

Chronicle Profile

Advisor to the Financially Troubled

Do you borrow money to pay your bills? Are you able to pay only the minimum amount due on monthly charges while interest payments accrue? You may be headed for financial trouble. Even a family with a reasonable income can get into financial trouble if money isn't budgeted, says Julia Martin, manager of the World Headquarters branch of the Reynolds Carolina Credit Union of Reynolds Industries, Inc. It begins with spending too much, when suddenly, "the car breaks down, or the washing machine needs to be replaced and there aren't funds to cover it."

Martin says careful planning can help maintain good financial health. Budgeting should include long-term savings as well as savings for such annual expenses as vacations.

That advice is important to a family earning \$15,000 a year -- or \$50,000. "A family of four earning \$15,000 will have a different housing situation from one earning \$50,000, but many expenses will be the same," Martin contends. "Their savings must be systematic, even if it means only saving \$25 a month. That small amount may be the rope that will pull them out of an emergency."

Families earning far more can also slip into debt. "At a higher income, many people become less conscientious about how they spend money," Martin explains. "They need to plan, but differently. It's not that difficult for a family earning \$50,000 to get into debt."

Saving tips apply not only to people with different incomes, but also to those with different lifestyles, she says. Singles, married couples, those living in urban areas as well as rural areas need to save in much the same way. "People just need to adapt the same rules to their personal lifestyle."

Martin concedes that saving during a period of high inflation is especially difficult and recommends counseling for those in financial trouble. "At the Reynolds Carolina Credit Union, we offer budget counseling as one of our services. But people can often find help within their communities, through a variety of civic and social agencies."

Potential trouble can be avoided, she says, by following these tips toward sound financial planning:

- Keep records. You can't rely on memory to picture where all the money has gone. Pay with checks wherever possible. If you must pay with cash, keep

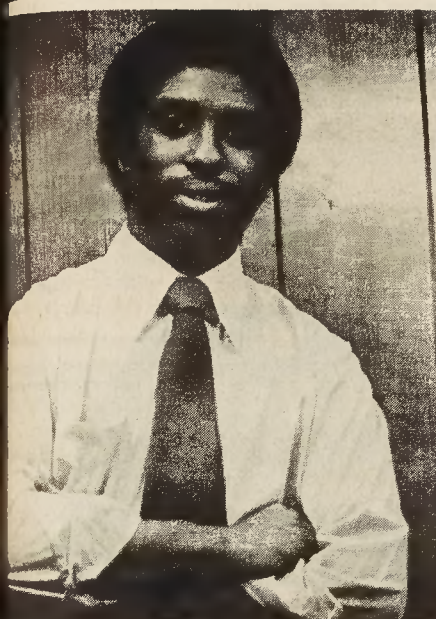
receipts, even in a shoebox.

- Monitor your budget. Establish a budget you can live with, and check each month to see if it is being followed. Compare budget projections and actual expenditures periodically. You may need to adjust during the year.
- Make budgeting a family project. It is up to everyone in a family to follow a budget for it to work.
- Get out of bad buying habits. There are many ways to reduce expenditures that add up, from monitoring dry cleaning bills to bringing lunch to work. People are often careless in how they spend money, from wasting utilities to failing to shop for bargains.
- Set goals, even small ones. It gives you something to save for.
- Save systematically. Don't put money into savings only to withdraw it soon after. You may need it in an emergency. Put items of extra income, such as gifts, overtime pay or dividends, directly into savings.

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Julia Martin, manages Credit Union at RJR World Headquarters.



Beverly McCarthy, says that he writes for the fun of it.

Cession Writes To Release Himself

Beverly McCarthy
Staff Writer

poems are made by like me, but only God make a tree"... Charles Cession, local pastor, resident, and poet with Kilmer on heron of the works of But poetry is something more for this century. Twenty-five year old Cession was born in Akron, Ohio, and spent most of his childhood in New York. After moving to Winston-Salem with his family, Cession attended Parkland High School where he graduated in 1975. Since that time, Cession has discovered that people and determination to become free of himself, have provided a motivating force for his life.

Through being a minister for almost four years, Cession finds his calling to be a poetic one based on religion.

You find so many people who say that they are poets, and know so little about the academics of poetry," the young author explained.

Cession has been writing poetry since elementary school. As he grew older, the young author found writing was a gift that had given him as a way to release himself.

The funny thing about writing is that I never thought that other people would enjoy it," he joked. Cession believes that poetry is a creative means of communicating with the world. One of his works entitled "You Just Can't Know," a series called "If" are his favorite pieces.

Know' because it expresses the feelings of the oppressed when they are told that others know how they feel, or they know what they are going through, you can't sympathize with a drowning man if you've never been in the water, you can't say that the fire is hot if you've never been burned," he emotionally added. Cession feels that this series called "If" expresses a lot of the love and warmth for which the world is so hungry.

A member of Love Temple Church of God in Christ, Cession serves as choir director, and says that he is very dedicated to the cause of the Gospel.

"I write for the fun of it, and if it puts a smile on someone else's face, then that's just great," he concluded.

Scales

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daughter, Renita; Richunda and Romonda Gaston; and Mrs. Sallie Scales. Also, Miss Louise Smith, Mrs. Floence H. Winfrey (Bronx, N.Y.), Mrs. Florence Rennick, Mrs. Beatrice P. Johnson (Hampton, Va.), Dr. and Mrs. Royal Puryear, Miss Laura Hooper, Mr. and Mrs. George Booie, Mr. and Mrs. George Wall and Son, George, Jr., Mrs. Alver Smith and Son, Butch, Ray Felton, Mrs. Shirley Manigault, Mrs. Louise S. Hamilton, Mrs. Edna Revels and Mrs. Edna G. Williams. Mrs. Mattie Scales Lowery, daughter of Hannah Scales, was unable to attend. General remarks were made by family members with special remarks by Dr. Puryear.

Richardson Reunion Set

The 4th Annual Fourth of July Family reunion for members of George and Ola Richardson of 1176 Addison Avenue was held at the home of a daughter and son-in-law Artanzia and L. V. Williams at 2919 Glenn Avenue.

Mr. and Mrs. Richardson have 12 children. Ten of which attended and their families.

There were about 110 family members and friends present. The menu consisted of Bar-B-Que Ribs, Fried Chicken, Grilled Hamburgers and Hotdogs, Fresh Green Beans and Greens, Potato Salad, Baked Beans, Slaw, Rolls, Drinks, Pickled Beets, Lemon pound Cake, Sweet Potato Pies, Watermelon and Caramel Iced

Pound Cake. The family worshiped together at Mount Zion Baptist Church, a donation was given by the family who occupied three rows. It was a very joyous occasion in honor of Mr. and Mrs. George Richardson. Out of town guest were Mr. & Mrs. Harry Wongus and Family, New London, Connecticut, Mr. & Mrs. Harry Thornton and Family, Bridge Port, Connecticut, Mr. & Mrs. Matthew McIntyre and Family, New London, Connecticut, Mr. & Mrs. Larry Johnson and Family, and Mrs. Johnson, Akron, Ohio, B.F. Richardson and Family, Plattsburgh, New York, and Mr. & Mrs. Harold Byers and Family, New London, Connecticut. Winston-Salem guest were Mrs. Peggy Ormonds, Mrs. Maude Jackson, Ms. Pauline Jackson, Mrs. Gertrude Murchison, Mrs. Flora Massey and Mr. George Cathey.

Hauser-Russell Clan

The descendants of the late Bethania Hauser Williams Russell will hold their annual reunion in the Yadkinville Community Center Sunday, July 26.

Bethania came to Yadkin County in the early part of the 19th Century. She became the mother of eleven children. Mrs. Dixie Russell Moore of Washington, D.C., a daughter, is the sole surviving child.

The clan will worship at the Pleasant Grove Baptist Church at 11:00 a.m. and dinner will be served at 2:30 p.m. at the community center. In addition to the dinner, the extended family will view photographs of past reunions, hold bragging sessions, and recognize and honor certain family superlatives.

The family members number more than 300 and live in all parts of the United States and in several foreign countries. Friends of the family are invited to join them in this gala occasion and to bring a full basket.

Older

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Volunteers assist the program by visiting people who live alone, or have recently lost a spouse. The volunteers are available to come to homes and provide information concerning community programs.

The Y also utilizes various agencies throughout the city. Experiment in Self Reliance, Creative Life, and the Mental Health Clinics are all public services which take part in the program.

The future looks bright for expansion in opportunities for older adults through the YWCA. The fall brings new training seminars for public agencies which will help them improve opportunities for elderly employees. The administration is looking forward to utilizing classes offered by both Duke and the University of North Carolina in Chapel Hill in aging.

Special clubs for the elderly are also a part of the program. "We invite every person over 50 to participate in our services here, it's a great program, and it fills a great need," Adams concluded.

Belk

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misses' famous name shorts
\$9 to 13.50
Regularly \$12 to \$18. Pull on and belted style shorts in several lengths. Solids, plaids. 8 to 16. MODERATE AND PACESETTER SPORTSWEAR

misses' cotton blend nightwear
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Regularly \$12 to \$135 For those hot days of summer, Select from seersucker and cotton blend coordinates. All from your favorite designer.

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