

Budget Guide for Credit Laden

ITEMS OF EXPENSE		MONTHLY
ITEMS OF EXPENSE	Rent or Mortgage	
	Electricity	
	Gas or Heating	
	Water	
	Telephone	
	Garbage	
	Cablevision	
	Gifts	
	Food Family of	
	Food at work	
AUTO	Gas, Oil, Lube	
	Tires, Repairs	
	Bus, Car Pool	
	Parking	
INSURANCE	Hospital, Health	
	Car	
	Home, Household	
	All Life	
	Doctor, Dentist	
	Drugs	
	Personal items	
	Clothing, (Replace)	
	Laundry, Cleaning	
	Barber, Beauty Shop	
SCHOOL	Tobacco	
	Magazines, Newspaper	
	Tuition	
	School Books	
	Lunches	
	Alimony, Child Support	
	Nursery, Baby Sitter	
	Recreation	
	Church Tithes	
	Other	
TOTAL		

Monthly Take Home Pay		Total Income	
Spouse's Take Home Pay		Minus Total Living Expense	
Other Income		Payments for Creditors	
Other Income			

East Winston Post Office Ruled Out

By Yvette McCullough
Staff Writer

Attempts by local citizens to have a Post Office or a postal vending machine placed in the East Winston area are futile, according to Postmaster John Schoolfield.

Schoolfield said that locating a post office in East Winston would not be profitable nor feasible.

"We try to place a retail outlet in a reasonable commuting distance and in an area that would generate the most revenues," Schoolfield said. "In that area (East Winston) you would basically be serving residents and that doesn't generate much revenue."

Dr. Raymond Oliver, a local dentist, has made inquiries and has written numerous letters to the Postmaster General in Washington, D.C. about

placing a postal facility in the East Winston area. He said he also contacted Rep. Stephen Neal, D-N.C., in hopes of getting some assistance.

Oliver first began exploring the possibilities of having a postal facility placed in East Winston in 1975. He was told that he would be contacted by a customer service representative to discuss the needs in the area.

"A customer service representative did call me and ask questions concerning postal facilities," Dr. Oliver said. "But I have heard nothing since."

"I think it is past time to follow up on the need for postal facilities," Dr. Oliver continued. "I think community and neighborhood organizations could Washington to the Postmaster General to stimulate further activity regarding

this matter."

Schoolfield said that any one interested in postal service in an area of the city should write him a letter and that he would look at that area and see if it justified a postal facility.

He said the post office did a survey three years ago throughout the city and found that the in-service postal outlets were in the best locations.

"Placing a postal outlet in that shopping center area (Claremount and Cleveland) wouldn't be justifiable because it would be too close to the main post office on Fifth Street," Schoolfield said. "The Jetway Shopping Center area would serve basically residents and that area wouldn't generate much revenue."

Dorothy Virginia Langston

Mrs. Dorothy Virginia Langston, age 58 of 1301 Mint Street died Sunday, July 8th, at Forsyth Memorial Hospital after an extended illness. She was a member of First Calvary Baptist Church and a long time choir member of the church.

Survivors include one son, Mr. Thomas Langston of Detroit, Mich., the mother, Mrs. Annie Robinson and a sister, Mrs. Edith Jordan, both of Mullins, SC and other relatives.

Funeral services were held at First Calvary Baptist Church on Wednesday at 4 p.m. with the pastor, Dr. W. L. Wilson officiating and burial following in Piedmont Memorial Gardens. (Forsyth).

People

The following students from Winston-Salem have a scholastic average of 3.0 or better at Livingston College and were chosen to be on the Dean's list.

The students are Benjamin Piggott, a senior, Jay Corbett, a freshman, Oliver Wheeler, a junior, Lee Howard, a senior, Rayonette Crowder, a senior, Tanya Lynch, a senior, and Pamela Matthews, a freshman.

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Credit

From page 1

"Credit was originally designed for major purchases like autos and refrigerator, but the consumer now is to the point where he takes the bank card to buy toothpaste, cigarettes or candy. That family is already in trouble."

Jackson said any family spending more than 20 percent of its take-home income for debt payments needs "to turn around and take a second look at their priorities."

His average client has an income of about \$16,000 per year and ten creditors for a total indebtedness of \$9,000.

"Everybody can pay \$10 a month on an account, but can they pay ten or fifteen accounts at \$10 each," Jackson said of families with multiple accounts.

He said consolidation loans are not the answer to credit woes. "What they're really saying then is that 'I can't pay \$100 a month but I can pay \$125.'"

Credit plays a major role in the local economy. A 1977 survey by Belden and Company, a New York research firm, for Media General, Inc. showed that 85,000 adults, 54 percent of total adults, had one or more credit cards from banks or department stores. Among blacks, 42 percent held at least one card.

Respondents reported that between a tenth and a third of their purchases at various stores were by credit cards.

Pat White, a senior vice president for retail loan administration at Wachovia Bank and Trust Co., N.A., said the rate of consumer credit is growing at a healthy rate of about eight percent.

He said the bank is not experiencing an unusually high rate of late payments of bad debts. "When lending, we try to make certain they have the ability to make the loan," said White.

Jackson said, "We definitely believe in credit. When properly used, the bank charge card is the greatest thing in the world. As long as you use it and pay from 25 to 30 percent of the balance every month, you're not hurting."

"Once you start paying the minimum, you're hurting," he added.

The credit counselor, a veteran of 25 years as a credit worker at local retail stores, advises persons with excessive debt loads to unload before the predicted recession.

"We suggest that people make some changes today, so they won't have to make major changes next year," he said.

Waughtown Nurses

The nurses board of the Waughtown Baptist Church held a birthday social in the home of Mrs. Ellen Williams, an honorary member recently.

The honorees were Clay Hargraves, Ruth Galloway, Ella Mae Williams, and Luverta McCrow. The guests present were Carl Eller, Mary Hargraves and Norvella Wilson.

Members present were Jeanette Eller, Louise Streter, Bertha Tucker, Gladys Gaither, Doretta Hays, George Charles, Jr., Annie Bacote, Hattie Patton, Johnny Carter, Theopia Meadows and Fred Wagner.

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