

You will probably consider borrowing money. But, this is a bad move because you will be increasing your indebtedness rather than decreasing it. In fact, you might find it difficult to borrow money—even from friends. Some of the dearest, most devoted acquaintances will suddenly go into hiding in order to avoid you. As difficult as this may be to accept, some of your friends will become distant strangers.

You must depend on yourself and this is not such a bad deal when you consider that you have overcome many worse situations in your life. And, you will overcome this one. It is now imperative for you to think as positively as possible. Critics, fatalists, complainers, and opponents are your worst enemies. Avoid them. Communicate regularly with friends, people who offer positive advice, and people who have succeeded in spite of difficulties. These are the people who will lift your spirits and make you aware of the potential that you have.

Develop a routine that is beneficial. Don't sit home and mope. Don't feel sorry for yourself and don't criticize yourself. Get up each day at the same time as you did when you had a job. Use your time

## Coping

# If You Lose Your Job

By Dr. Charles W. Faulkner



as if it were extremely valuable. Don't develop negative habits. Your world has not come to an end. You will find another job and must maintain self-discipline. Don not lose your self-respect. You are an adult and this situation will put your maturity to the test. So, hold your head up high.

The loss of the job is not a personal criticism of you no matter how tortuous the dismissal may have been. Now, you can be either your own best friend or your own worst enemy. As your best friend, you must think of yourself as a person with many capabilities and the potential to develop new capabilities. Last June, an 82-year-old woman com-

pleted her college degree. There are many stories of people who have achieved victory after many setbacks and many apparent failures. The worst thing that you can do is nothing.

Your day should be planned like that of an executive: Get up in the morning, take care of your appearance, get some exercise, have some fun, write out your schedule for every hour of the day, consult the help wanted ads, and contact your local employment agency. Don't abuse yourself by wondering where you went wrong. You didn't go wrong at all. This period of challenge could be the most productive in your life. So stick your chest out and move

forward briskly. Months from today, you will look back at this experience and admire your behavior.

Notify your creditors immediately by mail about your expected problematic financial condition. Most creditors will provide you with additional time in which to make your payments or allow you to make much smaller payments. Your creditors are fully aware of the difficult financial situation that most people are having. So, your requests for understanding are nothing new to them.

Be careful about signing a contract with a financial counselor who promises to get you out of debt—for a fee. Often, these people tend to become another financial and emotional burden. Non-profit counselors may be helpful but check their credentials with your Credit Bureau first. If most of your creditors refuse to allow you additional time to pay bills, you must consider bankruptcy (if you can afford the \$350 required), and utilizing the services of your government agencies that are established to help people in your situation. You paid your taxes in order to be helped in such an emergency. So, take advantage of it even if you have to struggle through bureaucratic red tape.

## Plain Talk About The Law

# Older Americans

By North State Legal Services

At North State Legal Services, we see consumer problems of the elderly as a major concern. Our community education program attempts to prevent some of these problems through written educational materials and presentations to groups of senior citizens.

The Federal Trade Commission has also been actively working on special problems facing older Americans. With a reduced income, the burden of fraud, deception, and failures of the marketplace create an intolerable situation for the older consumer. Some of the FTC's investigations and actions in this area include:

**Eye Care:** Nine-three per cent (93%) of people over 65 wear or need glasses. Two programs offered by the FTC are "Eyeglasses Rule" and "Eyeglasses II". The "Eyeglasses Rule" gives consumers the right to obtain a copy of their prescription after

having their eyes examined so they can use it to comparison shop for glasses. The second program, "Eyeglasses II" is examining several new proposals. One would allow consumers the right to keep a copy of their prescription after it is filled.

**Prescription Drugs:** The elderly's largest out-of-pocket expense are drug products. The FTC has worked to develop a model drug guide for state legislatures. This guide would help legislators who are interested in getting rid of the restrictions which

prevent pharmacists from substituting lower cost generic drugs for prescribed brand name drugs. North Carolina has taken advantage of the FTC's guide and currently has a Drug Product Selection Law on the books. This allows your pharmacist to substitute lower cost generic drugs for prescribed brand name drugs.

**Door-To-Door Sales:** The FTC staff reports show that many elderly and low income consumers become victims of high pressure tactics used by

door-to-door salespeople. An FTC action gives consumers the option of cancelling within three days any purchase of \$25 or more made in their homes. Consumers should make sure the salesperson gives them their three day cancellation form in case they change their mind.

**Funerals:** A funeral is estimated to be the third most costly purchase made by the average consumer. The Federal Trade Commission staff has recommended a rule to make available to funeral consumers itemized prices and information on legal requirements.

**Hearing Aids:** The FTC staff has recommended a rule requiring hearing aid sellers to allow a 30-day trial period during which the aid can be returned for a refund, less a reasonable cancellation fee.

If you are a senior citizen and have a question about these topics or other consumer concerns, you can contact North State Legal Services at 732-8137.

# NAACP, Walt Disney Productions Move To Agreement

BURBANK, CA. —

The National Association for the Advancement of Colored People and Walt Disney Productions jointly announced that they have signed a statement of understanding designed to enhance opportunities for blacks and other minority groups in the motion picture industry.

Discussions have been on-going since last February between Disney and the NAACP's task force investigating the employment of black Americans in the motion picture industry, both before and behind the cameras.

The declaration signed by Benjamin Hooks, executive director of the NAACP, and Card Walker, chairman of Walt Disney Productions, is aimed at continuing the expansion of opportunities available through Disney for blacks and other minorities.

It involves a "mutual moral commitment" on the part of both organizations to work together toward meeting aims and objectives. Hooks and Walker will act as co-chairmen in monitoring the progress toward the goals set forth.

"For many years now, Americans of all races and backgrounds have come to associate fairness and resourcefulness with the Disney name because these basic values are so notably expressed in Disney films, television programs and throughout its leisure-time parks," said Hooks. "The historic declaration of fair share principles signed by Disney and the NAACP is yet another expression of Disney's continuing support of these values. This far-reaching commitment is expected to pro-

vide greater opportunities to black and other minority artists in the Hollywood creative community.

The NAACP looks forward to a continuing cooperative relationship with Disney, working to achieve the goals stated in the declaration. Also, the NAACP calls upon all of the other studios in Hollywood's creative

community to join with it in making similar commitments."

"With this significant statement, we have reaffirmed our long-standing commitment to the principles of equal opportunity and affirmative action," said Card Walker. "We will intensify our efforts, not only as a good corporate citizen but because it has

always been in our best interests to seek talents for a creative organization from among all individuals in our society."

While the declaration includes an acknowledgement from the NAACP of the "impressive steps already taken by Disney" to bring about solutions to social inequities in the

economy, Disney said it will exert efforts to accomplish certain goals in the entertainment industry for blacks in the following areas:

- \*Expansion of management and employment opportunities
- \*Increased procurement of goods and services from black enterprises

- \*Increased relationships with black banks and insurance companies
- \*Charitable contributions

- \*Utilization of black-owned media agencies
- \*Black representation on the Board of Directors

- \*Increased participation of blacks in the creation, production and performance in films and television.

Disney has also acknowledged that a "reasonable goal" for the number of qualified blacks in its employee population should be in proportion to their percentage in the overall work force. At present, approximately 10 per cent of Disney's total work force is black. Other areas of the

Statement of Understanding include promotion of blacks and other minorities into senior management levels, expansion of Disney's co-op/intern program for students in film and television production, the use of black employment agencies and the establishment of a full-time minority vendor coordinator.

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## Legal Notice

NORTH CAROLINA  
DURHAM COUNTY

NOTICE TO CREDITORS  
The undersigned, having qualified as Executrix of the Estate of Bennie Evans, Jr., deceased, late of Durham County, North Carolina, this is to notify all persons, firms and/or corporations having claims against said estate to exhibit the same to the undersigned at 1201 N. Hyde Park Avenue, Durham, North Carolina 27701, on or before May 27, 1983, or this notice will be pleaded in bar of their recovery.

All persons indebted to said estate will please make immediate payment to the undersigned. This the 22nd day of November, 1982.

(Mrs) Mary C. Evans, Executrix of the Estate of Bennie Evans, Jr., Deceased.

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