

Easter Sale!

Save \$150

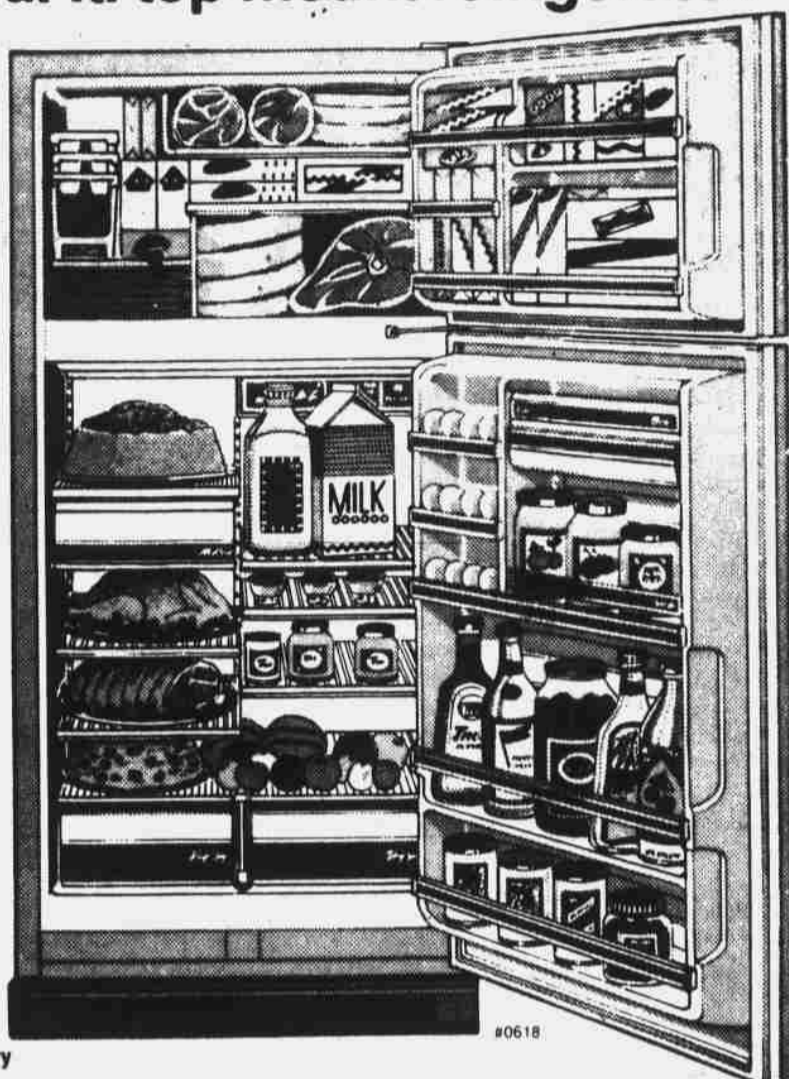
Closeout on 17.6 cu. ft. top mount refrigerator.

Sale 399.95

Orig. 549.95. Closeout savings on 17.6 cu. ft. Imperial top mount. #0618

- Frostless throughout
- Three adjustable cantilever shelves
- Four door shelves
- Reversible doors fit any kitchen
- White and available natural decorator colors

Full One Year Warranty model #0618. Within one year of purchase, we will provide home service to repair, or, at our option, replace this JCPenney refrigerator if defective in material or workmanship. Just contact the nearest JCPenney facility for prompt service.



Power economizer switch

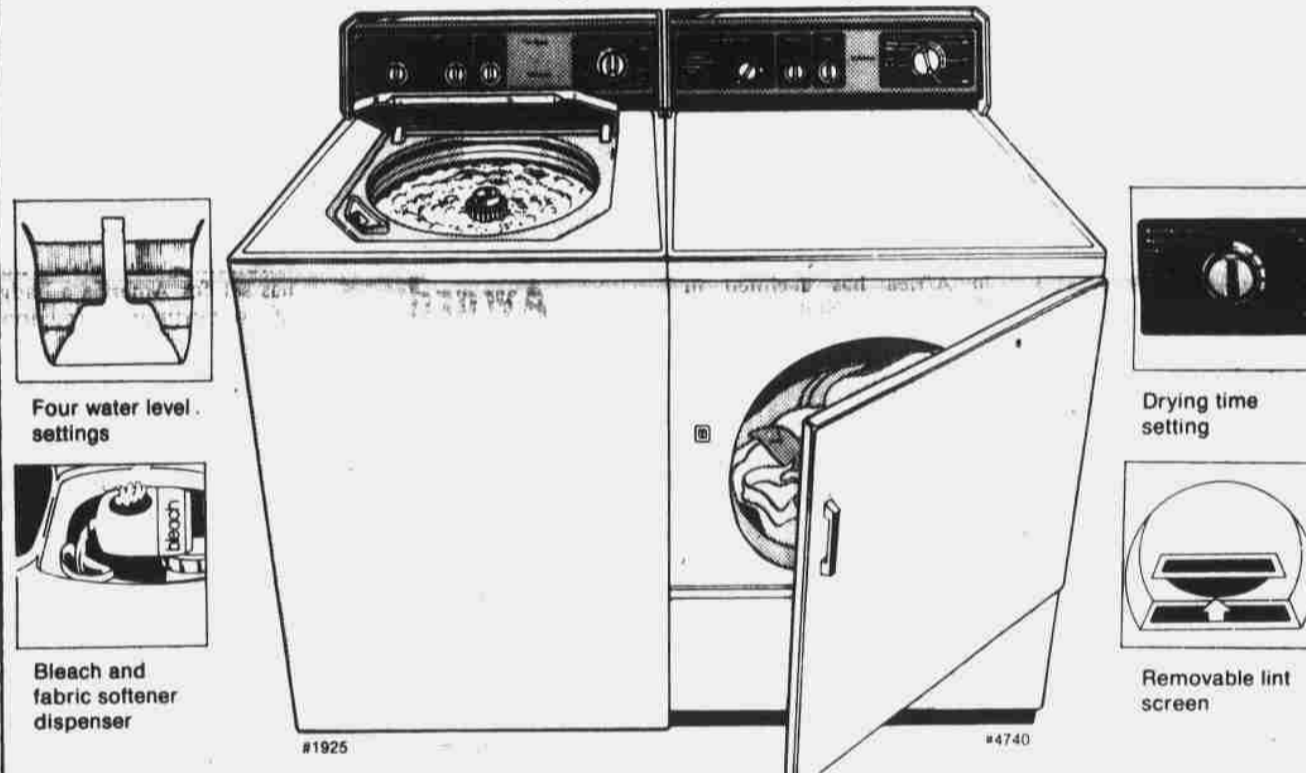


Four adjustable wheels

Sorry, not available outside our normal delivery area. Phone for details.

Save \$70

on this large capacity team.



Four water level settings

Bleach and fabric softener dispenser

Drying time setting

Removable lint screen

Sale 299.95

- Reg. 339.95. Large capacity washer with two wash/spin speed combinations. #1925
- Three water temperature combinations
 - Self-cleaning filter ring
 - Porcelain top and lid
 - White and available natural decorator colors

Full One Year Warranty for model #1925, #4740, #5740. Within one year of purchase, we will provide home service to repair, or, at our option, replace this JCPenney automatic washer or clothes dryer. If it is defective in material or workmanship. Parts and labor are included. Just contact the nearest JCPenney facility for prompt service.

Sale 229.95

- Reg. 259.95. Matching electric dryer. #4740
- Automatic time control
 - End-of-cycle cool down
 - Security start switch
 - White and available natural decorator colors
- Sale 259.95 Reg. 289.95 Gas dryer. #5740

Save \$235. on this 10 watt receiver, speakers & turntable.

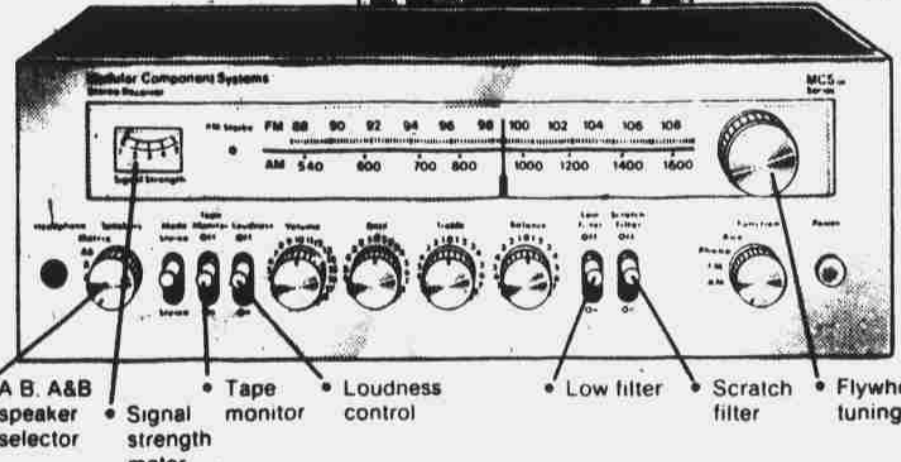
Sale \$244.00

Reg. \$479. Modular Component Systems MCS™ series warranty. Full 5 years on speakers, full 3 years on receiver and turntable.



- Removable front grille cloth
- Bass reflex port
- 2 1/2-in. low mass cone tweeter
- 8-in. woofer with 1-oz. magnet

MCS™ Series



Included are #3210 receiver, #9005 speakers, #6501 turntable. Similar illustration.

- A, B, A&B speaker selector
- Signal strength meter
- Tape monitor
- Loudness control
- Low filter
- Scratch filter
- Flywheel tuning

This JCPenney



CHUCK MORRISON

Chuck Morrison Appointed Mgr.

Chuck Morrison has been appointed manager of special markets at the Jos. Schlitz Brewing Company. He first joined Schlitz in 1972 and was projects manager for Schlitz and Schlitz Malt Liquor when he left in 1977 to join Burrell Advertising, Inc., of Chicago, where he was account supervisor on the McDonald's account. Morrison is a native of Dallas and was graduated from Bishop College there.

President Acts Speed Census-Taker Hiring

WASHINGTON, D.C. — The President directed the Secretary of Commerce in consultation with the Director of the Office of Personal Management to develop an alternate hiring system for the recruitment of temporary census employees. The President directed that as many qualified census employees as possible be drawn from the neighborhoods in which the census is being taken. "The Civil Service Reform Act permits the President, in exceptional circumstances, to waive normal hiring practices for selected Federal employment," OPM Director Alan K. Campbell said.

"Special provision has been made for the recruitment of temporary census employees outside the normal government hiring procedures since the first census was taken in 1790," Campbell added. "Because of the large number of employees who must be recruited, trained, and employed within a short period of time, it would be extremely time consuming and costly to use the normal hiring procedures."

Census employees generally must be drawn from a relatively restricted geographic area and from groups of persons who are qualified to collect data and who are able to accept intensive field work for short periods of time.

Call For Action Tips

EYE EXAMS

To be able to see with clear vision is very important to all of us, but do most people know how often they should have their eyes examined? This article is from the pages of Everybody's Money sent to Call For Action as a public service by the Credit Union National Association, Incorporated.

Here are some tips people can use to judge the proper time between exams. Basically these tips vary with age and vision. As a general rule, if a person does not wear glasses, one

requires fewer exams than if one does. But one should see a doctor if one develops a problem or injuries the eyes. The first full eye exam should be at age 3 1/2 to detect any childhood diseases. Unless a youngster develops a problem, an exam every few years will do. And the same holds true for people who are between the ages of 20 and 45 and wear glasses or contacts. If people do not wear glasses or contacts, an exam every give to six years until the

mid-forties is adequate. After 45, it's a good idea to have an exam every two years.

Call for Action Volunteers are on duty manning the telephones from Monday through Friday during the hours 11 a.m. to 1 p.m. in both Raleigh and Durham. Call 688-9306 in Durham and 828-7578 in Raleigh. Volunteers will give you helpful referrals if you have problem with health, legal, law enforcement/police, consumer, or mail order complaints.

YOU AND THE LAW

"Co-Signing Is Risky"

Cosigning for a friend or relative to procure a loan is often an admirable feat as it evidences confidence in the borrower. Sometimes, however, the cosigner is required to repay the loan. "Three out of four cosigners of finance company loans are asked to pay," reports the Better Business Bureau. If a borrower can't repay the loan, the lender can hold the cosigner personally liable for the debt. If the borrower has not made payments on time, the cosigner becomes liable for late payment fees. If the lender decides to sue the borrower, the cosigner may be liable for court costs and attorney's fees. So, cosigning is a serious endeavor. The cosigner could end up paying the entire debt, plus late fees and costs of any legal actions.

Legal actions may be instituted by the lender against the borrower or against the cosigner. If the lender wins the case, the cosigner's wages and property can be taken to cover the debt. What does the cosigner get in return for

the risk he or she takes? Not one dollar! When asked to cosign, remember the fact that a professional lender is not willing to take the risk you are being asked to take. Obviously, the lender wouldn't require a cosigner if the borrower were a safe risk.

There may be times when one wishes to cosign a loan for a close friend or family member who is in trouble on a loan and facing repossession of goods or legal actions. If cosigning is imminent, remember these points:

1. Be sure you can afford to repay the loan. If you are asked to pay but cannot afford to, you may be sued and your credit rating will likely be damaged.
2. Try to get the lender to agree that you will only owe a fixed amount. The lender is not obligated to do this, but ask that a statement be written in the contract freeing you from liability for late charges, court costs, and attorney's fees.
3. Do not pledge your

Evelyn Dove Staff Associate LEGAL AID SOCIETY OF NORTHWEST NORTH CAROLINA, INC.

property, car or furniture as security for the loan.

4. Ask that the lender agree in writing to notify you if the borrower misses a payment. Notice should be given before a late charge is added or the loan is accelerated (entire loan demanded).

5. Be certain to get copies of all important papers signed by the borrower. Examples are the loan contract itself, the Truth-in-Lending Disclosure Statement, and all warranties.

Finally, remember that cosigning is a risky endeavor. It is often not a good idea and should be given careful, unpressured consideration. A survey submitted by the National Consumer Finance Association to the Federal Trade Commission shows that 74.6% of those who co-sign finance company loans are required to repay the loans.

Think about it. If you have further questions, contact your local Legal Aid office.

High Court Hears Weber Case Settlement of Fire Fighter Bias Unclear

WASHINGTON

— While the U.S. Supreme Court was hearing the Weber "reverse job discrimination case," civil rights leaders were trying to evaluate the California firemen's decision the court had just handed down, 5 to 4.

At issue in the Weber case is a 50-50 white-to-black quota used by Kaiser Aluminum & Chemical Corp. to select workers for skilled craft on-the-job training program at the Gramacy, La., plant. A white worker, Brian

F. Weber, who failed to get into the program, sued the corporation, claiming racial discrimination against him. Lower courts have decided in his favor, and the case is now before the high court. The NAACP has filed a friend-of-the-court brief.

Civil rights leaders are saying if the court decides in favor of Weber, the effects on blacks and other minorities could be devastating, offering no promise for blacks to overcome long years of past employment discrimination. In the California

firemen's case, the majority on the court held the original issue of discrimination against blacks and Hispanics have been corrected, and that there was no likelihood that Los Angeles County would lose its race-conscious ways, and, therefore, the test case against the county was moot, or thrown out.

Deciding with the majority were: Justices Thurgood Marshall, Harry A. Blackmun, William J. Brennan, Jr., Byron R. White, and John Paul Stevens.

The minority, justices who tend to oppose racial quotas, issued a dissent claiming that the legal question is unsettled. They say the county is entitled to know whether its former hiring policies were legal and whether the courts were right in imposing quota on it.

The Justices are: Warren E. Burger, chief; Lewis F. Powell, Jr., William H. Rehnquist, and Potter Stewart.

funded by the national Legal Services Corporation to provide free civil legal assistance to low-income people in 82 of the state's 100 counties.

NEWSPAPERS REGISTER OPPOSITION TO DEBT COLLECTION BILL

RALEIGH, N.C. — A bill recently introduced into the N.C. General Assembly that would establish wage garnishment and could lead to imprisonment of debtors, has drawn strong opposition from one of the state's major newspapers, the N.C. Consumers Council, and Legal Services of North Carolina (LSNC).

The 82-page debt collection bill was proposed by the N.C. Bar Association and is the result of more than two-years' work by the Bar.

Included in the bill is a provision enabling the courts to order an employer to take from an employee's wages an amount set by the court, if the debtors wages are more than \$1,000 a month.

"We feel one of the problems is that there are no assurances that this income level would be adopted," said LSNC Legislation Director Patric Mullen. "The legislature would have the option of lowering the amount. It's also unclear how one claims this exemption and whether or not it refers to net or gross income."

The bill also would establish a new system through which the court would not only order the payment of a debt but would also supervise the

debt collection. Failure to obey a court order to pay a judgement debt could result in imprisonment of debtors.

The bill further authorizes law enforcement officers carrying out their responsibilities in the debt collection process to use "reasonable force, short of deadly force." This would permit officers according to the bill to "enter upon property and break open doors or other barriers to the extent necessary..."

"Our analysis of the proposed legislation forces us to conclude that the legislation, as currently drafted, remains fundamentally flawed," said Mullen. "Many of the bill's provisions allow for injury to established civil and procedural rights, to the right of privacy and to the Constitutional rights of property guaranteed to the citizens of our state. Therefore, we recommend that this legislation be remanded to the Bar Association for further consideration."

In a recently issued paper on the debt collection bill, LSNC says the legislation is a "lawyer's bill...drafted by attorneys, for the benefit of attorneys."

In its lead editorial on March 30, 1979, the Raleigh News and Observer urged the legislature not to "hesi-

tate to use deadly force in killing the debt collection bill."

Also recently, the N.C. Consumers Council passed a resolution opposing the bill on the grounds that it permits wage garnishment, provides for court-supervised collection of private debts, and that the cost of implementing the legislation would be prohibitively high.

Legal Services of North Carolina is a private, non-profit organization

Congress Urged To Put Teeth In Fair Housing Amendment

WASHINGTON (NNPA)

—Secretary of Housing and Urban Development Patricia Roberts Harris and eight other civil rights leaders and housing experts pleaded with Senate Judiciary Subcommittee last week to amend the Fair Housing Act to give it teeth. Others show joined the secretary are: Robert C. Weaver, former secretary of HUD; Ms. Althea T. Simmons, Washington Bureau chief of the NAACP; Clarence M. Mitchell, Jr., retired chief; Anita Miller, member of the Federal Home Loan Bank Board. William Taylor and Ms. Glenda Sloan of the Center for National Policy

Review; Cushing Dolbear, National Low-Income Housing Coalition; and Drew W. Days, Assistant Attorney General. Sen. Birch Bayh is chairing the Subcommittee hearings.

Secretary Harris pointed out to the Subcommittee that HUD needs authority to refer complaints to the Department of Justice for civil action even in cases where a pattern of discrimination may not exist.

"This would provide HUD with two alternative enforcement routes: The judicial route and the administrative route," she declared. The hearings will resume soon.