

# Industry Sends Big Weapon To Kill Sen. Ballance's Two Consumer Bills



SEN. FRANK BALLANCE

State Sen. Frank W. Ballance, Jr., D-Warren County, presented Senate Bill 828 to the Banking Committee on April 27. The bill was intended to alleviate the flood of bad checks into the banking system. The bill was killed by heavy lobbying by the banking industry and did not receive a single vote of support from the group.

Another of Ballance's bills, Senate Bill 9424, was presented to the Small Business Committee on May 4. That bill was designed to stop banks from overcharging the public for returned checks.

According to a survey done for Ballance, banks are charging from \$15 to \$21 for a service which they say costs them only \$6 to \$7. They are pocketing the difference.

N.C. Commissioner of Banks

William T. Graham, replying to Ballance's request, said, "We surveyed 12 of the 71 banks in North Carolina. We tried to make this a random sampling but did include state-chartered and national banks, large

"Of the 12 banks, we found the range of worthless checks to be from \$15 to \$21, specifically, three banks charged \$15, six banks charged \$18, two banks charged \$19 and one bank charged \$21," Graham said.

**Senate Bill 924 would have still charged the same amount for the bounced check but the difference would have gone for school construction rather than to the banking industry.**

and small. There is no current information available that we know of but I do believe this survey will give you a pretty accurate picture of where this matter is at this point.

The commissioner said no banks were able to give an accurate breakdown of figures of what the processing cost of a worthless check accounted for.

## Jeanette Beckwith Named Region Three Principal Of Year

Dr. Jeanette R. Beckwith, principal of Carnage Middle School, has been selected as Region Three's Principal of the Year through a program co-sponsored by Wachovia Bank and Trust Co. and the North Carolina Department of Public Instruction.

This is the second consecutive year that a Wake County principal has received this honor. Last year, Conn Elementary Principal Norma Haywood was named the Region 3 Principal of the Year.

Dr. Beckwith will now compete with seven other regional winners for the state title that includes a \$1,500 award. Earlier, Dr. Beckwith was named the 1989 Principal of the Year for the Wake County Public School System and the Wake County PTA Principal of the Year. She also was the Wake County Principal of the Year in 1987.

Dr. Beckwith received her undergraduate degree from Shaw University, her master's degree from N.C. Central University, and her doctorate from

Neva University. She has been with the Wake County School System since 1972. During her 17 years with the system Dr. Beckwith has served as supervisor of health education and principal of Lincoln Heights Elementary and now Carnage Middle School.



DR. JEANETTE BECKWITH

## INSIDE AFRICA

John Jerry Rawlings, Ghana's military strongman, recently promised wider political concessions in a speech to mark the 32nd independence anniversary of the country. He said the new district assemblies, elected between last December and February, would decide on the next stage of the new political process in the country. "It is not for a handful of people in Accra to say when and how, or even if, regional and national assemblies should be established," he said, adding that the district assemblies should be able to formulate guidelines for subsequent stages of government once they have grasped the basic issues at the district level.

He said any new form of government must stem from the grassroots level while the government will act as a catalyst by trusting the good sense of the people to arrive at an appropriate system. "The ultimate task of the ruling Provisional National Defense Council is to make itself redundant," he said, "but this would not be done by decreeing artificially conceived or borrowed forms of government."

Rawlings praised Kwame Nkrumah, Ghana's first leader, saying that the best monument to his honor would be to restore Ghana's dignity and pride as a champion of justice. He vowed to deal with political dissidents who are hellbent on derailing the revolution. He said, "Although political dissidents have been checked, confused and divided, their lust for power and privileges persists."

Rawlings regained power after ousting Hilla Liman in 1981. He had ruled briefly in 1979 before he handed the reins over to Liman after executing some past military leaders including Ignatius Acheampong and Fred Akuffo, both of them generals.

## Items Affecting Auto Insurance To Change

Many things that could affect the cost of your auto insurance will change May 15. Depending on individual cases, these changes could cause your rate to increase or decrease. According to Chairman Art Ivey of the North Carolina Rate Bureau Governing Committee, changes in the state laws on insurance will affect policies that become effective on or after May 15. Ivey is also regional underwriting manager in Charlotte for Allstate Insurance Co.

Among the changes, a different schedule of Safe Driver Insurance Plan surcharges will apply. Facility

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## Growing Pattern

# FBI Probes Racism

## Students Handcuffed By Police

BY CHESTER A. HIGGINS, SR.

Washington, DC—In Tempe Ariz., the Federal Bureau of Investigation announced it is examining the conduct of the Arizona State University campus police in a recent incident in which two Black students were handcuffed and complained they were bullied by the officers as a crowd of white students yelled racial slurs.

The investigation seems to underline FBI Director William Sessions' expressed determination to combat racism impartially, both within and without the organization.

In Tacoma, Washington, the Dept. of Justice announced an agreement mediated by the Community Relations Service between the Pierce County Sheriff's Department and the Tacoma NAACP Branch, that will relieve tension between the two organizations and increase job opportunities for Blacks in the Sheriff's department.

"Under the agreement, the Pierce County Sheriff's Dept., with the approval of the Pierce County government, will begin to form a community outreach group

(See PROBE, P. 2)



KEYNOTE SPEAKER—Lloyd Vincent Mackey, chancellor of Fayetteville State University, was the keynote speaker recently for the Strengthening the Black Family Conference at Saint Augustine's College. The successful conference was

## New Plan Proposes To Help Savings And Loans

WASHINGTON, D.C.—The House Banking Committee has beefed up the administration's savings and loan rescue plan, Fourth District Rep. David Price said last week.

"This is a new and improved version," said Price, a member of the Banking Committee. "The plan now includes tougher regulations and capital standards, better protection for depositors and creative housing opportunities for low- and moderate-income families."

The committee, with Price's support, approved the bill last week. It is designed to restore the solvency of the savings and loan insurance fund while putting a system in place to prevent future crises.

The bill also steps up investigations and prosecutions of S&L fraud and requires S&L owners to risk more of their money when making loans. It also includes Price's amendments to ensure a tougher regulatory structure and strengthen the consumer's hand in the rescue plan.

The full House is expected to vote on the bill later this month, and Congress should adopt the plan by early summer, Price said.

"It's clear that we have to move quickly to get a plan in place," he said. "Much is at stake, especially for the depositor."

Committee members have fine-tuned the plan in recent weeks, said (See SAVINGS AND LOAN, P. 2)

## A Jewish-American Conference: "Not Revision. But New Vision"

BY DR. ALBERT E. JABS  
Contributing Writer  
An Analysis

It is clear that Christian-Jewish relationships or Jewish-Christian understandings must be fostered; they have similar roots.

These relationships, however, cannot grow if one side or the other is paralyzed by shame, hatred, or guilt. Authentic relationships must be based on a complete examination of the historical record, an awareness of differences, and a drive for reconciliation in terms of mercy, justice, and right—even after the Holocaust. Modern Jewry asks the question of

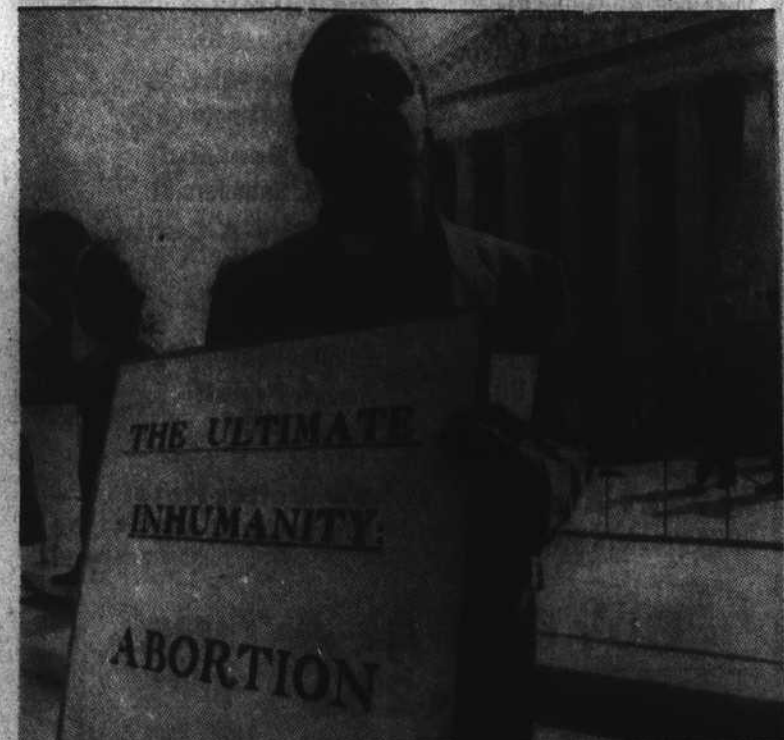
whether there can be a God or morality after Auschwitz. But this may not be the ultimate question—while it is tragic—and it was a holocaust—there have been other holocausts in history's horror house. We do not forget, but the past should not be an obstacle for reconciliation.

Both traditions speak of a mission of mercy, justice and right. Each tradition tells of a priesthood, a uniqueness, a holy nation, a called people, and a chosen race. A chief question in all of this and like the Hebrew prophets Amos, Jeremiah, Micah and Hosea spoke, was for a universality of

justice, mercy and right.

In their ancient time, God was Creator, Redeemer, and Sanctifier. Both Christians and Jews subscribe to this. They differ on the fact that the Propheted One—the Christ—came in historical time. For the Orthodox Jew, the Messiah is yet to come.

The Conference of Jews and Christians at Charleston, S.C., really should have addressed the issue of selective justice. This is the critical question and both Christians and Jews can be faulted on that issue. The summary of the laws/prophets in the (See JEWS-CHRISTIANS, P. 2)



LONE DEMONSTRATOR—Rev. Leven Yalla of Ypsilanti, Mich., appeared at the steps of the U. S. Court in Washington, D. C. to voice opposition to abortion on a day which saw many demonstrators for and against abortion and many arrests. (Photo by Talib Sabir-Calloway)

# Malcolm X: A Cultural Renaissance

## A National African-American Holiday Plan

BY YEMI TOLU  
Special To The CAROLINIAN

May 19 is the birthday of Malcolm X, one of the world's most remarkable and important persons. Malcolm was born in 1925 in Omaha, Neb. He had a rough youth, including suffering through the murder of his father by racists, the breakup of his family and his placement in boarding homes.

Later, as a young adult, Malcolm was involved in drugs and other crime on the streets of Harlem. In prison, he heard of the Hon. Elijah Muhammad, and that changed his life. He joined Muhammad's Nation of Islam, a black nationalist organization, and dedicated his life to the moral, spiritual, political and cultural rebirth of the black race.

Malcolm rose quickly in the Nation of Islam and became a dynamic, insightful speaker and teacher. Malcolm believed in self-reliance, in uplifting the downtrodden, and in black manhood, womanhood and peoplehood. He also believed in fearlessness and self-defense. He

taught that we are a world people, that we should fight for our international human rights, not just U.S. civil rights. He said capitalism is evil, and that we must be prepared to fight for those things that are justly ours. And above all, Malcolm was a

its replacement with a just system), in truth and in God.

Malcolm outgrew some aspects of the Nation of Islam, and started his own black nationalist group in 1964. He traveled widely, and was welcomed by progressive movements and

**Malcolm X believed that African-Americans should work toward unity, nationhood, cultural renaissance, self-determination and an equal say in world affairs and the right to fight for international human rights.**

black nationalist (the belief that black people, no matter where we are in the world, should work toward unity, nationhood, a cultural renaissance, self-determination and an equal say in world affairs). Malcolm equally believed in revolution (the overthrow of an evil system and

heads of state throughout Africa. Despite his assassination in 1965, Malcolm continues to this day to be an example of the highest moral and political principles we can live by.

Syndicated columnist Ron Daniels has issued a call for our community to declare May 19 to be Malcolm X

Day, a national black holiday, beginning in 1989. Not a federal holiday—I'm sure Malcolm would reject THAT idea forthwith—but a holiday we ourselves recognize. I support that call.

You can indicate your support by studying Malcolm's life and work. Read "The Autobiography of Malcolm X" (Grove Publishing, 1965). Listen to tapes of his talks (one such catalogue is available from Omar Farooq, 315 N. 15th St., Terre Haute, Ind. 47607). Read "Malcolm X, The Man and His Times," edited by John Henrik Clarke (MacMillan Publishing, 1969). Get "The Picture Life of Malcolm X" by James Haskins (Watts Publishing, 1975) for the children. Attend programs in his honor. Discuss his ideas with your family and friends.

You may want to get together with a few friends or members of a group you are in, and buy and study together the material above.

Malcolm was assassinated in 1965 (See MALCOLM X, P. 2)