

## Credit Tip

In consumer practice, it is common sense to look ahead. Emergency conditions do sometimes arise despite all we may do to prevent them. This is true in our use of credit as in every other phase of our activities.

What do you do if you cannot meet a payment? There may be a time when it seems impossible to meet a scheduled payment on a credit account or a bill. These are the times when good credit standing will come in handy. In a real emergency there are intelligent courses of action open to you — and some very unwise things, too.

If it's necessary to postpone or reduce scheduled payments, here are some rules of good buymanship to follow:

Call on the credit manager or the merchant or lender;

Tell him the exact facts, such as sickness, medical expenses, loss of work, family emergency — why you absolutely cannot make the payment on time;

Discuss future prospects with him so he can figure out how to tide the situation over and avoid loss, inconvenience to him, and undue hardship to you both;

Make every effort to carry out whatever temporary or permanent revision of terms which may result from your meeting.

Many creditors are patient and understanding in such matters. They appreciate your honesty, and will probably be willing to go along with you so long as you are making an effort to give him money. NEVER avoid talking to your creditor simply because you can't make a payment. Protect your good credit by being frank. An intelligent consumer — with or without the cash he needs at the moment — has nothing to hide.

*This credit tip was provided by Consumer Credit Counseling, 142 Church Ave. Phone Barry Boneno at 885-0041.*

## Starve A Rat!

The Rodent Control and Stream Clearance project needs your help! The more they clean up the Model Neighborhood, the more cooperation they need from its residents.

Keep trash cans covered; don't throw food scraps on the bare ground for your pets (the rats get there first); don't clutter your yard with junk and rubbish.

The Public Works Department can do only so much — the rest is up to you.

Remember: the Model Neighborhood is not large enough for litter!

## BULLETIN BOARD

Task force meetings are held at 7:30 p.m. at the Model Cities office, 609 S. Main Street, unless members are notified otherwise.

|   |         |
|---|---------|
| Model City Commission                     | Nov. 2  |
| Evaluation Task Force                     | Nov. 6  |
| Education Task Force                      | Nov. 13 |
| Recreation Task Force                     | Nov. 13 |
| Housing Task Force                        | Nov. 13 |
| Employment Task Force                     | Nov. 14 |
| Health and Social Services Task Force     | Nov. 14 |
| Crime and Juvenile Delinquency Task Force | Nov. 14 |

Nettie Coleman

## Region IV Alternate Elected

Nettie Coleman of 506 Pendleton Court, a resident of the Turnkey III project, has been elected to serve as an alternate on the board of directors of Region IV Citizens Council.

The Citizens Council is an Atlanta-based organization sponsored jointly by the Office of Economic Opportunity and the Department of Housing and Urban Development to enhance citizen participation on a local and national level.

Ms. Coleman was chosen at a recent Region IV workshop held at Covington, Ky. She is alternate to Milton Stallings, Model Cities Citizen Participation director and a member of the board from High Point.

A native of High Point, Ms. Coleman has worked previously as an employment counselor. She attends Guilford Technical Institute, studying personnel management and real estate.

She is a member of Model Cities' Crime and Juvenile Delinquency Task Force, having also served on the Evaluation Task Force.

Ms. Coleman describes herself as being "in the learning process" re-

garding Region IV. "I just started," she explained. "Region IV is involved in giving people information about federal funding, and what avenues to take to obtain money, and how government works. I have a lot to learn myself."

At the Covington workshop, conferences were held on such matters as housing and revenue sharing. Also attending from High Point in addition to Ms. Coleman and Stallings were CP staff member Frank Wall and Model Neighborhood resident Carrie Bennett of 904 Meredith Street.

Upon his return, Stallings organized a workshop for the Citizen Participation staff to relay some of the ideas obtained in Covington. The workshop included such topics as revenue sharing, Community Development, and the relationship between Model Cities and City Hall.

Another local workshop, said Stallings, will be expanded to involve more residents, agency personnel, task force members, Model City Commissioners, and more members of the Model Cities staff.



NETTIE COLEMAN

**Letters to the editor, story ideas, and comments are welcomed by What's Happening! It's your newspaper; use it! Contact Emily Hedrick, 885-9081.**

## City-Wide Task Forces Will Blend Agencies' Efforts To Plan Projects

As the Model City Commission begins its planning phases for the Fourth Action Year, it will depend heavily on the work of expanded, city-wide task forces to identify High Point's problems and to plan their solutions.

The idea of city-wide task forces is not new. Some other cities have groups such as those proposed for High Point who work closely with City Council in determining the directions of governmental spending.

In High Point, the formation of expanded task forces — using Model Cities' existing seven task forces as a core — was prompted by the coming of Community Development, a new federal funding technique which is expected to become a reality in the spring.

Task forces made up of citizens from all over the community — rich and poor neighborhoods alike — are a key part in the Model Cities process. They are responsible for setting priorities, finding solutions for problems, and evaluating the results of the expenditure of Model Cities' own \$3.54 million annual budget.

### MORE MONEY

With the advent of new federal tax dollars into High Point, the City will have even more money to spend. City Council will be relying even more, it is hoped, on the advice of citizen groups such as those organized now by Model Cities.

The participation of residents from all sectors of the city, both public and private, is a vital element in local government. The wisest use of these new funding resources, Model Cities believes, rests on the total involvement of the community this money aims to benefit.

A steering committee to choose the 20 members for each of the expanded

task forces consists of Dr. Otis E. Tillman, Model City Commission chairman; Frank Wood, City Councilman and Model Cities liaison; and Howard Pancoast, United Community Services planning councilman.

The 20 members will reflect equal representation from the city's four wards, as well as a cross-section of business and special interests. The seven task forces will meet in the program areas of health and social services, economic development, recreation, education, crime and juvenile delinquency, housing and environment, and evaluation.

Letters have been sent to such organizations as the Jaycees, Chamber of Commerce, Junior League, Ministerial Alliance and United Community Services soliciting their support and nominations for membership on the city-wide committees.

Once names are obtained, the three-man steering group will draw up a list of members. All those on Model Cities' current task forces will remain members, and form the nucleus for the expanded task forces.

As always, Model Cities will be seeking more involvement from a "grass roots" level in the Model Neighborhood and welcomes new active members from that area.

### AVOID DUPLICATION

City-wide task forces will meet once a month. By combining the resources of all organizations in the city, duplication of funding and projects can be avoided, planners feel. Through coordinated efforts, programs related to the betterment of High Point will be strengthened.

A recent example of the search for a common solution for a problem which had city-wide impact was that

of the Ad Hoc Health Committee. This committee, organized by Model Cities, was made up of people from all over the community who wanted to set up an outpatient clinic at High Point Memorial Hospital.

Through their cooperative efforts, and that of the hospital administration, a clinic is on the way.

Once task forces research their information, and make recommendations on their findings, the Model City Commission and City Council in turn will review their proposals. Particularly in the coming Community Development money can be earmarked for any number of programs; it is citizens themselves who can have a big voice in how this money is spent.

The input of these new, larger task forces will determine the direction of Model Cities' own Fourth Year Action Plan, to be implemented August 1, 1973.

WHAT'S HAPPENING is published bimonthly by the Model City Commission of High Point, North Carolina, William S. Bencini, Mayor; Dr. Otis E. Tillman, Commission Chairman; Don J. Forney, Past Director; Wayne S. Pray, Acting Director; Cecil A. Brown, Information and Evaluation Specialist. Offices of the agency are located at 609 S. Main St., High Point, N. C. 27260. Telephone 885-9081.

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Editor ..... Emily Hedrick