

How To Save Money In Your Everyday Affairs

by Ray Dempsey

Your dollar today doesn't buy what it once did. And with more inflation, it may buy

why most people should plan to spend more of their incomes for necessities such as food, fuel, and utilities -- and will have less money left over for other things.

TIPS FOR GETTING THE MOST OF YOUR DOLLAR:

1. Turn off the water -- tight! -- when you finish

washing.

2. Never leave an iron going when you're not using it -- it's dangerous and costly.

3. Weatherstrip your doors. Keep storm windows up all

4. Make sure the thermostat on your furnace works properly.

5. Then turn it down and leave it down.

Remember: Don't become so stingy that you squeeze all the fun out of life, but try to save something. These savings could be used to make your life a little happier, later.

A&T In \$1.7 Million East African Study

A&T State University has been named a partner with West Virginia University in a \$1.7 million project to assist in agricultural development in East Africa.

The grant, sponsored by the Agency for International Development, was announced Wednesday by Dr. Burleigh Webb, dean of the School of Agriculture at A&T.

Webb said that in the new project, A&T will provide technical assistance to the Republic of Tanzania in developing trained manpower for that nation's agricultural industry.

"The government of Tanzania is deeply interested in upgrading the state of agriculture in that country," said Webb, "but has been handicapped by insufficient trained manpower. This is where we will come in to assist that government with technical assistance during this four-year project."

Webb, who visited Tanzania earlier this year, said he expects the new project to make a significant difference in the productivity and agricultural economy of the developing nation.

"The general welfare of the villager in the countryside should especially be helped," said Webb.

He said a nine-man team from A&T will be assigned to participate in the African project.

Webb said A&T will assist in the development of agriculture programs at two of Tanzania's Institutes, which are similar to this nation's community colleges. He said special training will be provided in the areas of animal health, agricultural economy, soil science, agricultural engineering, agronomy and livestock management.

A&T has also been asked to assist in the development of a

program in agricultural education at the University of Dar es Salaam, and to provide advanced training here for faculty members of Tanzania's institutes.

Webb said A&T will provide some of the persons to teach specified agricultural subjects in Africa and will also furnish some of the technical assistants to study the capabilities of the African institutes.

"The government of Tanzania has an announced goal of becoming self sufficient in agricultural manpower by 1980," said Webb. "This program should help them in a big way."

Shaw Prof To Speak

an internationally recognized expert in the field of African culture will speak at Shaw University, Thursday, December 5 at 7:30 in the Student Union Ballroom.

Dr. ben Jochannan has received his Ph.D. in culture and anthropology at Cambridge University at England and a Ph.D. in History at Barcelona University at Spain.

Dr. ben Jochannan owns a publishing firm and has published several books on African culture.

Dr. ben Jochannan's appearance is a part of the Lyceum Program at Shaw University.

A&T recently completed a two-year agricultural development program with Ohio State and West Virginia University to assist the nation of Uganda.

The people's government, made for the people, made by the people, answerable to the people.

—Daniel Webster
Senate Speech, 1830

FDR Advice

When his son, James, asked for dad's advice on speechmaking FDR said: "Be sincere, be brief, be seated!"

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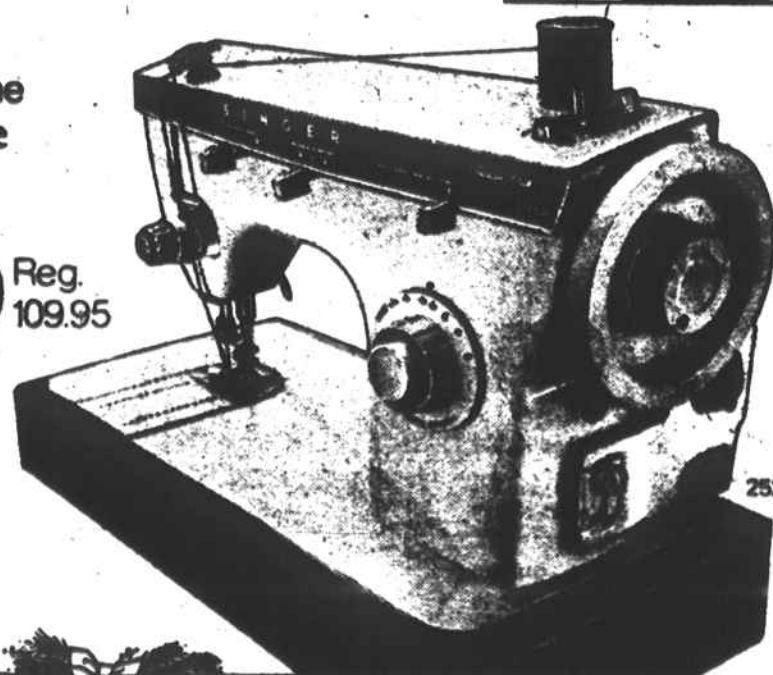
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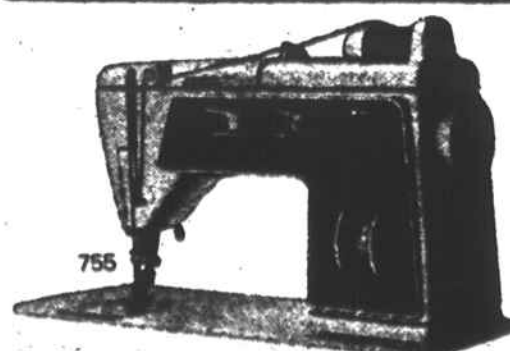
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The Effects Of A Devaluation

by Charles T. Byrd Jr.

One alternative to inflation is devaluation. This economic tool is misunderstood by many. However, it should be recognized that while devaluation would take pressure off the gold supply,

Inflation makes many people uneasy about the future of the currency. So those who can turn in their dollars for gold do just that as they see the value of the dollar rapidly sliding downward. The redemption is usually sought by foreign banks and governments.

In an effort to discourage the gold drain, the government simply defaults on its agreement to redeem dollars with a stated amount of gold. Only it is not called a default; it is called a devaluation. For illustration, let's suppose that the government has promised to redeem one ounce of gold for every 35 dollars turned in. The government now changes the rules in the middle of the game. Now it will only redeem one-half ounce of gold for 35 dollars. The effect is a 50% devaluation resulting in changing the rate to 70 dollars per ounce cutting the dollar's redemption value in half.

The net effects of the devaluation will temporarily benefit the economic balloon. Immediately following the devaluation, prices in all international commodities will be increased in proportion to the extent of the devaluation. The higher dollar prices will lessen American demand for many international products causing sales and prices of items to fall off somewhat. The standard of living for Americans will also fall due to the higher prices of imports. This will cause a readjustment period in which inflation-inspired items (the glamour industries) will be hit the hardest.

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