



ARTS FESTIVAL—Saint Augustine's College held its second annual fall African-American Arts Festival with outstanding artists and writers from the Triangle area. Shown above: Ms. Lynda Edwards, painter, meets students after her keynote address in the Soby B. Jones Fine Arts Center Theater.

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BANKRUPTCY IS A 10-YEAR MISTAKE

Is bankruptcy losing its stigma? In 1991 alone, the nation's bankruptcy courts are expecting 900,000 debtors to step through their doors: young and old, farmers and factory workers and, increasingly, bankers, brokers and other professionals hit hardest by the "white-collar" recession.

Even creditors, who warn sternly of the "10-year mistake" (referring to the 10 years a bankruptcy remains on your credit report), may grant credit long before that period is up. A study conducted by the Purdue University Credit Research Center, in West Lafayette, Ind., shows that 16 percent of people who have filed for bankruptcy get credit within a year and 53 percent within five years.

But when Kiplinger's Personal Finance Magazine spoke with Robert Throckmorton, of Princeton, Ill., he told another side of the story. Ten years after filing for bankruptcy, he still can't get a car loan, even with a 50 percent down payment. As president of Consumer Fresh Start, a fledgling support group for people who have filed for bankruptcy, Throckmorton hears stories of job discrimination, lowered self-esteem, lost friends and family conflicts in the aftermath of bankruptcy. "The stigma has gone away only in the filing," he says. "The lawyers say, 'No problem, it's a fresh start.' But nobody tells people about the long-term effects."

Its not always financial mismanagement that pushes people over the edge. Sometimes a job loss, an unexpected tax bill or a small-business failure—combined with constant pressure from bill collectors—provides the final nudge. Few people go willingly. But despite the toll it takes, bankruptcy can sometimes be the only way to start over.

Most individual bankruptcies are either straight liquidations under Chapter 7 of the Bankruptcy Code or repayment plans under Chapter 13. But the

(See REINVEST, P. 20)

**"A Tree Of Testing"
Poe Center Receives \$100,000 To
Create Family-Life Classroom**

Glaxo Inc. will give \$100,000 to the Alice Aycock Poe Center for Health Education in Raleigh to establish a classroom for instruction in family life, the chairman of the center's fund-raising campaign announced.

Thomas B. Dameron, Jr., MD, chairman of the Our Health...Our Future Campaign, said the classroom would be named the Kathryn H. Wallace Family Life Classroom. Ms. Wallace, who died in August, was the former Glaxo contributions administrator who took a special interest in the center's goals.

"Glaxo has joined in the community-wide recognition of the importance of health education," Dameron said. "We expect the center's programs to live up to the commitment that Katie Wallace brought to this project."

Bill Shore, Glaxo's manager of community affairs, said the company's donation was further evidence of Glaxo's support for health education. "We have an interest in promoting good health practices, as well as an interest in meeting community needs," he said. "This contribution allows us to do both."

The Poe Center will offer classes in general health, family life, substance abuse prevention, nutrition and dental health when it opens in November at the corner of Kidd and Sannybrook Roads in Raleigh.

When fully operational, the Center will serve approximately 70,000 children each year in central and eastern North Carolina. It will also provide opportunities for businesses to participate in classes on public and employee health concerns.

**Banking Project
Helps Families
Purchase Homes**

Sixteen low-income families in Raleigh will become owners of housing recently completed with financing from the Federal Home Loan Bank of Atlanta's Affordable Housing Program (AHP) and from Raleigh Federal Savings Bank.

The project, sponsored by the Downtown Housing Improvement Corp., received a \$495,075 subsidized advance from the Federal Home Loan Bank to develop the 16 houses, which are part of a 46-unit subdivision designed to serve households at or below 80 percent of the area median.

The project was originally conceived by the City of Raleigh, which owned the site and is providing Community Development Block Grant funds for second mortgages.

The Federal Home Loan Bank of Atlanta is a \$17-billion reserve credit bank that provides low-cost financing and other banking services to its nearly 600 member financial institutions. These institutions offer housing finance to consumers in Alabama, Florida, Georgia, Maryland, North Carolina, South Carolina, Virginia and the District of Columbia. The Atlanta bank is one of 12 in the national Federal Home Loan Bank System established in 1982 to help house America by offering credit at competitive rates to support economical home financing.

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**NAACP Prepares For Radiothon In
Nationwide Membership Campaign**

BALTIMORE, Md.—Recording artist Vesta Williams and businessman Percy Sutton are serving as co-chairpersons of the NAACP's highly acclaimed National Membership Radiothon. They are joined by vice chairs Hank Aaron, Phil Donahue, Congresswoman Maxine Waters, Eddie Murphy, Admiral Sam Gravelly and Marla Gibbs.

The nationwide membership drive will involve more than 400 local chapters and radio stations. On local levels, branches will produce broadcasts that will include special appeals by local and national celebrities and entertainment. NAACP Youth Councils and College Chapters and Prison Chapters also are supporting the radiothon to help the association bolster its membership.

Heads of 30 national organizations are serving as honorary co-chairpersons of the drive.

A national segment will be broadcast 4-7 p.m. from ABC Radio, New York City. Sam Belnavis of New York City and Charlotte is the producer. Co-hosts in Los Angeles will be Esther Rolle, Kadeem Hardesen, Bill Nunn and Pam Robinson. New York co-hosts will be Rachael Robinson, Vince Williams, Percy Sutton and Gary Byrd. The big broadcast will feature a galaxy of stars including Evander Holyfield, Isaac Hayes, Nancy Wilson, Barry White, Peabo Bryson, Leontyne Price, Maya Angelou, Kene Holliday, Felton Perry, Howard Rollins, Shirley Caesar, Perrin Mitchell, Rosa Parks, the Boys and others.

Cooperating networks are Sheridan Radio Networks, Inner City Broadcasting, UPI, ABC Radio Network and Gannett Radio Broadcasting.

According to Dr. William F. Gibson, NAACP chairman of the board, the radiothon will answer many questions about the history, work and programs of the NAACP. "We want new members involved," Dr. Gibson continued, "so that we can

(See NAACP, P. 20)

World Vision Relief Gives Books

World Vision Relief and Development Corporation has donated 1500 cases of Penguin Classic books to Wake County Communities In Schools to distribute to school media centers in Wake County. The books include literary classics by Jan Austen and William Shakespeare, contemporary literature by Toni Morrison and Peter Taylor, general purpose topics and learn-to-read books.

"Wake County School libraries are excited about receiving this valuable selection of classics and special interest titles," states Jean T. Johnson, director of media services for Wake County Public Schools. "Teachers will enjoy using them to supplement their curriculum and to motivate students to read for fun."

World Vision has donated an additional 1500 cases of books to be distributed by Cities In Schools of North Carolina to the 15 communities across the state which host a

Communities In Schools or Cities In Schools program or are in the process of establishing the CIS program. These communities include Charlotte, Greensboro, High Point, Rocky Mount, Durham and Johnston County.

Dr. Ron Lewis, vice president of corporate academies for CIS national states, "We are grateful to World Vision for this significant donation. Literacy is the lifeblood of education and our students will benefit greatly."

Communities In Schools is the successful stay-in-school program that was piloted in Wake County last year at East Wake High School, Zebulon Middle School, Garner High School, and North Garner Middle School. Devoted to collaborative actions to identify and meet the needs of families in crisis and to help children of these families stay in school, the CIS program will serve over 300 students at the four pilot school sites and Millbrook High School in 1991-92.

At the peak of the 1990-91 school year, more than 33,000 students and their families were reached by CIS, the nation's largest organization dedicated to integrated human services delivery through the schools.

RALEIGH'S

Social

SCENE

BY ALLIE M. PEEBLES

On Monday, Oct. 7, the Johnson Building at Martin Street Baptist Church was given a new look. There were balloons of gold hanging from the ceiling, long tables laden with beautifully wrapped gifts of blue, yellow, pink and white. To these details, picture a group of people with smiling faces, and you will realize that it was a baby shower. The guest of honor was Ms. Monica Keele Jones, organist for the Choral Choir at Martin Street Church.

Co-hosting this happy occasion were members of the Male Chorus. The men remembered that Monica had formerly played for them, and they wanted to be included in the celebration.

The food was indescribable with very few duplications. This was due to the expert planning of Hortense G. Fleming, the president of the Choral Choir. More than 45 persons were present, not including the photographer, J.D. Hinton.

(See SOCIAL SCENE, P. 20)



PRESIDENT'S AWARD—Mark V. Monteverdi, Specialist, Public Programs, Philip Morris Companies Inc., second from left, displays the Association of Minority Entrepreneurs of New York's (AMENY) "1991 President's Award," given to him for his contributions to New York City's minority business community and the Association. AMENY President Lynda Ireland (left) presented Monteverdi with the award at AMENY's recent 15th Annual Awards Dinner at the New York Hilton. Congratulating Monteverdi are Tony Brown, President, Tony Brown Productions, second from right, who served as keynote speaker at the dinner, and Allene Roberts, Manager, Public Programs, Philip Morris Companies Inc., right, who is a member of AMENY's corporate advisory board.

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