

Atom Power In Space
 Washington - Congress has been told that atomic energy may play an important role in the future as power for planetary travel. Milton Klein, director of the Atomic Energy Commission said atomic engines will be a must for deep space flight.

To Split Income
 London - Prince Charles has decided to split the \$528,000 a year income he will receive from the Duchy of Cornwall. He will give half of it to the British government. The money comes mainly from rents on property it holds in the United Kingdom.

Pan Am & Boeing 747
 Washington - Pan American World Airways will be first in service with the huge Boeing 747. The inaugural flight to Europe will be December 15. It will make daily round trips between New York, London and Frankfurt and has a capacity of 362 passengers.

How Do You Rate On Money Management?

New York (NAPS) -- "The more you make, the more you spend" -- it's a common complaint these days, but if you really wonder where it's all going these tips from the National Consumer Finance Association may help you manage your finances more effectively.

Here today gone tomorrow... may mean that you're not aware of the difference between disposable and discretionary income. Take-home pay after deducting income tax and social security deductions is the net or disposable income. The amount remaining from disposable income after essential living costs -- food, shelter, clothing, and other committed expenses -- have been met, is what financial experts call discretionary income. This is the amount with which you have some degree of financial freedom, but again, you should be careful not to spend more than half of this uncommitted sum on new credit purchases.

Held Captive by a Cruel Budget? ... An effective budget does not account for every penny. Budgeting means deciding in advance how much of your income to spend on necessities while still allowing for the things that are most important to you. All too often the financial "plan" involves mere record keeping of every single purchase, and mountains of paper to keep pace with your mounting frustrations. A realistic budget does not outlaw splurges; it controls them. Sly Shopper or Shopper on the Sly? ... Nothing places more strain on a mar-



Consumer credit rating now plays such an important role in the American economy that youngsters study about it in school and marriage counsellors caution their clients about it. If you have trouble with budgeting, bills or credit, these financial pointers from National Consumer Finance Association may help you manage your money more effectively.

can't pay off within a year at current rates, or an installment debt that totals more than 20 percent of your annual income. A combination of the first two means you are financially vulnerable. If all three of these warning signs apply, it means that your sick finances need some expert doctoring.

In over your head? If the bills are too big and coming in too fast, do not avoid your creditors, consult with them about your problem. The answer may be a loan that consolidates all your debts, leaving you with only one financial obligation to pay off over a longer period of time through smaller installments. At any rate, by consulting with a state-regulated consumer finance company, which is a member of the National Consumer Finance Association, you'll be able to discuss the matter with experts who are experienced in consumer credit counseling.

If you find that you are buried in debt to the point of despair, many communities have organized nonprofit debt counseling services that will assist you in handling your financial obligations. Now that you know these financial facts of life, you may be able to get off -- and stay off -- the money-go-round.

Triple Header

The Myers Brothers Memorial stock car race, staged in August each year at Bowman Gray Stadium in Winston-Salem, N. C., is the only NASCAR event which brings together the Grand National, Modified and Hobby Divisions in one meet.

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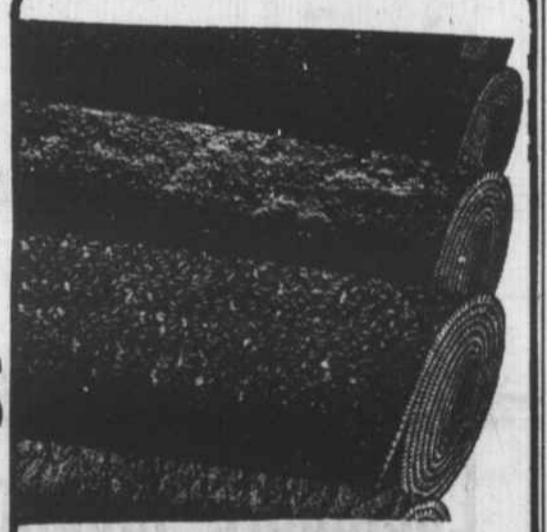
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