CALENDAR OF EVENTS

An exhibition of work in charcoal, graphite and oilstick by Robert Todd will be on display through Feb. 19. Call the Sertoma Arts Center, 782-7583, for best viewing times. A reception for the artist will be held Sunday, Jan. 15, 1989, from 2:30-4:30 p.m.

AMNESTY INTERNATIONAL

The Amnesty International Raleigh group meets Wednesday, Jan. 4, 1989, at 7 p.m. at Fairmont Methodist Church, Clark Avenue at Horne Street. All are welcome. Merry Christmas.

DANCE CLASSES

"Wanna Dance?" North Carolina Central University offers continuing education dance classes for children, teens and adults beginning Jan. 18, 1989. Preregistration begins Jan. 9, and brochures are available from the NCCU University College at 1-560-6324.

REX CANCER AWARENESS SERIES

The Rex Cancer Awareness Series will present "Nutrition and Cancer," a lecture, on Tuesday, Jan. 10, 1989, from 7-9 p.m. at the Rex Cancer Center, 4420 Lake Boone Trail, Raleigh 27607. For information, call 793-5099.

JAZZ FILM SERIES

Tickets to the January jazz film series at the North Carolina Museum of Art are \$10 for the three-film series or \$4 at the door. Museum members receive discounted prices of \$8 for the series and \$3 at the door.

Music by area jazz artists at 6 p.m. will precede each film; there is no admission charge to the music portion of each evening. Jazz films will be screened at 8 p.m. on Jan. 12, 19 and 26.

BALLET COURSE

Two beginning ballet courses, one for children 7 to 11 years old and the other for dancers over 12, will be offered as continuing education programs at North Carolina Central University beginning Jan. 18. Classes will be held from 4-5 p.m. Wednesdays and Thursdays. Brochures are available from the NCCU University College at 1-560-6324.

TAP AND JAZZ

Courses in tap and jazz dance will be offered as continuing education programs at North Carolina Central University beginning Sunday, Jan. 21. The tap program is for young dancers, 8 years old and over, and the jazz dance course is for dancers 12 and over. Classes will be taught by dancer Nancy Pinckney. Brochures are available from the NCCU University College,



BUILDING HOMES—Since 1980 the St. Louis Assn. of Community self-fulfilling need to purchase expen-Organizations (a CHO-Funded Organization) has helped low-and moderate-income sive gifts to offset our shortcomings ple buy new and rehabilitated homes. The buder Place Project, a development and failures of the previous months. of 30 new homes for moderate-income people, is being built by SLACO and C.F. yourself with more bills than Vatterott & Co. (Photo by Richard C. Finke)

Bank Executive Warns Of Excessive Spending

BY E.H. HINTON

With anticipation of the high profits that can be made by retailers, the war is well underway to attract customers into stores to browse and hopefully make a purchase. Economists have already noted that during the three quarters that have already passed in 1988, spending was up over that in 1987 by a substantial margin. Furthermore, they have projected that the trend wil' continue and increase proportionately through the holiday season before it stabilizes.

According to Ms. Brenda Schneider, executive vice president of Manufacturers Hanover Bank in Detroit, during an interview with The CAROLINIAN, all consumers should be careful not to overextend themselves while shopping and notallow themselves to be tempted by the glitter and glitz of the Christmas

Ms. Schneider is an informed banking executive with one of the nation's top banks who has been conducting seminars and giving speeches all across the country for the past few years in an effort to make consumers aware of how important it is to plan befor shopping, especially at Christmas.

Ms. Schneider stated that first and foremost, you should do a budget, thereby giving you the knowledge of what you can spend. She added that a budget is not just for holiday shopping, but is something of immeasurable value to assist you all year long.

"Be flexible in your ideas for gifts, know from your budget how much you can afford to spend and by all means, stick to your plan with little or no deviation," said Ms. Schneider.

Ms. Schneider further indicated that years come and go and usually a number of us are caught in the same trap each time. She feels that it is very important to plan for Christmas in the same manner that you plan for that special vacation each year. "If you plan to enjoy shopping and Christmas, you should begin to consider Dec. 25, 1989, by setting up a savings plan or joining a Christmas club strictly for the purpose of shopping. Otherwise, it could become a depressing period of time for you to have more names for gifts than you have cash or credit," she said.

Ms. Schneider also pointed out that many of us get into serious debt during Christmas because of anticipated tax refunds, Christmas bonuses and a

She indicated that if you find

paycheck, there are a number of alternatives to seek. The first or in-itial step would be to contact your creditors and work out a reasonable payment program that is beneficial to both of you. Because above all else you are the most asset they have and they [your creditors] do not want to alienate you, but assist you in whatever manner possible.

However, if you find yourself burdened with so many debts that you cannot make equitable arrangements with your creditors, there are a number of professional credit counseling services that can help you get back on your feet. They will assist you in understanding your bills and take a portion of your paycheck to pay the bills for you.

Ms. Schneider said, "Always realize that credit is important and you should work hard to protect it, just like you did to get it. It can be your best friend or worst enemy, if you are a credit-card junkie, and when giving, give according to what you have, not what you expect to get and have not received.

Leader Denies Beating Death **During Training**

PORTLAND, Ore. (AP)-Eldridge J. Broussard, Jr., founder of Ecclesia tive custody away from their parents.

Services Division with an unannounced visit last Friday, accused the agency of "lies" and agency of 'incompetence."

"I don't know what else to do but confront you," Broussard told Bart Wilson, manager of the CSD's Clackamas County branch.

Broussard said he had reason to believe that CSD had planned to take the children away from their parents, while the agency at the same time portrayed itself to Ecclesia parents as "being on our side."

Broussard also told members of the media later in the day that his daughter, Dayna L. Broussard, was not "beaten to death" at Ecclesia's Sandy house.

He said he was awaiting an autopsy report on the cause of the child's death from Dr. William Brady, the forensic pathologist who was hired by defense attorneys to do an indepen-

dent autopsy Broussard said statements of two Ecclesia members facing trial for the death, which were made in a hearing this week of pretrial motions, were 'taken out of context."



Computer center to display a smile in the above picture. Ms. Boone is one of the reasons that the heart of the Carolinas can claim to have the most attractive young women on the East Coast. Keep Smiling! (Photo by Wilbert Sanders)

Athletic Association, says a state young women on the East Coast. Keep Smilind (Photo by Wilbert Sanders) agency is trying to take the 53 children they are holding in protection. Landlords Take Action Broussard, who surprised Against Rev. Sharpton members of the state's Children's

NEW YORK, N.Y. (AP)-The Rev. Al Sharpten's landlerd, who took him to court for non-payment of rent, began eviction proceedings against him on Monday, alleging that he was again in arrears.

Legal papers were served at the apartment at 116 St. Marks Avenue in the Prospect Heights section of Brooklyn, said Lorraine Coyle, the attorney who represents the owners.

Coyle said Sharpton, a black activist, was not there but that the eviction notice was accepted by Sharpton's companion, Kathy Jordan, who also lives in the apartment with their two children.

Sharpton and Jordan were ordered

to appear in housing court today.

The landlords, David and Barbara Oldham, allege Sharpton has not paid rent in five months and that he owes them \$11,000, Coyle said.

His lease, which set rent at \$1,000 a month, ran out in April but Sharpton and his family have continued to live in the apartment, Coyle said. The Oldhams raised his monthly rent to \$2,500 in August, she said.

Messages left for comment with three of Sharpton's attorneys-Hudson Reid, C. Vernon Mason and Alton Maddox-were not returned.

Sharpton, who won national renown as an adviser to Tawana Brawley, was castigated by Attorney General Robert Abrams after a grand jury found that Ms. Brawley fabricated a story of rape and abduction.

with Reid in September during which he said Sharpton planned to move out at the end of the month, but he did She said she recently got another

Coyle said she had a discussion

call from someone in Mason's office, who said Mason wanted to meet with her to discuss a compromise.

The Oldhams decided to go ahead with the eviction proceedings after they were unable to reach Mason, Coyle said.

In June, a Civil Court judge ordered Sharpton to pay \$6,900 in back rent and penalties for nonpayment since last December, after the Oldhams took the matter to court.

TER THE COLT 45 MUSIC POWE WIN A \$2,000 KENWOOD STEREO RACK SYSTEM OR ONE OF 1100 OTHER GREAT MUSIC POWER SWEEPSTAKES PRIZES.

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