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STYLE

Trouble in Toyland

Public Interest Research Group issues its list of dangerous toys in time for Christmas shopping season. See page 4B.



AROUND CHARLOTTE

All you would possibly want to know about Kwanzaa

Habari gani?
With Kwanzaa rapidly approaching, habari gani or what's the news, will be one of the most frequently heard phrases. The Afro-American Cultural Center will host a Kwanzaa workshop to teach the significance of Kwanzaa, the nation's only African American holiday Saturday. The workshop begins at 1 p.m. Registration is \$10.

Toys for Tots

A Charlotte chiropractor is offering the gift of good health to those who give to the needy this holiday season.

Dr. Larissa DiBella of Chiropractic Health and Accident Center of Charlotte is collecting toys for Toys for Tots at the Marine Corps Reserve Center. People who make donations are eligible for a free initial consultation, examination and up to two X-rays.

Collection ends Dec. 20 and appointments will be scheduled Dec. 15-20.

Toys for Tots provides toys for needy children during the holiday season.

For more information call 391-1000.

Neuter Scooter for five

PetsMart veterinary hospitals will neuter cats for a nickel next week.

The week long program is part of the store's "Neuter Scooter for a Nickel" campaign, which encourages pet owners to be more conscious of the problem of unwanted pets.

Hospitals are located in Matthews and Pineville.

For more information, call 847-7001 or 542-8339.

"Between Us" columnist Gwendolyn Grant to speak

Psychologist Gwendolyn Goldsby Grant will highlight the Women's Commission open house Dec. 13.

Grant is best known for her monthly Essence magazine column, "Between Us" in which she offers advice on male-female relationships and health. Grant is also the best-selling author of "The Best Kind of Loving," a guide for women.

Grant's lecture begins at 2 p.m. at the Charlotte-Mecklenburg Government Center, 600 E. 4th St. The event is free.

No-stress holidays

Finding the perfect Christmas gifts and financing them can be stressful for even the most organized shopper.

The George Simmons YMCA will host a workshop on managing holiday stress. The workshop begins at 9:30 a.m. A second workshop will be held Monday at 6 p.m.

The Simmons YMCA is located 6824 Democracy Dr. For more information, call 536-1714.

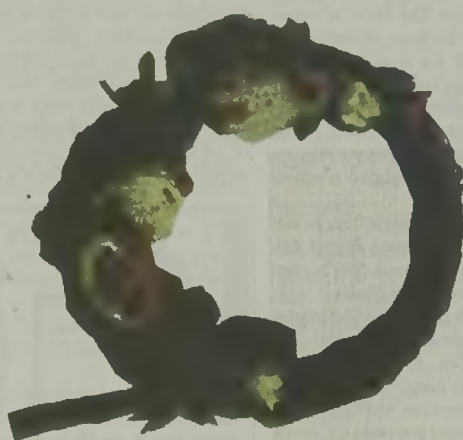
Today

- The Charlotte-Mecklenburg Senior Center continues its month-long series for grandparents raising grandchildren at 7 p.m. at the Center, 2225 Tyvola Road. Free.

Friday

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Home for the holidays



Joseph and Mamie Faulkner sort through a portion of the hundreds of decorations that will grace their home near Rockwell Park. Joseph Faulkner began the tradition nine years ago as a gift to his wife. "I thought she would like," he said. "I had no idea it would turn out like this."



Interested in going? The Faulkner home is located at 5725 Greene St. off West Sugar Creek Road. The house will be open Saturday from 12 p.m. - 6 p.m. and Sunday from 1 p.m. - 6 p.m. The Holiday House is sponsored by The Charlotte Post and Wreath's and More Designers. For more information call 598-3526.

Christmas spirit shines at open house

By Jeri Young
THE CHARLOTTE POST

Mamie Faulkner Cuthbertson's excitement is catching.

The minute you walk into her home off Sugar Creek Road, you can't help but get excited when she talks about Christmas.

The holiday just "does something to her," she said.

"I'm so excited, I can't stand it," Cuthbertson said, pointing out three small black angels gracing her dining room windows. "I just can't wait for the holidays."

Cuthbertson will open her home this weekend for tours. For \$5, visitors will tour Cuthbertson's home and provide much needed assistance for Stratford House, a home for poor women who have completed addiction recovery programs. The event is being co-sponsored by The Post.

The day after Thanksgiving, Cuthbertson begins transforming her elegantly decorated home into a Christmas wonderland. What makes Cuthbertson's transformation even more special is that the Santas, angels and wisemen

that dominate her home each Christmas are all black.

"I think that's real important," Cuthbertson said. "Children really need to see themselves in decorations and know that it is possible for black people to be anything and to have anything."

Bells jingle on doorknobs. Christmas trees dominate almost every bedroom and holiday greenery graces the tops of cabinets. Gold reindeer prance on the mantle and everywhere Christmas lights twinkle merrily.

No room is left without

"something Christmasy," Cuthbertson said.

"Even the bathrooms will get floral arrangements and Christmas towels," she says mischievously. "We might even put a tree in one."

The tradition of decorating Cuthbertson's Clanton Park home began nine years ago when her husband, Joseph, hired Dianne Boyd to decorate as a gift. Cuthbertson said she almost passed out when she saw it for the first time.

"I almost went to my knees," she said. "I always had a love for Christmas. To walk in and

see all those beautiful decorations - I didn't know what to say. Every year it has gotten bigger and bigger. Once you have something of this magnitude, you really can't do anything else."

Bigger is right. At first, Cuthbertson and Boyd began with traditional decorations. After nine years of practice, the duo have become really creative. Bottle covers featuring black Santas are used as wreath accents and rag dolls hang on a small Christmas tree in Cuthbertson's granddaughter's room.

See CHRISTMAS page 3B

Holiday hangover caused by overuse of credit

THE ASSOCIATED PRESS

GAINESVILLE, Fla. - Millions of American shoppers will ring in the holiday shopping season with their credit cards, continuing an expensive American tradition, known as "holiday credit hangover."

Two-thirds of consumers don't make spending plans for the upcoming holidays according to a banking industry telephone survey.

"Those who don't have budgets may spend more and will take

longer than anticipated to pay off their holiday bills," said James Chessen, the group's chief economist. "If you want to avoid financial frostbite in January when the bills arrive, develop a spending plan and stick to it."

For record numbers of Americans, season after season of unchecked spending is resulting in bankruptcy.

Only 35 percent of American credit card holders pay off their balances in full each month, according to the American Bankers Association. A record 1.3

million Americans filed for bankruptcy during the 12-months that ended June 30, according to the Administrative Office of the U.S. Courts.

"Credit card issuers have found that they can take greater risk, they can charge higher interest and people will pay it," said Professor Winton Williams, author of "Games Creditors Play: Collecting from Overextended Consumers."

The consequences of declaring bankruptcy can be severe, including significant restrictions on

credit availability and prohibitively high interest rates, said Jeffrey Davis, a bankruptcy law professor at the UF College of Law.

Davis notes that many people tend to overlook how much interest they pay on credit card purchases. A \$3,000 credit card debt with an annual interest rate of 16.9 percent means the card holder is paying \$507 a year for interest alone.

An American Bankers Association survey of holiday shoppers last year showed that

three-quarters of consumers planned to charge \$400 or less during the holiday season, but in reality ended up charging \$600.

The obvious advice is not to get in over your head, Davis says. But, he added, "That's hard advice to take this time of year when the kids are all seeing what everybody else is getting for Christmas."

A free brochure is available by writing to: Holiday Debt, American Bankers Association, 1120 Connecticut Ave., N.W., Washington, D.C. 20036.