

HUD Issues New Pamphlet For "The Home Buying Servicemen"

WASHINGTON, D. C.—"The Home Buying Serviceman," a 10-page free foldout pamphlet explaining FHA's mortgage insurance program for armed services personnel, has been published by the U. S. Department of Housing and Urban Development.

The Federal Housing Administration insures long-term, low-down-payment mortgages under a special "in service mortgage" program for servicemen and women on active duty for two years or more. Those eligible may serve in any branch of the U. S. Armed Forces for Coast Guard, at any rank.

The mortgage on proposed new houses can be as much as \$30,000. The amount is limited to not more than 97 percent of the first \$15,000, plus 90 percent on the next \$5,000, plus 85 percent of the remainder. The pamphlet gives details

about who is eligible and how to apply for the mortgages when buying either new or existing homes. It explains the way discount points are frequently charged by mortgage lenders to builders or home owners who sell with FHA mortgage insurance, and how this affects the true "annual percentage rate" under the Truth in Lending Act.

The pamphlet also explains FHA's premium charged for insuring the mortgages, tells about possible problems a serviceman may face when transferred, and covers the subject of builders' warranties on new homes.

"The Home Buying Serviceman" (HUD's F/1P-29) may be obtained free by postcard request from the Community Relations Division, Office of Public Affairs, Washington, D. C. 20410.

PREGNANCY PLANNING AND HEALTH

BY MRS. GLORIA RIGGSBEE

Dear Mrs. Riggsbee:

I have been reading your column for some time now, and I know how you always tell us to write if we want to know more about birth control. You also say that some products you can buy in a drugstore are only deodorants for "feminine hygiene" (like Norforms) and we should not make the mistake of buying them and thinking they are for birth control.

What about "foaming tablet" suppositories? Are they for birth control or just a deodorant? I've been thinking about using them, but I wanted to check with you to make sure they are for birth control. Please answer soon, Mrs. E. T. Dear Mrs. T.:

You were wise to write and find out more about the product that interests you. Foaming tablets are a birth control method, but not a very good one in terms of effectiveness and reliability. There are much better products which can be bought without prescription. If you will write me % The CAROLINIAN, I will send you a list of the most reliable products.

Better yet, if you want the best possible protection against another pregnancy, why not visit your doctor or the Wake County Health Department, 3010 New Bern Avenue. They can give you a method which will protect you better than anything you can buy in a drugstore.

Dear Gloria:
I am taking the birth control pills and this is what I want

the Assembly is in session. Alternative dates for the meetings are set for October 3-17-24; November 7-14; and December 5. Dr. Thorpe stated, "I hope that I can attend one of the six valuable and informative briefings."

"With ECSU now open for the academic year 1966-70 and, considering other commitments already made to attend conferences relative to my responsibilities here and affiliation with several organizations, I can't say, right now, whether I can keep in on the UN this year," Dr. Thorpe explained.



DELICIOUS BLACK HISTORY—Mom's discussion on the recent skyrocketing interest in Black history did not detract from the delicious self-provided meal of Inger. The Progress Plaza Office of the Philadelphia Saving Fund Society's permanent exhibit of Black history books has attracted area-wide interest throughout the area. Mrs. Dorothy Brooks talks intently with office manager James Ward about the extensive collection of books. Approximately fifty hand-picked books by a committee of Philadelphians who are expert on Black history, were placed in the Progress Plaza Office a month ago.



NCTA RETURNS FROM HAWAII—Members of the North Carolina Teachers Association, their families and friends recently returned from a fifteen day trip to Hawaii. The group, pictured above, traveled from the Raleigh-Durham Airport by Eastern Airlines to Tampa, Florida, where they were joined by a Florida group and transferred to their private International Airlines DC-8 Jet Liner which whisked the 275 member group off to 3 days and 3 nights in exciting Las Vegas, Nevada, then on to beautiful Waikiki-Honolulu; Kauai-Oahu-Maui-Coco Palms, Poipu Beach and Waimea Canyon, Hawaii for 7 days and 7 nights; then to cosmopolitan San Francisco for three days and three nights of splendor. The NCTA group enjoyed a champagne party aboard the DC-8 enroute, meals, sight-seeing tours, clubbing, an unlimited beverage party and lei (the Hawaiian flower greeting), upon arrival in Honolulu, first class restaurants and hotels and cocktail beverages and food aboard the Fan Jet until arrival at the Raleigh-Durham Air Terminal. Not one individual in the group said anything less than "It was the most wonderful vacation and experience I have ever had."

North Carolina's Participation In USDA Food Program Decreases

ATLANTA, GA.—U. S. Department of Agriculture food programs aided 266,113 needy persons in North Carolina during July 1966 persons less than the number that received food assistance in June but 46,314 persons more than the number that took part in the program a year ago.

USDA's Food and Nutrition Service said that 67,838 persons in 38 counties took part in its food stamp program and received \$43,066 in bonus coupons.

FNS' family food distribution program aided 128,275 persons in 59 counties. The foods distributed had an estimated retail value of \$1.4 million and included dairy products, canned and dried fruits and vegetables, canned meat or poultry, grain and cereal products, as well as other items such as peanut butter and scrambled egg mix.

In North Carolina, the food distribution program is ad-

ministered by the North Carolina Department of Agriculture, and the food stamp program is administered by

the North Carolina Board of Public Welfare, both in cooperation with the Food and Nutrition Service.

Black Physicians Frustrated, Says New NMA President

SAN FRANCISCO (UPI)—Dr. Julius W. Hill, new president, National Medical Association, is disturbed over the "constant frustration" of Negro physicians.

His overworked colleagues in the nation's slums, he said, are harassed, underpaid, ignored on medical policy matters, and detested by outsiders with no concern for the Black community.

"The biggest problem facing a Black physician," he said, "is his constant frustration at being on the ground floor of projects, on the ground floor of policy-making, and the fact

that when he is taken into a program, it's almost a token-like thing, which I disapprove of."

Conditions surrounding medical practice in slum areas "irk the living daylights out of ghetto doctors," said Dr. Hill, whose office is in Los Angeles. The slum doctor is, not getting the recognition and pay he deserves, he added, after being elected NMA president at the association's convention in this city.

ECSU Prexy Invited To United Nations

ELIZABETH CITY—Dr. Marlon D. Thorpe, president of Elizabeth City State University, has been invited to attend at least one of six briefings during the 24th session of the General Assembly of the United Nations.

Sponsored by the United States Mission to the UN and the Foreign Policy Association, the briefings will center around the role of the United States in the international organization. The invitation provides for inside participation and observation of the functions of the UN while



TWO KINDS OF CASTLES—Al Freeman, Jr., (right), who stars with Burt Lancaster in Columbia Pictures' CASTLE KEEP, chats with Elmer Young, managing director of the Progress Plaza Shopping Center, and Fred Harrod, president of the Plaza's Merchants Association, during a recent tour of Philadelphia. Freeman was told that the multi-million dollar shopping complex -- which houses nearly a score of black-owned and black-operated businesses -- "is a castle in its own right... a showcase of black economic progress."

A&T Wins National Accreditation For Its School Of Engineering

GREENSBORO—The School of Engineering at North Carolina A&T State University was notified last Thursday that its curricula have been fully accredited by the Engineers' Council for Professional Development (ECPD), highest accreditation agency in the nation for engineering education.

The Council is recognized as the sole accrediting body of all engineering curricula in the United States. The announcement of A&T's accreditation was made by Dr. Lewis C. Dowdy, university president. Accreditation by ECPD indicates that A&T's School of Engineering meets the same standards of engineering education that all other schools of quality must meet.

My wife isn't dumb either. She's had two years of college. She says she feels wonderful being pregnant and that it's a woman's duty to have as many children as she can. Besides, she says, she would be bored if she couldn't keep having babies, because it gives her something to do.

I've talked and talked to her about reasons why we shouldn't have another baby. For one thing, we can't afford it. But she won't listen. What more can I do? Mr. R. S. Dear Mr. R. S.:

A child should be born as a result of the mutual agreement of both parents that they want another child. Your wife does not have the right to insist on more children if you are opposed to it.

Modern women have their families and keep house, but they must also find other things to give meaning to their lives. Your wife could become a foster mother, or perhaps start a day nursery in your home for children of working mothers. There are many possibilities.

Your wife should also give serious thought to the future of your children. By 1975 the number of young people in the 18 to 29-year-old bracket will increase more than 50%. Your children will face tough competition in jobs, education and housing. Her desire to fight boredom by having more children is primarily selfish. She is thinking of herself, not her children and their future.

In winning accreditation, A&T joins North Carolina State University at Raleigh and Duke University as the only institutions in North Carolina with approved schools of engineering. Only two other black colleges in the nation have been approved by the Council.

"This recognition will put our School of Engineering one step further along toward our goal of providing technical leadership in the Piedmont Crescent," said Dowdy. "We hope this new status will provide business and industry in the immediate area with new confidence in our programs. We want these programs to be used to provide further training for employees of these firms."

Meeting the Council's high standards for accreditation were A&T's programs of architectural, electrical and mechanical engineering. A&T already has graduated hundreds of engineers, who are working in government, business and industry, according to Dr. Reginald Amory, dean of

the school, "accreditation will stimulate recruiting of our graduates by the most prestigious firms in America. It will open new doors for us in research and service."

In informing A&T of its accreditation, the ECPD report lauded the institution for its diligent efforts over the years to get the curricula ready for the Council's rigid examination.

The report stated "the university administration, and the faculty are to be commended for their determination, persistence and thoroughness in developing programs in engineering."

Although operating under severe financial limitations, the school has made orderly development of programs in keeping with curricula objectives."

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