

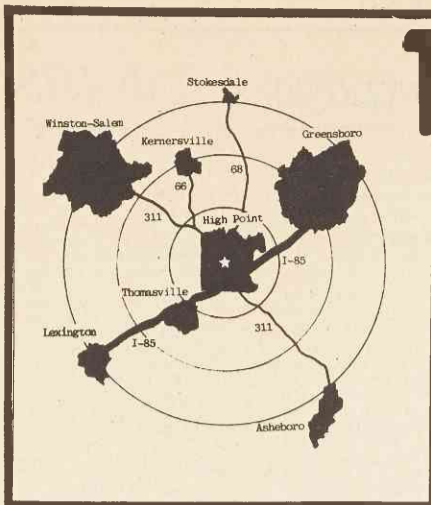
THE TRIBUNAL AID

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News and Notes

VETERANS ADMINISTRATION REGIONAL OFFICE

Persons applying for headstones or memorial markers for deceased veterans can get faster service by making sure they use a new application form that recently became available at Veterans Administration hospitals and regional offices, it was announced today.

VA Regional Office Director H.W. Johnson explained the new monument application form (VA 40-1330) replaces a similar Department of Defense form which will continue to be accepted until supplies are exhausted. Persons using the old form, however, are cautioned to forward the application to the following new address: Director, National Cemetery System (42), Veterans Administration Central Office, 810 Vermont Avenue, N.W., Washington, D.C. 20420.

A headstone or gravemarker is available for any deceased veteran who received an other than dishonorable discharge. The benefit is not available to members of the veteran's family buried in private cemeteries.

Memorial markers may be obtained to commemorate any member of the armed forces who died in service, and whose remains were not recovered and identified, or who was buried at sea. These memorials may be erected in private cemeteries in plots provided by applicants, or in memorial sections of national cemeteries.

Families eligible for the Veterans Administration's Civilian Health and Medical Program (CHAMPVA) will soon be receiving in the mail a new VA pamphlet on these health benefits services for dependents and survivors.

The just-published CHAMPVA pamphlet (VA Information Bulletin 13-6) furnishes detailed information on eligibility, medical services, and methods for filing claims.

Copies are available at all VA hospitals, clinics, domiciliarys, and regional offices, at the veterans' assistance centers, nationwide, and at U.S. embassies and consulates overseas.

Requests for the pamphlet should be sent to the nearest VA hospital or regional office, not to the VA Central Office in Washington, D.C.

CHAMPVA provides partial VA payment for the health care of wives and children of veterans who are 100 percent disabled from service-connected causes and for the survivors of those who died of such causes after leaving military service.

BETTER BUSINESS BUREAU

Filmflam Artists: Ralph L. Sheppard of the Guilford County Department of Social Services, has reported that some film-flam artists are attempting to sell bogus insurance policies to recipients of welfare checks across the county. "Don't pay anyone any money for insurance for food stamps," he warned. Sheppard said the insurance policies to insure the buyers against being refused as applicants for food stamps are worthless. He said he was appalled at the film-flam artists taking advantage of the needy and poor, causing them to spend money from their welfare checks for insurance which doesn't really exist.

THE TRIBUNAL AID

now has a twenty four hour answering service to receive your calls and news.

Dial 885-6519

NORTH CAROLINA MUTUAL

Celebrating its Diamond Jubilee

WORLD'S LARGEST BLACK BUSINESS

BLACK BUSINESS HAS OFTEN BEEN CHARACTERIZED, AS MERELY A FLY BY NIGHT

Now in its 75th year of business, North Carolina Mutual which had \$200 in assets in 1900, today has \$1.7 billion worth insurance in force and \$136 million in assets. Operating out of its own modernistic 12-story office here in North Carolina, it is one of the largest black-owned and black managed companies in the world.

The route to the top of the black economic world has been characterized by tight family control of the

company's leadership, a conservative investment policy that has often brought criticism from black entrepreneurs seeking financial backing and a low-keyed, sometimes non-existent, involvement in social action causes for blacks.

Says William J. Kennedy, III, the 51 year old president of North Carolina, "We are conservative in the sense that we don't take unusual risks."

Elected president two

EXPERIMENT TO BE FOLDED IN A COUPLE OF WEEKS. ONE OF THE MOST CONSPICUOUS EXCEPTIONS IS THE NORTH CAROLINA MUTUAL

years ago, Kennedy explained that N.C.M. "Take a certain amount of risk, but our feeling is that we have an obligation to keep the company sound no matter what."

"Our role is not to become involved in social issues because we feel we can do black people more good in another sense -- as an economic symbol. Many of our individual members get involved in social causes. But for the company I think it necessary that some element in the black community work from the inside as much as possible."

North Carolina Mutual has always invested its policy holders' premiums mostly in real estate mortgages and bonds. It never has put much into the stock market.

The company recently sold more than 90 per cent of its stockholdings and reinvested the money in certificates of deposit.

The number of mortgage investments has also declined in recent years, although their total dollar value has increased.

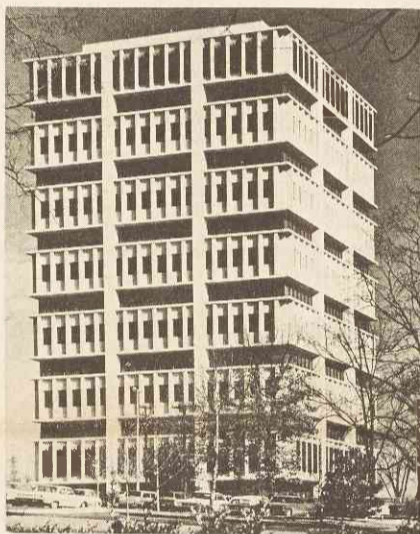
In 1968, the company had 27.8 per cent of its assets invested in mortgages, most of them home mortgages. Last year this dropped to 22.5 per cent. During the last 10 years mortgages have dropped in

LIFE INSURANCE COMPANY. IT IS PERHAPS THE LEADING SYMBOL OF BLACK ECONOMIC ACHIEVEMENT IN THIS COUNTRY.

the company had depended on the low-income black wage earner.

More than 60 per cent of its business comes from so-called industrial policies -- that is, insurance policies that are paid for on a weekly basis to an agent who stops at home to collect a dollar or so. Most major insurers have dropped this kind of business. The black wage earner however, places a high value on insurance, even if it's just a small burial policy. Today the average industrial policy issued by North Carolina Mutual is \$832.

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MUTUAL PLAZA

CONTINUING EDUCATION

At Winston-Salem State

Winston-Salem State University has made a commitment to the concept of continuing education. Broadly defined, continuing education includes all post-high school training except continuous full time classroom attendance in a degree grating program during the day. Within this broad definition, Winston-Salem State University has chosen to concentrate its efforts in areas which complement continuing education opportunities available at other local educational institutions.

Late afternoon and evening classes are scheduled primarily for the convenience of those seeking formal academic credit with a degree as their objective but whose family responsibilities or working hours prevent them from taking daytime classes. These classes are taught by the University faculty as a part of their normal teaching load and are attended by fulltime students as well as those on a part-time basis. The University makes every effort to schedule a sufficient variety of courses during these hours to make it possible for persistent students to earn a degree solely

through participation in this program. Part-time students are, of course, eligible to enroll in daytime classes if those are more convenient to them.

Continuing education students seeking to earn a degree must meet the University's regular admission requirements - satisfactory completion of a four

year curriculum in a secondary school approved by a recognized accrediting agency, or its equivalent, and the Scholastic Aptitude Test of the College Entrance Examination Board. Provisional admission as a special student may be granted pending the fulfillment of these

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Wins National Award

FAYETTEVILLE -- James E. Evans, Director of Bands at Fayetteville State University, was recently chosen by the College Band Director's National Association Meet at the University of Wisconsin as one of the first Blacks to conduct at the annual symposium.

Evans, a member of the elite organization which is composed of band directors throughout the nation, attended the meet in June and July.

A native of Williamston, North Carolina, he was Director of Bands at Livingston College, Salisbury, N.C., and several high school bands in the state before coming to

Fayetteville State University in 1972.

Evans is a graduate of A&T State University and is a recipient of the Master of Music Degree from the University of Michigan.



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BARE FOOT TIME -- When the temperature rises into the 90's during Mid-Summer, there is only one thing for Fayetteville State University coed, Deborah Balmer, to do. And that is -- "Kick her shoes off". A native of New York City, Deborah is a physical education major at FSU and wants to pursue her master's degree in the area of physical therapy. [FSU photo by John B. Henderson]

Driver's Safety Program

GREENSBORO, N.C. -- Beginning in August, A&T State University will offer a new bachelor degree program in safety and driver education, the only such approved undergraduate major in the state.

Although the new major has just been approved by the Board of Governors, A&T, for more than two decades, has pioneered in

Homecoming

At Memorial

Homecoming at Memorial United Methodist Church, 805 Fairview St., High Point, on Sunday, July 28, 1974, will begin with the regular morning worship at 11:00 with the minister, Belvin Jessup, leading the services. A covered dish lunch will begin at 12:30.

At 3:00, Rev. James W. Ferree, currently pastoring at St. Mattheus United Methodist Church, Greensboro, will preach the afternoon sermon.

Born in Randleman, N.C., Rev. Ferree, received the Bachelor of Arts Degree from Livingstone College, the Master of Divinity Degree from Hood Seminary, Salisbury, N.C., and has studied further at Union Seminary, Richmond, Va. He has served as a pastor in the Western North Carolina Conference

the preparation of teachers in the field of safety and driver education, according to Dr. Isaac Barnett, director of the new program.

"A&T has prepared more than 2,000 safety and driver education teachers and its program has served as a model for many colleges and universities in the Southeast," said Barnett.

Prior to getting approval for the new program, A&T already had the only master's degree program in safety and driver's education in the state, the program being offered through its teacher education department.

In 1971, Barnett established a Safety and Driver Education Center at the university.

In addition to the on-campus offerings, A&T last semester provided courses in the field for more than 270 persons in Concord, Durham, Henderson, Moore County and at the Gaston Community College.

Barnett said there is a tremendous demand for personnel for both areas of safety and driver's education throughout the nation.

"For example, we can't begin to fulfill the requests we get for driver's education teachers in such metropolitan areas as Baltimore and Washington, D.C.," said Barnett, "and these starting positions pay \$9,000 or more per year."

Barnett also indicated that measures such as the new Occupational Health and Safety Act Program have created a new emphasis on safety.

There is a need for safety supervisors in industry, certain types of traffic court officials and for administrators for various agencies within the state and for the national Department of Transportation," he added.

Barnett said that safety specialists can serve as directors of safety for the schools. "Starting this fall," he emphasized, "schools will be required to have these persons on their staffs."

He said a research team of the North Carolina Department of Transportation recently identified the manpower needs for various traffic-related activities in the state.

"They found 41 job descriptions that are traffic safety related," he said.

The new A&T program will provide instruction in such diverse areas as highway safety education,

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What's New?

Dear Debbie on page 3.
Horoscope on page 6.

"We must give our children a sense of pride in being black. The glory of our past and the dignity of our present must lead the way to the power of our future."

ADAM CLAYTON POWELL