

Extension Notes

Tips For Handling Personal Finances

By Jan Christensen
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If your debts seem endless, here are some ways to handle the financial crisis:

First, keep on working to insure income, advises Dr. Justine Rozier, extension family resource management specialist. North Carolina State University.

Also, get family cooperation on keeping house payments, food costs, utility payments, and similar costs as low as possible.

Dr. Rozier further suggests you pay your bills, even if you only pay a small amount on each bill each month.

In addition, examine your spending. Why did you buy or charge that last purchase? Was it necessary?

Being out of debt is a good feeling. So, budget your income and your spending, Dr. Rozier concludes.

A good way to make use of extra newspapers and magazines is to make them into paper logs.

Roll them into round, log-like shapes. Tie these with string and let them soak in water until fully wet.

Dry them out in the house and the moisture will help

fight winter dryness, extension home economists at North Carolina State University, observe.

Once dry, paper logs burn almost like wood and keep a good fire going for quite some time.

Use your head to keep warm this winter, advises

Judieth Mock, extension clothing specialist, North Carolina State University.

If you cover your head with a hat or scarf and keep your torso well covered, you can prevent heat from being lost from your head.

Then your body will send heat to your hands and feet so you'll feel warm all over.



Linda Sherman, crowned queen at Cathey Memorial AME Zion Church Annual Twelve Tribe Rally, is flanked by her co-captain and husband, Johnny Sherman, and the first runner-up, Ann Ferguson. Mrs. Sherman raised over \$1,000. The rally is held each year with proceeds going towards the general church. This year twelve captains, along with their co-workers, raised \$3,800 for the church, which is pastored by Rev. L. Price. Captains competing for the crown included Ruth McCray, Mageline Gibson, Elizabeth Alspaugh, Annie Jones, Linda Sherman, Ann Ferguson, Charles Davis, Willie Mathis, Elbert Mathis, Sadie Thomas, Robert Austin and Debra Copland. (Photo by Jim Black Photographers)

Black Median Family Income Declined In Real Dollars

Median family income for Black families in 1979 was \$11,650, according to a report from the U.S. Department of Commerce's Census Bureau.

The 1979 median for Blacks was 6.7 percent higher than the 1978 median of \$10,880, but when adjusted for inflation the 1979 figure showed some evidence of a 4 percent decline in real dollars even though the year-to-year change was not statistically significant.

The 1978-79 changes in real dollars for Whites and Hispanics were also not statistically significant. The 1979 median for Whites was \$20,520 and for Hispanics, \$14,320.

number of Blacks below the poverty level was not statistically significant.

At the beginning of the decade, 56 percent of all poor Black families were maintained by women; by 1979 the proportion had grown to 72 percent. Although the report notes no significant change in the overall number of proportion of persons below the poverty level since the 1975-76 period, certain population subgroups showed changes between 1978 and 1979. For example, the number of poor persons 65 and older increased from 3.2 million in 1978 to 3.6 million last year.

P-60, No. 125, may be purchased from the Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402 or from Commerce Department District Offices in major cities throughout the United States. The price is \$2.25 per copy prepaid.

As part of an effort to improve the quality of its income and poverty statistics, the Bureau introduced several important modifications in the collection and presentation of the data. These changes included a larger sample, a more detailed income questionnaire, use of a new household classification concept, more detailed income intervals for high income groups, and a new farm definition.

As in all sample surveys, the data in the report are subject to sampling variability and errors of response, including underreporting and nonreporting.

Single copies of the report, "Money Income and Poverty Status of Families and Persons in the United States: 1979,"

mean the difference between profit and loss. It's a simple business thing," he says.

Byrd, a former owner and operator of Greenville's largest black-owned restaurant and lounge, and publisher of the city only black newspaper, knows what it's like to be a struggling black businessman. "In talking with other minority businessmen, we noticed that there was not a lot of patronage of black businesses by the overall community. Since a lot of dollars earned in the black community are going to build stronger majority businesses, it is essential that we educate our people to the necessity of supporting our own first, and secondly, supporting those majority businesses that are willing to put back some of the dollars they make from our community back into the black community. We have got to help ourselves," he said.

New Economic Plan Proposed For Blacks

Continued from Page 1

campaign's requirements are good for our overall community. They help us to keep people off welfare, put people to work, help us to get organizations functioning and they keep black businesses operating."

When stores are approached about the campaign, the manager and personnel director are asked a list of 21 questions. Sample questions would be: How many employees do you have? How many are black? How many blacks are employed in the middle and upper management level? At the end of the conference, it is obvious to the manager whether or not inequities or injustices exist within his business. If the manager agrees to look into the situation and make the necessary changes, another meeting is scheduled with the Selective Buying Committee to determine what progress is being made. If the business has complied with whatever agreement is made with the Selective Buying Committee, the name of that business is placed on the Selective Buying List.

Byrd says the reason the plan is so acceptable is because it doesn't use "force." No picketing, boycotting, or threats, are involved. "We simply say listen; do you want the dollars the black community represents? Most managers realize that black dollars make up a large portion of their businesses and in some cases can

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The 11th Annual Senior Citizen's Christmas Party will be held Thursday, December 11, from 10 a.m. till 2 p.m. at the Charlotte Merchandise Mart on Independence Boulevard.

Free food and entertainment will be provided by The Briarhoppers, Charlotte Symphony, Pfeiffer College Swing Band, the Art Berry Band, and the WSOC Christmas Choir.

This party is being sponsored by WSOC, the George Shinn Foundation and the Mecklenburg County Department of Social Services.

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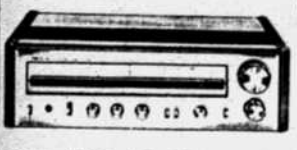
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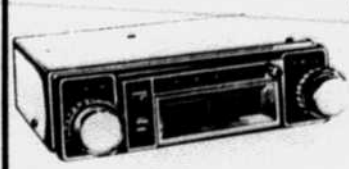
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