



Reginald Pryor
...Appointed Dean
Reginald Pryor
Joins Nash
Tech Starr

By Lori Grier
Post Staff Writer

"I am indeed pleased that Reginald Pryor has joined the Nash Tech Staff," said Dr. J. Reid Parrot Jr., president of Nash Technical College. "The college is fortunate to have on its administrative staff an individual with his background and experience. He brings a thorough understanding of the community college philosophy to this position, and he will be a tremendous asset to our institution."

Reginald L. Pryor was appointed as dean of the Student Development Department of the college. He will be the chief administrator of the student services division, leading in recruiting efforts, supervising the counseling functions, admissions and other appropriate services offered by that department.

Although he is a native of Charlotte, he has resided in Rocky Mount since 1961. For a number of years he served on the staff of Halifax Community College in Weldon, N.C. where he was associate dean of adult education and also the director of the Occupational Evaluation Center at H.C.C.

Pryor is an active member of the Roanoke Rapids branch of the State Employees Credit Union Advisory Board, of the N.C. Employment and Training Association, the Emergency Medical Service Council of Region I COG, and the N.C. Community College Adult Educators Association.

He graduated from West Charlotte High School and entered North Carolina Central University where he earned his B.S. degree. He was awarded his M.A.Ed. degree from Virginia State University in Petersburg.

Reginald L. Pryor is married to the former Betty Taylor of Rocky Mount who formerly taught physical education in the Rocky Mount City School System. He is also a member of Ebenezer Baptist Church in Rocky Mount. They are the parents of two teenagers, Reginald Jr. and Reggell Elizabeth, both students at Rocky Mount Senior High School.

Davis To Receive

APRI Award

Continued From Page 1
his principal's certificate from Appalachian State University in 1970. He has served as principal at J.L. Williams Junior High School, the Street Academy and is presently principal at Spaugh Junior High School. Davis was appointed Minority Affairs Committee Chairman for the state North Carolina Association of Educators.

It is for those efforts that the A. Philip Randolph Institute will be honoring him. Organized nationally in 1965, at the height of the Civil Rights Movement, the A. P. Randolph Institute was established to convert the gains made during the Civil Rights to political power.

Although the Institute mainly concentrates on the educating, and registering of voters, for many years the Institute has trained black union members for leadership positions in the Union.

The local chapter, formed in the early 70's has recently sponsored voter registration drives and have formed coalitions with other groups whose aim is to increase the number of voters.

How To Work With Creditors When You Can't Pay Bills

One of the hardest choices that has to be made when your income doesn't meet your outgo is how to handle your credit obligations.

Credit, whether it's a car payment, charge cards or other installment debt, is usually assumed when your ability to pay is good. When job layoffs, decreased income or extreme personal problems occur, the change sometimes tips your financial balance into the red.

Keep in mind that, for the most part, working with your creditors is part of a temporary solution that al-

lows you to gain time. To succeed in the long run, you will need to find a permanent way of increasing income, reducing expenditures or both.

As you look at the stack of bills that face you, a first step is to examine each one and determine what will happen if you miss a payment or pay late. Check each for total amount owed, amount of the payment, how often payments are due (weekly or monthly); APR (annual percentage rate).

Then ask yourself these questions: Is the payment amount flexible (can you

pay more or less)? Is there a "grace period" for paying before the creditor takes action? Is there a penalty or charge for late payment? Is there a repossession clause or other collateral that can be forfeited?

Will a vital service be cut off if you don't pay? Will the bill be turned over to a collection agency or will you be taken to court?

Next, look over your total financial situation. How much can you afford to pay each month on all the bills due? Don't forget to leave enough to cover your daily needs, such as food and

transportation.

Then talk with your creditors. (Have some idea of whether you want to lengthen the loan, pay only the interest or miss a payment.) Explain your situation and your desire to pay, and see if they have any solutions.

If you can reach an agreement with your creditor, put it in writing. Be sure you follow the agreement - it may affect your future chances of getting credit. Also be sure to keep creditors informed of any circumstances that might alter your payment agreement. Your creditors are

eager to work with you. They are not interested in taking any legal action if they can avoid it.

In some cases you might consider a consolidation loan, which lumps all your current credit obligations together. This should be approached with caution. Though it will allow you to deal with only one creditor, it also always has a higher interest rate and extends the life of your debts.

Check the interest rate you would be paying and ask if there are any other conditions for receiving such a loan. Some creditors ask that all other ac-

counts, including credit cards, be closed when offering a consolidation loan. Also make sure you know what would happen if you should default on a payment and what is required for collateral.

Above all, stay as calm and realistic as possible. Make some definite plans and work to carry them out.

A LOVELY GIFT
Get a gift subscription for those away in nursing homes, etc. Call 376-0496.

THE CHARLOTTE POST
Your Community News Source.
Call **376-0496** For YOUR Subscription.

Ivey's SouthPark & Eastland summer consolidation sale

172 OFF

There's plenty of scorching weather left to enjoy the savings you'll discover on great summer fashions consolidated to Ivey's SouthPark & Eastland for this spectacular sale!

- Misses' summer shorts
- Misses' summer t-shirts
- Misses' summer sweaters
 - Misses' blouses
- Misses' related separates
 - Misses' slacks & skirts
- Misses' '83 swimwear and accessories
- Misses', petite & women's world dresses
 - Misses' famous maker dresses
 - Petite summer sportswear
 - Large size sportswear
 - Junior tops and bottoms
- Children's summer playwear
- Men's summer sportswear (SouthPark only)

Sorry, no mail or phone orders or layaways. No C.O.D.s. Limited quantities. Intermediate markdowns may have been taken. Shop early for the best selection!



SHOP IVEY'S TODAY: UPTOWN 10-5; COTSWOLD 10-6; SOUTHPARK & EASTLAND 10-9; EASTRIDGE 10-9-30