

LENDING

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Complaints were filed in May by coalitions of community organizations, clergy, non-profit housing providers and minority business people wanting to increase lending in low-income and minority neighborhoods.

The Raleigh Community Investment Committee and the Durham Community Investment Committee have, separately, asked federal regulators to deny lenders' plans for bank takeovers on the basis that they have not been lending in minority and low-income neighborhoods. Community groups say the two lenders are in violation of the Community Reinvestment Act, a federal law requiring financial institutions to invest in all communities from which they draw deposits—including credit-starved low-income and minority areas.

Analyses of the lending data reveal:

• Over five years, Home S&L loaned just seven percent of their dollars to homebuyers living in low- and moderate-income neighborhoods that make up 38 percent of Durham County's population.

• Race was a factor regardless of income. Over five years, Home S&L has made nearly seven times as many loans (and loaned more than 10 times the dollars) into white moderate-income areas as into black neighborhoods with the same income level. Raleigh Federal made more than four times the loans (and seven times the dollars) into white moderate-income areas.

• Over five years, Raleigh Federal made just 16 loans, totaling \$698,000, to the low-income census tracts in Wake County.

• Both lenders have not participated in most federal, state and local programs targeted toward low- and moderate-income people for home purposes and home improvement.

On Sept. 19, the Durham community coalition will hold an oral argument with Home Savings and Rhode Island-based Old Stone Corp. Home Savings and Loan is trying to sell itself to Old Stone.

On Sept. 20, the Raleigh group will hold oral argument with Raleigh Federal. Raleigh Federal is trying to buy First Federal Savings and Loan (Sanford) and Builders Federal Savings and Loan (Rocky Mount). Community groups want Raleigh Federal and Old Stone, the buyers, to demonstrate that they will remedy past problems before any new purchases take place. Once more information is gathered, regulators can approve or deny the applications or they can condition the approval on steps to improve lending.

The Durham CRC has been negotiating since April with Old Stone to assure that the new owner improves lending practices in low- and moderate income areas. "We have made progress in our negotiations with Old Stone," said Darryl Smith, chairman of the Economic Committee of the Durham Community of the Affairs of Black People. "We have agreed on lending programs that will help more moderate-income people become homeowners, but have not yet achieved lending that would benefit underserved low-income neighborhoods."

Raleigh Federal has refused to continue hearings with the Raleigh Community Reinvestment Committee.

INSIDE AFRICA

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pointed out that the general amnesty should not only apply to Namibian refugees but to all Namibians at home, in jail or abroad.

All the discriminatory laws based on race have not been repealed as agreed upon, "leaving dangerous and key pieces of legislation still in place." South Africa, he said, should attend to these anomalies instead of addressing the false alarms about SWAPO's threats. He added that the Security Council should stop the regime's gross violations of key aspects of Resolution 435. And he reaffirmed that the election in November should not only be free and fair, but must manifestly be seen to be so. Koofoet and other paramilitary murder gangs should be disbanded and deported. No interference with UNTAG personnel should be tolerated.

Yes, the Namibian independence process must be kept on track. South Africa cannot be both culprit and administrator. UNTAG should take over complete control, and South Africa must move out of Namibia. And Namibia must be led to its sovereignty and democratic government, ending colonialism and white domination once and for all time in Africa.

LEADERS

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child, representatives Augustus Hawkins (California), Louis Stokes (Ohio) and Ford reported that nearly 11 million children in the United States live in poverty with 45.1 percent of all black children among the victims. Homeless families with children, the majority of whom are black or Hispanic, comprise about 34 percent of the entire homeless population in the country and close to 100 million children under the age of five live in absolute poverty in Third World

COUNTRIES

The annual CBC banquet closed with a multimedia and personal tribute to Rep. Mickey Leland (D-Texas) and his 15 colleagues who were killed in Ethiopia while seeking to aid the millions of refugees in Africa.

AIDS

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Because much of the research on new drugs is being conducted at universities, clinical trials are often set up in a way that excludes poor people, said Keith Cylar, a clinical social worker and activist with the AIDS Coalition to Unleash Powers, known as ACT UP. Often, services like transportation and day care are not considered, he said.

"Don't put the trials on Madison Avenue or at New York University, put them in Harlem," he said.

As of a month ago, 7,000 people with AIDS were participating in the clinical trials sponsored by the National Institute on Allergy and Infectious Diseases, the chief AIDS research institute at the National Institutes of Health. Among them were 557 blacks, 731 Hispanics and 427 women.

AIDS activists helped start the move to community-based testing, and the federal government is preparing to distribute \$6 million in the fall to groups that want to expand or begin such programs.

P. Clay Stephens, an AIDS services worker from Boston attending the conference, dismissed the often-heard reasons researchers give for excluding women and intravenous drug users, the fastest-growing segment of AIDS cases, from clinical trials: they are unreliable because they don't always show up for treatments.

"Well, are they not coming in because they're at their methadone clinic? That's a very valid place for them to be," she said. "Did the woman not come in because her child was sick?"

"Those concepts of non-compliance are often covers for our poor design based on having dealt with other middle-class people who can plan ahead and are in control of their lives in terms of scheduling and resources," she said.

Health and Human Services Secretary Louis Sullivan, whose department is sponsoring the conference, told the opening session that the government and local communities must do a better job targeting AIDS prevention messages to minorities.

He said the messages must be "culturally relevant and sensitive," but he added that "community standards must be respected" in educating about the disease that is often transmitted through sexual contact.

As of July 31, the total number of Americans diagnosed with AIDS reached 102,621, of whom 59,391 have died since July 1, 1981, according to the Centers for Disease Control.

Blacks, who comprise 12 percent of the U.S. population, represent 26 percent of adult AIDS cases in the United States and 53 percent of pediatric cases, he said. Hispanics, who make up seven percent of the nation's population, represent 15 percent of adult cases and 23 percent of pediatric cases.

BOB ETHERIDGE

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students taking the test in Virginia, our next-door neighbor, where the average score is 902 as compared with North Carolina's 836. I am absolutely not willing to concede that on average our students are 66 points less accomplished than students in Virginia," he said.

Etheridge said he will appoint the excellence task force within 30 days. He said he hopes to enlist some of North Carolina's leading citizens on the task force and that it will be asked to work with separate committees of superintendents and other school administrators; teachers; parents; and the Department of Public Instruction's staff.

"We want the groups to meet separately, reach separate conclusions, then come together before going to the task force," the superintendent said, adding that the department also will develop ways to involve students in the study so that it can be determined what the people actually taking the test think.

"We will make this task force our priority for it will make recommendations that will, in my judgment, dramatically change our high schools," Etheridge said. He said he is not looking for a "quick fix" and that, in fact, some of the data the Department of Public Instruction now has indicates that next year's SAT scores "probably offer little hope that we can move off the bottom."

The superintendent said he will ask all superintendents in the state to sign releases allowing the department to collect SAT scores on a local unit and local school basis.

"We need to identify those schools that are doing an outstanding job of preparing students for the SAT so that we can replicate those practices," he said.

He also said the department will use the money authorized by the 1989 General Assembly to push hard for all students who plan to take the SAT

to also take the PSAT. The PSAT is required as the basis for National Merit Scholars. Students cannot be considered unless they have taken the test.

"We had more students than any other state taking the SAT who had not taken the PSAT, and it certainly showed," Etheridge said. He added that North Carolina will be the first state providing funds so that any student can take the PSAT.

The superintendent also said a way must be found to steer more students into math courses and into the more rigorous courses in the secondary curriculum. He said he will ask the task force to examine methods that have worked in other states.

Etheridge said the department also will use Senate Bill 2, which offers greater flexibility to local education agencies in the way they spend money and develop programs, as a prime piece in the fight to improve student achievement. He said the department is currently working on the procedures for implementing that legislation and that a suggested schedule will be before the State Board of Education at its October meeting.

"I believe our administrators and teachers know how to improve student achievement, and we will give them the right to try some new methods. At the same time, we will hold them accountable for the results," he said.

"I don't have all the answers to the questions I am raising today, but I do know that answers exist, and I believe we must find them," he said.

He said it is not productive to make excuses for North Carolina's SAT averages or to blame the test-makers.

"Our record is awful. We can make it better. And we need to get on with the job," he said.

EDUCATION

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with a service to provide to the community in general and each student in particular, then teaches usually teach because they want to teach.

The second: "Have a strong knowledge base and keep current. Kids look for that." Teachers must know their content. There is no substitute for being a master at the substance of the subject matter. Students know when a teacher has a solid command of the field. Students appreciate updated material. Students feel cheated when content and materials are stale. Teachers cannot afford to use last year's plan for this year's effort. Only this year's honing of content will succeed with this year's students.

The third: "You need to establish procedures and policies at the very beginning." Students have a right to know what is expected of them from the very first day of school. Academic, personal and social expectations must be clear, consistent, and substantive. Students want parameters. Good teachers know how to use procedures and policies in such a way that they free students to thrive, flourish, and succeed.

The fourth: "Make it exciting. You have a product to sell." Students find subject matter exciting when they see a connection between themselves and the subject matter. Effective teachers are so in tune with the students that they can inspire students to see the connections between themselves and the content. Students love to learn when good teachers facilitate an experience which is delightful, electrifying, and exhilarating and which relates to their lived experiences.

The fifth: "Have respect for your students. If you do that, you almost command that they respect you." Teachers, like all other professionals, must earn the respect of their clients. Respect begets respect. Esteem begets esteem. Appreciation begets appreciation. Teachers who respect the cultures, families and circumstances out of which students come, will translate that respect to the students themselves. Respect for students is the foundation on which all the other tips rest.

Donna Oliver was named national teacher of the year by former President Reagan. Ms. Oliver, an Alamance County native, was a Burlington biology teacher at the time that she received her honor. She holds two master's degrees: one in education from the University of North Carolina at Greensboro and the other in educational administration from North Carolina A&T State University. She holds a bachelor's degree from Elon College.

Ms. Oliver was born in Durham in 1950. She says that her parents, Annie and the late Clarence Hill, taught her "the joys of giving, of loving, and of respecting myself and other people." Ms. Oliver shares that her first experiences of teaching were with her younger sister Annette where she learned how to be "dependable, responsible, patient, understanding, and persistent."

Donna Oliver's goal is to "teach subjects and also to help ease the pain of change and assist all students and educators in understanding the need for quality in education for all people." Donna Oliver's philosophy of education includes her understanding that education is a "human relationship based on mutual respect among teacher, student, and community." Ms. Oliver conveys that "every student, regardless of ability, background or educational objectives, has the right to learn in an at-

mosphere that is free from fear and prejudice, and is thereby conducive to learning." Donna Oliver places a large responsibility for education on the teacher when she remarks that "more than anyone else" the teacher creates the atmosphere which enhances learning.

Ms. Oliver began her teaching career after marriage, having a family, and giving private piano lessons to poor children. Her attraction to teaching came in the 1960s from her collective life experiences and her observations of "such educational problems as the movement toward integration, social promotion, social unrest in schools, and so many fears about overpowering the young people of that day." Ms. Oliver compares her call to teaching to the call of other men and women to the ministry of the church.

UNCF WEEKEND

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All funds generated from UNCF Weekend will go to the United Negro College Fund. Shaw University and Saint Augustine's College are local member institutions.

Tickets are on sale at Shaw University, St. Augustine's College and Harrington Salon. For more information call 828-4451 or 755-4935.

Black Students Vow To Return To Va. Beach

Some area black college students say the way city officials handled the Labor Day riots in Virginia Beach is evidence of racism, and they plan to go back next year to protest what they perceive to be the city's attempts to keep them away.

"It's a matter of principle now," said Wendy Patterson, 21, a University of Virginia senior who is vice president of her sorority, Delta Sigma Theta. "The principle is that we cannot be treated this way."

About 100,000 college students descended on Virginia Beach for Greekfest two weekends ago. Thousands of youths looted more than 100 stores early Sunday and 43 people, including 13 police and national guardsmen, were injured.

Many students said the city created racial tension by thwarting efforts to plan activities for visiting students and giving out tickets for minor infractions.

"Everywhere down the strip when people got together, even if it was just for dancing, cops would run toward the group, like they were expecting something," said Stanley Osborne, 21, president of Alpha Phi Alpha at the College of William and Mary. "It was just a very tense atmosphere."

Kelly Robinson, a 21-year-old Old Dominion University student, agreed.

"I saw black guys who just played their music loud, and they got a ticket while white guys playing their music just as loud... didn't get a ticket," she said.

"It was like they were trying to keep us from doing something we are entitled to do," she said.

Black student leaders have called meetings on campuses in recent days to discuss the Labor Day riots.

"Most people were disgusted with both sides," Patterson, the U.Va. senior, said.

"The blacks were not right for doing it, and they should be prosecuted," said Robinson, a senior who plans to study criminal justice in graduate school. "I can't justify it no matter how much I want to say they were pushed into it."

"As a child, my mom always told me you don't know what prejudice is," Robinson said. "Since I've been at ODU I've seen instances of prejudice and racism, but this topped it."

"I think this will remind black students how they are looked at by everybody else," said Ronald C. Brinson, 22, a member of Alpha Phi Alpha.

Minority & Women Owned Bus Group Sets Sept. Meet

The Raleigh Minority and Women-Owned Business Assistance Program will hold an informational meeting at 7 p.m. Thursday, Sept. 21, in the conference room of the Robert Park Community Center, 1400 E. Martin St.

This meeting will provide information on the city's budget plans for purchases, services and construction projects for this fiscal year. All owners of minority- and women-owned businesses are encouraged to attend.

Any questions about the city's Business Assistance Program should be directed to R. Williams, minority business assistance coordinator, at 890-3155.



TIRED OF STARING AT YOUR OIL PAN? Switch your engine over to a system that will let you stop changing your oil for good!

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For more information, contact: AMSOIL Inc., AMSOIL Bldg., Superior, WI 54880, or call toll free, 1-800-777-8491

Prostate Cancer Awareness Week To Begin Observance

Prostate Cancer Awareness Week, the first national campaign to combat the most common cancer in men and a disease of special concern to black Americans, will kick off Sept. 24. The campaign is supported by the National Cancer Institute, the National Cancer Care Foundation, the Prostate Cancer Education Council, the National Association of Community Health Centers, the American Foundation for Urologic Disease, and major medical centers across the country that will offer free exams during the week.

To encourage men to learn about the disease, Rocky Bleier, Vietnam veteran and former Pittsburgh Steeler, is national spokesperson for the cause. Rocky battled against Vietnam injuries and great odds to rejoin the Steelers' team that captured four Super Bowl championships during the 1970s.

Prostate cancer strikes nearly 103,000 men and kills about 28,500 each year, making it the second-leading cancer killer of American men. One in 11 men will develop the disease. For unknown reasons, black Americans have the highest rate in the world: one in nine.

"Unfortunately, black males get prostate cancer 60 percent more frequently and are twice as likely to die from the disease as non-blacks," said Dr. Frank E. Stagers, immediate past president of the National Medical Association. "We must make every effort to encourage black men age 40 and over to get a simple test that can lead to early detection and effective treatment."

An important goal of Prostate Cancer Awareness Week is to encourage many men to get a free prostate exam as their first step toward making the exam part of their regular medical checkups. During the week, more than 40 hospitals and medical centers around the country will be offering free exams. These include member institutions of the Association of Community Cancer Centers and the National Association of Community Health Centers.

"A rectal exam of the prostate currently is the most accurate and cost-effective way to detect the disease," said Dr. E. David Crawford, a member of the Prostate Cancer Education Council, the campaign's sponsor. "Men need to know that prostate cancer often can be cured through early diagnosis and treat-

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