Martin Luther King, Jr. was born in Atlanta, Georgia, in 1929. Although he earned a Doctor of Philosophy degree from the Boston University in Massachusetts, much of the education he received was in the south. He knew the problems and evils in the lives of Black southerners.

Dr. King returned to the south and became a leader in his community and improved the functions and organization of his church. In 1964 he received the Nobel Peace Prize, for his efforts toward peace in America.

On April 4, 1968, he was killed in Memphis, Texas.

The Inland Empire salutes Martin Luther King in the following activities:

January 14: A symbolic March and Commemorative Service will be held at March Air Force Base. The speaker will be Dr. Marian Talley. The March will begin at 1:00 p.m. (1900 hours) from the Recreation Center parking lot to March Field Chapel. The commemorative Service will be held at the March Field Chapel at 3:30 p.m. (1930 hours).

January 15, the Martin Luther King Senior Citizens will hold their annual commemorative programs at Stratton Center (Bordwell Park) 2008 Panama Avenue, at 1:00 p.m.

January 16, the Perris Human Relations Council will hold a commemorative service at 7:30 at Perris Elementary School. Dr. Yolanda Moses will be the guest speaker.

January 15 (the Inland Area Urban League presents a Martin Luther King Jr. Gospel Concert featuring Inland Empire Gospel Choirs, at 7:00 p.m. at the California Theatre, San Bernardino, $10.00 Donation.

January 14, a Symbolic March for Civil Rights will point to anyone suspected of committing the murder.
Religious Community News

Honing a Faithful Servant

The Second Baptist Church, 2911 Ninth Street of Riverside, Calif., is sending a message to people who have been part of the Sickle Cell Organization. The Second Baptist Church, 2911 Ninth Street of Riverside, Calif., is sending a message to people who have been part of the Sickle Cell Organization.

The following quotation or comments are directed to local Warholians. Meschellé, Muhammad, leader of the local Muslim Mission, by the generation of us that hopes that the answers provided by him will serve to open the doors to all of us.

During the season, we send "Season's Greetings" cards to Christians who are our friends. We also have relatives and friends who are celebrating Christmas and are taking the cards to the local Mosque.
BRASS PRESENTS Christian Institute

The Leadership Training Institute sponsored by the San Bernardino Riverside Area Sunday School Association (BRASS) will be held again this year, the last Sunday in April. This year's session will be held over the weekend of April 16th and 17th at Snow Square Convention Center downtown in Riverside. Keynote speakers are scheduled for 7 p.m., followed by a choice of 12 workshops from 8-9 p.m. Early bird registration is available through March 16th. Please check the booklet for more information.

A.M.E. Youth to hold Revival

A "Holy Ghost Revival" sponsored by the youth (YPF) in Area 6 will be held in the African Methodist Episcopal Church in the city of San Bernardino on Friday, April 15th and Saturday, April 16th at 7 p.m. All youth are invited to attend. Speakers will be Rev. Ronald Wilson Cain, Minister of Youth A.M.E. L.A. and Rev. Roy Ellis, Minister of Youth A.M.E. C.P. The Church is located at 2502 Minnesota St., San Bernardino, CA.

Choirs and altar, cherished blessings and everliving life in God's love will be had.
Political News

Dan Frazier Enters San Bernardino, 6th Ward Council Race

Dan Frazier lived in the Sixth Ward as a child, and although he was a boarder from San Bernardino for a few years, he returned to the place that he had left at age 14. Instructively, Dan Frazier named his new office "Save Our Kids" and he has taken his job very seriously. He is the only candidate for the Sixth Ward, and he is the only candidate who wants to emulate Carter Memorial and the C.O.G.I.C. in San Bernardino. He wants to create a new baseball, tennis, and roller skate park to replace the "stepchild." He is a small man with a big heart, and although he is San Bernardino's youth minister, there is not a single youth in the area who does not know him, and virtually everyone knows about the widespread economic depression and school dropouts, criminal activities, drug dealing, and household cement. In 1982, he coor...
Kelli Holden

Rubidoux Women Hold Health Fair

Have you heard about the next "Get to the Jell Annual Health Fair"? The Health Fair is sponsored by the North Rubidoux Women's Club on Saturday, January 15, 1983 at the River­ side Elementary School at 3972 Riverside Dr., Rubidoux from 10 a.m. to 2 p.m.

The organization will be available for your service: Heart Association, American Cancer Society, Riverside County Health Department, and Riverside County Medical Society.

Learning Center hold MLK Luncheon and Kick off BWK

S.F. BERNARDINO Martin Luther King Jr. Day and Black History Month was kicked off with a soul food luncheon at the Mother Goose Learning Center on Mon­ day, January 10, 1983.

Black History Month Committee of Riverside

For more information call 787-7369.

The Army Reserve

The Army Reserve is always looking for new members. If you want to join or know any one who may be interested in joining, please contact your local Army Reserve center.

Law Office of
gretchen Fuselier

Law Office of Gretchen Fuselier

Riverside City College's Office of Continuing Education has recently moved to new offices on campus. formerly located in Q-141, RCC's Continuing Education office is now located in Q-25. The college's Black Heritage Committee, which provides adult reading services for students and has been in that location for three years, will temporarily shut the facilities with the program's move. The Center will be moved to new offices near the Admission Office next month when renovations are completed in its new location.

CABC Meeting

The Riverside County Community Action Commission will hold its regular monthly meet­ing on January 20, 1983 at 7:30 p.m.

Puente

Perris

MORENO VALLEY NEWS

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Gold Heritage Life $100

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Available only to fully paid life

members)
The Art of Wise Budgeting and Spending

CREATIVE FINANCING

With interest rates still relatively high, some of the usual strategies of a new home buyer have waxed. Finding favorable financing has overshadowed the actual purchase price of the home in many cases. With the creative financing methods now available, the problem is choosing the type of financing that will fit your financial needs today and in future years. Here are some of the types of loans available. If you are in the market for a new home, the type of mortgage you choose should depend on the answers to several questions: Will your income increase in future years? Will interest rates decline? Will inflation continue at a moderate level or increase?

There are various kinds of fixed-rate mortgages. The conventional loan is a popular choice in this category. These loans are obtained for a period of about 25 to 30 years with fixed interest rates. However, the loan may be considered by persons who feel interest rates will soon rise. A creative version of fixed-rate mortgages is the graduated payment mortgage. Installment payments may increase as much as 7½% annually. After about six increases, the payments level off. This mortgage costs more than the conventional mortgage.

The growing equity loan is a variation of the graduated payment loan. This is a fixed interest loan with unusually high monthly payments which can increase at a rate of 12% per year. The mortgage is paid off in about half the time as with a conventional mortgage and is mostly chance to the borrower.

Then, there is the zero interest mortgage. A very large down payment is required. Typically, 30% and 40% of the purchase price is usually principal. The principal is paid off over a shorter time. No interest is charged, but the rate of the mortgage is usually higher. The buyer may deduct interest as though a 10% mortgage were the rate. In this loan, however, the interest deducted will decrease the buyer's basis in the home. It is the bigger gain when the home is sold.

For consumers who think interest rates will decline, there are different types of adjustable-rate mortgages. Interest rates are adjusted approximately every six months. Restrictions on adjustable-rate programs range from a maximum of one percentage point to a rate 3½% above the lender using his or her own criteria. In some types of adjustable-rate loans, the monthly payments are fixed for, usually, three years. Then the fluctuations in interest rates are reflected in the loan balance. If interest rates decrease, a larger share of payments goes towards principal and rates increase. If interest rates rise, the equity in the home decreases.

Then there are equitysharing mortgages where an investor contributes parts of the down payment and monthly payments are exchange for portions of the home's benefit of ownership and appreciation in the home.

For borrowers who think their incomes will keep pace with inflation, there are mortgages tied to the rate of inflation. These loans are less likely to become burdensome than loans tied to interest rates. Some forms of creative financing are not recomended. The main consideration is whether you will be able to live with an arrangement in the future. Economic circumstances change from year to year, and it is unwise to base your financial decisions on a loan that "fits" this year will "fit next year."

FOOD PRICES

A survey by U.S. News and World Report revealed grocery prices in eight major cities have increased only 42% since 1973 while the Consumer Price Index has increased 100%. And dry milk products and convenience foods along with chain discount stores (sold by three-fourths of the nation's grocers) will probably help sustain grocers' profits this year. The generic products are usually priced lower, but you pay a price for quality of ingredients. The options for saving in one area product can be wiped out in another.

Golden Delicious Apple—A Naturally Sweet Treat

One of the many pleasures of this land, no matter where you live in the U.S.A., is the availability of the golden-colored Golden Delicious apple. This is one apple that stays fresh for a longer period of time. A major factor in this is the amount of exposure the apple has to sunlight. Less sunlight exposure decreases the amount of Vitamin C and other nutrients in an apple. Here are the benefits of Golden Delicious apples:

1. They are available year-round. Muski apples are available year-round, but Golden Delicious apples are more widely available in the fall and winter months. There are more Golden Delicious apples now than there were three years ago. They have increased the variety of Golden Delicious apples in the fall and winter months. A "soft" apple has a high amount of water and is best eaten as an "as is" apple. It is a high apple with a low amount of water and is low in fiber and fat.

2. The current economic picture and budget cuts have made fresh-cut apples an option for the consumer. A recent public or national basket, dominated by the New York, and was a healthy way of eating apples. Many people are not aware that the golden-colored Golden Delicious apples are available year-round. This is a good time to talk about the nutritional benefits of the Golden Delicious apple.

3. Despite the fact that Golden Delicious apples are available year-round, there are more Golden Delicious apples now than there were three years ago. They have increased the variety of Golden Delicious apples in the fall and winter months. A "soft" apple has a high amount of water and is best eaten as an "as is" apple. It is a high apple with a low amount of water and is low in fiber and fat.

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Excellence, Inc. (PUSH/EXCEL), the educational arm of Operation PUSH, has been serving in an acting capacity as national director of PUSH/EXCEL. Tyrone Crider was appointed to the position of national director of PUSH/EXCEL by Dr. Benjamin E. Mays, president of Operation PUSH, and Dr. Mary Berry, board president of PUSH/EXCEL and vice chair of the Board of Directors of PUSH/EXCEL and national director of PUSH/EXCEL.

Rev. Tyrone Crider Named National Director of PUSH

CHICAGO—The Board of Directors of PUSH/EXCEL, Inc., has unanimously elected Rev. Tyrone Crider as national director of PUSH/EXCEL. Rev. Crider, who is also national youth director of Operation PUSH, has been serving in an acting capacity as national director of PUSH/EXCEL.

Rev. Crider, 24, a graduate of Atlantian's Morehouse College (1972) with a Bachelor of Arts Degree in Psychology, was ordained into the ministry in March 1980, and has preached in major churches in such cities as Atlanta, Baltimore, Chicago, Cleveland, Detroit, Philadelphia and Washington, D.C.

While a student at Morehouse, Rev. Crider, who is listed in "Who's Who Among College Students," served as President of the Student Body from 1978-79, was named one of the "Outstanding Young Men of America" (1980-81), and was honored on the Dean's List at Morehouse College. Crider also played varsity basketball and was a member of the basketball team.

The official announcement of Rev. Crider's appointment was made during the First Annual National Student Convention in Chicago, which was co-sponsored by PUSH/EXCEL, and the National Student Congress. Rev. Crider, who is an outstanding high school and college student leader from 38 colleges and 15 high schools in 38 states, was in attendance at the first meeting of Operation PUSH headquarters. A number of nationally prominent adult leaders were featured speakers at the convention.

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Rialto NAACP Elects New Officers

The Rialto NAACP Branch election results, held on December 20, 1982, elected officers for the coming year. President, Dr. Valentine Lowery; Vice-President, Dr. Robert Braxton; Secretary, Florence W. Stansfield; Treasurer, Mae Hines; Executive Board Members: James Gideon, Daniel Cox, Cathy Young; Joe King; Open positions on the Executive Board will be filled by appointments by the president, from the general membership.

Year End Clearance Sale
10.75% Financing on all remaining 82’s

Come see the all new Mustang Convertible

The Blood Bank of San Bernardino & Riverside Counties has been designated as an Immunohematology Reference Laboratory by the American Associated Blood Bank (AABB), according to Dr. Arthur J. Silverberg, Medical Director. Designation follows evaluation by the Committee on Reference Laboratories designated in the United States.

Blood Bank Receives National Recognition

As we mark his 54th birthday, January 15, let us remember Dr. Martin Luther King Jr. and what he represented to this country designed for Freedom, although the country is not always a part of the dream. He linked the vital principles of peace and justice to the American dream.

He declared; "I have a dream that my four children will live in a nation where they will not be judged by the color of their skin, but by the content of their characters."

"I am the dreamer. There is no way that I believe my life has been as important as the life of a Dr. King."

"I am the dreamer. There is no way that I believe my life has been as important as the life of a Dr. King."

Personal Values by Charles L. Pettite

A Dream Come True

It is difficult to know how a man who responded to a dream and to a purpose so great as to help others to achieve his highest goals may find any realization of his dreams.

"I have a dream" must have been one of the great speeches of all time. It has been more than a dream. It has been the seed of a dream that grows and develops into a dream that is now a reality.

Dr. Martin Luther King Jr. demonstrated that the love and faith of a dreamer can turn the world upside down."

We must believe in the dream of Dr. Martin Luther King Jr. and his dream of freedom for all people, regardless of their color and race, regardless of their religion, and regardless of their wealth or poverty.

"I have a dream" that my children will live in a country where they will not be judged by the color of their skin, but by the content of their character.

"I have a dream" that one day this nation will rise up and live out the true meaning of its creed; "We hold these truths to be self-evident: that all men are created equal."