

How to get the most from your bank

By DeLora Rogers

An accident, illness or loss of job is usually unexpected, and almost everyone has faced at least one of these situations at one time or another. Such an emergency can affect you in many ways, including your ability to repay debts.

When your finances are endangered because of these events help is as close as your banker. Your banker may be able to assist you in working out a new arrangement for paying your debts. After all, most creditors realize that it is in their best interest to help you solve your financial difficulties. The important thing is to let your creditors know there is a problem before you get so far behind that it is impossible to catch up.

Your banker can also advise you about other sources of help, such as counseling and budgeting assistance which may be available through consumer counseling bureaus or similar agencies.

Like other states, North Carolina has a system of credit bureaus which serve as clearinghouses of information on credit usage. When you fall behind in your repayment, the delinquency will be shown in your credit report. These reports cover about seven years, and if there are several instances of poor repayment you may find credit hard to get in the future.

Some people may not be able to keep up with payments because they over extend themselves by using revolving credit on several charge cards. A credit card is a financial tool — not a status symbol.

Before using any form of automatic credit, a charge card or an overdraft line of credit account, it may be helpful to ask yourself the same questions the creditor asks: Is there enough income to cover the debt? When is it going to be repaid? If you find yourself needing to use this form of credit for necessary items like groceries or utility bills on a regular basis, you may have a financial problem. Basically credit should be used three ways:

- To budget large expenditures like a car, a house, or education;
- To meet unexpected expenses like major repair bills or to take advantage of bargains on necessities;
- To consolidate and keep a record of recurring expenses like department store purchases and gasoline.

Credit is one of the most important assets you have. Once lost it is difficult to regain. However your banker may be able to work out an arrangement with you to rebuild or restore your credit if your unfavorable circumstances have changed. Advice on what steps you can take to overcome past financial problems and how you can use credit as it should be used — as a valuable financial tool — is as close as your banker.

DeLora Rogers, a banker for eight years, is a banking officer and manager of a Raleigh branch office of Wachovia Bank.



DeLora Rogers

Mint Museum Will Stage "The Rivals"

The Performing Arts Department of the Mint Museum announces the opening of the BOX OFFICE for "The Rivals," the last play of the 1979-80 season, at 12 noon on May 20.

Box office hours are 12-4 p.m. Tuesday through Friday; 2-4 p.m. on Saturday. Closed Sunday and Monday. Tickets are \$3.50, and \$2 under 18.

Please call for reservations using the New Box Office Number 334-3727.

"The Rivals," a restoration comedy by Richard B. Sheridan, opens Thursday, May 29 at 8 p.m.

in the Golden Circle Theatre at the Mint Museum. Play dates are May 29, 30, 31; June 5, 6, 7, 12, 13, 14, and a matinee at 2:30 on June 15.

"Incredible Hulk"

A forest fire threatens Banner and McGee as they try to save themselves after a plane crash in

the concluding half of a two-part episode, on "The Incredible Hulk," to be rebroadcast Friday, May 9 at 8 p.m. on WBTV, Channel 3.

As Banner tries reaching civilization with the injured McGee, a forest fire engulfs them.

Daisy Newman To Perform With Oratorio Singers

By Susan Ellsworth
Post Staff Writer

Rock-pop, gospel, disco and rhythm and blues music attracts many black singers. How many black opera soloists do you suppose there are?

"Very few," according to Eugenia Warner, Executive Secretary of the Oratorio Singers of Charlotte.

Daisy Newman is among those few black singers in America who are drawn to opera.

When the 160-voice Oratorio Singers of Charlotte perform on Saturday, May 16, soprano Daisy Newman will be one of the four guest soloists.

Completing its 29th season, the Charlotte group will present Ralph Vaughan Williams' DONA NOBIS PACEM and Antonin Dvorak's MASS IN D MAJOR at 8 p.m. in Ovens Auditorium.

Soloists Jane Dillard, mezzo-soprano; Richard Kennedy, tenor; and John Ostendoff, bass-baritone will also perform.

Based in New York City, Ms.



Daisy Newman
...Guest soloist

Newman said she is on-the-road touring eight months out of a year, singing three times weekly.

Prior to each tour "there is a full week of rehearsal and two weeks on coaching," she explained.

A typical day for this Mississippi native begins with awakening at 6:30 a.m., answering a bus call by 7:30 a.m. so that the group can be on the road by 8 a.m.

After a coffee break, riding, lunch and more riding the bus arrives in the city of destination usually by 4 p.m.

The group has about three hours to check into a hotel, rest, eat, etc., before taking the travel bus to the concert hall.

Following the show, Daisy said she has time to unwind, talk, eat and relax before retiring at 1 a.m. ready to begin the routine again in the morning.

"I love the travelling," she

admitted. "I've gotten to see the country."

Ms. Newman is a graduate of Cleveland State University and the Goldovsky Opera Institute in Virginia.

She taught music at a junior high school for five years before embarking on a career as a professional singer.

Four years ago when Ms. Newman became a professional her love for music and singing was her driving ambition, she said. It still is.

"I love the electricity of performing and giving something myself."

What's Happening

in the Black Community?

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The Charlotte Post

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