

How Do You Know When You Have Reached Your Limit?

How do you know when you have reached your 'limit' as far as your financial affairs are concerned? The following warning signs presented by the Charlotte Area Fund, Inc., are sure signals that you have debt problems:

- reaching your credit limit on credit cards or credit lines

- using credit to pay for most household necessities (not including major appliances)

- using your savings to pay for day-to-day expenses

- borrowing from "Peter to pay Paul"

To help you manage your debt, counselors at Charlotte Area Fund are anxious to help. They will review your spending habits by developing a monthly budget that shows where your money is going. You are then enrolled in a money management course which includes instruction on the wise use of credit. The counselors, with your cooperation, will then suggest ways to help you reduce your debt. Call 372-3010 for more information.

If you are interested in volunteering to give telephone information to people in need and you can devote three to four hours weekly to this important task call Dana Cleary at the Voluntary Action Center of United Way at 372-7170 between 8:30 a.m. and 12:30 p.m. weekdays.

An orientation class begins February 25. The Voluntary Action Center is a service of United Way and they need you.

My telephone rang the other day and it was one of my neighbors selling Girl Scout cookies. How can anyone resist those mint cookies? But I had will power (I'm supposed to be on a diet, so I ordered the coconut ones for my hus-



WITH TERESA SIMMONS

Bits 'N Pieces



Teresa

Marine Corps Base Camp Lejeune.

Marine Cpl. Patricia A. Williams daughter of Willie

Williams of Parker St. has been meritoriously promoted to her present rank while serving with the Second Force Service Support Group at Camp Lejeune.

Want to learn how to type?...do you need a skill?...a job?...a high school diploma?...or even a refresher course in the basics? The Double Oaks Community Center can help you in all these aspects. For more information call Mamie Johnson,

Carol Kilgo, or Hattie Simmons at 372-3010.

The Golden Rule:
"Therefore all things whatsoever ye would that men should do unto you, do ye even so unto them."
-New Testament, Matthew VII, 12

"The golden rule is that there is no golden rule."
-Bernard Shaw, "Maxims for Revolutionists"

"Do unto the other feller the way he'd like to do unto you, an' do it fust."
- E.N. Westcott, "David Harum."

band—he likes those best.) I'm proud to support the Girl Scouts. The orders started January 24 and delivery begins March 7. The sale ends March 25.

The cookie sale is the largest source of funds for the year-round Girl Scout program. It provides 25 cents for each box sold for individual troupe programs. But each year the Girl Scouts must sell more cookies than the previous year in order to continue to provide the same quality programs for the young ladies involved.

For more details about the cookie sale in your area, call Elizabeth Riggs, Director of Communication at (704) 537-7974.

I don't know if I can hold off from buying those chocolate mint flavored ones until March 25. Maybe I'll just call my neighbor up and order just one little box.

The following have reported for Marine duty: Marine Lance Cpl. Timothy D. Shuford reported to 2nd Marine Division Camp Lejeune; Marine Pfc. T Timothy A. Brouillette reported to 2nd Marine Aircraft Wing, Marine Corps Air Station, Cherry Point.; Marine Pfc. Stuart J. MacCracken graduated from the Unit Dairy Course held at Marine Corps Service Support School, Camp Lejeune and Pvt. Thomas C. McLaughlin, the Infantry Combat Training Course at

BLACK HISTORY CHALLENGE

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- Chez Marjorie - 1531 East Blvd.
- Ron's Rental Center - 1401-E W. Roosevelt Blvd. Monroe
- Great American Fashion Co. - North Park Mall & Town Ctr. Mall
- National Rentals - 3921 E. Ind. Blvd. Rock Hill
- 3401 South Blvd.
- 321 S. Gastonia
- Crown Subaru - 6131 E. Indep. Blvd.
- DaleBrook Beauty Center - 2500 Beatties Ford Rd.
- Holloway's Men's Shop - Tryon Mall
- Capri Theater - Eastway & E. Independence
- Freedom Pawn Shop - 1930 Freedom Dr.

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THE CHARLOTTE POST



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