Master Charge, the cost

dit insurance is optional."

wrote Paul Sinal, "in ex-

of small loan forms for my

chents, I have never seen

insurance. The cost of

credit insurance varies,

but the premiums are also

financed at the high inte-

In one case, a man

applied to borrow \$1249.

The loan stated that the

company was lending him

Sometimes people can

nance companies" with-

out realizing it. Some-

times merchants, such as

car dealers, have an

agreement to finance cus-

through a particular loan

does not question the

financing, he could end up

paying the high interest

obtained his own loan on

If a poor person wants

Finance companies are

attorneys agree.

to borrow money, and the

purchases

rest rate.'

tomers'

same loan.

probably would.

Lending Practices

From page 1

do not have to give them what they ask for. Legally, they may take the item only if you consent. If you do not, they must go to court and get a court order allowing them the right to repossess.

Legal Aid attorneys warn that there are a number of items to beware of when considering applying for credit.

The foremest item to be aware of is the interest rate on the loan. Banks charge around 10%; Master Charge and other e dit eard plane uguali charge about 18%; finance companies can charge 36% (3% per mo.) sathe first \$300 and 18%

Plinton From page 1

on the balance of the loan,

if any.

ston-Salem was founded upon cooperation and that there is a partnership of \$1500 -- the balance being previous occasion. James trust between the people the cost of insurance. and their government.

Elijah told the group be borrowing from "fithat they must have a goal and be willing to work at it He said that in order to succeed they must acquire what is needed educationally to make it.

Budget

From page 1

tant positions and clerical workers in various departments.

The budget also in- lower terms. cludes provisions for establishing a voluntary Services coordinator, positions for additional physi- banks consider him a poor cians and nurses in assis- risk, what can he do? tant positions and clerical workers in various depart- not the answer, Legal Aid ments.

The budget request also includes provisions for an shouldn't be given cre-X-Ray Technician and the purchasing of automated chemistry equipment and to have no Christmas prea film processor in Radio-

Although the budget the loan for them. has been submitted to teh county staff, the budget probably won't go to the County Commissioners until the end of April or the first of May.

Other matters discussed at the meeting were the need for minor renovations in the building, Magovern said. He said that there has been a request for a greater method of providing privacy, especially in the registration areas.

He said that movable and permanent partitions would be provided. Also he said that carpet that absorbs sound would be installed.

Directional color coded signs, which would aid the patients maneuverability through the building. would be installed. Patients would just follow certain colors to move from one area of the center to the other.

WINSTON-SALEM CHRONICLE

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Dungeon May Lose Permit

This means that if you From page 1 are buying a \$300 stereo with a bank loan, you will

pay around \$330 for it; on would be \$354; a finance company would end up minors at the L&H Under- the limit is extended to costing you \$408 for the ground on Greenway. Les- 2:30 a.m. ter Ferrell, assistant ma-It would cost more if you bought the "option-Club was cited for allow-al insurance; and you ing beer to be consumed Raleigh around May 11. after 1:30 a.m. and for "Despite the loan application stating that cre-

bagging law. amining literally hundreds in 1969 and since that time even though the lounge one that did not include the club has been issued the purchase of credit five written warnings and

has a

fifth violation pending. The club is also presently he stated. on probation for 120 day violations that they had received for not letting police enter the club on a also said that they had received six written complaint reports from the Winston-Salem Police Deparment about the Dun-

'There were no discriinvolved," two white clubs and three carpentry. black clubs cited." company. If the customer

the Highway Patrol, patrols the highways." rate when he might have end we were just lucky to life? find that many viola-

can range from a 30 day viewing someone for a job license revoked perma- grees do you have?" nently. If a license is Patricia Cason, presirevoked the owner loses dent of SEVCA, and Vice-"Some people just its license for 3 years and president Willie Etta the location for 6 months.

dit," one attorney finally The Dungeon has a stated. "It might be better social establishment license that requires that no sents than to spend two or consumption of alcoholic three years paying back beverages after 1:30 and

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that all counters and taserving beer after 1:30 bles must be cleared of these beverages by 1:30 Also charged was Nita a.m. except for the last Cutherberton for serving Sunday of April to the last cleared," alcoholic beverages to two Sunday of October when said.

nager of the Dungeon bably go before the state cond alcohol control board in years.

violations of the brown Liberty Street is presently alcoholic

wasn't selling it. "It's the responsibility of the club to make sure all the

He said that their license was suspended be-The Dungeon will pro- cause that was their sewarning in five

"We're a restaurant The Big 'D' Lounge on and we don't depend on under a 30 day suspension Williamson said. "Other According to Harry of its license. According to clubs would probably have James Alcohol Enforce- Johnny Williamson of the to close if they don't have ment Agent the Dungeon club, agents found beer on any other services to of-

on Addrosens

program.

From page 1

Lee told the gathering suspension from previous that he opposes putting too much money in public service jobs.

'It's putting salt in the wounds of the wretched poor," he said. "It's giving them hope, and then dousing it with gasoline and burning it out." Instead he favors put-

ting money into "Summer Sylvester Nettles; Wilbert Youth Programs," de- Fields; and Willie Rawlinsigned to teach young son. James said. "There were people a skill, such as

Lee also noted that he 'We patrol taverns and favors the recently progrocery stores, just like posed competency test. "If a kid can't read, can't write, can't spell - how is James said. "That week- he going to succeed in

"We have created a prejudiced society," he noted. "So many times Penalties for violations I've heard people intersuspension to having your and say: 'How many de-

Gladden conducted the

Mrs. Louise Wilson, director of ESR, and Aldrenia Gaither, director of 70,001, presented awards of recognition to SEVCA participants in the national convention. Among

those recognized were: Shelby West; Willie Etta Gladden; Tjwana Conrad;

Those of us who rely on a pickup, van on other light duty truck-and our retailers who use these trucks-have good reason to be seriously concerned about overly-

Williamson

banner of "fuel economy. Manufacturers have said that because they do not have the technology to meet the standards in the very short lead time remaining, they would be forced to drastically limit their offer-

By V. J. Adduci

main on the market will ous doubts as to whether have limited performance or not the new standards characteristics: Smaller size climb steep grades, carry a heavy load or traverse rough Or they would be forced to understands the gequired

Even the government itself isn't sold on the proposed standards. The President's Council on Wage the measure would require percent, with another 2 percent in 1981. Four-wheel such major modifications drive vehicles would have could be severe. to improve fuel economy by 15 percent in 1980 and Brock Adams has until early Detroit, Michigan 48202).

GOVERNMENTAL ODDITIES ittle Known Facts That May Affect Millions



IN AN ATTEMPT TO SAVE ENERGY, the government has recently come up with laws that could waste energy. ings, particularly the 6,000 another 9 percent in 1985. March to decide whether to

to 8,500 pound vehicles. The Council warns that the mandate the fuel economy close assembly plants and proposed standards could standards as proposed. We lay off thousands of work- hinder President Carrer's hope he will take a longer. ers because of production anti-inflationary policies. Adding insult to injury,

would really bring about are mandated, we urge that vehicles will carry fewer overall fuel savings! For ex- Secretary Adams: lighter loads. Lower dis- make extra trips because any standards are technologplacement engines will have their trucks are too small to ically feasible and provide limited power to pass safely, carry a required load, they adequate lead time. would double the use of gas.

money. and Price Stability has urged wans and light duty trucks need for the job. a delay. The Council notes are used by a wide variety of businesses, including manufacturers of two-wheel farmers, painters, florists, drive light trucks to increase plumbers, electricians. fuel economy of 1980 mod- tradesmen, construction els over 1979 by about 21 workers and carpenters. The overall economic impact of

harder look at this impor-

Before any new standards

buy larger trucks that use performance and capacity more fuel and cost more of these vehicles so that consumers will still be able The increasingly popular to pick the vehicle they

* Be convinced that whatever action DOT takes, there will be significant fuel savings with no unemployment and economic disruption.

(V. J. Adduci is president of the Motor Vehicle Manufacturers Association, 300 Transportation Secretary New Center Building.

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