Consumer credit plays major role in divorce before, after

In the United States, divorce is an unfortunate, but commonplace occurrence. Most people have either had divorced family members, been divorced themselves, or personally know someone who has been divorced.

But despite a general familiarity with the types of problems surrounding broken marriages, few people understand the important role played by consumer credit in the divorced parties' personal finances, both before and after they've gone their separate ways.

Americans, whether single, married or divorced, find themselves under credit a popular form of payment. The use of credit grows daily with the proliferation of direct mail offers from hundreds of banks and credit card companies.

According to Victor Boehm, president of the Consumer Credit Counseling Service of Maryland (CCCS), there are an estimated 600 million credit cards in use in The United States and 70 percent of American households have at least one credit card.

He says the widespread misuse of credit is a major contributing factor to martial stress, and often continues as a financial millstone around the necks of many people long after they have become divorced.

"We are completely in favor of the use of credit, it is used wisely," says Boehm, whose non-profit organization provides a free service known as THE CREDIT COUNSELOR for people who are having trouble handling credit. "In our experience," Boehm continues, "marriages suffer greatly when credit is not used properly.

"Among our clients, we've seen many who were headed for divorce, their differences fueled by the tremendous stress of owing thousands of dollars to aggressive creditors, with no hope of ever getting out of debt.

"If we can get these couples to come in early during their difficulties, we can help them overcome a major source of tension in their marriage by arranging reduced payments to their creditors."

Dr. Alan Plotkin, a Baltimore martial therapist and licensed psychologist, agrees that credit debt can be a source of marital stress.

"Many of the couples we counsel would have fewer problems to overcome if they had not compounded their original difficulties," sing their credit, buying things to make them feel better. The result is that the real and chronic issues become submerged, and problems paying the bills make the marriage even worse.

"And though you usually can't pin the break-up of a marriage on one thing, it is true that couples in trouble have a better chance of overcoming their difficulties if you can help them remove the sources of stress. Credit debt can be a big one," adds Plotkin.

Boehm also points out that after the divorce, either party may suffer new credit problems. "A poor credit history as a couple will affect either individual's ability to get credit," says Boehm, "whether or not that person managed the household finances. Also, a divorce settlement may leave one party with the responsibility of paying a huge amount of credit on one income, which may be insufficient."

The Credit Counselor provides free, confidential assistance to anyone who needs advice in managing credit, and designs personalized debt management programs to help those with serious problems pay off their bills and get back on their feet.

Because CCCS has agreements with most financial institutions retailers and other credit grantors, they can often arrange for lower monthly payments than their clients would be able to arrange themsleves.

The Credit Counselor's telephone number in the Baltimore area is 732 - 3604. Anyone may request free, confidential credit counseling.

Gov. Hughes presented a certificate of Distinguished Citizenship Award on Feb. 17 to Mrs. Annie Ford on the occasion of her 110th birthday. Mrs. Ford, who grew up on a farm in Upper Marlboro, has been a resident of the Manor Care Largo Nursing Center in Prince George's County since 1984. Noting that she has never lived outside of Maryland, Gov. Hughes declared, 'Mrs. Ford has obviously taught us that if you want to live long, live in Maryland.' Also attending the birthday celebration were, left to right, Rep. Steny Hoyer (D., 5th) and Andrew Wiggiesworth, an aide to Gov. Hughes in the healthcare field.

Thelma Davis shown with a facsimile of the amount she won in recent lottery.

School bus driver wins lotto

Martin M. Puncke, director of the Maryland State Lottery, announced that for the Lotto drawing of Feb. 15, there was one winning ticket that correctly matched the six numbers drawn. The winning numbers selected that evening were 22-29-32-34-37-39. Gross sales in the Lotto game for that drawing totalled $2,512,223. The total annuity value of that Jackpot was $1,283,880.39. The Lotto Jackpot winner will receive $64,000 annually over the next 19 years after the first payment of $67,880.39. Thelma E. Davis of Upper Marlboro, Maryland had the winning ticket.

Thelma E. Davis, 42, is employed as a school bus driver for the Prince George's County Department of Transportation. Thelma and her husband, James, are the parents of two children, one girl and one son, and the grandparents of one grandson. Mrs. Davis selected her own winning numbers and purchased her ticket at Peoples in Landover, Maryland. She intends to upgrade property she inherited.

Thelma was a previous Lottery winner ten years ago when she won $50,000 in the Maryland Lottery's Instant game.

In the Lotto drawing of Saturday, Feb. 19, there were 259 second tier winners of $1,067 each. These winners correctly matched five of the six winning numbers in that drawing. Also, 9,806 Lotto players won $36 each for correctly matching four of the six winning numbers.

Diseases of the cornea—the transparent membrane at the front of the eye—are often the most painful of eye disorders.

Virginia's lieutenant governor will be speaker at league dinner for Sen. Mathias, Rep. Mitchell

Lawrence Douglas Wilder, newly elected lieutenant governor of the State of Virginia, will keynote a local Equal Opportunity Awards Banquet at Martin's West, Thursday, Feb. 27.

Sponsored by the Baltimore Urban League, Inc., the affair will honor the accomplishments of Sen. Charles McC. Mathias (R-MD) and Cong. Parren J. Mitchell (D-MD).

Other notables will include: Mayor William D. Schaefer, County Executive Donald Hutchinson, Honorary Dinner Chairmen, Juanita J. Mitchell, ESQ. and James W. Rouse, Honorary Co-Chairmen.

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OUR WORLD

Pattie Hodges
OUR WORLD EDITOR

PARTYLINE

RETIRED AFTER 36 YEARS

On Saturday, Feb. 15 at the Holiday Inn, Inner Harbor, Theodric Smith was honored with a retirement dinner given by his lovely wife Joyce, and family.

Smith retired after 36 years of service at the Bethlehem Steel Company. He was a faithful and loyal worker, who spent most of his years in the 'Tin Mill' section.

His joyful celebration, in addition to dinner, included glowing remarks from family members (mother and daughter), Robert Cowan, male chorus president of the honoree's church, Liberty Grace; Deacon James McDaniel, and co-worker Ray Ingram; a selection by the Liberty Grace Male Chorus, solos by Robin Cowan and Doris Duran, the presentation of a money tree and othe gifts to the honoree.

Emcee for the occasion was Ms. Effie Young. Other program participants were Deacon Terrance King, who rendered the prayer; Deacon Hemmingway, who gave the Blessing for dinner, Ms. Betty Higgins, who led everyone in song for the proud and happy retiree, and M.C. (E. Young) who introduced the head table.

Theodric, "Smitty", as he is fondly called, was thrilled by it all.

In attendance were five generations of the Smith family: Mrs. Adelle Boone, his mother, Washington, DC; Ms. Lana Lake, daughter, and Mr. and Mrs. Rodney Martin (Tarice) granddaughter and grandson-in-law Atlanta, GA; their son Rodney Martin, Jr., honoree's great-grandson; Ms. Lestine Brown, daughter; Mr. and Mrs. Rudie Keele and Mrs. Bernice Keele, Philadelphia, PA; Aubrey Lawson, Mrs. Marion Smith and Ms. Gladys Lawson, all of Washington, DC and Ms. Betty Higgin, Los Angeles, CA.

Other relatives included Ms. Michelle Palmer, Mr. and Mrs. Gregory Smith and family; Mr. and Mrs. Dwayne Smith and daughter; Ms. Carolyn Williams, Ms. Georgia Cooper, Ms. Cynthia Clemmons and daughter and James Brown.

Guests included Mrs. Pat Cornish, Ms Annie Davis, Bernie Alston, Mattie Rankins, Thomas McDonalds, Hallie Lawson Reeves, Princess Reeves, Mr. and Mrs. Clinton Thomas, Jr., Mrs. Valisa Thomas, Leroy and Yvonne Thomas, Sarah Bass, Matthew and Mabel Cowan, Francis Marshall, Clara Nicholas, William Davis, Leona Person, Lonnie Epps, Robert and Dorothy Cowan, Maetta Young.

Also, Evelyn Roger, Ruth Roger, Van Carmon, George and Debbra Hemenway, Patricia McNeil, Reginald Lee, James Hemenway, Deacon James and Pearline McDaniel, Mr. and Mrs. Robert and Jennetta Thompson, Eleonora Bradley, Gina Anthony, Ernest Anthony, Delores Mobley, Naomi Edwards, Della Walker, Lincoln Person, Mr. and Mrs. John May, Mr. and Mrs. James Cowan, Deacon and Mrs. Daniel Forbes, Deacon and Mrs. David Hemingway.

Also, Ivanlyn Tisdale, Deacon and Mrs. William Lewis, Mr. and Mrs. Joe Burgress, Grace Hammer, Michelle Bownes, Paulette Parker, Jeff and Robert Hamoner and Son, Fannie A. Hoff, Willie J. Keele, Blommie Gilliam, Tiffani Williamson, Andrie Briely, William Chamber, Jr., Tyrone Locks, Lampmont Bradley, Beverlyn Graham, Mildred Powell, Pomra Powell Mary and Eugene Hankercon, and Robin Cowan, John Cherry and Friend, Felicia Robert, Ray Ingram, Samuel Everett, Victoria Hopkins, Megel Knox, Mr. and Mrs. Lelie Hopkins, Barbara Garreth, Glen Rodger and David. Rodgers, Deacon and Mrs. Terris King, Mr. and Mrs. James King, Ms. Melba C. Faison, William Faison, Mr. and Mrs. Horace Duran, Steven D. Hunt, Kartha Randall, James T. Harris, Jr., Mr and Mrs. Ike Washington.

And Joseph and Helen Long, Mary Chambers, Frank and Juanita Bryan, Mr. and Mrs. H. Hinton, Sharon L. Cherry, Earline Williams, Anthony Brown, Douglass Matthews, Angela Watkins, Henri A. Daniels, Minnie Peele, Mr. and Mrs. Edward Palmer, Shirley Hopkins, Alexis and Mary Hopkins, Pennie Hopkins, Jarvis Thomas and friend, Jr. Hammer, Earline William and daughter, Gilda Donaldson and Mr. and Mrs. Coates.

BALTO. CTY. DELTAS MARK FOUNDERS' DAY

The Baltimore County Alumnae Chapter of Delta Sigma Theta Sorority held its first Founders' Day luncheon open to the public on Sunday, February 9, from 1 until 5 p.m. at Martin's Eudowood, Towson.

The event commemorated the founding of the national sorority by twenty-two Howard University students on January 11, 1913 in Washington D.C. The Baltimore County Alumnae Chapter celebrated its first anniversary in December, 1985.

Baltimore County Alumnae Chapter was honored to present, as guest speaker, Shirley Brown, Executive Director of the Grand National Chapter of Delta Sigma Theta Sorority, Inc. Ms. Brown has a distinguished background in managerial positions, including serving as Director of the United Negro College Fund in New York.

The Founder's Day program was preceded by a social hour as Deltas renewed their bonds of sisterhood. Soror Janice Johns Bowie serves as Chapter Historian and was Chairwoman of the Founders' Day Committee.

WOMAN POWER MEMBERSHIP TEA

Woman Power, Inc. will be holding its annual Membership Tea on February 23, at the Eubie Blake Cultural Arts Center located at 409 North Charles St. from 4 until 7 p.m.

The theme for this year's Tea is "Black Women in the Arts." Woman Power, Inc. has seleected several local artists who will be honored on this occasion. They are: Ruby Glover, Reva Lewie, Serena G. Mills, Viola Grace Smithlin, Carolyn Pittman and Dr. Leslie King Hammond. Selected members of Woman Power, Inc. will be honored for outstanding service, as well.

There will be music, performed by Dave and Marlene Ross. Ruby Glover will also perform. Attractive and appetizing refreshments will be served.

Woman Power, Inc. anticipates a significant increase in its membership at the culmination of this affair; as a direct result of its recent revitalization efforts.

The chairman of the Membership Tea is Margaret Brown, Program Chairman is Serena G. Mills.

SIGMA GAMMA RHO PRESENTS

In conjunction with Black History Month activities, the alumnae chapter of Sigma Gamma Rho Sorority will sponsor a George Washington Carver Awareness Session on February 24. The observance will take place at the Walbrook Branch Enoch Pratt Free Library at 1 p.m.

The national body has mandated that the sorority promote, within local communities, an awareness of the extent to which Dr. George Washington Carver has improved the quality of life for all humanity. Therefore, library patrons and elementary school students will benefit from as presentation by a local griot, Mrs. Elmira Washington, and an introduction of books related to the life and contributions of this outstanding Black scientist.

Branch librarian, Soror Sylvia Coker will provide the book talks and students will share original stories about Dr. Carver. Refreshments will be provided, and the public is cordially invited.

Soror Kayopia Merrill and Honorary Soror Verna Day are co-chairpersons, and Vivien Gardner is basileus of Alpha Alpha Sigma Chapter.

BLACK HERITAGE CELEBRATION

The Baltimore Club of the National Association of Negro Business and Professional Women's Clubs, Inc. is sponsoring a Black Heritage Celebration Sunday, Feb. 23 at 5:30 p.m. at Heritage United Church of Christ, 3106 Liberty Heights Ave.

Featured will be guest artist Mrs. Verna Day, Vignettes on the Life of Sojourner Truth, African artifacts Exhibit by Mr. and Mrs. Rogers Williams and music.

The fete is open to the public. Admission is free and refreshments will be served. Bring a guest.

NBWCRA HEALTH SYMPOSIUM

The Baltimore Chapter of The National Black Women's Consciousness Raising Association Inc., is sponsoring a Health Symposium, Monday, March 3, at 6:30 p.m. at 5513 York Rd.

The purpose of this seminar is to present in an open forum. Speakers will address health problems of the female OB Gyn and Stress.

For more information call: 685-9418.

NCNW, GREATER BALTO. SECTION, ON THE MOVE

The National Council of Negro Women, Inc. Greater Baltimore

(Continued on page 10)

Deltas host Founders' Day observance

1986 HONOREES who received awards during the recent Founders' Day hosted by the Baltimore Alumnae Chapter, Delta Sigma Theta Sorority, Inc. are Soror Alice W. Parham (4th from L) who received the highest honor, the 'Vashti Turley Murphy Award', and 1986 Service Award recipients (from left): Sorors Ruthie M. Hall, Eleanor E. Beverly, Helen Briggs Boyette, Ramona D. Williams, Ella Grace White Campbell and Ruth Banks Crowder.

KEY COORDINATORS for the event pictured with Director of the Eastern Region Madeline Lawson. (far right) are (L to R): Sorors Mary Demory, president, Baltimore Alumnae Chapter, and Founders' Day and co-chairpersons Julia Woodland and Ellen D. Howard.

A FOUNDER'S KIN AND OTHER GUESTS — descendants of one of the sorority founders, the late Vashti Turley Murphy are (L to R): Frances L. Murphy, daughter of the founder; Frances M. Draper, grandaughter of the founder; Elizabeth Murphy Moss, daughter of the founder, her husband A. Paul Moss; guests Rosita Berry Uncles, Alvin C. Trent, Barbara L. Jackson and Ida Murphy Peters, daughter of the founder.

MPHO TUTU, daughter of Bishop Desmond Tutu received the Baltimore Alumnae Chapter's special Humanitarian Award during the Sunday festivities.

JUDGE MABEL HUBBARD (Far right) who is a member of the Baltimore Alumnae Chapter, Delta Sigma Theta Sorority, and who was the guest speaker for Founder's Day, is pictured here with Soror Dr. Thelma Cox, Sub-committee co-chair for the Saturday program, and president Mary Demory.

"Founders Day was full of surprises — I never knew what was coming next — Exciting!," — "I enjoyed the Saturday speaker — Judge Mabel Hubbard was an excellent choice," — 'Sorors were emotionally fulfilled during the entire re - dedication; it was so uplifting," — "Dr. Carter put together an appropriate and beautiful musical program — It was different." — "Thank you; thank you Co-Chairs Howard and Woodland for two beautiful days."

These were just a few of the comments from individuals attending the superb 73rd Founders Day of Delta Sigma Theta, Inc., Baltimore Alumnae Chapter.

On the fourth Saturday in January, Sorors of Delta Sigma Theta, Inc., Baltimore Alumnae Chapter, observed the national organizations 73rd Founders Day to reaffirm their faith and their commitment to the ideals and purposes of their Sisterhood.

In 1986, as in 1985, the Baltimore Alumnae Founders Day committee planned a two-day observance, co - chaired by Sorors Ellen D. Howard and Julia B. Woodland, as a follow - up of the 1985 Founders Day Celebration.

Baltimore Deltas', chose to follow - through on Deltas' International Awareness program and selected for their theme Baltimore Deltas: In Celebration of the African Diaspora '86". During the two - day celebration meaningful and rewarding activities flourished.

The Saturday Inspirational Service, for Deltas only, and in honor of the Founders took place at Epworth United Methodist Church. The activities included a candlelight service, a medley of Delta Songs by the Delta Chorale, A Living Portrait of the Founders

Continued on page 10

LIVING PORTRAIT OF THE FOUNDERS is depicted by 22 sorors, all of whom are past recipients of the Chapter's Public Service Award.

SUB-COMMITTEE CHAIRPERSONS are Sorors Lydia Mussenden, Ruth Rosedom, Carolyn Willis and Gwen Stewart.

FEB 1986