

# Swindlers Are Better Prepared For Christmas Times

Swindlers are better prepared for the Christmas season than the average consumer.

During the confusion of holiday planning, list-making and buying, people become more vulnerable to unwitting mistakes than at any other time of the year. And, con-artists know it.

Usually the frauds inflicted on unwary consumers are barely distinguishable from the year-round variety but the frantic pace of the season contributes to their effectiveness.

The Consumer Protection Section of the North Carolina Attorney General's Office has a list of its own that points out a few of the more prevalent pitfalls:

**-Film-flam schemes.** These flourish under the guise of sharing large sums of money in return for a specified amount of "show of good faith" cash. This age-old bunco game always leaves the "pigeon" in the coop while the flim-flammer, pockets full of cash, flies to the next victim. Other tricks are used, but the results are always the same. Don't play "games" or embark on "deals" with strangers. Report any suspicious flim-flam attempts to local law enforcement agencies immediately.

**-Bogus charity rackets.** These thrive on the spirit of

Christmas giving. Fraudulent fund-raisers are persuasive performers who use pressure tactics to evoke sympathy. A North Carolina licensing law governing charity solicitations serves to protect legitimate charitable organizations, but the cheaters still manage to profitably work their tear-jerker appeals. Before contributing to the charity, find out who really benefits from the donation. Inquiries about charities may be made to the Solicitation Branch of the N.C. Department of Human Resources in Raleigh.

**-Itinerant sellers.** These peddlers using the streets, backs of trucks or door-to-door contacts find the Christmas season a lucrative one for unloading their wares of "bargains" in low-cost watches, jewelry, clothing, cookware, etc. Local ordinances prohibiting or controlling these methods of selling help to keep their numbers down, but fly-by-night operators usually manage to slip into a community, sell out fast and move on with alacrity. Before buying from itinerants, make sure they have the right to sell from their post or route and check out their merchandise. Once bought there is virtually no recourse for damaged or inferior goods and refunds or exchanges are practically nonexistent.

Other consumer tips for the season are simple precautions issued as reminders:

**-Refunds and exchange policies of stores vary and buyers should make sure they understand each store's policy beforehand.** Keep all sales slips for proof of purchase. Recipients should examine gifts immediately in order to avoid delays in returning items on which time limits for exchange or refund have been imposed.

**-Lay away plans** are a form of credit buying with certain differences. When there is no contract obligating scheduled payments, the store usually keeps the "lay away" until it is paid in full. If there are no restrictions on refunds in the original agreement, buyers may rightly expect to get a prompt refund of any money paid toward the cash price of the lay away.

If the account is to be paid in four or more installments and no refunds will be allowed on money paid toward the cash price of the item, then the law requires that the contract spell out this to the customer. When a contract to pay in four or more installments includes a separate lay-away charge, the store must tell the customer that the separate charge is considered a finance charge and then must disclose what the annual percentage rate is.

**-Contracts at Christmas-time** remain contracts and should be read carefully before signing. All blanks should be filled in and all terms and phrases should be clearly understood by the buyer. To avoid costly mistakes, buyers need to consider contracts as the serious business that they are.

**-Mail order firms** must contact the buyer within 30 days about shipping delays or if orders cannot be filled. The customer then is entitled to cancel the order and expect a refund within 7 days on cash purchases, one billing cycle on credit accounts. (Seeds and plants, magazine and renewals and mail order services are exempt.)

The mail order firm must provide a "cost-free" means to respond, such as a postage-paid card. Not responding to the notice is considered as consent to the delay, however, this silent consent is only good for an additional 30 days for a total of 60 days. Delays beyond 60 days must be agreed to in writing by the customer.

**"Bubb-A-Loon"** retails from ten cents to sixty-nine cents and Imperial is cooperating by offering full refunds to consumers who return them to the store where purchased. If not returned for refund, they should be destroyed.

More information on the product and its recall is available from the CPSC in Washington, D.C.

## Keep dry with Good Gordon's Gin.

1-2 Gallon \$10.65  
Code No. 965  
4-5 QT. \$4.60  
Code No. 603  
Pint \$2.90  
Code No. 604

Largest seller in England, America, the world. Super-dry is why!  
PRODUCT OF U.S.A. 100% NEUTRAL SPIRITS DISTILLED FROM GRAIN. 50 PROOF. GORDON'S DISTILLERS LTD. LONDON, ENGLAND.



Dr. Raleigh Bynum, second from the right, presents an award for service leadership and support of the Charlotte Alumni Chapter of Alpha Psi Omega Fraternity. Foster Drakeford, second from the left, accepts the award. Linwood Dixon, chapter vice president, looks on from the left side and Gregory Hagins, chapter president, looks on from the right.

## Fraternity Honors Bass, Drakeford

Dr. J.D. Bass, head of the History and Political Science Department at Johnson C. Smith University, and Foster Drakeford, assistant professor of Physics, were honored by their fraternity on December 16, at Manger Motor Inn.

The occasion was the observance of the 51st anniversary of Alpha Phi Omega National Service Fraternity. Charlotte Alumni Chapter members held a Blue and Gold Roast and Dinner.

"There have been a lot of men to enter our circle of brotherhood," said the dinner program, "but few are as dedicated and deserving as our roastees."

### James Sparrow Will Return

January 10

**GREENSBORO** - James "The Bird" Sparrow, the Mid-Eastern Athletic Conference's MVP last season and leading scorer for North Carolina A&T basketball team, will be eligible for competition on January 10, when the Aggies play Western Carolina University in Cullowhee, N.C.

A conference rule states that a player who was ineligible for the first semester and subsequently regains his eligibility, is eligible for participation on the first day of classes of the second semester. The first day of classes at A&T in the second semester is January 10.

The Aggies are presently 9-5 this season, and Sparrow will miss games against Fayetteville State University, North Carolina State University, University of North Carolina-Wilmington, and against conference rival South Carolina State College.



Receives honor

Walter P. Holmes of 2000 St. John St. was recently named "Noble of the Year" at a banquet held by area Shriners. A plaque given to Holmes by the Shriners read "for outstanding service to Ramesses Temple No. 51." The Charlotte native attended Second Ward High School and A&T College, where he played football and baseball. He is a Captain in the U.S. Army Reserves. Other organizations include the Elks, Omega Psi Phi Fraternity and East Stonewall A.M.E. Zion Church. Holmes is vice chairman of the trustee board of his church. Presently the Master of Myersville Lodge No. 687, Holmes has served many offices as a Shriner. He is employed by the U.S. Postal Service.

Say It With Flowers...

**Johnson Florist & Gifts**

634 N. Graham  
334-4484 or 332-7370

### LOAN ASSUMPTIONS

NO CREDIT CHECK  
PRACTICALLY NEW HOMES  
NORTH CHARLOTTE LOCATIONS

**\$1,000<sup>00</sup>** MOVE-IN  
HOME NOTES LESS THAN

**\$160<sup>00</sup>** PER MONTH

**READY TO MOVE IN**

1 1/2 Baths, Spacious Backyard  
3 Bedrooms, Some Appliances  
Electric Heat On Busline  
NEAR DOWNTOWN CHARLOTTE

**MOTION INC.**

CALL Bob Acree 332-1078

# A&P WISHES YOU A... Very Merry Christmas!

Each of these advertised items is required to be readily available for sale at or below the advertised price in each A&P Store, except as specifically noted in this ad.

ADVERTISED ITEM POLICY

PRICES EFFECTIVE THRU FRI. DEC. 24 AT A&P IN CHARLOTTE

SHOP AHEAD - A&P STORES WILL CLOSE FRI. AT 6 P.M. and BE CLOSED CHRISTMAS DAY

**super cash bingo**

1000 WINNER \$1000  
500 WINNERS \$500  
250 WINNERS \$250

NO PURCHASE NECESSARY TO PARTICIPATE. ONLY ONE COUPON NUMBER PER STORE VISIT. ADULTS ONLY. COUPONS TO BE USED BY 12/31/76.

ODDS CHART EFFECTIVE DEC. 13, 1976

**LIBERTY BLUE DINNERWARE**

THIS WEEK'S FEATURE

**DESSERT DISH \$59<sup>99</sup>**

CHECK THIS BEAUTIFUL COMPLETE PIECE

**SALT & PEPPER SET \$29<sup>99</sup>**

**DAIRY DEPT. FEATURES**

A&P HOMESTYLE OR BUTTERMILK

**BISCUITS 6 10 CT. 69<sup>99</sup>**  
8 OZ. PKGS.

MRS. FILBERTS **MARGARINE - GOLDEN OTRS. 1-LB. 49<sup>99</sup>**  
BLUE CHEESE, CLAM, PLAIN SOUR DRESSING 8 OZ. PKG.

**KRAFT DIPS 39<sup>99</sup>**

**GREEN GIANT • NIBLETS CORN 12 OZ. • PEAS & ONIONS 17 OZ.**

**SWEET PEAS 3 FOR 1.00**

QUALITY **ANN PAGE TOMATOES 3 16 OZ. 1.00**

A&P CUT **GREEN BEANS 4 15 1/2 OZ. 1.00**

A&P WHOLE OR JELLIED **CRANBERRY SAUCE 3 16 OZ. 1.00**

A&P QUALITY **SALTED PEANUTS • SPANISH • VIRGINIA 40 OZ. CAN 1.99**

A&P QUALITY **PECAN MEATS OUTSTANDING VALUE! 6 OZ. PKG 1.09**

ANN PAGE **CHERRIES CHOCOLATE COVERED 12 OZ. PKG 99<sup>99</sup>**

MAXWELL HOUSE **INSTANT COFFEE 10 OZ. JAR 2.99**

**BUDWEISER 6 PACK 12 oz. CANS 1.49**

OFFER GOOD ONLY IN CHARLOTTE

**ONEIDA SILVER SPOON RINGS 99<sup>99</sup>**

13¢ OFF LABEL - YOU PAY ONLY  
LUX LIQUID DISHWASHING 22 OZ. 69<sup>99</sup>

25¢ OFF LABEL - YOU PAY ONLY  
WISK LAUNDRY DETERGENT 64 OZ. BOTTLE 2.29

MARVEL OR A&P ASSORTED COLORS **PAPER TOWELS JUMBO ROLL 49<sup>99</sup>**

MARVEL ASSORTED COLORS **PAPER NAPKINS 49<sup>99</sup>**

OUTSTANDING VALUE!  
180 CT. PKG

**A&P QUALITY TENDER SMOKED HAMS**

BUTT PORTION LB 89<sup>99</sup> SHANK PORTION LB 78<sup>99</sup>

CENTER HAM ROAST LB 1.39  
CENTER HAM SLICES LB 1.49

**A&P QUALITY FRESH GROUND BEEF**

5 LB. CHUB PACK LB 59<sup>99</sup>

ANN PAGE BRAND **SLICED BACON 2 LB. 1.19**

A&P BRAND OLD FASHION **PORK SAUSAGE 2 LB. 1.19**

HYGRADE BALL PARK - KNOCKWURST OR **FRANKS 1 LB. 1.19**

JIFFY BRAND **ENTREES ALL VARIETIES 2 LB. 98<sup>99</sup>**

ALLOOD BRAND **HOT DOGS 2 1/2 PKGS 1.00**

A&P SLICED COOKED SALAMI OR **LUNCHEON LOAF 1 LB. 1.19**

A&P WAFER THIN SLICED **COLD CUTS VARIETIES 3 OZ. PKG 49<sup>99</sup>**

CLAUSSEN BRAND **PICKLES 37 OZ. 99<sup>99</sup>**

CELEBRITY BRAND SLICED **COOKED HAM 12 OZ. PKG 2.49**

**CHEESE • YELLOW • WHITE 1 LB. 1.99**

**YOUNG TURKEYS 45<sup>99</sup>**

10 TO 19 LBS. LB 49<sup>99</sup>  
20 LBS. AND UP LB 45<sup>99</sup>

**EXCELLENT FOR CHRISTMAS STOCKINGS - FLORIDA**

**ORANGES 8 LB. BAG 88<sup>99</sup>**

EXTRA FANCY WASHINGTON STATE

**APPLES RED OR GOLDEN DELICIOUS 3 FOR 1.00**

**FLORIDA TANGERINES 15 FOR 1.00**

EASY TO PEEL - CALIFORNIA **NAVEL ORANGES 10 FOR 1.00**

FLAVORFUL CALIFORNIA **GRAPE 2 LBS 1.00**

FLORIDA WHITE **GRAPEFRUIT 5 LB. 79<sup>99</sup>**

NORTH CAROLINA - SWEET **POTATOES KILN DRIED 5 LBS 1.00**

FULL OF MILK FRESH **COCONUTS 2 FOR 88<sup>99</sup>**

FRESH CALIFORNIA **BROCCOLI LARGE BUNCH 59<sup>99</sup>**

RED RITE SALAD **TOMATOES 2 1-LB. BASKETS 89<sup>99</sup>**

LARGE CALIFORNIA DIAMOND **WALNUTS 1-LB. PKG 79<sup>99</sup>**

**BAKERY DEPT. FEATURES**

JANE PARKER - OVER 1/2 FRUITS AND NUTS **FRUIT CAKES 2.79**

3 LB. RING & 9 5 LB. RING 7.49  
1 1/2 LB. LOAF

JANE PARKER - GOLD OR MARBLE 32 OZ. **POUND CAKE 1.49**

JANE PARKER BAKE N SERVE **FLAKY ROLLS 3 1.00**

12 CT. PKGS

**A&P QUALITY HEAVY WESTERN GRAIN FED BEEF**

**RIB ROAST OVEN READY 1.59**

**ROAST BONELESS BOTTOM ROUND 1.39**

**STEAKS BONELESS BOTTOM ROUND 1.49**

**RIB EYE STEAKS LB 2.88**

HORMEL CURE #1 BONELESS **COOKED HAM 2.49**

A&P BRAND TENCH **CANNED HAM 7.99**

F.T. VIRGINIA FARM HAM **COUNTRY HAM 1.39**

**SEAFOOD FEATURES**

CAP N JOHN'S BRAND **SHRIMP COCKTAIL 3 4 OZ. JARS 1.29**

SINGLETON BRAND (PELLED & DEVEINED) **SHRIMP 1.99**

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CAP N JOHN'S BRAND **OYSTERS 1.29**

SHRIMP 1.29

**A&P SUGAR 68<sup>99</sup>**

SAVE 15¢

LIMIT ONE WITH THIS COUPON AND ADDITIONAL 75¢ OFFER

5 LB. BAG

**SUNNYFIELD BUTTER 88<sup>99</sup>**

SAVE 31¢

LIMIT ONE WITH THIS COUPON AND ADDITIONAL 75¢ OFFER

1-LB. PKG. IN 2/TS

**FLORIDA PUNCH 40 OZ. 43<sup>99</sup>**

STOVE TOP - CHICKEN RICE CORN BREAD **STUFFING MIX 6 OZ. PKG 65<sup>99</sup>**

CHOCOLATE **HERSHEY'S SYRUP 16 OZ. CAN 44<sup>99</sup>**

**HAIR SPRAY LASTING 9 OZ. 79<sup>99</sup>**

CHILDREN'S COLD MEDICINE **CONTACT JR. NEW! 4 OZ. BOTTLE 1.29**

30% OFF LABEL # 407 407 407 407 **SECRET DEODORANT 99<sup>99</sup>**

**BORDEN'S ROUND ICE CREAM 99<sup>99</sup>**

1/2 GAL. ROUND CARTON

A&P DESSERT TOPPING **HANDI-WHIP 9 OZ. 49<sup>99</sup>**

A&P SWEET **GREEN PEAS 3 10 OZ. PKGS 1.00**

**MR. "C" COCONUT 6 OZ. PKG 39<sup>99</sup>**

**PET RITZ PIE SHELLS 10 OZ. 2 CT. PKG 39<sup>99</sup>**

**MOUNTAIN DEW, PEPSI LIGHT, OR PEPSI 6 PACK - 32 oz. BOTTLES 1.59**

EACH CTN. 1 PLUS DELIVERY

**YUKON CLUB MIXERS 3 1.00**

GRINDER BLEND • FLAVOR SOUP • 1/2 LEMON LIME • COLLINS MIX • QUINCE WATER

28 OZ. BOTS