Congress approved the amendment in 1972, but it was never implemented by the Executive Branch of the previous administration.

Under the amendment, the FHA can guarantee loans made to moderate income families to finance moderate but adequate homes in rural areas.

Private lenders -- banks and savings and loan associations -- will be guaranteed 90 percent of the principal and interest on loans they made to families who want to build a home in the country. Prior to passage of the amendment, the FHA made its loans directly, using government funds.

This new area that has been opened up is wider than it looks, because persons living in towns of 10,000 or less are eligible and loans may also be made in towns with populations of up to 20,000 if the town is not located in a Standard Metropolitan Area.

To be eligible for such a loan, a rural family must:

1. Not own decent, safe and sanitary housing.
2. Be unable to obtain a loan from a private lender.
3. Have sufficient income to meet

house payments, taxes, insurance and necessary living expenses.

The definition of "moderate income" is set periodically by the FHA on a state - by - state basis. Also, the interest rate which borrowers are charged is set by FHA in accordance with state statutes.

The borrower must have equity, either in the form of cash or land, equal to three percent of the loan if the amount is less than \$25,000 or five percent if the loan exceeds \$25,000. Loans can be made for 97 percent of the \$25,000 - or - less loan and for 95th percent of the \$25,000 - plus loan.

Persons interested in obtaining such loans may get information and application forms at their country FHA offices.

I believe that this program, if the government and the lending institutions will cooperate, can be of great help to families wanting and needing decent housing and to the economy, because the housing industry has been one of the hardest hit by, and slowest to recover from the recession. Unemployment in the building trades is still extremely high.

Recently I was named chairman of Rural Housing Subcommittee of the Senate Banking, Housing and Urban Affairs Committee. The subcommittee will have oversight over this program and I intend to watch it closely and do what I can to see that it gets a maximum chance.

With the economy still sluggish and unemployment still unacceptably high, I believe that here is a chance to do something about both without spending huge amounts of federal tax dollars.

## Singers Rated Superior

The Hoke County School Chorus and the Hoke County High School Chorale received certificate awards with ratings of "Superior" at the North Carolina Regional Chorale Festival held in Rockingham Friday, March 4th. "Superior" is the highest attainable choral rating presented by the North Carolina Music Educators Association which sponsored the Festival.

During the Festival's morning session 21 choral groups performed for rating and/or criticism. After lunch they joined the other choruses in a thousand voice workshop in choral art under the direction of Dr. Paul A. Aliapoulous, associate dean for undergraduate studies at North Western University School of Music, Evenston, Ill.

High Schools participating in the Choral Festival were Scotland County, Pinecrest, Union Pines, New Hanover-Wilmington, Pembroke, West Montgomery, Pine Forest, Hoke County, Whiteville, Hoggard-Wilmington, Hobbton, Douglas Byrd, Laney-Wilmington, Clinton, Richmond County, and E.E. Smith.

## Sunday School

The old Negro spiritual tells us that, although everybody, "talks" about Heaven, it doesn't mean everybody's "goin' there." So, also, lots of people "talk" about prayer, but that doesn't mean their experience of it has been very satisfactory. Perhaps there is no discipline in the Christian Church more highly touted, nor poorly taught, than prayer. Described glowingly as one of the most vital resources in the spiritual life, it is more often observed, as Harry Emerson Fosdick once remarked, as "pious form rather than a vital transaction."

One of the reasons for this failure is to be seen in the erroneous suppositions which many people harbor when it comes to praying. They approach it as if the key in prayer were to be found in their efforts to persuade a reluctant or inattentive God to rouse Himself to do their will. Their efforts are focused on praying in the right way, using right techniques, saying the right words that will cause God to act on their behalf.

Jesus knew well this popular misconception concerning prayer and he told some parables to try to change these unfruitful attitudes. One of these parables (Luke 18:1-8) tells an interesting story about a persistent widow who finally gets the local judge to defend her rights by hounding him continually. The brief personality sketch of the judge is illustrative of the kind of public official that was recognizable to his listeners: he "neither feared God nor regarded man."

The point of the parable, of course, is this: if an unjust judge will be moved to do justice if he is persistently petitioned, how much more will a loving God do if we bring him our petitions! The contrast could not be more vivid: the judge respects no one, thinks only of his own needs, cares nothing about the plight of others, and wouldn't help anyone unless it served his own interests; God, on the other hand, loves men, cares about them, is concerned about their needs, is sensitive to their cries, and responds to persistence. But persistence is required not because God needs to be goaded or reminded, but because man must persist in his receptivity! Our persistence enables God to do the good for us that he already wants to do.

The second parable (Luke 18: 9-14) also centers on two readily identifiable personalities. First, there is the self-righteous Pharisee who has all the "right" religious credentials...except for two. He lacks humility and he despises others whom he feels don't live up to his pious standards. The message in this parable is clear: don't expect effective prayer if you are proud and disdainful of others. The problem is not that God will not answer such a person, but that that person himself is blocking the channel through which God's grace would flow. Pride and hostility on the part of the prayer slam shut the doors through which the blessings would come.

J. H. AUSTIN

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