

Be wise when using credit card

By ROY COOPER

Across North Carolina high school and college students are back in class and earning credit toward graduation. But students also need to learn about another kind of credit - the kind that will follow them off campus and out into the real world.



More than one-third of students are using credit cards by their senior year in high school, say researchers with the Jumpstart Coalition, a non-profit organization that promotes financial literacy. By the time they reach their sophomore year in college, 92% of students have at least one credit card according to a study by higher education lender Nellie Mae.

While the process of getting a credit card may seem simple - fill out a form, get a free T-shirt, coffee mug or tote bag plus credit for life - signing up for a credit card is serious business. On the plus side, credit cards can offer students a number of benefits. They are particularly helpful for emergencies and can also help you establish a credit history.

But if you are a careless charger, you might end up digging yourself into a financial hole and establishing a negative credit history. Using a credit card may not seem like you're spending real money. But when statements arrive with the unpaid balance and interest charges start piling up, card users realize that the debt they are accumulating is very real. Excessive credit card debt can create long-term problems that may hamper buying a car, taking out a mortgage or even getting a job. High debt can cause stress that forces students to reduce class loads or even drop out of school to pay off debts.

Before you apply for a credit card, do your homework:

- Shop around. The card that looks the coolest or offers the best free item may not be the best credit card for you. Remember, a free T-shirt isn't worth years of bad credit.

- Compare interest rates. Rates vary widely. Be sure to read the fine print about how the rate can change.

- Don't fall for a tease. Some credit cards offer a lower teaser rate as a special introductory offer. After the first few months, the rate may jump significantly.

See Cooper, 5A

'I PLEDGE'



Grover Elementary students Brittany Green, Brittany Bridges, Morgan Bowan and Dillon White lead the pledge of allegiance during Monday night's school board meeting.

ANDIE BRYMER / HERALD

About solar energy, composting toilets and straw homes



Andie Brymer
Staff Writer

A night off the electric grid, my husband and I traveled six hours for the experience. Last weekend, we visited Narrow Ridge Earth Literacy Center.

The folks in that east Tennessee community literally have a power line running through their yards but choose not to hook on. Instead, they rely on the sun and some propane.

Bill Nickel and his wife live in one home while Mary Dennis Lentsch lives in a smaller dwelling. A handful of families are leasing adjacent land and building similar homes.

We stayed at Persimmon Point, a small home that Bill and Mary call a heritage. A larger guest house sleeps 14. It looks like an adobe dormitory.

The resource center was my favorite place. It has a kitchen and a library filled with books about our relationship with the environment.

The lights worked well in resource center and we enjoyed a meal cooked on the propane stove. Unfortunately, the solar set up in our cottage wasn't quite so efficient.

When Joey plugged in his electronic camera equipment, the lights went out. The moon was almost full and streamed through the windows so it was easy to find the candles. There were so many, we suspected outages happen right regular. The miniature refrigerator stayed on though.

While I was impressed that even some of the solar panels worked, it was the composting toilet that truly amazed me. This thing has no water. Instead of flushing, you reach over to the bucket of peat moss and scoop up a cup and toss it down the toilet. The waste sits in a tank and decomposes. We never smelled it. Real. I'm still wondering how that worked.

Why would you want to collect it to begin with, you may well be wondering. Seems once the stuff breaks-down, it can be used to fertilize fruit trees and shrubs. It's safe, Bill assured us, though you wouldn't want to spread it on the garden. I guess if you're clever enough there is a use for literally everything.

To further add to my amazement, most of the buildings at Narrow Ridge are built out of straw bales. The straw is stacked up. I believe some boards are used for minimal framing. After that, stucco is spread over the stuff. There is even a "window of truth" where instead of stucco there is a small piece of plexiglass. You can see the straw, sure

See Andie, 5A

It's disgusting to see killers out on parole



Jim Heffner
Guest Column

I'm disgusted for the first time in two or three months.

John Hinckley, who tried his best to kill President Reagan, and who maimed Jim Brady, wants out of the psychiatric hospital where he has been held for over 20 years, on unsupervised visits.

I wouldn't even let him go on the front lawn unsupervised. I would, in fact, find the darkest room in the bowels of that hospital and chain him there.

Not only that, over in the world class city last week, a newspaper columnist wrote about how she was among those who applauded when O.J. Simpson was found innocent. I would applaud if she was fired and run out of town on a rail.

Now there's the spectacle of a cop killer being released on probation.

Kathy Boudin (pronounced Boo-din), a radical fugitive who pleaded guilty for her role in a 1981 armored car robbery and shootout which left a guard and two police officers dead, was paroled from prison last month after serving 22 years of a life sentence.

Boudin was born with the proverbial silver spoon, given everything her father, prominent NYC attorney Leonard Boudin, could give her, she decided instead to pursue a life of lawlessness and radicalism.

Boudin attended the finest schools and was a graduate of Bryn Mawr College. After her acceptance into law school, she joined the radical Students for a Democratic Society and devoted her life to "toppling the imperialist state."

A members of the Weather Underground, she frequently joined in violent protests, and even wrote a book about how to get away with committing crimes.

On Oct. 20, 1981, a bunch of radical terrorists assaulted a Brink's armored car in broad daylight, killing guard Peter Paige in the process. Two other guards suffered gunshot wounds but lived.

The gang fled, ditched their getaway car a few miles away and jumped into a U-Haul being driven by Kathy Boudin. The robbers were black, while the U-Haul occupants were both white. That was designed to confuse everybody, and have the cops looking for two black men instead of two white women.

Unfortunately for them, a high school student saw the switch and reported it. Boudin was stopped at a road-block. She told the police officers that guns made her

See Heffner, 5A

SIDEWALK SURVEY

BY ANDIE L. BRYMER
THE HERALD



"The economy would flourish if church people would tithe."

Doug Allen
pastor Penley Chapel
Church
Kings Mountain



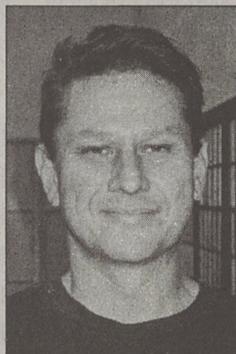
"The traffic lights need to be programmed better, have some turning lanes. We are getting bigger."

Daniel Freeman
Kings Mountain



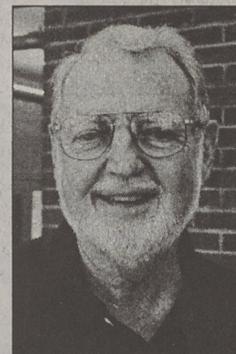
"Efforts should be made by the whole region. Across the state line there seems to be a lot of growth. Government has to have some incentives to get business to come here. What the council did is a good start."

Diane Proffitt
Kings Mountain



"A commitment to the local community. Corporations have no loyalty. Buy local."

Gary White
Kings Mountain



"Focus on the resources it has - Lake Davidson, City Lake, connections to the parks, senior center, good schools. The quality of life will make people want to move here."

Dr. John Still
Kings Mountain

LOOK BACK

Cop honored for saving child in September '89

From the September 14, 1989 edition of The Herald: Kings Mountain Ptl.

Derek Roper was honored by a special resolution by City Council for saving the life of a two-year-old child from drowning.

October 1 is the cut-off date for the new county-wide 911 emergency system.

Kings Mountain Schools stand to lose 3.5 state teaching positions if the current enrollment trend continues throughout the school year. The 10th day of school figures were down 95 from the same period last year.

Seven King Mountain businesses that sell beer and wine were fined Friday and one drug store lost its permit for five days for ABC violations.

George Thomas Ruppe, 59, prominent Kings Mountain businessman, drowned Tuesday morning at 10:30 a.m. on a fishing trip on Lake Wateree near Winnsboro, SC.

Kings Mountain United Fund kicked off the 1990 campaign for a record \$121,500.00 Monday.

Churches are launching a war on drugs following an appeal by President Bush to curb drug abuse through community awareness programs.

Kings Mountain Public Housing Authority welcomed two women on their board Tuesday - Wanda Leigh Conner and Marie Perry Burris.

A "Meet the Candidates" Night is planned by the Kings Mountain Chamber of Commerce on Monday, Sept. 25 at B.N. Barnes Auditorium.

Wade Ford welcomes J. Tracy McGinnis to his sales department. McGinnis has been in the automobile business in Kings Mountain for 42 years.

Bob Davis, Church and Community Missions Director of the Kings Mountain Baptist Association, asked for medical leave at the September 5 Executive Committee meeting.

Tuesday is the day Kings Mountain receives \$6.9 million from the sale of bonds approved by voters for utility improvements.

Junior wide out Darius "NuNu" Ross electrified the crowd with two touchdown catches and a pass interception which he returned for a touchdown to lead the Mountaineers to a 30-6 victory at East Lincoln Friday.

What would help the economy of Kings Mountain?