



Consumer's Corner

by Barry L. Boneno
Executive Director
High Point Consumer
Credit Counseling

As Director of a credit counseling corporation, I see many families that have been allowed their incomes to be overburdened by too much credit purchasing. When it comes to credit buying, there are few guidelines that can be used to keep you on safe ground.


Never owe more than 20% of your monthly income to creditors. This includes things such as TV purchases, appliances, furniture, cars, but it does not include home mortgages. Home mortgages or rent payments should not add up to more than one weeks income, or approximately 25% of your monthly take home.

These are general guidelines and should be used as such, each situation is different and has to be judged individually. There is no substitute for good old common sense when it comes to financial obligations. Credit is a great thing if used properly, it

can be a night mare if used carelessly. Many people are under the mistaken impression that credit increases ones income, it does not increase your income but credit allows you to enjoy a higher standard of living, but it does nothing to increase income which is free and clear of any strings.

In some cases, good credit is more valuable than money, especially when it comes to a car, or a new home. So remember, never over obligate yourself with credit contracts, because once you've signed on the dotted line, you owe money, and you must pay it back. How reliable you are to this promise will determine if you will be allowed to have credit extended to you in the future.

For further information contact Consumer Credit Counseling at 919 885-0041.



outreach

Human Resources in Action
in North Carolina

Mimi Cunningham

RALEIGH — North Carolina ranked sixth in the nation in the total number of persons screened for diabetes in 1972, according to John Griswold, Diabetes Program Manager, Chronic Disease Branch, Division of Health Services.

Over 33,422 people were screened in local health departments and mass screening clinics. Another 18,000 were tested in multiphasic screening clinics.

Of the total number tested, 1,464 were referred to their doctors as diabetes suspects. Over 176 persons were found to be diabetics, and 103 were diagnosed borderline.

Local health departments did most of the screening, retesting and referring to private doctors through ongoing clinics.

Mass diabetes clinics were conducted in cooperation with local medical societies, health departments, Lions Clubs, and diabetes associations. Clinics were held in High Point, Kenansville,

Wilmington, Statesville, and Asheboro and screened 5,230 people.

Diabetes was the eighth leading cause of death in North Carolina in 1971, and the second leading cause of blindness. Heart attacks occur two and one-half times more frequently in diabetics. It is estimated that one percent of North Carolina's population has diabetes, and that another 40,000 have the disease and don't know it.

The test for diabetes is simple and relatively painless. A drop or two of capillary blood is taken by means of a slight prick of the finger. The blood is mixed with a sodium fluoride solution which acts as a preservative until the specimen can be mailed to the biochemistry branch of the Division

Continued on Page 8

ITCHING LIKE MAD?

Get this doctor's formula! Zemo speedily stops torment of externally caused itching... of eczema, minor skin irritations, non-poisonous insect bites. Desensitizes nerve endings. Kills millions of surface germs. "De-itch" skin with Zemo—Liquid or Ointment.

Know Your Rights

A file is kept in the local Credit Bureau on every person who is a potential user of credit in the High Point area. Do I have a choice about whether a file is kept on me?

No. The bureau is a private organization supported by businessmen for their own use and reference.

What can I do if I think there may be something in my file that is not true and I have a hard time getting a loan or charge account because of this untrue information?

A new federal law passed in 1970 makes it possible for you to check out and challenge your credit rating. The law requires a credit bureau to let each person know what is in his file, upon request. Before the law was passed, most credit bureaus would not let any person look at their own file.

How do I go about looking at my credit file?

In High Point, go to the office of the Credit Bureau at 740 N. Main Street. Someone there will show you your file and explain each entry you don't understand.

When should I do this? There is no need to make this check unless you have trouble getting credit or for some other reason believe that there may be untrue information in the file.

If I find that there is untrue information in the file, what can I do?

There are a variety of ways you can get items removed. These ways will be discussed in the next issue.

A Break For Minorities

A better break for minority and disadvantaged Americans will be among the major effects of manpower revenue sharing (MRS), Assistant Secretary of Labor William H. Kolberg told National Urban League officials at their annual conference today.

Referring to Labor Department plans to implement MRS through administrative action under existing legislative authority, Kolberg said: "I pledge to you that —

Continued on Page 7

It's all in the Stars

ASTROLOGY GUIDE

By
Lauren Hill

Astrology Guide

Aries "The Ram" (Mar 21-Apr 20) You are at a low point this week. This could have affected your popularity and give you a feeling of not being needed. Sometimes this aspect causes lack of confidence, but you are a capable person and a bit more effort should solve your problem.

Taurus "The Bull" (Apr 21-May 21) There are a few surprises in store for you if you think you have found a sure-fire way to stay at the top of the heap. Luv. Most of your little picadillos are common gossip... so "cool it" before you go to far. You might get caught in your own net.

Gemini "The Twins" (May 22-June 21) The chances are good that your new romantic interest will turn out a smashing success, but those tall tales seem wide of the mark to me. Better just stick to the hearts and flowers, dear Gem.

Cancer "The Crab" (June 22-July 23) Whether it is fact or fiction, your silvery tongue seems to be making a gigantic hit with the opposite sex, right? Be careful, pal. Two can play at this fascinating guessing game. You might be in for an eye-opener.

Leo "The Lion" (July 24-Aug 23) You may not be a genius, but you can make yourself sound like one and that is half the battle, isn't it? But one of these days you will have to produce, so curb your enthusiasm a smidgen. 'Nuff said.

Virgo "The Virgin" (Aug 24-Sept 23) Don't allow negative feelings to take over and tell you that it is foolish to explore all those new ideas. Make a complete turn-around. You will benefit greatly from a whole new view of things. Have faith in your own thoughts.

Libra "The Balance"

(Sept 24-Oct 23) Some of your personal luck will be good, but problems are likely to force changes in your close associations. You must undergo an "extremely tough" turnover if you are to succeed in overcoming your difficulties. A co-worker could be the cause of some strife.

Scorpio "The Scorpion" (Oct 24-Nov 22) You are a positive that your co-workers and family can't get along without you, but don't chain yourself to a day-to-day routine. Things will work out just fine. Take some time off to recoup your energies. Your kind and gentle nature is often imposed upon.

Sagittarius "The Archer" (Nov 23-Dec 21) Sometimes, Luv, you think you can stand the strain no longer, right? Carry on success, but those tall tales seem wide of the mark to me. Better just have you walking on air again. Patience is the word, the number 15 should interest you.

Capricorn "The Goat" (Dec 22-Jan 20) You can't seem to make up your mind whether you've made a mistake or not, right? You seek harmony, but you've completely upset the apple-cart not to mention throwing any hope for a reconciliation far out of the window. Silence is golden, pal.

Aquarius "Water Bearer" (Jan 21-Feb 19) This is a very good day for all things that involve money... and exceptionally good for anything dealings with numbers. Thursday you

Continued on Page 5

U.S. Individual Income Tax Return for the year ending 1972

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. If, after a tax audit, the IRS finds out that it owes me money, will it pay interest on the refund?

A. Yes. If an IRS audit examination results in a refund, you will ordinarily receive interest at the rate of six percent a year on the amount of the refund.

Q. I use the den of my home exclusively in my insurance business. I just repaired the floor of the den. Can I deduct

the cost of this repair?

A. Yes. The cost of repairs to a room used exclusively for business purposes is fully deductible. If a part of the room is used for business purposes a proportionate amount is deductible. In addition, a portion of the cost of any repairs you make to the outside of your home can be deducted. However, you may not deduct the cost of painting and repairs of other rooms in your house.

Q. I am working in the United States this summer and plan to return to my home in Europe in the fall. When should I obtain my "sailing permit" from the IRS?

A. The permit, or tax clearance, should be gotten at least two weeks, but not earlier than 30 days, before your departure. The permit is part of the income tax form that must be filed by most aliens before their departure from the United States. For more information on obtaining a permit, write the nearest Internal Revenue district office and ask for a copy of IRS Publication 513, "Tax Information for Visitors to the United States." It's available free.

To Receive Alpha Award

The late President, Lyndon Baines Johnson will be presented the Alpha Phi Alpha Public Service Award, at the 67th anniversary convention of Alpha Phi Alpha Fraternity in New Orleans, August 3 to 9. The award will be presented at the Public meeting, Sunday August 5, honoring the late President Johnson for his devotion and dedication to the cause of civil rights. Senator Hubert H. Humphreys, Vice President under the late President Johnson, will accept the award.

Also receiving the Public Service Award at the Public meeting, will be the Honorable James Charles Evers, Mayor of Fayette, Mississippi. The Honorable Andrew Young, Congressman for Georgia, will be the guest speaker at the public meeting.

Dr. Walter Washington, General President of Alpha Phi Alpha Fraternity, said both the convention and the Theme of the Sixty Seventh Anniversary Convention of Alpha Phi Alpha Fraternity, August 3 to 9 reflects the concern of the times. This years conven-

tion of the first of the black college fraternities, founded at Cornell University, in 1906, will have as its theme, "REDEDICATION TO BROTHERHOOD", THE NEW AGENDA. An added feature will be a Symposium - A Decade of Civil Rights. Attorney Belford V. Lawson Jr. will be the Moderator. The Panelist are Kenneth Holbert, Director, U. S. Office of Fair Housing, Lisbon Berry, Chief, Voting and Public Accommodation, U. S. Justice Department, A. C. Wharton, Lawyers Committee for Civil Rights Under Law.

One of the major activities of the convention will be the three days of Job recruitment for the present and recent college graduates by representatives of major American businesses. Some forty seven top rated national firms will send recruiting teams to Xavier University, in New Orleans, to give interviews and offer jobs on the spot to college men and women. The highlight of the recruiting program will be the Equitable

Opportunities Luncheon, Tuesday, August 7, at which the principle speaker will be Mr. Samuel L. Higginbottom, President of Eastern Airlines.

According to Walter L. Morial, convention chairman, the New Orleans convention will be the largest and most productive in the history of Alpha Phi Alpha Fraternity.

Subscribe To

THE TRIBUNAL AID

DID YOU BUY YOUR

FURNITURE



from a

TRIBUNAL AID

ADVERTISER ?

How to get your refrigerator to cook things.



Stir the right things into Jell-O Brand Gelatin and your refrigerator will fix crunchy salads, interesting fruits and new side dishes. For over 250 exciting ideas, send 25c (in coin) with your name, address and zip code to: Joys of Jell-O, Box 8074, Kankakee, Illinois, 60901.



Jell-O is a registered trademark of the General Foods Corporation.

FURNITURE WHOLESALE

Everything Discounted - Nothing Retail - Special Orders Available

OPEN TO THE PUBLIC

From 9:00 am - 9:00 pm Daily

DON'T BUY RETAIL

BUY WHOLESALE

Over 30% Off

On All Merchandise

Large Variety of Bassett

Other Name Brands:

CARSONS

BLACKSMITH SHOP

CAROLINA UPHOLSTERY

205 N. CENTENNIAL AVE. HIGH POINT, N.C. 885-5419

New Auto Loan Rates

COMPARE EXAMPLE

Amount of Cash Needed	2000.00	2500.00	3000.00
Total Finance Charge (for 36 months)	300.00	375.00	450.00
Total Amount of Loan	2300.00	2875.00	3450.00
Central's Annual Percentage Rate	9.31	9.31	9.31
Number of Installments	36	36	36
Monthly Payments	63.89	78.86	95.83

RATES ARE ON ALL NEW 73 AUTOS

CENTRAL SAVINGS BANK

High Point, N.C.

100 N. Main

NATIONALLY ADVERTISED NAME BRANDS

SAVE on High Point Showroom Samples

FREE LOCAL DELIVERY

BUDGET TERMS INVITED

Ask about our 5 - payment plan with no interest

Wood-Armfield Furniture Co

460-62-64 S. MAIN

TEL. 888-4260

OPEN FRIDAY NIGHT 'TIL 8:30

CLOSED WEDNESDAY