

The World Of Money

BY WILEY HARRIS

National Black News Service (Mr. Harris, a leader in the financial services field, is assistant vice president of Western Reserve Life Assurance and an official with Pioneer Western Corporation, a national financial services organization. He discusses the world of money and finances each week in this column, prepared exclusively for the National Black News Service.)

One of life's most embarrassing moments is having a check "bounce."

Simply no one likes to open an envelope and find a notice that one's check has been returned for "insufficient funds."

Even worse than the embarrassment is the possibility of criminal proceedings against the individual who passed off the bad check. That is adding insult to injury.

There are occasions when a merchant can - and does - consider such an incident as giving a bad check "the last straw" - and takes the check to the courts.

What should you do if this ever happens to you?

Contact a lawyer. He will probably inform you that if the affair was innocent and you had assumed you had enough money in your account to cover the check - or that you were expecting to deposit the amount to take care of it - you will be declared innocent.

However, if you had no reasonable prospect of putting money in the account - merely hoping to win a horse race, the Sweepstakes or a contest - you stand a chance of being judged guilty.

The main thing is intent. If you intended trying to "get away with it," watch out. You are in trouble.

No matter the reason, the situation is indeed troublesome. Here are some safety precautions to take in order to avoid having it happen to you:

1. Try and keep a decent balance during the time of month you pay most of your bills.
2. Check with the bank to see if you have a balance sufficient to cover those checks you are writing.
3. Work by the amount calculated by the bank and in your checkbook to be remaining in the account.
4. Reduce the amount when you write the check - not by simply guessing who may or may not have cashed the check.
5. Investigate a new service offered by many banking institutions to protect those who may have difficulty keeping their accounts in order - the "overdraft privilege." This allows you in thousands of dollars over what your cash in the account indicates. You can write checks on this balance.

You do, of course, have to repay the "overdraft" - with interest, in a stipulated period of time - usually within six months to a year.

First and foremost, take stock of your financial standing often. No one wants a rubber check bouncing around.

Yes, We All Talk

BY MARCUS H. BOULWARE
INADEQUATE LOUDNESS

How difficult it is for the listeners to enjoy a speaker if his volume is too weak. Nothing is more distressing than an attempt to hear what a speaker is saying when all that reaches one's ear is a low, weak murmur out of which an intelligible phrase arises now and then. If a person is thin and hith, he is distinctly handicapped. It is difficult for him to create an impression of confidence, assurance, and self-possession.

If people frequently have to ask you to repeat what you have said, look out and make a special effort to be heard.

Also involved in loudness is the quality "clearness and purity of vocal tone." You lack true tone if your voice is "fuzzy," hoarse, harsh, breathy, wheezy, metallic, or throaty. The good voice must be free from disturbing, unpleasant elements in the tone. Sometimes the cause of a hoarse or harsh voice is traceable to something organic, or psychogenic. For instance, vocal nodes, vocal ulcers, post-nasal drip influence voices that are hoarse, harsh, and strident.

If one is a singer, he should go to an ear, nose, and throat physician to see if there is any medical cause. If not, then the individual should go to voice teacher for instruction. For some reason, people don't mind paying for voice lessons in singing, but would not think of it to improve the speaking voice.

READERS: For my free pamphlet "Hints on Public Speaking," send two stamps and a long self-addressed envelope to M. H. Boulware, Florida A&M University, Box 193, Tallahassee, Florida 32307

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MEAT ENTREES

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40-50 LB. AVERAGE SOLD AT HANGING WEIGHT CUT TO YOUR SPECIFICATIONS INTO SIRLOIN, PORTERHOUSE, T-BONE, AND CLUB STEAKS.
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25-33 LB. AVERAGE SOLD AT HANGING WEIGHT CUT TO YOUR SPECIFICATIONS INTO STEAKS AND/OR ROAST.
94¢ LB.

STOCK UP WITH FROZEN PRE-COOKED CAP'N JOHN'S FISH STICKS
10-Oz. Pkg. **55¢** 1-Lb. Pkg. **79¢**

GREAT SNACK IDEAS - A&P BRAND DELI DELIGHTS
Pimiento Spread 8-Oz. **43¢** Chicken Salad 8-Oz. **55¢** Fruit Cocktail 13-Oz. Cup **39¢**

"SUPER-RIGHT" QUALITY U.S.D.A. INSPECTED FRESH FRYERS
CUT-UP PAN READY **37¢ LB.** WHOLE ONLY **33¢ LB.**

Tasty SMOKED SAUSAGE LINKS
1-Lb. Vac. Pkg. or Lb. Bulk **88¢**

SPLIT FRYER WITH BACK AND GIBLETS LB. 35¢

BUCKET O CHICKEN CONTAINS BREAST, THIGHS, LEGS, AND WINGS LB. 49¢

QUARTER FRYER BREAST WITH WING OR LEG OR BACK LB. 39¢

Tray Packed Fried FISH
Flounder or Haddock Lb **99¢**

AP WEO
WHERE ECONOMY ORIGINATES

IMPORTANT ... FOR YOU!

A&P POLICY:
Always do what is honest and fair for every customer.

RAINCHECK:
If an advertised special is ever sold out ask the Manager for a Raincheck. It entitles you to the same item at the same price the following week. Or if you wish we'll give you a comparable item at the same special price.

GUARANTEE:
A&P offers an unconditional money-back guarantee. No matter what it is, no matter who makes it, if A&P sells it A&P guarantees it.

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Whole Or Half Lb. **59¢** Sliced Lb. **65¢**

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SLICED BACON
1-Lb. Pkg. **79¢** 2-Lb. Pkg. **\$1.57**

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LIQUID BABY FORMULA 13-Oz. Can **31¢** STRAINED 4 1/2-Oz. Jars **10¢** CHOPPED 8-Oz. Jars **16¢**

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Regular French 8-Oz. Bottle **29¢**
Chef Style
Cafe Slow
1000 Island
Italian
Creamy Italian
Your Choice

FABULOUS FEBRUARY PRODUCE VALUES

BUTTER-ME-NOT-BISCUITS
GOLDEN RISE BRAND 3 9 1/2-Oz. 10-Ct. Pkgs. Only **49¢**

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ALL FRUIT FLAVORS 8-Oz. Cup Only **25¢**

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GREAT BREAKFAST VALUE ON QUAKER 8-Oz. Pkg. **33¢**

LOWKY APPLES
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FRESHLY BAKED JANE PARKER 22-Oz. Pkg. **49¢**

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FOR CASSEROLES AND CAROLINA GROWN VIRGINIA VARIETY Pkg. or Bulk Pak 8-Oz. Only **49¢**

FLAKY ROLLS
JANE PARKER BAKE N' SERVE 3 12-Oz. Pkgs. **\$1.00**

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CALIF. NAVAL FRESH ROASTED Lb. **39¢**

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JANE PARKER VANILLA CREME ICED 19-Oz. Pkg. **43¢**

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CALIF. NAVAL 6 7/2 Size Only **49¢**

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PERFECT DESSERT TOPPING 8-Oz. Bowl **39¢**

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FABULOUS FEBRUARY SAVINGS ON SAVE ON BORDENS ORANGE BARS AND ICE CREAM BARS 1 1/2-Gal. Ctn. **49¢**

ORANGES
FIGHT THE FLU WITH JUICY, FLORIDA 3 Dozen 125 Size **\$1.**

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Zesty Fresh 1-Lb. Pkg. **19¢**

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FABULOUS FEBRUARY SAVINGS FROM A&P WEO DAIRY COUNTER

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GREAT MEALTIME TREAT! FRANCO AMERICAN WITH FRANKS 15-Oz. Can **36¢**

8 O'CLOCK COFFEE
SAVE ON FRESHLY GROUND 100% BRAZILIAN Eight O'clock Coffee 3-Lb. Bag **\$2.23** 1-Lb. Bag **75¢**

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INSTANT A&P BRAND 13 1/4-Oz. Pkg. **51¢**

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SAVE ON HEARTY AND VIGOROUS 8-Oz. Jar **35¢**

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FABULOUS FEBRUARY SAVINGS ON CORN OIL 100-Ct. Pkg. **89¢**

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SAVE MONEY! SHOP A&P WEO FOR 1-Lb. Pkg. **48¢**

NUCOA MARGARINE
KRAFT REGULAR - IN QTR. LB. PRINTS 1-Lb. Pkg. **39¢**

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SOUP
TASTE GREAT WHEN SERVED WITH HOT SOUP

ANN PAGE TOMATO 10 1/2-Oz. Can **9¢** CAMPBELLS TOMATO 10-Oz. Can **10¢** CAMPBELLS CHICKEN NOODLE 10 1/2-Oz. Can **19¢**

A&P SALTINES
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SAVE 50¢ ON THE 10-OZ. JAR OF NESCAFE INSTANT COFFEE

WITHOUT COUPON YOU PAY \$1.29 WITH COUPON YOU PAY ONLY \$1.28

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