



Consumer's Corner

by Barry L. Boneno

Executive Director
High Point Consumer
Credit Counseling

Automobiles will continue to be one of the most expensive expenditures out of the family's budget and should be bought only after careful shopping.

It is common in this country, considering how many Americans are car owners, for us to pay for convenience rather than service. The purchase of a car can eat away at your budget without your realizing it, so you should be very careful before buying this all-important item.

If you buy a new car for \$3,189 cash and keep it for one year, for instance, the cost to you will be approximately \$172 per month, including gas, oil, depreciation, taxes, insurance, repairs, tune-ups, maintenance and interest you could have earned on that amount had you put it into a savings account.

Follow this guide to see whether your purchase is a necessity, or a luxury you can't afford:

1) If you drive less than 8,000 miles a year, consider a new car and keep it for seven or eight years.

2) If you drive from 10,000 to 12,000 miles a year, consider buying a used car (two or three years old) and trading it about two to four years later.

3) If you are a traveler and drive more than 15,000 miles a year, consider buying a new car every year or two.

Watching the trading season. The real net price tends to be lower just before new models come in and when the car market is slow. There are even greater swings in the prices of used cars. Observation and patience can pay when buying a car. Try to anticipate the need for an automobile and plan your budget accordingly.

If you want further information, call High Point Consumer Credit Counseling at 885-0041.

Observance Held In Washington For Dr. King

WASHINGTON—Secretary of Labor Peter J. Brennan, keynote speaker at the sixth annual memorial program honoring the birthday of Martin Luther King, Jr., told Labor Department employees that "we must keep alive the things Dr. King stood for and the things he was trying to do for all mankind."

Brennan expressed the hope that "we can see discrimination eliminated once and for all. And as the good doctor said, we can only do it together."

Nothing this was a day of special and private meaning for many, the Secretary said that "legal solutions to human problems are at best only a partial solution. We need a climate of good will and mutual trust and understanding."

"While we have not fully achieved that climate, we have come a considerable way since the days of Martin Luther King," Brennan said.

The Secretary described Dr. King not only as a great American, but as a great human being. He urged each person in his or her own way to keep Dr. King's dream in mind.



Health Hints

by

Benjamin A. Williams, DDS
High Point, N. C.

Q: Dear Dr. Williams - My gums often bleed when I am brushing my teeth. What is the cause of this and what can I do to stop it?

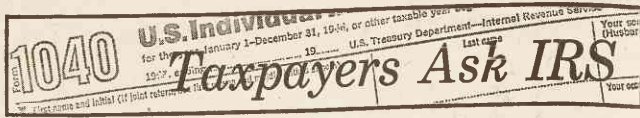
A: There are many causes of bleeding gums. Most of these are serious and certainly deserve prompt attention by your dentist or physician. Food accumulates on the teeth as a result of not brushing or improper brushing and forms a gellike mat called plaque. Plaque has germs on its surface and if it is not removed it becomes a hard white or yellowish material called calculus. Calculus is usually found around the necks of the teeth at the gum line. Pockets are created between the gums and teeth because of the accumulated calculus around them. As food pushes down into these pockets, more calculus is formed.

Teeth rest in bone and when calculus continue to form this leads to the destruction of the bone. When bone is destroyed around the teeth, bleeding and oozing of pus from the gums and around the teeth occurs. This will certainly, if not treated, lead to further loss of bone and loosening of the teeth. The presence of pus and blood in the mouth is the reason why many people have foul smelling breaths and a general bad taste in the

mouth. This world-wide problem of the gums is commonly known as Pyorrhea.

Many teeth are lost because of Pyorrhea, which could otherwise be saved with prompt attention and the proper care. When teeth are lost, prematurely or otherwise, the remaining teeth move forward thus causing one to bite in an abnormal manner. This eventually leads to other problems such as, pain in the jaws, ringing in the ears, pain in front and behind the ears. The eyes are sometimes affected also.

Again Pyorrhea is a disease that can be treated and controlled by proper and regular brushing of the teeth, water sprays and flossing, and by regular visits to your dentist for cleaning and check-ups. Other causes of bleeding gums may be due to more serious diseases such as cancer, diabetes, leukemia and anemia. These disease may be detected by your dentist or physician.



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.

If a candidate has income to report, he should use Form 1041, U.S. Fiduciary Income Tax Return, available at any IRS office. Returns for 1972 and 1973 are due April 12, 1974. In hardship cases, the IRS will make appropriate arrangements for deferring payment of tax due, and up to six month extensions will be granted for filing 1973 returns and paying the tax that may be due.

Q. My auto insurance will pay for the medical care of all persons injured in my car. Can I deduct the portion of the premium attributable to medical insurance as a medical expense?

A. No. The portion of the premium stated as medical insurance is not deductible as a medical expense since the medical portion of the insurance pays for medical care of persons other than the taxpayer, his spouse and dependents and the portion attributable to the taxpayer and his or her family is not separately stated.

Q. What kind of deductions can homeowners take?

A. The primary deductions taken by homeowners are interest paid on a mortgage, real estate taxes, utility taxes imposed at the same rate as the general sales tax, and unreimbursed casualty losses in excess of \$100 per casualty. If you use your home for business purposes, you can deduct a pro rata portion of your maintenance and depreciation expenses, home insurance including fire and mortgage insurance, the wages of domestic help and repair expenses. Whether you use your home for business or not, you cannot deduct improvements (as opposed to repairs) or assessments for local benefits that tend to increase the value of your property. These must be added to the basis of your property, to be

taken into account in the event you sell your home.

For more details, see IRS Publication 530, "Tax Information on Deductions for Homeowners." Use the order blank on your Form 1040 package to get a free copy.

Q. Can a taxpayer check off \$1 of his tax money to go to a specific party?

A. No, because of a recent change in the law, tax dollars cannot be designated to specific parties. However, you can check off \$1 (\$2 if married filing jointly) to the Presidential Election Campaign Fund, which will be distributed among eligible candidates. If you did not check off in 1972, you can still do so for 1972 on your 1973 return. Remember, checking off tax dollars to the Fund will not affect your tax liability and will not reduce any refund you may have coming.

Q. Do political candidates have to report income from political contributions?

A. Yes, if the candidate has income from political contributions, such as interest on bank deposits, dividends on contributed securities, and net gains on the sale of securities contributed prior to October 3, 1972. Political campaign contributions received by a candidate and used for campaign purposes are not taxable to the candidate, and campaign expenses are not deductible.

Ms. Doris Wooten Named To New Labor Position

Doris D. Wooten, a Federal compliance specialist, has been appointed to the new post of Special Assistant to the Director of the Labor Department's Office of Federal Contract Compliance (OFCC).

Ms. Wooten has helped develop and implement equal employment opportunity regulations for Federal contractors since 1970 as Chief of OFCC's Division of Policy Development.

OFCC Director Philip J. Davis termed her new appointment "an affirmative step in Secretary of Labor Peter J. Brennan's effort to promote qualified minorities and women to high-level Department posts."

As Special Assistant, Ms. Wooten will help Davis in administering Executive Order 11246, which requires equal opportunity for minorities and women in the more than 250,000 firms holding Federal contracts or subcontracts.

Ms. Wooten's varied career as a licensed social worker, training officer and contract compliance specialist began in 1964, upon receiving her master's degree from the Howard University School of Social Work. Before entering the school under a National Institute of Mental Health Fellowship, she earned her bachelor's degree from

Morgan State College, Baltimore, Md.

Her first professional experience included social work with health, welfare and family and child service projects in Washington, D.C.

Ms. Wooten became a training officer in 1967 with Policy Management System, Inc., New York, where she helped train VISTA Volunteers for urban service work.

She spent the next year working an Office of Economic Opportunity contracts with another New York firm, Daniel Yankelovich, Inc., and returned to the firm's Policy Systems Management in 1969 as special assistant to the firm's training center director.

In mid-1970, Ms. Wooten worked first as a vocational counselor at the City University of New York and

later as a human relations trainer for a special program involving Black and Spanish-speaking freshmen at Wesleyan University in Connecticut.

She went on to become a training consultant to the Model Cities Program of the U.S. Department of Housing and Urban Development, later joining the OFCC.

Ms. Wooten lives in Washington, D.C., where she is a member of the D.C. Commission on the Status of Women; the Professional Women's Caucus; the Advisory Board Committee of Federal City College's Department of Community Planning and Development; and a charter member of the D.C. Women's Equity Action League.

She also is a member of Delta Sigma Theta sorority.

PREVENTING HOME ACCIDENTS



Most accidents happen at home... and most are preventable. To keep your house as accident-proof as possible, follow these suggestions.

IN THE KITCHEN: Keep cooking utensil handles turned inward on the stove, out of reach of small hands. Knives should be put away immediately after use — out of sight and out of reach.

IN THE BATHROOM: Keep radios, electric heaters, hair dryers and other electric equipment out of the bathroom.

IN ALL ROOMS: Keep matches, scissors and all poisonous substances out of children's reach. Be sure scatter rugs have non-skid backsand. Keep stairs and passageways free of clutter.

A well-stocked medicine cabinet is a must in any home. If there are small children in the home, make sure all medicines are locked safely away from inquisitive hands. Few medicine cabinets come equipped with locks, but there are special ones available that can easily be installed.

Follow these suggestions from the new 1974 St. Joseph Family Almanac Calendar, available free at participating pharmacies, and you'll avoid an accident-prone home.



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A&T Receives \$100,000 Grant

GREENSBORO - A&T State University has been approved for a grant of \$100,000 from the Alfred P. Sloan Foundation as part of a nationwide effort to increase minority participation in the engineering field.

The grant was announced by A&T Chancellor Lewis C. Dowdy, who said the award was one of the largest ever to be received by the School of Engineering.

"We are extremely pleased in the Sloan Foundation's apparent faith in our commitment to provide quality engineering education for the state and the nation," said Dowdy.

"With these funds we can now continue our program of searching out potential engineers wherever they may be found."

"We feel that this grant really responds to a need of society," said Dr. Reginald Amory, dean of the School of Engineering. He pointed out that blacks and other minorities, according to the best available information, make up well under 1 percent of the approximately 1.1 million trained engineers in the United States.

"Total engineering enrollments have declined to the point where serious shortages of engineers in many fields are foreseeable for the near future," he said.

Amory will coordinate the new program, which he said is basically designed to recruit and retain more minorities in the university's five engineering programs.

Amory said A&T hopes to increase the size of the freshman engineering class by 50 percent in each of the next two years. He said this will be done through a pre-freshman summer enrichment program, which will permit up to 100 high school seniors to study mathematics and other engineering subjects on a correspondence basis.

Continued on Page 8

David CRYSTAL
Our new David Crystal resort collection has the right fashions for unfading good looks everywhere. All in misses' sizes. Shown is only one lovely selection from the collection: a fore-taste of spring... Crystal strawberries grow by the dressful. Our delicious version of the shirtdress has its berries embroidered on Dacron polyester doubleknit. White with red berries. Sizes 8-14. \$42.00.
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