

Free Child Care Available For CPCC Students

A limited number of school-aged children can be cared for free of charge so their parents can attend evening classes at Central Piedmont Community College (CPCC).

"One of the purposes of the project is to determine how many of our students need this kind of child care service," said Dr. Marion Baker, Director of Institutional Services for CPCC. "If we learn that large numbers of parents don't continue their education because they can't find suitable child care, we will look for ways to continue and expand the project."

During the winter quarter, which begins in January and ends in March, child care will be provided for qualifying students in evening classes at Harding, Garinger and Independence High Schools. Child care will continue in the spring quarter at other locations.

Staff members will supervise such activities as homework, reading, listening to records and tapes, and games.

"We can handle a limited number of children at each site," Dr. Baker said. "So anyone who is interested needs to call right away."

The experimental program is paid for with a \$20,000 grant from the Department of Community Colleges. Under the terms of the grant, the evening child care program is limited to CPCC students who are single parents or homemakers. For details about the program, call 373-8482 during the day and 373-6713 evenings.

Deadline Set To Apply For Students Summer Internships

Need a summer job? It is not too early for college students to begin planning for the summer of 1989, especially if they are interested in a state government internship. A total of 100 internship positions will be available in locations across the state.

Students will work for 10 weeks, May 30 to August 8, and will earn approximately \$150 per week. They will attend seminars and tours to learn more about state government.

To be eligible for an internship, a student must be attending a North Carolina college, university, community college or technical institute or be a North Carolina resident attending an equivalent out-of-state institution. College and university students must have completed their sophomore year, while students in a two-year technical program must have completed one year of study.

The application deadline is January 17, 1989. Students must submit the N.C. State Government Internship Application Form. Other application forms will not be accepted.

Applications and information about specific projects, guidelines and the selection process are available at campus career placement offices. Internship application forms are also available at local Employment Security Commission Job Services offices.

For more information, contact the Youth Advocacy and Involvement Office, N.C. Department of Administration, 121 W. Jones St., Raleigh, N.C. 27603, or call 919-733-6298.

Banks Are Partners

While most people try to get the lowest interest rate possible, they should also be concerned about how helpful the bank will be to their business. One way to find this out is to ask questions. Don't be afraid to interview the loan officer who is interviewing you!

It's also important to deal with a loan officer you feel you can work with. If he or she is not helpful, either try to get someone else or go to another bank.

Keep in mind, too, that how "risky" your business is to the bank will affect not only your interest rate but also the length of the loan. Among the factors affecting risk are the nature of the business, your experience or lack of it, the amount of capital you have invested in the business, etc.

Finally, don't let yourself be intimidated by banks or loan officers. "Small business is very important to community banking," Adamson declares. Of the 14,500 insured commercial banks in this country, 90 percent are small businesses themselves.

"If you ask yourself the right questions, if you're prepared, if you communicate openly and honestly with the bank, then you can be successful," the bank advisor states. He adds, "It's our business to help you be successful."

For a copy of "Steps to Small Business Financing," which includes sample financing statement forms, write to American Bankers Association, 1120 Connecticut Avenue, NW, Washington, DC 20036 or National Federation of Independent Business, Capital Gallery East, Suite 695, 600 Maryland Avenue SW, Washington, DC 20024.

Next week our business series continues with the topic of location.



Mr. and Mrs. Charles Gregory
.....Newlywed couple

Miss Teresa Featherson Is Bride Of Charles E. Gregory

The lives of Teresa Featherson and Charles E. Gregory were recently joined together as one at their wedding ceremony.

Rev. Wilson Mitchell officiated the wedding service, which was held at Chappell Memorial Baptist Church.

Given in marriage by her father, the bride was dressed in a tea length chiffon gown. Her headpiece was a shoulder length net veil and she carried a bouquet of baby's breath and corsages.

For her maid of honor, the bride chose Sarah Alexander. The groom selected Robert McCauley as his best man.

Providing music at the wedding

was soloist Sonya Grier. Immediately following the wedding, a reception took place at Union Hall.

A graduate of West Charlotte High School and the Plaza Beauty School, the bride is the daughter of Willie and Mittie Featherson. She was formerly employed at the Eastland Mall Beauty Salon.

The son of Elizabeth Gregory, the groom graduated from West Mecklenburg High School. He is a machinist at Leakesville Woolen Mills.

Read
The Charlotte Post

According To DiBenedetto New Social Security Checks Will Save \$6 Million

By Audrey C. Lodato
Post Staff Writer

If you get your Social Security checks direct to you in the mail, and this week your envelope contained a thin piece of paper in a rainbow of pastel shades, no one's been playing tricks on you. You're one of the first in the country to get the new government checks, which went out to all Social Security recipients the beginning of this month.

According to Charlotte Social Security district manager Philip J. DiBenedetto, the new checks represent a savings to the government of \$6 million a year in printing costs. The paper checks are also more lamper-resistant.

The Internal Revenue Service will be issuing refunds on the new checks later in 1988.

With their pretty colors, the checks may look like belated birthday cards. After all, Social Security celebrated its 50th birthday not too long ago. And champions of the program are declaring it to be, if not in the "best" of health, at least well enough to endure another 75 years with no major changes, reports DiBenedetto.

Nationally, some \$15 billion in Social Security benefits is paid out each month. If you can't quite imagine that much money, period, let alone in one month, you're not alone.

That \$15 billion goes to close to 37 million people—one in every six persons in this country receives a Social Security check. About 60 percent of recipients are retirees. The remainder include survivors, dependents, and the disabled.



Philip J. DiBenedetto
.....District manager

Huge numbers are all very well, but what about on the local level? How many in Charlotte and environs are receiving benefits?

While the above figures are from July '83, the most recent figures available from the Charlotte district office for the area which covers Charlotte, Gastonia, and Rock Hill are from December 1983.

In this area, 88,376 retired workers were drawing benefits as of that date. The average benefit was \$433.80. Keep in mind that "average" does not mean that this is what most retirees received. Just under 12 percent of the retired Charlotte area population was getting benefits between \$400 and \$449. The largest number (over 21 percent) received \$550 or more. At the

other end of the scale, some (fewer than seven percent) got less than \$200 a month.

In addition to the 88,376 local retirees collecting Social Security, another 55,950 survivors, dependents, and disabled were also drawing benefits.

The total benefits paid for all these groups, including the retired, was over \$56 million a month at the end of 1983, for the Charlotte-Gastonia-Rock Hill area alone.

Of the total 144,026 Social Security recipients in the local area in December 1983, 25,443 were black.

Women far outnumbered men in receiving benefits. There were nearly 80,000 women on Social Security, compared to only 50,000 men.

Although there is only one deduction for Social Security that comes out of each worker's paycheck, the money is divided into three funds. Most of the money goes into the retirement trust fund. The rest is divided between the disability trust fund and the Medicare fund.

There is a third program administered by Social Security, called Supplemental Security Income, or SSI. These monies come from the general revenue collected by the government, not from any of the Social Security trust funds.

SSI is designed to provide a minimum income to the aged, blind, or disabled who are poor. Like other Social Security benefits, SSI can also be applied for at any Social Security office.

DiBenedetto summarizes the See SOCIAL SECURITY On Page 5A

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