



## Consumer's Corner

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

Every payday, Mr. John Brown (a fictional name for purposes of this article) drops over to my office at 142 Church Avenue, Suite 200, and willingly turns over part of his wages to me. Mr. Brown does not owe me any money, but I manage Mr. Brown's money to whittle away at his mountain of unpaid bills.

Mr. Brown is a fictional character, a statistic. He represents the average client I see every day, a male about 33, with a wife and two children, a laborer, a man who rents his home and owns a car. (He thinks he owns his car, but technically the bank holds a lien on it for the unpaid balance.)

Mr. Brown once owed \$3,400 to ten (10) Creditors. That's why he came to me. The Creditors were on his back and he could no longer stand the constant phone calls and visits.

By working with Consumer Credit Counseling, Mr. Brown has learned that most of his Creditors will give him an extended amount of time to pay off the bills. They would rather bide their time to get their money than repossess his car or furniture.

In fact, the supporters of Consumer Credit Counseling are local businessmen, lawyers, major employers, bankers, loan companies, and the Model Cities Commission, who are more interested in strengthening the economic fabrics of the community, not in ripping it with debt-torn men and women.

When Mr. Brown first came to me, his attitude

was one of despair. He just could not see how he was going to get out of the mess he was in, and had been for sometime.

I had Mr. Brown list his income and his wife's income, plus another asset such as savings bonds, life insurance (few clients have such assets). Then he listed his creditors, banks, finance companies, retail stores and the like, the amount of each debt, the dates due and the number of payments behind to each. I then have him list the amount of money his family needs to live on — for housing, food, clothing, car, insurance, personal allowances, medical, gifts, donations, entertainments and the like.

The difference between living expenses and the monthly income is what I use to pay Creditors. Often trimming expenses, "tightening the belt", can increase the difference. In addition, I may suggest to some clients that they secure a second income if this is possible.

Finally, Mr. Brown signs an agreement to bring the designated amount of money to me every payday. Mr. Brown also agreed to make no further credit purchases during the life of his program until he had first checked with me.

Mr. Brown has a long way to go, about three (3) years, but in the end his bills will be liquidated, and his pride, self-confidence, and family well-being will be restored.

If you would like more information on this program, please contact me in High Point at 919 885-0041.



## outreach

Human Resources in Action  
in North Carolina

by Jim Burns

Based on a study of the 1970 census earlier this year by the Division of Social Services of the N. C. Department of Human Resources, both the number of people and the percentage of the North Carolina population that would be regarded as "poor" declined substantially during the ten years between 1960 and 1970.

There were 1,796,000 poor persons in the state in 1960, this number had declined to 992,000 by 1970. In percentage terms, 39.4 percent of the people in North Carolina were poor in 1960 compared to only 20.2 percent of the state's residents in 1970. This is

almost a 50 percent reduction in the number of people in poverty over the ten year period. Yet in spite of our progress, the fact remains that one out of every five people in North Carolina was living in poverty at the beginning of the 1970's. The nationwide incidence of poverty was 12.6 percent — over seven percent less than North Carolina.

Who are the poor in North Carolina? There are a number of personal and family characteristics that seem to produce a high susceptibility to poverty. In general, the kinds of people who are especially likely to be

Continued on Page 8

### DEADLINE

THE DEADLINE for news and pictures to appear in the TRIBUNAL AID is THURSDAY NOON. Material arriving at this newspaper afterwards will be published the following week.

### MAIL TO:

THE TRIBUNAL AID  
P. O. Box 921  
High Point, N.C. 27261

## Know Your Rights

(Part three in a series.) The local Credit Bureau keeps a file on each person who is potential user of credit in the High Point area. A new federal law allows you to check out and challenge any untrue credit information in your file.)

Suppose I have gone to the Credit Bureau and looked at my file, and found that some bills I have paid are marked unpaid, or there is some other unfavorable information in the file that is untrue. What can I do?

You can tell the Credit Bureau about the mistake and they must check it out, and correct it if they find the information is untrue or cannot be verified.

If any information is removed after this check, the consumer may request that the Credit Bureau send the correction to anyone who received the wrong information about you within the past six months.

Is there any charge for this service?

If you have been denied credit within the past 30 days because of this wrong information in your file, the Credit Bureau must make these changes free of charge. If you have not been denied credit within that time, but just want to get the record straight, the bureau will make a very small charge for the corrections.

On the other hand, the High Point Bureau refuses to make the changes after an investigation?

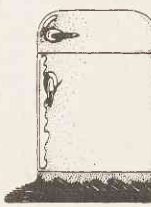
(1) You can go to the store or loan company that made you the bad report and try to work it out with them or get them to send in a letter stating that the information is not correct.

(2) You can write a short statement of why you think the file is in error, and the Credit Bureau must put this statement in your file and send it to anyone who has denied you credit within the six months.

(3) If you think that the Credit Bureau has either intentionally or negligently retained false information in your file, and you have been damaged by

Continued on Page 8

## 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 25¢ (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.

## It's all in the Stars

ASTROLOGY GUIDE  
By  
Lauren Hill

Aries "The Ram" (Mar 21-Apr 20) Your declarations have stirred up a major controversy and in some quarters they are interpreted as criticism. So dear Aries, if you want to win, you'd better decide that you are not too big to eat crow, right?

Taurus "The Bull" (Apr 21-May 21) Rather than try to be a materialistic success or an idol in the eyes of some, strive instead to make yourself the kind of person "you" like. It is very important to like yourself, Luv. So cut out the "grandstanding" and get down to some serious business.

Gemini "The Twins" (May 22-June 21) For the sweet sake of confessing you have brought an avalanche down on your head, Gem. Since you have paid your "Dues" you should not be judged too harshly for this one fall from grace. You see, confession isn't ALWAYS good for the soul.

Cancer "The Crab" (June 22-July 23) You project independence, dear, and that's OK...you can handle it. But your whole life is built on a short fuse, isn't it? So for one who doesn't need advice and doesn't want it, you make your own decisions and accept responsibility.

Leo "The Lion" (July 24-Aug 23) You would be wise to not express the views you hold privately on certain subjects to one Aquarius "Water Bear" (Jan 21-Feb 19) Your usually steady disposition is beginning to be a bit for your opinions. A bit of erratic and worn along the edges, due to some petty gossip. Don't take it to heart...it will pass

Virgo "The Virgin" (Aug 24-Sept 23) Sometimes your schemes are just too amazing for words. So far you've pinpointed several targets that are paying off, but don't "rush in where angels fear to tread." A little caution is the thing, old buddy.

Libra "The Balance" (Sept 24-Oct 23) Do take a dim view of a promise made in haste. Most of your successes will come from your own efforts but a Gemini will be of great assistance in legal points. You will be approached by an old friend for financial help.

Scorpio "The Scorpion" (Oct 24-Nov 22) The frustrations that you have experienced in the last few months are nearly at an end. Beneficial aspects will begin to be apparent in later part of '73 and will carry over into '74 with one exception. Do not engage in any activity that involves a gamble.

Sagittarius "The Archer" (Nov 23-Dec 21) Your well meaning friends may sincerely believe they are helping you with your biggest problem, only to discover the problem has always been you yourself, isn't that so? But don't depend on their support too long, Luv, things are about to change.

Capricorn "The Goat" (Dec 22-Jan 20) Nobody is giving you the complete facts, so rely on your own judgment...you won't be far off the mark. An important business matter will show itself near the middle of the week. It could be the start of something big. Don't hesitate. You may not get this opportunity again.

Aquarius "Water Bear" (Jan 21-Feb 19) Your usually steady disposition is beginning to be a bit for your opinions. A bit of erratic and worn along the edges, due to some petty gossip. Don't take it to heart...it will pass

Continued on Page 5

## 1040 U.S. Individual Income Tax Return 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. My state has a lottery. If I should win one of the cash prizes, do I have to pay federal income tax on it?

A. Yes, proceeds from lotteries are gambling winnings and must be included in your income. However, if you itemize your deductions, you can deduct your gambling losses, such as the cost of losing lottery tickets, from your total gambling winnings, up to the extent of your winnings. If you have no winnings, you can't deduct your gambling losses.

If you should win a valuable prize in a lottery, it might be to your advantage to "income average." This permits an unusually large amount of income obtained in one year to be taxed in the lower brackets of your previous tax years. More details are available in IRS Publication 506, "Computing Your Tax Under the Income Averaging Method." Write your nearest IRS office for a free copy.

Q. The local police boys club is sponsoring a benefit showing of a movie. Tickets are \$10. Can I deduct the ticket price as a charitable contribution?

A. A portion of the ticket price is deductible, namely, that portion that exceeds the fair market value of the showing. For example, if the regular price of the movie is \$3, your deduction would be \$7.

Q. I understand that the IRS winds up with thousands of undelivered refunds each year. How can this happen?

A. The great majority of refund checks go astray because taxpayers moved and left no forwarding address with the Postal Service. Still other taxpayers neglected to correct the label attached to their tax return. This includes, for example, changing a label to show a new address or name resulting from marriage.

Errors or omissions in tax returns have delayed refunds to some taxpayers. They should follow the instructions provided with the notification they received from the IRS to help speed their refund.

Taxpayers contacting the IRS about their refund should be able to give the name and address as it appeared on the return, the present name and address, social security number and the type of form filed.

Often, IRS employees can find out almost immediately what happened to a refund check through a computer system available in many IRS offices. The system indicates, for example, when the Postal Service has returned a check.

Undelivered refund checks can be remailed almost immediately to the new address. After October 1, however, all undelivered refund checks are cancelled. Issuing checks in response to inquiries received after that date takes considerably more time because special processing is required.

As for refund checks lost or stolen in transit, those who have information on these checks should contact their nearest Internal Revenue Office immediately.

## CHANGE YOUR VOTING PLACE

## STAY AWAKE ITCHING?

Let doctor's formula stop it.

Zemo speeds soothing relief to externally caused itching of eczema, minor rashes, skin irritations, non-poisonous insect bites. Desensitizes nerve endings. Kills millions of surface germs, aids healing. "De-itch" skin with Zemo, Liquid or Ointment. Quick relief, or your money back!

## DID YOU BUY YOUR FURNITURE



from a

TRIBUNAL AID

## ADVERTISER ?

## SUBSCRIBE TO THE TRIBUNAL AID

Please register me as a subscriber to THE TRIBUNAL AID for the following twelve months. Enclosed is my six dollars (\$6.00) advanced subscription dues.

I understand THE TRIBUNAL AID will be responsible for the postage cost and delivery of the paper, and that my subscription will be effective upon the receipt of this completed form.

NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

CITY AND STATE \_\_\_\_\_

ZIP CODE \_\_\_\_\_

SIGNED \_\_\_\_\_

MAIL TO:

THE TRIBUNAL AID  
P. O. Box 921  
High Point, N.C. 27261

## IN HIGH POINT IT'S BOYLES

For lasting elegance, enhance your home with famous names in furniture

Everything sold at a discount.  
Large display of furniture for your shopping pleasure.  
shop Fridays til 9 • free parking • convenient payments  
Interior Decorators To Serve You!

## BOYLES Furniture Sales

STORE HOURS: Tuesday through  
Saturday 8:30 to 5:30 P.M. and Fri-  
day Evening until 9:00 P.M. CLOSED  
MONDAYS.

TWO LOCATIONS  
781 North Main St. Ph. 883-4147  
1634 North Main St. Ph. 882-0519  
High Point, N.C.



## Tobias

... Your Fashion Advisors

HIGH POINT, Downtown and Westchester,  
ASHEBORO, BURLINGTON, SALISBURY