



Consumer's Corner

by Barry L. Boneno

Executive Director
High Point Consumer
Credit Counseling

Have you ever had the misfortune of losing one of your credit cards? Did you fear the finder buying merchandise and signing your name, and if they would, is it your responsibility? Well the answer is no.

By law, every credit card must bear on its face some means of identifying you as the user — your signature or your photograph. If you notify the credit card company of your loss, you cannot be held responsible for charges above \$50 made in your name.

One thing you should know about your credit card, when you apply for it, your application, if approved, becomes a contract with the card company.

The "Truth in Lending" law requires that any contract offered to you which may involve an extension of credit money, must clearly present the terms of the transaction, the finance charges such

as the cost of processing the extension, the annual percentage rate or interest charged to you and any other considerations relevant to your agreement.

So the first rule of contracts is to read and take nothing for granted. Reputable credit grantors, will be happy to clarify any questions you may have, and will respect you for your carefulness.

Have you ever signed a contract for the purchase of a new appliance only to be forced later with installation charges which you hadn't expected? You understood the salesman to say that the delivery man would "take care of everything", but there would be no charge for installation? Spoken agreements can lead to irritating — and expensive — misunderstandings.

If you have any questions about this or other consumer questions, call 919 885-0041.

Know Your Rights

Can I take out a warrant against the father of my children for non-support if he lives in North Carolina, but not in Guilford County?

Yes. Go to the magistrate here in High Point and take out a warrant. Give the magistrate the address of the father, or some indication of where he might be. The warrant will then be sent to the sheriff of the county where he lives and he will be arrested. The trail will be held in High Point.

What if the father of my children is living outside North Carolina?

Go to the clerk of court on the second floor of the City-County Building and tell him you want to get support from the father under the "Uniform Reciprocal Enforcement of Support Act." The clerk will take the information and send the papers to the state where the father lives. You will not need to go to that state for trail. It is, however, necessary for you to have a fairly definite address for the father before the clerk can do anything.

What if I don't know his address? The Department of Social Services can help you locate where the father is now living through the use of his Social Security number and other means. Contact them if you need information.

Area Health Director Post

CHAPEL HILL, N. C. — Howard C. Barnhill, former administrator in the Mecklenburg County Health Department, has been appointed public health coordinator for the Charlotte and Asheville Area Health Education Centers and associate professor of health education at the UNC School of Public Health here. Barnhill, a graduate of A&T State University, will coordinate recommenda-

It's all in the Stars
ASTROLOGY GUIDE
By
Lauren Hill

Aries "The Ram" (Mar 21-Apr 20) Curtail your tendency to be over critical and offer more co-operation to others at this time. You will experience a new religious and inspirational awareness in the next few months. Most of your worries will just fade from your mind.

Taurus "The Bull" (Apr 21-May 21) You feel that life is meaningless, don't you? Well, do something about it... and right now. To put meaning back in your life, you must change yourself, but you must start from within. The "outer battle" will follow along with your new thinking, Luv.

Gemini "The Twins" (May 22-June 21) Don't be a door-mat, dear Gem. You can accomplish miracles if you put all your powers to work and fight for what you want instead of accepting a situation which can be changed at anytime, with or without your consent.

Cancer "The Crab" (June 22-July 23) The amount of time and energy required to carry out all your trivial schemes is utterly unbelievable. You don't seem to have time left to do anything that is personally fulfilling. Perhaps it explains why your love life is so neglected lately.

Leo "The Lion" (July 24-Aug 23) Your continual boasting is getting to be a bit of a bore to all your friends. Better get a new slant on life... let someone else be the BEST once in a while. A letter that you have been waiting for is on the way, but do answer promptly this time, OK?

24-Sept 23) Those young people do not believe promises and "future plans." They want things to happen here and now. Besides they feel that they are intelligent enough to decide some things for themselves. Give them more leeway. They won't disappoint you.

Libra "The Balance" (Sept 24-Oct 23) You seem to be getting the small end of the bargain. Now that you know what you're in for in this so-called romance, you must grow a thicker skin in order to protect yourself in the clinches (no pun intended) ...or find a new "friend."

Scorpio "The Scorpion" (Oct 24-Nov 22) Some of your relatives and friends are getting a bit touchy. Your remarks are not to their liking. Curb your sharp retorts, chum, or you might find yourself very lonely. You can't expect to get all the thanks for joint efforts.

Sagittarius "The Archer" (Nov 23-Dec 21) Your keen intuition is telling you to "cool it" with your new romantic interest, right? Good thinking! There is a lot to learn about this new romance... you may be about to get some illusions shattered. Keep your sense of humor.

Capricorn "The Goat" (Dec 22-Jan 20) What may look very attractive to you

U.S. Individual Income Tax Return
1040
Taxpayers Ask IRS

This column of questions and answers on federal tax matters is provided by the local office of the U.S. Internal Revenue Service and is published as a public service to taxpayers. The column answers questions most frequently asked by taxpayers.

Q. How does a taxpayer take the IRS to Tax Court if he disagrees with the results of an audit?

A. If, after an audit, the IRS proposes an increase in your tax, you may receive a statutory notice of deficiency. This notice, commonly called a "90-day letter," is sent to you upon request (if you wish to begin litigation immediately) or if you fail to use the IRS appeals procedure.

If you disagree with the proposed increase shown, and want to file suit, you may appeal to the U.S. Tax Court by filing a petition with the Clerk of the Court, Box 70, Washington, D.C. 20044. You have an absolute deadline of 90 days from the date the notice was mailed to you to petition, 150 days if the notice was addressed to you outside the United States. All the neces-

sary forms and information on court procedures are available by writing the Clerk.

If you wish to dispute a tax deficiency of \$1,000 or less and you want to employ a simplified and less formal procedure, you may request that your case be handled under the small tax case procedures of Tax Court. Just file the original and two copies of the petition form for small tax cases, Form A-S (available from the Clerk), together with your copies of notice of deficiency and a fee of \$10. The same deadlines apply. You have 104 cities to choose from as the place for your hearing. This hearing is conducted informally. You can appear without a legal representative if you want to.

Instead of petitioning the Tax Court, you may pay the additional tax and file a claim for refund with the IRS. If

the claim is disallowed or is not acted on within 6 months, you may file suit in a Federal District Court or U.S. Court of Claims.

Q. I just started working as a waiter. When do I have to report tips to my employer for withholding purposes?

A. You must give your employer a written report on or before the 10th day after the end of each month in which you received cash tips of \$20 or more while working for him. You may use Form 4070, Employee's Report on Tips, for this purpose. It's available at IRS offices.

Q. I have a revolving charge account at a local department store. If I don't pay in full within 30 days, I must pay a "finance charge" based on the unpaid balance of my account at the beginning of the month. Is this charge deductible?

A. Yes. Finance charges added to revolving charge accounts solely for the privilege of deferring payment are deductible as interest.

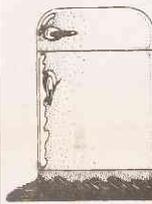
Model City

Registration precinct especially the Model Neighborhood area, and those residents that fail to exercise their right and their responsibility to vote cannot in good conscience complain later that City-Government is not what they want it to be. Again, for your future and for the

Continued from Page 1

future of this community, register to vote, become informed on the candidates and issues and then on election day cast your vote for the candidate or candidates that you think can best measure up to the responsibilities of public office.

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outreach
Human Resources in Action
in North Carolina

Donald was born in a small North Carolina town into a family situation that left much to be desired. He was kept in a crib until age four. He was culturally deprived, brutalized to the extent of having scars on his back from beatings and neglected.

At the age of 10, Donald and his brother broke into a school. He was sent to a corrections center, then to a mental hospital, and finally to a center for the mentally retarded.

The future for young Donald seemed dark until he met Dr. Jim Tompkins, who was new to North Carolina and an employee

of the Durham Child Advocacy Center. (Dr. Tompkins is now executive director of the Governor's Advocacy Council for Children and Youth, an agency of the Department of Human Resources.)

"I was impressed with Donald," Dr. Tompkins says. "He was not mentally retarded, but was there because of court action. I felt he had no business there." Do Tompkins, in cooperation with administrators at the institution, enrolled Donald in the Wright School for emotionally disturbed children in Durham.

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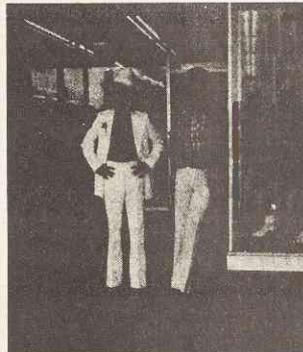
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Material arriving at this newspaper afterwards will be published the following week.

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