

The Active Consumer

Over the past few years, consumer legislation has been a hot item as more and more regulations protecting the consumer have been passed. The regulations have helped clear up some unscrupulous tactics by financial institutions and have standardized the industry.



While regulations have provided badly needed aid, they have also caused some confusion. Just what are the new rights of consumers? Who affects whom? And what affects what?

A wealth of new regulations benefit—but sometimes confuse—the consumer.

Fortunately, one company is doing something to help dispel that confusion. The world's leading provider of credit union bonding insurance, CUMIS Insurance Society (a subsidiary of the CUNA Mutual Insurance Group), has been conducting consumer legislation seminars around the country that examine new loan-granting requirements.

The Right to Financial Privacy Act generally prohibits the release of personal records to Federal governmental agencies without notifying the consumer.

A few regulations to remember are the following: The Fair Debt Collections Act prohibits harassing and deceptive conduct by debt collectors, limits certain other conduct including communications, and estab-

lishes a debt verification process.

Know your rights. They're designed to protect—not confuse—you. Find out what protections you have—before you get hurt!



Participant in Minority Business Enterprise Program Receives Certificate

State Secretary of Transportation Tom Bradshaw (far left) presents a certificate to Bill Moore of Kinstow (second from left), a recent graduate of a highway construction bidding and management training program for minority contractors. Over eighty prospective contractors participated in the Minority Business Enterprise Program, a federally funded project initiated by the

department to increase the number of minority firms in federal highway construction. Barry Jenkins (third from left), transportation department head of highway construction, and Norman Wilhelm, vice president of Rea Construction company, the firm which conducts Moore's internship, observe the presentation.

Lt. R. D. McNeil Gets Pinned By Three Generations

Ralph Dennis McNeil of Dunn and Greensboro, and a Dunn High School graduate of 1971, graduated from the Army ROTC Program and N.C. A&T State University, Greensboro, Friday, December 14. He received his commission as Second Lieutenant in the Regular Army and will be formally assigned to duty in January, 1980. His wife, Virginia; mother, Mrs. G.D. McNeil, Jr., and grandmother, Mrs. Ada McNeil King, proudly joined in pinning the gold bars on his uniform. He was graduated as a Distinguished Military Graduate along with ten other ROTC Cadets.

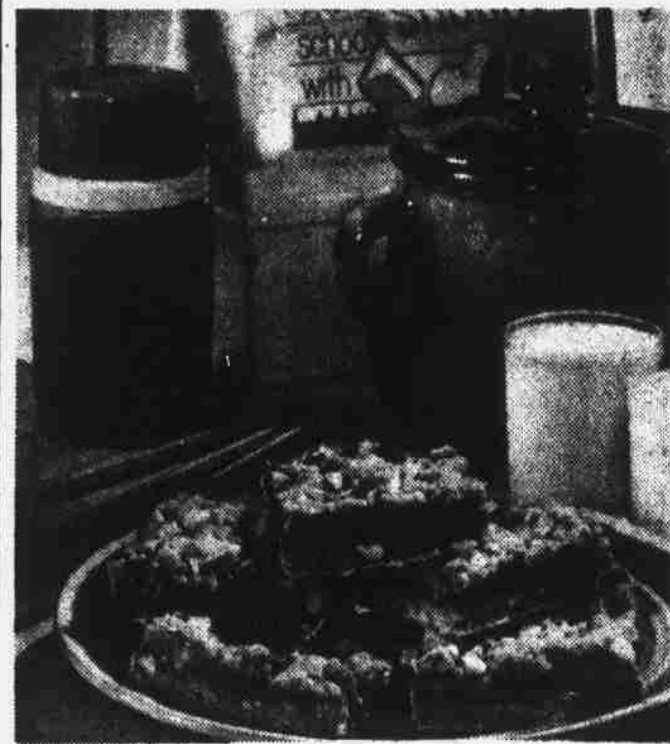
ministered the oath of office. Dr. G.F. Rankin, Vice Chancellor for Academic Affairs, congratulated the graduates following the pinning ceremony.

Lt. McNeil, a political science major, also attended Campbell College prior to entering the army for four years of duty. Upon his discharge, he returned to A&T to complete his college work. He is married to the former Ms. Virginia Moultrie and they have two daughters, Raquel, age 7, and Kimberley, age 2.

The proud parents are Dr. and Mrs. G.D. McNeil, Jr., of Dunn. Dr. McNeil is a former Dunn City Commissioner and serves as principal of Magnolia Avenue School. Mrs. G.D. McNeil and Mrs. Virginia McNeil are teacher aides at Coats High School.

For A Lunch Box Treat...

Bake Up Almond Bars



Pack some crunchy almond and chewy prune goodness into the day with Almond Prune Bars.

Those seemingly insatiable student appetites will delight in these crunchy, chewy Almond-Prune Bars. And when you pack a lunch with these tempting treats, you're packing plenty of wholesome, natural goodness. Almonds are a good source of vitamins and minerals, often lacking in diets today. Plus, they are rich in nutritious, energy-producing carbohydrates, which are especially important for growing children.

Almonds are available in so many convenient forms they make baking a breeze. Almond-Prune Bars are no exception—they're a quick and simple one-pan cookie treat. A durable, easy-to-pack dessert, they weather the rigors of lunch box transport well. The real question will be whether kids will wait until lunch to taste these delicious cookie bars.

For another crunchy almond lunch box special, mix the versatile almond with dried fruits and coconut flakes.

ALMOND-PRUNE BARS

- 1 cup pitted prunes, chopped coarsely
- 1/2 cup water
- 1/2 cup brown sugar (packed)
- 1 cup butter or margarine, softened
- 1 1/2 cups flour
- 1 cup chopped natural almonds
- 1/2 teaspoon baking soda
- 1/2 teaspoon salt
- 2 teaspoons grated orange rind
- 2 teaspoons cinnamon

Combine prunes, water and 1/4 cup brown sugar in saucepan. Bring to boil and simmer, uncovered, for 10 minutes until soft and spreadable. In mixer bowl, beat butter with flour, almonds, baking soda, salt, orange rind, cinnamon and remaining 1/2 cup brown sugar until mixed and crumbly. Pat 2/3 of the almond mixture into 9-inch square baking pan. Bake at 350 degrees for 10 minutes. Gently spread prune mixture into pan. Sprinkle with remaining almond mixture. Bake at 350 degrees for 25 minutes longer or until baked in center. Cut into squares or bars. Makes 16 (2-inch) squares.

A&P Another Reason You'll Do Better... Coupon Bonanza

SAVE \$4.60 WITH COUPONS BELOW

<p>MRS. FILBERT'S MARGARINE IN QUARTERS 1-LB. PKG. 39¢ SAVE 40¢</p>	<p>ASSORTED COLORS & DECORATED SOFT N' PRETTY BATH TISSUE 4 ROLL PKG. 49¢ SAVE 60¢</p>	<p>A SUPERB BLEND, RICH IN BRAZILIAN COFFEES EIGHT O'CLOCK COFFEE 3 LB. BAG \$7.89 SAVE \$1.00</p>
<p>COUNTRY TREAT WHOLE HOG SAUSAGE 1-LB. PKG. 99¢ SAVE 30¢</p>	<p>A&P GRADE "A" NORTH CAROLINA LARGE EGGS DOZEN ONLY 20¢ OFF REGULAR RETAIL SAVE 20¢</p>	<p>SMUCKER'S GRAPE JELLY 32-OZ. JAR 99¢ SAVE 30¢</p>
<p>FROZEN CONCENTRATE MINUTE MAID ORANGE JUICE 12-OZ. CAN 89¢ SAVE 20¢</p>	<p>PILLSBURY HUNGRY JACK BISCUITS 4 10-CT. 7 1/2-OZ. PKGS. 99¢ SAVE 20¢</p>	<p>NIGHT TIME COLD MEDICINE—VICK'S NYQUIL 6-OZ. BTL. \$1.89 SAVE 50¢</p>
<p>ANN PAGE COLA 2 LITER NO RETURN BOTTLE 59¢ SAVE 20¢</p>	<p>CHEF BOY-AR-DEE FROZEN PIZZA HAMBURGER 14 1/2-OZ. SAUSAGE 14-OZ. PEPPERONI 13 1/2-OZ. EACH 99¢ SAVE 40¢</p>	<p>A&P QUALITY ICE CREAM 1/2-GAL. CTN. \$1.29 SAVE 30¢</p>

THE FARM

For Freshness & Savings

GOLDEN RIPE DOLE BANANAS LB. 24¢	CALIFORNIA HEAD ICEBERG LETTUCE EACH HEAD 38¢
<small>FLORIDA GROWN FRESH—15 FOR \$1.00 TANGELOS—ORANGES—SUGARLESS EACH 7¢</small>	<small>FLORIDA SEEDLESS WHITE OR PINK GRAPEFRUIT 5 FOR \$1.00</small>

The Butcher Shop

with supermarket prices

A&P QUALITY HEAVY WESTERN GRAIN FED BEEF CHUCK ROAST BONE IN LB. \$1.29	A&P QUALITY HEAVY WESTERN GRAIN FED BEEF BONELESS N.Y. STRIPS WHOLE OR HALF CUT FREE WITH BONELESS N.Y. STEAKS LB. \$2.99	A&P QUALITY PURE PORK SAUSAGE HOT OR MILD 1-LB. PKG. 79¢
FRESHLY GROUND CHUCK 3 LBS. OR MORE LB. \$1.59	A&P QUALITY FULLY COOKED SMOKED HAMS SHANK PORTION LB. 99¢	U.S.D.A. INSPECTED FRESH FRYER LEGS 10 LBS. OR MORE LB. 69¢
ROUND BONE SHOULDER ROAST LB. \$1.49	BONELESS BEEF STEW LB. \$1.99	HOLLY RIDGE SLICED BACON 1-LB. PKG. 99¢
DEL MONTE CUT OR FRENCH STYLE GREEN BEANS 3 16-OZ. CANS \$1.00	PURE VEGETABLE CRISCO OIL 36-OZ. BTL. \$1.69	1/4 PORK LOIN SLICED PORK CHOPS LB. \$1.38
DEL MONTE CREAM STYLE OR WHOLE KERNEL GOLDEN CORN 3 17-OZ. CANS \$1.00	PURE VEGETABLE A&P FIRELOGS EACH 99¢	You'll Do Better at A&P PRICES EFFECTIVE THRU SAT., JAN. 5 AT A&P IN DURHAM ITEMS OFFERED FOR SALE NOT AVAILABLE TO OTHER RETAIL DEALERS OR WHOLESALERS

YOU'LL DO BETTER WITH A&P'S grocery features

YOU'LL DO BETTER WITH A&P'S action prices

STOKELY'S CATSUP 32-OZ. BTL. 79¢	ANN PAGE REGULAR OR CHEF FRENCH DRESSING 16-OZ. BTL. 89¢
ANN PAGE BUTTERMILK 1/2-GAL. CTN. 99¢	GRAPEFRUIT JUICE 46 OZ. CAN 69¢

HILLSBOROUGH NEWS

By Mrs. Bernice Marshall

COMMUNITY DEVELOPMENT GRANT DISCUSSED

On Wednesday, Dec. 12, the Town Board of Commissioners of Hillsborough and members of the Orange County Planning Department met and discussed plans to seek a Community Development grant to improve the Northern Fairview section in 1981-82.

The grant funds expected to be between \$2 and \$3 million, would be used for paving and upgrading houses.

The County also wants the town to provide six to ten acres of land where a park can be constructed.

The town commissioners will consider the suggestion.

News of Churches

The Orange Cross Roads Baptist Church had its Christmas program on Friday evening.

The Dickerson Chapel AME Church had its Christmas program followed by a fellowship dinner on Sunday, December 23.

On Wednesday, Dec. 26, the Rev. James Brown was the speaker for the Prayer Service at Mount Zion AME Church.

In the absence of Rev. J.R. Bridges, who will be on vacation, the Rev. William Fuller of Hurdle Mills will be guest minister for the month of January at Dickerson Chapel AME Church.

Births

Mr. and Mrs. Ernest Graves have announced the birth of their son, Travis LaNika, born on Monday December 10 at N.C. Memorial Hospital. Travis weighed six pound, 12 ounces.

There are two other children in the Graves household — Sonya Jeannine and Elton Leon.

Deaths

Miss Tonya Marie Davis, age 3, died on December 15 in N.C. Memorial Hospital following three days of critical illness.

James Luther Williamson, age 17, died December 12 as a result of injuries received in a car accident.

William Dubert Johnson, age 62, died December 15 at Duke Medical Center following a brief illness.