

NNPA FEATURE

**COPING**

by

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**How to Avoid a Nervous Breakdown**

Last week, I responded to a letter from a reader requesting information about the "nervous breakdown." Following is a self-evaluation quiz you can take to determine if you are in danger of having a "nervous breakdown." Remember, the term is a slang expression used by laymen to refer to their acute physiological stress. Be sure to respond (yes or no) to each question by referring to the reality of your present condition.

1. Are you usually nervous and restless?
2. Do you feel rejected when other people criticize you?
3. Do you often contemplate suicide?
4. Have you lost interest in things that you previously enjoyed?
5. Do you find yourself being overly critical of people, things?
6. Are you fearful of having a nervous breakdown?
7. Do you often experience loss of temper?
8. Have you become dependent on drugs to help you cope?
9. Do you take life too seriously?
10. Is it your opinion that

other people are the cause of your problems?

11. Do you think you have lost your chance for happiness and success?

12. Has your concern in your appearance diminished?

13. Do you find food to taste bland and unappetizing?

14. Are you frequently tired and sleepy?

15. Have you lost your ability to concentrate?

16. Do you feel life is an uncontrollable merry-go-round of confusion?

17. Do you constantly relive the past?

18. Do your moods go from real happy to real sad for no apparent reason?

19. Do you have trouble making decisions about relatively insignificant matters?

20. Are you deeply frightened at the thought of having to live from day to day?

21. Is your health a major concern to you, do you feel its deterioration is affecting your regular activities?

22. Do you avoid your old friends?

23. Does the thought of being alone frighten you?

24. Do you sometimes feel

you are losing your mind?

25. Do you spend long periods daydreaming and just staring into space?

How to score the quiz: Add up your Yes and No responses. If you have three or more Yes responses, you might well be on the way to a nervous breakdown. The Yes responses indicate serious emotional problems. Even a single Yes could be indicative of trouble. If all of your responses are No, you apparently have no emotional problems.

Please note: A single sleepless night, temper outburst or a momentary loss of memory is not in itself conclusive evidence of an emotional disorder. Emotional danger is indicated by patterns of regular occurrences of the behaviors indicated in the quiz. A capable counselor can be helpful in making an accurate assessment.

Here's how to avoid the pain of frustration which leads to the nervous breakdown:

1. Always have a goal or plan.
2. Mingle. Be friendly with people.
3. Maintain good health (perfect health is impossible).
4. Focus on the good things in your life. Forget the bad.
5. Turn every negative thought immediately into a positive one.
6. Deal with problems as soon as they occur. Discuss them with a friend.
7. Help make someone else happy.
8. Take a break from your chores.
9. Don't overdo it. Be sensible about your work.

**BUSINESS IN THE BLACK**By Charles E. Belle  
Business Editor**Big Banks Take Advantage of Interest Break  
Credit Cost Too High For Consumers***Credit costs money and should be used with care**--Better Business Bureau*

"The basic for wise credit buying is wise budget planning," but few Americans adhere to this sage rule. Whether you have a set household budget or not, the items you purchase on credit cost you additional hard-earned dollars. There are a number of Fair Credit Acts on the books to protect people from unscrupulous lenders. However, high interest rate gouging by giant banks by your use of their credit cards is perfectly legal if not immoral. Interest rate charges to you the consumers continues to remain unreasonably high on your bank credit cards.

Consider that the banks now pay only six-and-a-half percent for two-and-a-half years when they borrow money by offering the public certificates of deposits (CD)s. They charge you to borrow those funds at nearly three times the amount on a credit card. No wonder every

retail outlet from gas stations to established stores seek you out to buy with their own credit card.

Credit cards can be a convenience and savings actually if paid off totally on their due date. In date, "the don't leave home without it," American Express Card people practically insist upon such a standard of payment. Making it a premium card for the correct use of credit. Their money is made from the merchant who sold you the goods. American Express charges the store owner a higher percentage than the banks do for transactions on its card. While the banks charge the merchant less, it expects to make up the difference and more from you on your carrying charge of nearly twenty percent in most cases and more on a few credit cards. Check your interest rate percent charge on you next bill. Obviously,

you should use the credit card the most with the lower interest rate if you as many Americans do carry more than one credit card.

The Truth In lending law allows you an opportunity to review your credit transactions in a language you can understand. Use it. The Equal Credit Opportunity Act provides you and everyone else the privilege of credit card use. The Fair Credit Billing Act protects you from problem purchases for more than fifty dollars.

Finally, the Fair Credit Reporting Act protects you against false information and credit records. However, you are the best protection against yourself as a consumer. Cut down on your consumer credit cost, because starting January 1, 1987, the recently passed tax bill also takes its toll from consumer credit interest rate charges for a tax deduction.

**Senate Success Sends Signal for Economic Change****Elections Results: Reaganomics is Dying**

*O mighty Caesar! Dost thou lie so low? Are all thy conquests, glories, triumphs spoils shrunk to this little measure?*

*Julius Caesar III, i, 48  
William Shakespeare*

Peter Jennings, ABC TV national anchorman looked David Brinkley, nationally known TV news commentator right straight in the eyes and asked him if he thought this 1986 off year national elections with a possible change in the line up of the United States Senate would mean anything? Without twitching an eyebrow, Brinkley broke to the news -- "I don't think so, Peter." Television had

spoken, too little as usual. Unless you are blind in both eyes, deaf in both ears, a reactionary Republican and do not live in these United States, nothing could have been further from the truth. Especially if you are a Black American even with all of the above traits, except that you do live in the United States.

Mr. Reagan rules nearly all three branches of the constitutional "checks and balances" of the Federal Government. In doing so he sought and was successful in sinking the civil rights created economic upswing of the Black American community. Considering his past negative affect, Black American voters could be expected to rise up in great numbers and vote the rascals that represent Reagan's point of view out of office wherever they found them across the land. They did just that the first week of November, helping to put the U.S. Senate back into decisive democratic hands.

Black American voters had a chance to chop the

legs off of legislators who wish they were Ronald Reagan. Running for the U.S. Senate in such states as California, Alabama, Louisiana, Georgia, Pennsylvania, Illinois, and the Carolinas, Senators without respect for people of color were turned out of office.

The control of the Senate, thus the entire Congress is back in democratic hands. Helping hands for the Black American community with their new committee chairs. These committee chairs can start and stall economic change for the common good.

Roy Wilkins, former Executive Director of the NAACP, used to tell a story about how he, as a young civil rights leader, stormed into a Congressman's office demanding that the Congressman do something about the plight, poverty and problems of the "Negroes" in the white Congressman's district. Without batting an eyelash, the Congressman

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