

A&T Graduate Is Elected To Congress

BROOKLYN, N.Y. — Edolphus Towns, a 1956 graduate of A&T State University, became the first A&T graduate to be elected to Congress. Towns won the 11th Congressional seat from Brooklyn by beating out Jim Smith and Pat Giocoyva.

A native of Chadbourne, N.C., Towns majored in sociology at A&T. He is currently the first black to serve as Deputy Borough President of Brooklyn. He ran for the New York State Assembly in 1970 and lost. In 1972, he won a seat on the New York State Committee.

Contacted in his home the morning after the election, Towns credited his election to the "hard work of a lot of people." "We ran a low key, grassroots campaign," he said. "I especially want to thank the A&T National Alumni Association and a number of alumni chapters for their support."

Towns said he was also impressed with "the tremendous turnout of voters in the election."

Planning The Xmas Budget Is A Must

"Will that be cash or charge?" As the Christmas season approaches, that phrase becomes increasingly familiar. But how do you spend for Christmas and still avoid a financial pinch brought on by unpaid bills in January?

"Plan a Christmas budget and stick to it," suggests James H. Diggs, branch manager of the Reynolds Carolina Credit Union, a membership of about 15,000 employees.

"Financial planning is important year-round, regardless of income or lifestyle," says Diggs. "Personal and family budgets should include expenses such as vacations and holiday spending. Budgeting is a form of planning to help people avoid impulsive buying, and financial disaster."

Diggs says loan requests rise just before the holiday season, usually from those who have not planned ahead. He says planning can ease the burden of gift-buying, and he offers these budget tips to make the holidays happier:

- Save for Christmas on a monthly basis. Join a Christmas Club, if necessary.
- Many employees save regularly for Christmas through credit unions or banks. This is a good way to have money for Christmas without having bills in January.
- If you don't save year-round, examine your budget several months in advance to determine your spending power for Christmas.
- Avoid charging more on credit cards than you can pay for without accruing interest charges.

Make a shopping list, then narrow it down. Include smaller, less expensive items for friends and relatives, or consider making crafts to keep expenses low.

• Instead of individual presents, try buying one present that everyone in a household can enjoy.

• Watch for pre-holiday sales, especially at discount stores where prices may be lower.

• Lay away items to spread payments over time.

• If your budget allows, shop for next year's gifts right after Christmas, when there are bargain buys.

"January can be one of the roughest months for any household budget," Diggs says. "But with the proper financial planning an innovative gift selection, you can avoid the after-holiday financial blues."

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