

**Consumer's Corner**  
by Barry L. Boneno  
Executive Director  
High Point Consumer  
Credit Counseling

A recent article in the Washington Post carried the headline "Bankruptcy Filing is Simple, Painless." Two middle-income consumers who had become financially over-extended were interviewed about their resort to the right to declare Bankruptcy.

Unfortunately, while Bankruptcy may be "simple," it is far from painless. For example, a Bankruptcy filing remains on the individual's Credit Bureau record for fourteen years, often making it difficult for him to apply for insurance or to open new credit accounts.

Many debts are not excused under the provisions for Bankruptcy. They are called "secured" debts, such as home mortgages. The debtor is still responsible for income and other taxes, and the Supreme Court has recently ruled that he is also responsible for the minimum court costs incurred in his filing. Whatever the benefits of an economic "fresh start," there are many social and psychological scars.

Chapter XIII One alternative to "straight" Bankruptcy is provided by Chapter XIII of the Bankruptcy Laws. Called the Wage Earner Plan, Chapter XIII allows the debtor to repay his debts under a professionally planned program. A court-appointed Trustee sets up a budget for his living expenses, then receives the remainder of each paycheck for distribution among the listed creditors. During the period of repayment (usually three years), the debtor enjoys the Court's protection from any further delinquency charges, additional interest charges, wage garnishment proceedings or possible harassment.

The cost to the debtor under Chapter XIII, including Trustee fees and court charges, is estimated by the Bankruptcy Division of the U. S. Courts to be about 20% of the outstanding debt at time of filing.

Non-Profit Consumer Credit Counseling Services A better and less expensive alternative is the debt management program of a qualified non-profit Consumer Credit Counseling Service. There are 145 such services in the United States and Canada. The program is the same as that of Chapter XIII; however, the "prorating" of debt payments is accompanied by remedial education in budget management, and in most cases there is no charge to the debtor. A 5-10%

rebate to the service from the complying creditors provides the operating expenses for the counseling office.

The importance of remedial education is underscored by the newly issued report of the National Commission on Consumer Finance, which says in part:

"Bankruptcy may relieve the symptoms of credit mismanagement, but is, by no means, a cure. A study of 75 consumers who filed for bankruptcy in 1956 showed that 7 years later 80 percent had unsatisfactory credit records indicating repossessions, suits, and charge-offs. Another 9 percent had filed for bankruptcy again. The high rate of recidivism probably could be reduced if financial counseling were coupled with bankruptcy proceedings."

High Point, Winston-Salem, and Greensboro will have credit counseling services. For further information, contact High Point Consumer Credit Counseling at 885-0041, Winston-Salem at 925-1958, Greensboro at 273-3691.

**Know Your Rights**

A few weeks ago, the United States Supreme Court decided that no person who cannot afford his own lawyer may be imprisoned on any criminal charge whatsoever unless he is given a chance to have a lawyer to defend him at his trial. How is this different from the old rule? Up to now a poor person could demand a lawyer only if he was charged with a serious crime that could result in a jail sentence of six months or more.

The new rule says that even when a person is charged with a crime such as assault, public drunkenness, non-support of children, or any other misdemeanor, he may demand that the court appoint him a lawyer if he cannot afford one.

Can the court refuse to appoint a lawyer in any kind of case? What about things like speeding tickets or parking tickets?

It will take time for all these questions to be answered. The Supreme Court said that in very small cases where there is no chance that the person will be sentenced to jail, he can be tried, convicted and fined, and probably put on probation, without a lawyer being present.

Also, it is important to realize that in any situation, under the new rule, the person can be tried and convicted of a

Aries "The Ram" (Mar 21-Apr 20) Sometimes you can be vain, egotistical and really not very kind. You give the impression of a person who has not found peace within himself. Step back a few paces and try to see yourself as others see you. OK?

Taurus "The Bull" (Apr 21-May 21) You are playing with fire again, Luv. Be careful you don't fan a million dollar blaze with nothing on hand to quench it. You'd better "cool it" before it's too late. Besides, hasn't anyone told you that fire and ice don't mix.

Gemini "The Twins" (May 22-June 21) Jealousy begins with a dissatisfaction with one's self. Accept the fact that your jealousy begins with your own discontent, fight it for what it is. See it as a threat from inside, not from outside yourself.

Cancer "The Crab" (June 22-July 23) There are times when one must forget about "self" and put one's mate and family first. This is one of those times. Go all out to show appreciation for their love

and understanding. Nothing will be gained by bickering and recriminations.

Leo "The Lion" (July 24-Aug 23) Don't charge up every mountain that you meet, Luv. The mountains won't go away, so go around them a bit. The more problems you have, the bigger the challenge. Perseverance is the word. First take care of the uninteresting, day-to-day mechanics of your projects.

Virgo "The Virgin" (Aug 24-Sept 23) Be prepared to cope with those far-away problems as well as those close at hand. Soon you will have reason to regret some unkind decisions. Harsh words and accusations are hard to take, especially if they were uncalculated for, right?

Libra "The Balance" (Sept 24-Oct 23) Unless you start out at a fast trot, I'm afraid you are going to get stuck with your tall tales. Too bad, chum, and you were doing so well until you met someone with a better story, eh? Look for greener pastures.

Scorpio "The Scorpion" (Oct 24-Nov 22) You have cause to worry over a member of your household, but this problem will be resolved shortly. Take care of all money matters and only a spectre of trouble at home will mar your personal happiness. Be alert to health matters.

Sagittarius "The Archer" (Nov 23-Dec 21) Your high flying attitude with some of your closest pals is getting to be a bit of a bore. You need to give someone else the floor once in a while Don't take so much for granted. A virgo is very displeased with you antics.

Capricorn "The Goat" (Dec 22-Jan 20) A small tiff with a new "interest" will cause you some anxious moments, but don't get "too dramatic" about it...it will blow over very soon. A small piece of jewelry is being offered as a peace offering, right? Good thinking.

Aquarius "Water Bearer" (Jan 21-Feb 19) You will find more harmony in the outside world than inside your family now. Try to keep cool during this period of stormy emotions. Be careful in dealings with Aries and Leo. Your association with a co-worker is being questioned.

Pisces "The Fishes" (Feb 20-Mar 20) Don't be discouraged if everything seems to be going wrong this week, Luv. The goal always seems more distant when we are nearing the end. Somehow it seems to get bigger and harder to grasp. Take heart...the pot of gold is near.

IF TODAY IS YOUR BIRTHDAY you are brash, overbearing and full of your own importance. But underneath there is a shy pussy-cat streak that is kept in reserve for occasions when all else fails, but woe-to-him who forces you to demean yourself by using your ace-in-the-hole. You welcome responsibility and feel fully equipped to take charge of any situation. If tribute isn't paid to your vanity you will quickly move on and find another audience to honor with your presence. Your natural showmanship makes you invaluable in positions involving promotion and sales. You keep the customers happy with your warm, sunny disposition. In your mature years you can be relied upon to live up to every bit of responsibility given you.

Dear Rena: My fiance was born Oct 30, 1942. He is a go-getter and I suppose I should admire him for that, but it's hard to keep up with him. He rushed from one thing to another. Is this a 'true Scorpio'? I am a Scorpio too...tell me about us?

Rena, Belmont, TX.

Dear Rena: Scorpio; Symbol the Scorpion. It is always a task to keep up with the scorpion native. You Scorpions are energetic, ambitious, decisive, intuitive, with strong likes and dislikes. The Scorpion male is usually a go-getter in business and in love affairs...he goes after the girl he wants and usually gets her. The Scorpion girl is independent, aggressive in business but a shrinking violet in love affairs. Your planet is Mars: your lucky day is Tuesday, your lucky numbers are 5 and 4. Your color is deep red or white. Your gem is the topaz.

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**It's all in the Stars**  
ASTROLOGY GUIDE  
By  
*Lauren Hill*

**1040 U.S. Individual Income Tax Return**  
Taxpayers Ask IRS

This column of questions and answers on federal tax matters is provided by the local office of the U.S. Internal Revenue Service and is published as a public service to taxpayers. The column answers questions most frequently asked by taxpayers.

**Q. In June, my home was damaged by flood. I would have gotten a better tax advantage by deducting my casualty loss on the return I filed in April. Do I have to wait to claim this loss on my 1973 return?**

**A.** If, in 1973, your area was declared a disaster area by the President, and, as a result of that disaster, you suffered a casualty loss, you have the option of deducting the loss on your 1972 Federal income tax return or waiting until next year. If you have already filed your return for the prior year, file Form 1040X, which is specifically designed to expedite your refund. For details on how to do it, see IRS Publication 547, "Tax Information on Disasters, Casualty

Losses, and Thefts." Send a postcard to your local IRS office for a free copy.

**Q. I've earned more than \$10,000 so far this year. Shouldn't my employer stop withholding social security tax from my pay?**

**A.** The maximum wage base for social security tax withholding in 1973 is \$10,800. This equals \$631.80 in social security tax. After this point, your employer should not be withholding social security tax. If he is still withholding this over-collection, any taxpayer who holds more than one job during the year and has more than \$10,800 of his wages subject to social security tax can claim the excess tax

withheld as a credit against his tax.

**Q. I used money from my part-time job to buy new furniture for my bedroom. Will this have any effect on whether or not my parents can claim me as a dependent?**

**A. No.** Capital expenditures for furniture and appliances are not included in total support. As long as your parents contribute more than one-half of your total support and meet all the other dependency tests, they can still claim you as a dependent.

**Q. I increased the value of my home by installing central air conditioning. Can I get a deduction for what I spent?**

**A. No.** This expense cannot be deducted, but it can be added to the cost basis of your home. This way, the cost of the air conditioning unit will be taken into account in the event you sell your home.

**outreach**  
Human Resources in Action  
in North Carolina  
Pat Patterson

Have you seen a child getting a "raw deal" lately and didn't know who to contact for aid?

Try the Governor's Advocacy Council for Children and Youth. This state council, which is a part of the Department of Human Resources, was established by the 1971 General Assembly to coordinate child-serving resources among the varying state departments. The council also acts as an advisor to the Governor and the General Assembly with regard to the needs of children.

According to Dr. James Tompkins, executive director of the council, this coordination of child-serving resources will eliminate duplication of services among state agencies and it will promote planning to meet the needs of children.

What types of children does the council help? Any child who is deprived of his rights of love, security, protection, learning and happiness.

Any child who is physically, intellectually, emotionally and culturally different. Any child who is abused, neglected, isolated and excluded. Any child — be he from a wealthy, middle or poor family; be he from the mountains or the coast; be he from the farm or the city.

Tompkins stated that North Carolina is the first state in the union to take such a comprehensive stance about meeting the needs of all children and establishing that all

children have a right to have their vital needs met.

What is the council doing to meet these unmet needs of children? Already in operation is the Department of Human Resources toll free HOT-LINE number, 1-800-662-7950, which refers any calls dealing with the unmet needs of children to the Child Advocacy Council. The problem is then dealt with by the council and the state department, division or institution which can best meet the needs of the child.

For example, a call concerning an emotionally disturbed child may be referred to the Division of Mental Health Services which in turn will contact doctors and institutions nearest the child's home to help the child.

Tompkins said that by July 1, 1974, the Child Advocacy Council plans to establish 35 local councils throughout North Carolina.

Both Alamance and Durham counties already have local child advocacy councils which they have set up on their own using local funds. Though the state council did not aid these two counties in setting up their programs,

they did help the Northwest Committee on Advocacy for Children and Youth, which includes Stokes, Surry and Davie counties.

The state council as well as the three localized councils meet on a monthly basis to assist one another in planning and to discuss problems which one or more of the councils may have encountered.

In addition to the already established programs, the council wishes to develop child advocacy programs that will:

- insure that all children in designated areas have access to whatever human services they need that are now available in the community.

- identify needed preventive and direct services that are not available and mobilize resources to initiate those services.

- evaluate and improve the effectiveness of children's services, both by formal research techniques and by participation of parents and other interested community members in decisions affecting new programs

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THE DEADLINE for news and pictures to appear in the TRIBUNAL AID is THURSDAY NOON.  
Material arriving at this newspaper afterwards will be published the following week.  
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