

Friends in need Tar Heels assist Texas flood victims

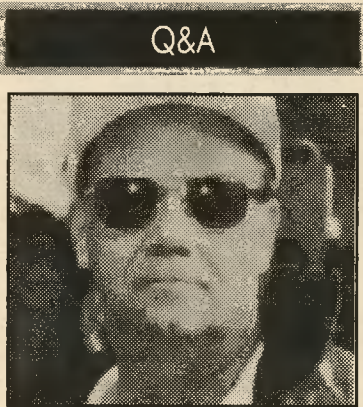
Sixty American Red Cross volunteers from North Carolina recently went to southeast Texas, to assist the more than 15,000 victims of flash flooding and fires there. The Journal spoke by telephone with Kenneth Guy, a 51-year-old disaster-trained volunteer from Garner, while he was lending a hand in Dayton, a Houston suburb.

JOURNAL: What do you do each day to help?

GUY: We go out in the morning time and load our trucks up with hot meals and sandwiches. The service center I'm working at serves 15,000 meals a day. We go out twice a day. Texans who are working outside their homes, repairing damage, don't have a chance to feed themselves. They have no water, no phones. We've got three water points in our area for them.

JOURNAL: How does it look there? How bad is the damage?

GUY: Most of the water in the area had gone down by the time we got here. But I'm working in an area where pipes burst and turned on fire.



Kenneth Guy

The lines were gas, diesel and crude oil feeding the northeast part of the United States...I've seen several disaster in my time with the Red Cross - I helped out after the 84 tornadoes down east - and I've never seen anything like what I've seen here. It's like there was a war, and somebody bombed here. Everything's demolished. Houses, trees, everything. Trees have not just fallen. They've been uprooted.

JOURNAL: How are the Texans coping?

GUY: Right now, their biggest

problem is water. They don't have enough to bathe in and keep away disease. Water crews are working around the clock to get them water. We're hauling water in for drop-offs everyday.

JOURNAL: How's the morale of the Texans?

GUY: The majority of them have come to the point where they've accepted that it was an act of God, a disaster that just happened to strike them.

JOURNAL: Have you seen anything especially tragic or especially triumphant there?

GUY: Well, they all are very welcoming about what we're doing. The

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area I'm in is sort of a well-to-do area where a lot of CEO's of companies and oil tycoons live. A lot of them have said they will remember the Red Cross. They said they already include the Red Cross in their giving packages. But this time around, they will really remember the Red Cross.

JOURNAL: What led you to become a Red Cross volunteer?

GUY: I've been volunteering just about all my life. I was a firefighter for 22 years. In 1990, I had a heart attack, and it ended my firefighting. Now, I do this.

JOURNAL: Is this any less stressful on your heart?

GUY: Well, I know how much I can take, and I can say when I'll stop. When you're in the middle of a fire, you can't really do that.

JOURNAL: What is it about volunteering that keeps you coming back to do more?

GUY: The gratification of the people. I've been offered administrative jobs, but I've turned them down because you would be stuck somewhere inside and not out with the people where you can see the effect of what you're doing. I enjoy getting out in the public and seeing that I can help.

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The Philanthropy Journal welcomes letters. Letters must be 250 words or less and signed. Please include a daytime phone number. Letters are subject to editing.

Beware of 'creeping militarism'

TO THE EDITOR:

The Chapel Hill Meeting of the Society of Friends, bearing witness to the Society's peace testimony of more than 300 years, is opposed to the new attempt by the military to shape the thinking of our children. Through an expansion of Junior ROTC in our high schools and through the creation of "Career Academies," military thinking, with its accompanying discrimination against gays and people with disabilities, is entering through the back door of our schools in the guise of helping today's "at-risk" youth.

In 1992, Congress voted to increase the number of Junior ROTC

LETTER TO THE EDITOR

units from 1,600 to 3,500 by school year 1996-97. An August 1992, Department of Defense press release explained the expansion of JROTC as providing "at-risk youth with positive instructor roles [sic] models, an alternative to gangs and drug use, and an incentive to stay in high school and graduate."

In addition to an expanded JROTC program, the military is creating "Career Academies" at 30 public high schools nationwide, including one in Charlotte. The Department of

Defense makes the "Academies" - with classes taught by retired military - attractive to schools by offering a \$500,000 "grant." But after two years, the schools must pick up the entire bill.

The military has been looking for some use for officers who are being discharged in the current downsizing of the services. They believe they have found the solution in the schools. While structure and discipline may be understood as necessary in order to channel the energies of youth, we reject the notion that the military has sole rights to these virtues. Our schools are starving for money, there are too few teachers and they are underpaid. So redirect the peace dividend through non-mil-

itary agencies and offer civilian alternatives to those leaving the military, such as retraining as school teachers.

We alert everyone to this creeping militarism in our society. We support those who are attempting to stop this further invasion of the public schools and we also support those who are advocating non-militaristic solutions to the problems of drug use, crime, and high dropout rates among our youth.

*Michael D. Green,
clerk, Chapel Hill Meeting of
the Society of Friends*

EAKES

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to small businesses and nonprofits. Through mid-1994, we'd made over \$27 million in commercial loans to more than 750 small businesses, day care centers and service agencies. The commercial loans made in 1994 created or saved nearly 400 jobs.

Still, the poverty and struggles of so many North Carolina communities show us how far we still have to go.

Minority households own homes in North Carolina at two-thirds the rate of white households. If minority

families owned homes in the same proportion as white households, 125,000 more families in the state would be homeowners.

Self-Help realizes we cannot overcome this disparity alone. Commercial banks and credit unions are a critical part of the solution.

An important feature of development banks and community development credit unions like Self-Help is to demonstrate to traditional financial institutions that low-wealth individuals are credit-worthy borrowers. For instance, we have yet to lose a dollar of principal on our more than \$30 million in home loans. Recently, North Carolina commercial banks

have begun to make loans to such borrowers. We estimate that they have made over \$250 million in home loans to low-wealth home buyers.

To ensure continued lending, Self-Help is creating a secondary market to purchase these mortgages from North Carolina banks. As we purchase these mortgages and sell them to investors, commercial banks can recycle their funds and continue lending to low-wealth families.

When the entire \$250 million portfolio is sold to investors and loaned out again, an additional 5,000 low-wealth households in North Carolina will be new homeowners.

Last February, we made the first

transaction of this type when we purchased \$20 million of Wachovia Bank's low-wealth home loans. Self-Help will package and resell these mortgages to foundations, colleges and other institutional investors. Duke University has already made a leadership investment of \$1 million in this program.

Most importantly, this market will bring the pride and economic security of home ownership to thousands of families like Thomas Avant's who for too long, have been deprived of the economic benefits so readily available to the majority of American families.

BONDURANT

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organizations?

But there are also warnings of unfavorable patterns which may affect philanthropy's share of the transfer. Who will receive the transfer? A generation of young Americans - who did not grow up as profoundly impressed by the Depression or two World Wars as their parents - will not necessarily embrace the philanthropic values or generosity of older generations. Likewise, children accustomed to affluence may later view sharing

their "inheritance" quite differently from their parents who, having had less, had learned at an early age the necessity - if not pleasure - of sharing what they had.

As we know, charitable giving often follows voluntary participation in an organization, be it a church or civic association. Will a new generation brought up with TV as their parent, nightly violence on the screen as their texts, and crowded classrooms as their sitters have the role models, desire or experience to make wise philanthropic allocations of the dollars descending upon them?

Moreover, the press reminds us from time to time that not all nonprofits are well-managed or deserving

other worthy organizations may suffer a consequential decrease in public support.

What may help to increase the transfer to philanthropic organizations that address public needs? A few suggestions:

- Let's have more cooperation and less competition among nonprofits. There really shouldn't be any competition among lighthouses; just bright beacons, cutting through the darkness of greed, bigotry, fear and inhumanity.

- Let's pay more attention to improvement in the management and service delivery among nonprofits, coupled with improving their media

skills so that the public can better understand the jobs that the nonprofits are doing.

- Let's encourage the creation of family foundations during the donors' lifetimes, with boards comprised of family and non-family members, some of whom may in time create their own foundations with fund forever committed to the public good.

- And let's remind ourselves of the wisdom behind E Pluribus Unum: out of many, one. Let's encourage celebration of diversity, its richness and biologic strength, while pulling toward the security, integrity and pleasure of oneness with our neighbors and the world's real wealth.

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