

Community Voices

Reflections, Expressions & Reviews

with Sujetta Jones



"Let's Review"

Dollar Stores

There's no shame anymore in shopping at dollar stores, says Laura Daily, a freelance writer on consumer

finances. One financial planner (and a single dad) searches the aisles of a Dollar Tree store piling his cart up with canned goods, shampoo, pretzels, and breakfast cereal. He saves \$20 to \$30 a month. A few years ago shoppers were reluctant to admit they were dollar store fans. Associated with drab strip malls and rundown parts of town, dollar stores—no frills outlets that slash prices on everything from silk roses, grease remover and dog biscuits to turkey basters and Scooby-Doo underwear—were stigmatized as last-ditch markets for battered or expired merchandise. No More. These days bargain hunters have turned places with names like 99 Cents Only, Dollar Tree, Dollar General, It's A Buck, and Family Dollar into one of America's fastest-growing retail industries.

Dollar stores, once the province of low-income shoppers, have become chic, attracting high-income customers. A third of all shoppers are over age 55. Dollar stores, found worldwide, are not new. In this country, they date

back more than 50 years, descendants of five-and-dime stores. Despite their names, dollar stores don't necessarily sell their wares for \$1 apiece. Some dollar stores do charge 99 cents or \$1 per item, but others like Family Dollar or Dollar General sell items at multiples of a dollar (from \$1 for household cleaner to \$30 for a CD box).

Dollar stores can sell their goods for so little because of mass buying power, high-tech distribution systems, smaller store size and minimal "extra" services. They rarely advertise or offer coupons.

They don't offer, layaways or rebates. Imported merchandise accounts for some lower prices, as do product closeouts or overruns from manufacturers. Sometimes dollar stores carry familiar products with odd-looking labels. Sometimes a manufacturer prepares a batch of product for overseas sale or simply with a different label design, then someone changes their mind. Which isn't to say dollar stores carry only off-brand or discontinued merchandise. Brand-name goods like Hershey, Coca-Cola, Fruit of the Loom, 3M, Procter and Gamble and General Mills fill the shelves. Food increasingly represents some of the best bargains. If you check the expiration dates on foods, you find that they don't sell expired products, but they

may sell closer to an expiration date than a grocery store, but no more than two to twelve months. The expiration dates on produce and fresh foods are the same as those found in grocery stores.

Best sellers beyond food include paper products, detergents, stationery, candy and household cleaners. Before the holidays, shoppers stockpile gift bags, wrappings, bows and tags for a fraction of the cost of even super-dis-

counters. Reading glasses are a good seller. The best part is if you leave them on a table in the restaurant or drop them on the floor and somebody steps on them, nobody gives a hoot. They only cost a dollar!

From the Chancellor's Desk

A monthly column by East Carolina University Chancellor Dr. Steve Ballard

Since my first days here at ECU in Greenville in early June, the residents of Greenville have warmly welcomed my family and me and made our transition a comfortable one. For that, I want to offer my sincere thanks.

I have made a commitment to learn about the community in which I live and work. To me, learning about a new community is a lot like learning about a new friend. It's important to talk, but most important to listen. If you don't listen, you might miss something really important. That's why I want to reach out to the many communities in eastern North Carolina that have a direct role in the future of ECU. I don't want to miss what's important.

One way we plan to open this dialogue is through our monthly meetings of the Chancellor's Community Advisory Council, a group that was formed last year as a result of public forums in this area. Local residents come together to advise us about community needs and work to find ways for ECU to be more active in the community.

Another way to reach out to our communities is through this monthly column in local newspapers.

I'm a strong believer in partnerships. Whether you call it external relationships, or services to our communities, we have a great opportunity to build strong partnerships in eastern North Carolina.

We recognize that eastern North Carolina communities want to be partners with ECU, and we have a lot to contribute. Sometimes we're the driver. Sometimes we're the partner. Frequently we're the supporter or the helper.

But our partnership opportunities are huge. We have to get some traction in a couple of areas that I think are critical.

First, we must work well with the community colleges. One great example of this is Wachovia Partnership East. It is a "2 plus 2" program in our College of Education.

Under the direction of Dr. Marilyn Sheerer and the Department of Curriculum and Instruction, ECU has entered a partnership with the community colleges throughout the eastern part of the state. With the help of Wachovia Corp., the College established four consortia partnerships within the university's service region. This program is designed to allow students easy access to educational opportunities. Students, many of whom are working adults with families still at

home, can study to become teachers without having to leave their homes, their workplaces or their busy lives so they can "go to" college.

This "2 plus 2" program lets these students earn their first two years of college work at any one of the partnering community colleges. They can then finish their last two years with access to ECU faculty through a mix of technology and classroom instruction at one of the consortia hub sites.

This program has about 150 students enrolled now, and it plans to graduate at least 100 new teachers annually beginning in 2006. This concept is especially exciting now, in light of the extreme shortage of qualified teachers in our K-12 system, particularly in science and math.

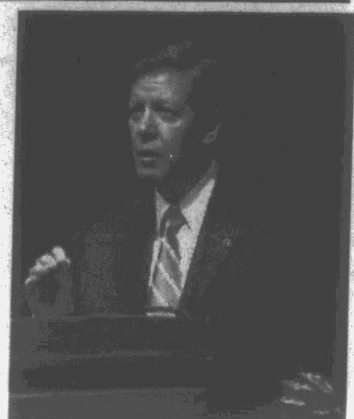
In the near future, we're hoping to expand the program to include those living on the Outer Banks, and to strengthen the program at Pitt Community College here in Greenville.

Another critical partnership is with the city of Greenville.

While it is still very early in this project, ECU is working with the city leaders to rejuvenate an area in downtown Greenville that would support an alumni center and office space.

Another exciting project involves our own Regional Development Services staff members, who are working with the Redevelopment Commission of Greenville, the City of Greenville and the Uptown Greenville Association to secure a grant from Golden Leaf Foundation to develop an arts and cultural district in Greenville.

Both of these projects are in the very



Dr. Steve Ballard
Chancellor, East Carolina University

early stages, but I am excited about the prospects of what this could mean for ECU and our communities.

Along with these regional partnerships, we need to pursue relationships with other institutions, including the University of North Carolina (UNC) system.

Within the K-12 public school system, we are fortunate to have a great supporter in Mike Priddy, superintendent of Pitt County Schools.

So partnerships and community outreach and growth will be essential to the future of ECU.

I hope you will share my excitement about these few projects I've outlined here. Working together, we can build a common goal that will mean a bright future for everyone in eastern North Carolina. And with your help, we can make that future a reality.

EDIFICATION OF A GENERATION

WITH FAITH MAY



Why don't my children appreciate everything I have given, and all the sacrifices I have made for them? Still, many parents will leave such thoughts unspoken and try to put family differences aside for the day.

Thanksgiving Day has a rich heritage. Most historians trace its origin to a three-day feast, held in the fall of 1621, at which the Wampanoag tribe and the Pilgrims gathered together to celebrate a bountiful harvest. President George Washington proclaimed the new nation's first Thanksgiving in 1789 and another in 1795, but these celebrations were not held in the fall. It was Abraham Lincoln who established Thanksgiving Day as an annual fall holiday, held on the final Thursday of November. This custom remained until 1941, when the U.S. Congress enacted a law placing Thanksgiving Day on the fourth Thursday of November.

Most of us who live in the United States or other English-speaking nations have much to be thankful for: we have received blessings that the majority of the world's population can scarcely imag-

ine. In a world where more than half of the population subsists on less than \$2 per day, even the poorest in the U.S. and Britain are among the most blessed people on our planet.

Yet God has given us something more valuable: the Bible—His "instruction manual" for how to live in harmony with His creation and reap the blessings that He intends for His creation. God is our perfect Parent.

We know how a parent feels about a disobedient and thankless child at the Thanksgiving table. But are we disobedient and thankless children of our Father? As we prepare for Thanksgiving Day this year, we should ask ourselves: "Am I thankful to God? Do my actions show my thankfulness?" Do we have the peace that comes through thankful obedience to our Savior? Do our actions say "thank you" to God—or do they say "thanks for nothing"? This year, let us resolve to thank God with our actions, not just our words.

Resource: *Tomorrow's World*
Excerpted from Nov-Dec. 2004
Article by William Bowmer

Home-Work: Direct Selling Spurs Increase in Home Business



(NAPSA)—One of the fastest growing ways to buy and sell products is also proving to be the most lucrative and convenient for many involved.

Direct selling has become a global phenomenon as consumers are drawn to the appeal of shopping from home and the outdated image of the door-to-door salesperson has been replaced by that of savvy entrepreneurs managing profitable businesses from the convenience of their homes.

Nearly 50 million people comprise the global sales force today, 13.3 mil-

lion in the U.S. alone, and it's estimated nearly half a million new independent salespeople join the ranks each week. In fact, direct-selling sales in the U.S. went up about \$1 billion in 2003, hitting \$29.6 billion. Overseas the increase was even more dramatic.

One reason may be that direct selling offers an unprecedented opportunity, says Neil Offen, president of the Direct Selling Association: "Two wonderful aspects of direct selling are that you can balance your family responsibilities in life with your business opportunity and you can set your own financial goals."

If you're attracted to a profession in direct selling, however, do a little research. The Direct Selling Association suggests you:

- Find a company and product that appeals to you
- Make sure your start-up costs are minimal
- Look for companies that offer cutting-edge support for their sellers. Online tools, in particular, can make purchasing products and running of the business much easier
- Find a company that offers education, training, support and incentives.

Rhonda Shasteen, senior vice presi-

dent, marketing at Mary Kay Inc., adds, "We provide online programs that allow the independent Beauty Consultants to manage their businesses. They can track sales, keep their customer information right at their fingertips, place orders and always have access to the most up-to-date company information. What's also great is that customers can conveniently purchase products from their consultants online 24/7 and have them delivered right to their door."

One Mary Kay independent sales director describes her career: "I was able to grow my business at my own pace without having to sacrifice time with my family or my friends. Now, it's my full-time career and not only has it been lucrative but it's flexible and I have a lot of fun." There's no "glass ceiling," she adds. Direct sellers enjoy success limited only by their own time and effort. The industry is greatly expanding as new independent salespeople recognize what direct sellers have known all along: When this opportunity knocks—open the door.

Trends in home shopping, coupled with the needs of people to balance their lives, are fueling the growth of direct-selling careers.

Professional Barber & Beauty Salon

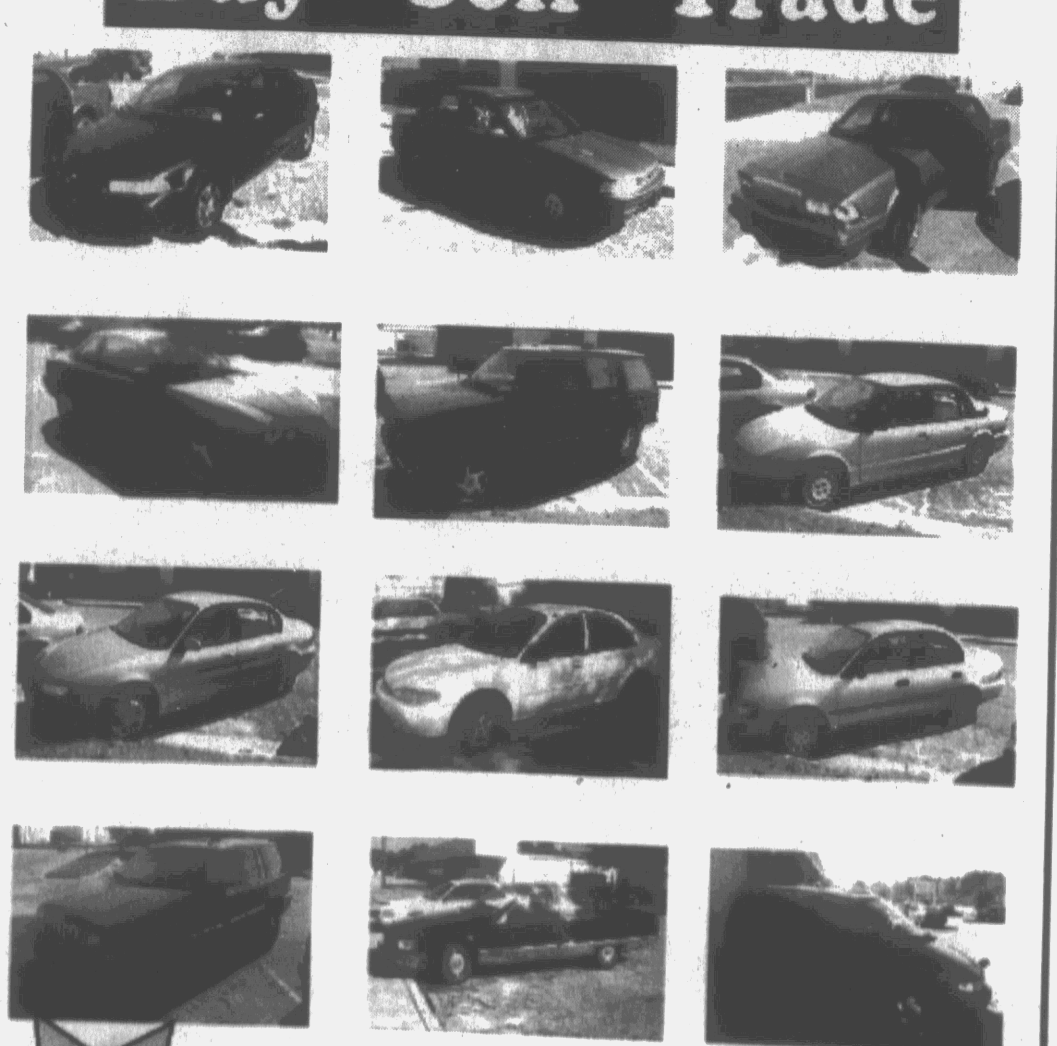


Read, Bobb, Tracie
Curls • Relaxers • Master Cuts • Facials

Barbers & Beauticians Wanted
3112 Memorial Blvd Greenville, NC
Phone: 355-7133 & 757-1930
Hours: Tues-Fri 9 to 6 Saturday 8-5

Greenville Auto EXCHANGE

Buy Sell Trade



BUY HERE! Low Down Payments Low Monthly Payments PAY HERE!
1014 N. Greene St., Greenville, NC 27834
Telephone: (252) 758-1279

Hamilton Inn & CONFERENCE CENTER

830-4800

Affordable Housing Rates

Weekly \$175.00 Daily \$32.95
Pay As You Go... No Lease To Sign... No Credit Check...

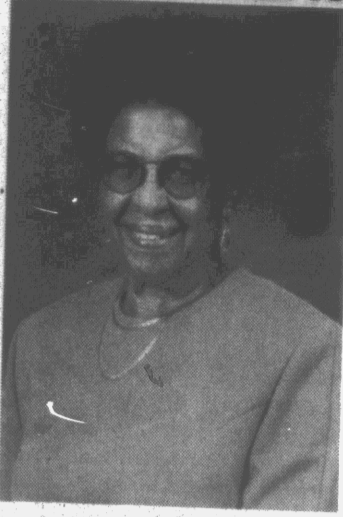
- Spacious Fully Furnished Rooms with Private Baths
- Telephone, Cable with HBO
- All Utilities
- Free Parking
- Indoor Heated Pool & Courtyard
- Maid Services

COLLEGE STUDENTS WELCOMED!

702 S. Memorial Drive Greenville, NC 27834
(252) 830-4800 Fax: (252) 758-1281 Email: Hamiltoninn@yahoo.com

Community Voices

From the Desk of Mrs. Beatrice Maye



Ways To Pamper Your Blackman

1. Ask, don't beg or command
2. Compliment him on his accomplishments.
3. Prepare a candle-light dinner with all his favorite things.
4. Keep yourself clean.
5. Take him to lunch.
6. Buy him cologne or after-shave.
7. Laugh with him, not at him.

8. Keep your bag of sexual tricks and treats full.
9. Don't try to change him radically.
10. Listen to him.
11. Cheer him on at his basketball games or his bowling league.
12. Write love notes and hide them in his personal things.
13. Want the best for him.
14. Watch TV with him.
15. Don't gossip.
16. Buy him a new toothbrush when you notice the old one fraying.
17. Ask him to teach you something, and take a real interest in learning it.
18. Encourage him.
19. Be sexy.
20. Notice what's new about him.
21. Learn to be a good cook.
22. Have meals ready on time.
23. Don't sulk.
24. Don't remind him of his failures.
25. Love him for who he is.
26. Limit your time on the phone.
27. Be polite.
28. Look at him when he's speaking.
29. Encourage him to stay within his budget, and don't be the cause of his overspending.
30. Call his mother to say hello.
31. Don't put his business in the street.
32. Respect his privacy.

33. Allow him to have friends.
34. Don't snoop.
35. Be faithful.
36. Respect him in front of his friends.
37. Give him a kiss for no reason.
38. Treat his ex-wife, the mother of his children, with respect.
39. Spend time with his kids.
40. Say what you mean and mean what you say.
41. Never share your secrets with anyone else.
42. Buy him a present for no reason.
43. Don't leave your hair in the bathroom washbasin.
44. Take his clothes to the cleaners.
45. Never compare him to anyone.
46. Serve him breakfast in bed.
47. Don't nag or complain.
48. Be his friend.
49. Encourage him to stay fit and healthy.
50. Praise him to his children.
51. Be mindful of his moods.
52. Save a few dollars each week for a surprise weekend getaway.
53. Be forgiving and don't hold grudges.
54. Clean his brush and comb.
55. Pray for him and with him.

How to Stay Young Your Whole Life

By Dr. Charles F. Stanley

1. **Keep learning.** Don't settle for what you already know, as soon as you accept things as they are, you cease to stay young. Keep gaining knowledge about valuable things, starting with the Bible. If we cease to learn, we get into "rut living", which leads to aging. Find something you don't know how to do and challenge yourself to do it.

2. **Keep loving.** The Lord doesn't want His children to live with bitterness, anxiety, resentment, or hostility; those things negatively affect the body, our mind, and every aspect of our life. Unhealthy emotions such as these indicate something is missing from our life.

Perhaps destructive patterns, like self-centeredness, jealousy, or anger, have taken root instead of love. But unless we have the capacity to love someone, we cannot be the person God wants us to be. Nor can we achieve or accomplish the things that He has set for our life.

3. **Keep laughing.** Did you know that

laughter affects every cell in our bodies? When we laugh, our immune system is stimulated, as is our creativity. In addition, we tend to let down our defenses and become more open and transparent. But laughing; that is, being joyous in heart, is of God. The Great Physician tells us that "a joyful heart is good medicine, but a broken spirit dries up the bones". Take yourself less seriously. If you don't have any friends who make you laugh, find some. And remember: children of God should be living illustrations that, when Christ comes into our life, there's reason to rejoice.

4. **Keep laboring.** Psalm 92:14 compares us to strong trees that "will still yields fruit in old age". This means that we should be fruitful and productive, regardless of age. There is nothing wrong with retiring from a lifelong secular career, but to cease working in order to do nothing is a sin. With such a retirement, the brain sends a message to the body: "It's all over". We start aging when we stop being challenged and motivated.

5. **Keep leaving...** emotional baggage. Too many people live in the past, cling-

ing to old hurts. Plagued by criticism, rejection, and jealousies, they are weighed down by bitterness and haunted by old resentments and hostilities. Such unrelenting memories bend the spirit, the emotions, and body. God, however, never intended for His children to live with such burdens.

6. **Keep on longing...** for better things. Don't give up your dreams, or you will start aging. Anticipation keeps us young. Keep in mind that God has wonderful plans for each of us.

7. **Keep leaning...** on God. If I had to select a single verse that's been the anchor of my life, it would probably be Proverbs 3:5-6: "Trust in the Lord with all your heart and do not lean on your own understanding. In all your ways acknowledge Him, and He will make your path straight". Never stop talking to God or listening to Him. Keep believing that HE can and He will. Will your body age? Yes, it will. But that certainly doesn't mean you also have to become old in the mind, in the spirit, or in your heart. Choose God's best. Start living today with the confidence and assurance that God will work in your life to renew your strength. (Isaiah 40:31)

Norma Petway Appointed New Affairs Director



DURHAM, N.C. - Norma D. Petway, a seasoned professional with more than 20 years of experience in human resources, customer relations and manufacturing management, has been appointed the new director of

Alumni Affairs at North Carolina Central University.

A 1977 graduate of NCCU with a bachelor's degree in business administration, Ms. Petway worked as a customer relation manager for Wachovia Corporation in Durham prior to her appointment.

She began her career in human resources at Austin Quality Foods Inc., in Cary as a senior human resources representative. She was promoted to employment and communication manager before leaving the company in 1992 to serve as a human resources representative at Glaxo SmithKline, Inc. In 1996 she became an affirmative action/EEO specialist with Nortel Networks and was responsible for developing and analyzing the affirmative action plan for the Research Triangle Park location, which included 8,000 employees. She served as human resource manager before leaving the company in 2001 to oversee customer relations at Wachovia Corporation.

Petway is a life member of the NCCU National Alumni Association and has served as president of the Durham Chapter of the National Alumni Association and as national alumni homecoming chairperson.



From Left to right, Ed Carter, Former Mayor of Greenville, Carl Pckney, Craig Reed, City Councilwomen, Rose Glover, William Wainwright, Wake County Commissioner - Vernon Malone, and Everette Ward. Carter, an Alpha Phi Alpha conducted the welcoming ceremonies during an Alpha Convention, here in Greenville. Photo: Jim Rouse

U.S. Commission Makes Scholastic Assistance Available

POTOMAC FALLS, VA - A conservative estimate of college costs for a full-time student runs from \$10,000-\$30,000; high cost colleges can run from \$40,000-\$100,000! Most parents and students think that scholarships are only for the students with excellent grades, low-income families, or the athletically inclined. A small example of the numerous scholarships available to students include: Handicapped Student Scholarships, Members of a Church Scholarships, Scholarships for "C" Students, Veteran Children's Scholarships, Scholarships for Minorities and much, much more.

Though the majority of scholarships are from the Federal Government and are merit and/or need-based, millions of dollars are available to students from private sector scholarships. Much of private sector financial aid goes unused because the parents and students do not know how or where to apply. There are organizations that

have spent hundreds of hours in research locating scholarship sources. The U.S. Commission for Scholastic Assistance - College Bound is such an organization and supplies the public with over 1000 different private scholarship sources. The scholarship list includes the scholarship names, addresses, application deadlines, summaries about the scholarships and the amount the scholarship will pay your child. Many scholarships pay the entire tuition; others can be applied towards tuition, living expenses, and/or other fees.

Most scholarships can be used at junior colleges, career and vocational schools, 4 year colleges, graduate schools, medical and law schools. For information on obtaining these scholarship lists, send a self-addressed, stamped, business size, #10, envelope to: The U.S. Commission for Scholastic Assistance, P.O. Box 650067, Potomac Falls, VA 20165-0067

Community Concerns

A Day Of Healing

(NAPSA) - In the United States, a person dies by suicide every 18 minutes, leaving behind family members, friends and coworkers - survivors - to cope with their pain and their questions.

National Survivors of Suicide Day, sponsored by the American Foundation for Suicide Prevention (AFSP), is an annual commemoration that al-

lows survivors nationwide to join together for support, healing, information and empowerment. Linking over 90 survivor conferences nationwide through a live broadcast, National Survivors of Suicide Day-observed this year on November 20-helps survivors express and understand the powerful emotions they experience.

The broadcast features panel discussions with "veteran" survivors and clinical experts. The event is also broadcast live on the Web. An online chat immediately follows the Web cast, enabling survivors to connect with others and share their own stories.

For more information about National Survivors of Suicide Day, visit www.afsp.org.

ADVERTISEMENT FOR BIDS

HOUSING AUTHORITY OF THE CITY OF GREENVILLE
GREENVILLE, NORTH CAROLINA
PROJECT NC 22-50203/2617

Sealed proposals will be received by the HOUSING AUTHORITY OF THE CITY OF GREENVILLE for REPAIR TO THREE BURN UNITS until 2:00 PM, NOVEMBER 30, 2004 and immediately thereafter publicly opened and read for the furnishing of labor, materials and equipment entering into Project NC 22-50203. Scope of work consists of renovations and modernization of existing project and consist of the following items:

Single Prime Contract for all work.

1. Remove building components damaged by fire at three apartments
2. Provide new work to repair these apartments damaged by fire and for Handicapped Accessibility
3. All other as shown, specified or required by Code
4. All related work

A PreBid Conference is scheduled for November 18, 2004 @ 1:00 PM at the office of the Housing Authority. Contractors who wish to see the units should make plans to attend this meeting.

Complete plans, specifications and contract documents will be open for inspection in the offices of Stogner Architecture, PA 615 East Brod Street, Rockingham, North Carolina (Designer); in the offices of the Associated General Contractors, Carolina Branch, Raleigh and Greenville, NC; Reed Construction Data, Raleigh, NC; McGraw Hill-F.W. Dodge, Raleigh, NC; or may be obtained by those qualified and those who will make a bid, upon deposit of ONE HUNDRED Dollars (\$100.00) in cash or certified check. The Owners reserves the right to reject any and all bids and to waive informalities.

Doe Rogers
Executive Director
HOUSING AUTHORITY OF THE CITY OF GREENVILLE

Designer: Stogner Architecture, PA,
615 E. Broad Avenue
Rockingham, NC 28379

students & parents

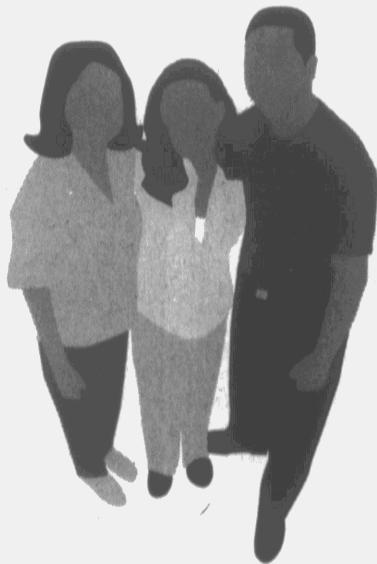
want to learn more about financial aid?

Some companies offer "free" financial aid presentations and then ask you to pay a fee or buy a product. College Foundation of North Carolina provides all the information you need at no cost!

CFNC can help you:

- » Understand the college financial aid process
- » Find information on scholarships and grants
- » Find low-interest student and parent loans with benefits to save you money
- » And our services and help are free

Visit our website or call our toll-free number today to speak with a financial aid specialist.



we can help.

College Foundation
of North Carolina

Helping You Plan, Apply, and Pay for College

www.CFNC.org

866-866-CFNC (toll-free)

Se Habla Español

A service of the State of North Carolina
© College Foundation, Inc. 2003

NCCU PROFESSOR AWARDS \$1 MILLION TO NCCU



DURHAM, N.C.—The family of the late Dr. Mary M. Townes awarded a \$1 million check to North Carolina Central University (NCCU) during Homecoming in honor of the endowment established by Dr. Townes who served the university for nearly 44 years. Prior to her death in 2003, Dr.

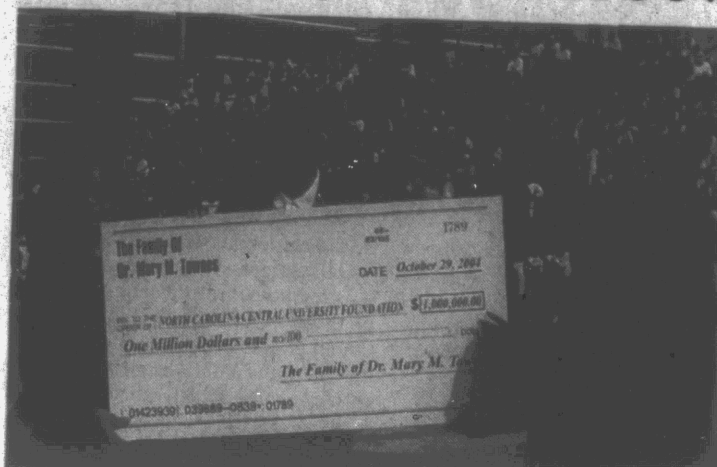
Townes gave an anonymous gift of \$239,000 to establish The Mary E. Townes Continuing Education Scholarship Fund. Upon her death, she bequeathed more than \$761,000 that the university received recently.

"We are extremely pleased and proud to have a wonderful planned gift from Dr. Mary Townes," said Susan Hester, interim vice chancellor for Institutional Advancement. "We hope that this will inspire other alumni to give to their alma mater."

Born July 12, 1928 to Nora McPhatter and Mitchell McLean in Southern Pines, N.C., Dr. Mary M. Townes began her teaching career at North Carolina Central University in 1950.

Dr. Townes was the university's first director of the faculty-based Academic Advising Program. She was also the first coordinator of the North Carolina Central University Graduate Research Program.

She has published more than



The family of Dr. Mary Townes presents a mock check for \$1 million to Chancellor James H. Ammons during NCCU's Homecoming game. Dr. Townes bequeathed \$1 million to the university to establish the Mary E. Townes Continuing Education Scholarship Fund. From left to right are: Susan Hester, interim vice chancellor for Institutional Advancement; Ammons; Helen McLean, Dr. Townes' sister; and the daughter of Dr. Townes, Tricia Townes of New York.

60 articles in the Journal of Cellular and Comparative Physiology, The Journal of Comparative Bio-

chemistry and Physiology, The Journal of the Elish Mitchell Scientific Society, The Journal of Chemi-

cal Education and the Encyclopedia International.

As director of the Minority Access to Research Careers Honors Undergraduate Research Training Program, Dr. Townes brought to the university \$642,159 in grants from 1980-85.

In 1993, Dr. Townes became the University's first recipient of the North Carolina Governor's Award of Excellence and in 1994, was awarded the National Association for Equal Opportunity Distinguished Alumna Citation.

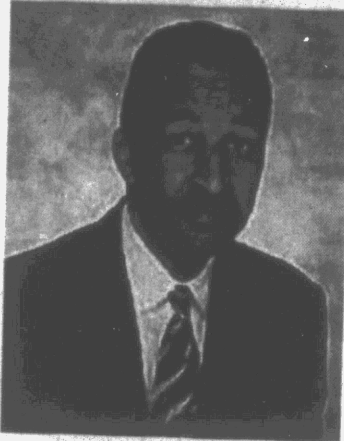
During her 44 years of service, Dr. Townes served as chair of the Department of Biology for four years, dean of Graduate Students for seven years and dean of the College of Arts and Sciences for four years until her retirement in July 1994.

NCCU also honored Dr. Townes posthumously with the Dr. James E. Shepard Legacy Award at the Legacy Gala during Homecoming weekend.



GREENVILLE, NC - Two Aphan Psi Alpha Men above congratulate Dr. Artis (center) for his life long achievements in the medical field. Mr. White, who was the conference chairman, did a spectacular job hosting the largest conference ever held in the state of North Carolina. Rodney White (left), Ron Hill (right) and Dr. Isaac Artie, MD. Photo Commentary: Jim Rouse

Blackonomics...Black economic insurance policies



by James Clingman

No doubt you have heard about the various insurance companies being sued because they misled and cheated Black consumers. I remember my great-grandmother religiously paying her few cents on her debit policy in the 1950s; every Saturday when the agent came to the door she handed him the payment and he wrote it in a little book she kept. Of course, when she died there was no money at the end of that policy. What was it that made our elders care so much about paying those premiums? You may not have noticed, but we do the same thing today.

Why are some of our people still paying for "policies" while not receiving anything in return for their money except a promise? To what kind of policies am I referring? Well, there's the one that signs us up for, say, \$25 per month, and then promise to be there when we need a legal service. There is also the kind that promises good health if we would just pay a small amount every month, or the one that offers us millions of dollars in return for a mere \$29.95 per month. Of course, you can pay it in a lump sum if you choose.

These are the modern-day insurance policies that are sold to Black people and others, of course, which for the most part are never used or redeemed. These policies never pay off, not even when you die. We pay the premiums into a pool of reserves that create and maintain wealth for other people but never translate into wealth for our people. Sure, there are the "success stories" they always parade out for potential policyholders, but the chances are slim to none that a cancelled check, such as the one they always let you see, will ever be in your bank account. Yet, we sign up to pay for a policy we trust will pay off one day and carry us to that promise-land of riches we dream about.

Black consumers pay into an array

of "policies" owned and controlled by non-Black companies or individuals. Some may be good and some may pay off, but the point is that we do it and promote them as if they belong to us and as if they actually will help our people. They may help you as an individual, but as for the Black collective, I don't think so.

I remember Brother Ken Bridges telling me that after reaching the highest level in a nationally known multi-level organization he walked away from it. "Why would you do that?" Friends and associates asked Ken and his wife. Ken told me that after he discussed with top management the possibility of adding some component that would help empower Black folks, and being turned down, he left the organization.

He left because the policies they were selling had no positive, long term, collective economic effect on his brothers and sisters. Sure, Ken and his family were earning a tremendously good living, but he was concerned that there was no way the masses of Black consumers could truly benefit from what he was involved with. He knew that ownership of income-producing assets such as distribution channels, manufacturing concerns, and other businesses were necessary for Black people to move forward collectively. Ken also

knew, as Martin Delaney told us, that our economic prosperity had to come from the work of our own hands.

Ken Bridges was a rare brother, a Marcus Garvey-type brother, who put the welfare of his people before his own. I am not suggesting that every Black person will or even should do the same as he did. What I am suggesting is that we consider the ways we are spending our money by taking a look at the "policies" we pay for very month, and start putting more of our money into policies that Black folks write. Let's pay some premiums to ourselves for a change.

Just as we pay for our life insurance policies to pass something on to our families, especially our children, when we die, we should also be willing to pay on a collective policy that will strengthen and sustain our children and their children long after we are gone. Our conspicuous consumption of everyone else's products and services are essentially economic insurance policies for those who own the businesses we support. If we would support our own businesses and pay more of our premiums to them-to ourselves-we could build an economic future for our beneficiaries.

Beware of so-called Black leaders who stand up and promote Black support of companies that require us to pay premiums on "insurance policies" sold by everyone else. Beware of them, especially if they do not also promote Black-owned companies that have the same kinds of "policies," "memberships," "monthly purchasing plans," etc. You should at least question why they are advocating for non-Black businesses and not advocating for businesses owned by their brothers and sisters.

Black people must not repeat the mistakes of the past by paying monthly

"insurance premiums" to everybody except us. Monthly payments to Black businesses, through purchasing and memberships, and monthly payments to Black organizations via local investment and loan funds for our businesses will lead us to collective economic prosperity. Let's leave some paid-up "collectible insurance poli-

cies" for our children.

(James E. Clingman is an adjunct professor at the University of Cincinnati's African American Studies department and founder of the Greater Cincinnati African American Chamber of Commerce. See www.blackonomics.com)

MEDIA SALES ASSOCIATES WANTED

Growing broadcast & newspaper operation in search of associates with media and account management experience, sales quotas, etc., to assist in marketing and selling popular Sports, News, Talk and Music Programs in the nation's 80th largest media market. Must be a team player, motivated, conscientious, with strong work ethics, dedicated to sound media disciplines, philosophy, theory, and communications... MUST BE A PEOPLE PERSON Generous Commission Schedule Available (Negotiable)

Part Time Broadcast Technician Needed (i.e., studio operations)... Some experience preferred, but will train the right individual...

Part Time Page Artist for Newsprint & Marketing Ops Familiar w/Adobe Pagemaker, Illustrator, Photoshop, etc. Beginners considered... Flexible work schedule a must.

EMAIL RESUMES TO SOFTJAM@AOL.COM OR FAX RESUME TO 252-757-1793

No Phone Calls Please

Insurance News and Notes

Choosing Life Insurance

(NAPSA)—There are ways to ensure you choose the right life insurance. That's important, because analysts say a sound financial plan begins with a good life insurance

optional policy riders:

* A disability waiver of premium, which stipulates that if you become totally disabled for a specified period of time, you don't have to pay premiums for the duration of the disability.

* Accidental death benefit, which pays an additional benefit in the case of a death resulting from an accident.

* Accelerated death benefit, which allows you, under certain circumstances, to receive the proceeds of your life insurance policy before you die.

4. Does it make sense to replace a policy? Before dropping any in-force policy, consider:

* If your health status has changed over the years, you may no longer be insurable at standard rates.

* Your present policy may have a lower premium rate than is required on a new policy of the same type.

* If you replace one cash-value policy with another, the cash value of the new policy may be relatively small for several years and may never be as large as that of the original one.

5. How do I find a good insurance agent? Seek recommendations from friends and professionals such as your lawyer or accountant. Also, consider someone who has received special certifications such as Chartered Life-Underwriter (CLU), Chartered Financial Consultant (ChFC) or LUTCF. You can also search for an agent or advisor with an organization such as the National Association of Insurance and Financial Advisors (NAIFA), the nation's largest financial services membership association. To find a NAIFA member in your area, visit www.naifa.org.

Financial resources are just one factor to consider when buying life insurance.

Granelle's LIMOUSINE SERVICE, INC.

Let us ride you in Style Comfort & Class



Corporate Occasions
Airport Pick Up, Simi runs, Proms and other Special Business Events...



The Lincoln Stretch SUV
14 Passenger, Bar, Starburst Ceiling, Intercom, Surround Sound, Private Section, TV, CD, DVC and much more



The Lincoln Town Car
8-10 Passenger, Bar, Starburst Ceiling, Intercom, Surround Sound, Neon Lightng, TV, CD, DVC and more

The 1999 Passenger Pontiac
2-3 Passenger. Our Specialty car for wedding, proms, anniversaries, dinner and other special occasions....

Granelles Limosine Services
4230 NC Hwy 33 West
Greenville, NC 27834
Office: 252-752-8989 Pager: 252-754-0391
Home: 252-752-9079 Fax: 252-752-1553
Email: Granelles252@aol.com



Around here, businesses have plenty of power.

In fact, we provide it to them, 24/7. And, because of our consistent performance, we've earned a solid reputation for reliability. In the business world and in the community. So you know you can depend on us to keep your business running like it should. Powerfully.

ance package. These questions and answers may help you decide which type is best for you:

1. How much life insurance do I need? Carefully examine your current and future financial obligations, and the resources that your surviving family members could draw on to meet them. The difference between the two is the approximate amount of additional life insurance you need.

2. What type of policy should I buy: term or permanent? Generally speaking, "term" offers the greatest coverage for the lowest initial premium and is a good solution for people with temporary needs. Permanent insurance may make more sense if you anticipate a need for lifelong protection and like the option of tax-deferred savings.

3. Should I just buy basic life insurance coverage? That depends on your specific needs and budget. Here are a few

OSHUN'S
425 S. EVANS ST, MALL
OFFICE HOURS
TUES. TO SAT
Call for An Appt. 752-3142

Sade' Fair Braiding
Stylist-Sade' Walston

Cornrows	\$15.00
Cornrows w/ weave	\$25.00
Free-Style w/ weave	\$45.00
Kinky Twist	\$60.00
Yarn Dreds	\$55.00
Micro Braids	\$80.00
Box Braids	\$75.00
Dreds	\$70.00
Re-Twist Dreds	\$45.00
Children's Braids	
Cornrows	\$10.00
Free-Style Braids	\$15.00

(\$5.00 for Each Washing & Drying)

WALK INS WELCOMED!