

**ABTS Graduate**



**PAMELA YATES**

On May 29, 1978 at 6 o'clock in the evening, the American Baptist College of American Baptist Theological Seminary, Nashville, Tennessee, held its Commencement Exercises. Miss Pamela L. Yates, a native of Nevada, was the first woman from the state of Nevada to graduate from American Baptist College, also the first "Female Minister" to graduate from A.B.T.S. Miss Yates was an Honor Student (Cum Laude), maintaining a "B" average during her stay at A.B.T.S. She was on the Dean's List five(5) consecutive semesters.

While matriculating at American Baptist College, Miss Yates served a term as a student senator, first female to run for Student Body President, losing by 4 votes; she served as Treasurer for her class of 74-78; a member of a Philological Society; a member of Who's Who in Colleges and Universities in American, 77-78; also the National Dean's List Association, 77-78. She received the E. W. Roberson Award in 1975 as the sophomore maintaining the highest scholastic average; elected to the Theta Alpha Epsilon Honor Society 1977. Miss Yates was also a nominee for the Benjamin E. Mays Fellowship Award for Divinity Students, in which she was a finalist.

Ms. Yates has received offers to attend: Union Theological Seminary, New York; Andover Newton Theological Seminary, Massachusetts; Princeton Theological Seminary, Princeton, New Jersey; Pittsburgh Theological Seminary, Pittsburgh, Pennsylvania. She received full scholarship to Vanderbilt Divinity School, Nashville, Tennessee, where she will study for the Master of Divinity degree.

Ms. Yates is a member and Associate Minister of the First Baptist Church, East Nashville, Tennessee, under Dr. James A. Campbell; a former employee of the Stardust Hotel; affiliated with the St. James Baptist Church and the Order of the Eastern Star, Mt. Olive Chapter No. 1, Nevada.

**BUSINESS IN THE BLACK  
CONTINUED FROM PAGE 2 COLUMN 3**

Research Institute, told an audience full of ultra conservative Commonwealth Club of California members, "The utility industry has urged the development of the fast breeder, which uses uranium about 60 times more effectively than present nuclear plants."

In response to a question from the audience, Dr. Starr stated the utility industry was always prepared to produce electricity by the fast breeder method from the beginning. Only the government aided and abetted by environmentalists have evaded the development of this lower cost energy producing method.

Dr. Starr sees solar, the temperatures of ocean waters, winds, waves, biomass and the earth's heat as energy sources as mirages, especially solar energy which requires very expensive installation.

Dr. Starr estimates a cost factor of 10 times or more for the use of these alternative sources of energy for electricity. Any increase in the cost of fuel for energy is likely to find its way on to the backs of Black America. Yellow cake is not black, but its cost stands a good chance of being cheaper than black gold, oil.

*Community Affairs*

*by Kenyon C. Burke*

Every once in a while the news wires carry a story that indicates that some successes are being realized in chipping away at the complex problems that frustrate blacks and other disadvantaged minorities in our society. Recent reports on the Youth Employment and Demonstration Project Acts and statements by Secretary of Labor Ray Marshall are items that fall into that category.

While a Presidential candidate, Jimmy Carter recognized early on that severe unemployment among black and Hispanic youth with all its destructiveness had become a fact of life for the last decade. As their unemployment rate approached 50 percent in many communities, candidate Carter embraced the issue as a major theme and "took the pledge" to do something about this intolerable situation if elected.

It's history now that shortly after the Carter Administration assumed office it obtained passage of a bi-partisan \$1 billion youth jobs bill. Included in this bill are an array of federally funded, locally administered job programs designed to experiment with new approaches and ideas to significantly impact the chronic unemployment rate among minority youth.

Judging from the Bureau of Labor Statistics reports that cite a dramatic four percent drop in black teen-age joblessness between March and April we can conclude that President Carter's Administration has begun to make a difference in this crucial area of social concern.

Manpower strategies currently in operation include testing job guarantees, education vouchers and other inducements to get drop-outs to return to school. Under the Young Adult Corp, nearly 13,000 young people are working in a national forests and wildlife areas, while another 12,000 have been hired under the Youth Community Conservation and Improvement Projects to help in inner-city renovations. Traditional work study programs have beefed up to include 120,000 students who receive realistic guidance, training and career development experience.

Many manpower programs in the last decade failed because manpower agencies and school systems operated not only independently but often times at cross purposes. One would not have to look too hard to find large numbers of youngsters receiving training and educational experiences in many of our school systems that are preparing them for jobs and careers that no longer exist along with those which are disappearing at a rapid rate.

We, therefore, welcome these efforts to establish a more creative and realistic tie with manpower agencies and school systems.

Although, we have not solved all the problems of black youth joblessness it does appear that we've cautiously begun to take the first step in that long journey toward removing the cancer of unemployment and despair for the young people of our communities.

**SUPPORT  
THE BLACK COMMUNITY  
NEWSPAPER**



*Redlining*

*By*

*Dorinda Baker*



Blacks have been continuously red lined. Investors are in the business of lending money where it gets the greatest return and least risk. Redlining has many ramifications. To start with insurance companies don't want to insure poor risks and risks become poor when nobody wants to buy the property - when it is not desirable. Black properties have generally been located near the railroad. An old axiom is "if you want to find Blacks old axiom is "If you want to find Blacks, find the railroad" - Cross the tracks and there are the Blacks. Railroads denote an industrial area and few people want to live by the noise and pollution of a train. Industrial land is probably the lowest cost land other than farmland, so it follows that Blacks live on or near industrial land because they cannot afford any other area.

So the problem goes back to the economic base - money. Money for Blacks comes almost exclusively from jobs. Jobs for Blacks are scarce, so money is low. Many are never able to buy at all and those who can buy are hard put to keep up the property or improve it. Add to this the high interest rates of loans and the rip off of unscrupulous contractors and artisans and you compound the Black home owner's problems.

Another problem in the redlined area is that people in the redlined area rob and steal from people in that area. High insurance losses means higher insurance premiums. If losses become too high, no insurance coverage can be obtained. No one wants to live or have a business in such an area. When you work hard to buy nice furniture, clothes, etc. and you are burglarized and lose it all, you will look for a better place to live. If you had no insurance, you can lose all incentive to get nice things and live the true American life, so you must move and the district goes down in desirability and fewer people want to buy it.

You may just give up your property and then the lending institution is forced to repossess, repair and re-sell the property. So lending companies look for the better areas to invest their money. No responsible lender (Black or White) looks for bad areas unless they are able to charge extra high interest rates, plus high points (charges & fees to accept the loan) so the undesirable property costs more in all ways.

A \$30,000 home paid on a 30 yr. basis at 8% will cost the buyer \$79,250.40 but the same house at 10% will cost \$94,777.20 - a difference of \$15,526.80 interest rates do vary that much - 2%. Add to this the points spread of 2 or 3 between the desirable 8% & 10% loans and you add another \$600 to \$900, so your total added costs come to \$16,126 to \$16,426 for the undesirable area home. What can Blacks do about this? Form block clubs whose purpose is to work together to report crimes in their area, report suspicious people in their area, watch each other's property. Inaugurate clean up, paint up drives. Go and demand better police protection, street improvements, better lighting, etc., repair their property, form voter groups so as to have political clout with local, state and federal governments.

In Philadelphia and some other eastern cities, Whites moved to the suburbs to get away from the blighted, undesirable Brownstone Mansions. Blacks moved in and took parts or these grand old homes, (usually poor & welfare classes), and the properties run down for lack of care by the landlords. Finally the Whites realized that traveling had become too costly (gasoline 70¢ a gal) and that an extra 1 or 2 hours were lost along with car repair and replacement costs soaring, decided to move back into the city so they formed groups and each member agreed to buy a home in their intended block. They went in

CONTINUED ON PAGE 6 COLUMN 3