

Money Talks:

Financial Footnotes From Your Credit Union

If you find yourself making a monthly loan payment almost every day, it's time to simplify things. Why run the risk of over-looking installment payments and damaging your credit record, when chances are the credit union can consolidate your loans and reduce your payments to one per month?

Collect your loan agreements, account statements and payment schedules. Then, come in and talk with one of our loan officers. We'll try to help you refinance that current collection of installment loans and create a single consolidated loan which will be easier to manage.

No, it won't reduce the amount of money you owe. However, it will reduce the amount of clutter on your desk and complications in your life. These days, that's worth quite a lot.

To really know how well your financial game plan is working, you have to check the scoreboard every now and then. This involves calculating your net worth. It is



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not more complicated than adding up all your assets — cash, investments, personal property, real estate — and subtracting your liabilities — bills, debts and mortgages. If your game plan is working, the results should be positive, and should be increasing every year. If it isn't, you need to turn your attention to a different financial planning tool — your budget.

There is nothing difficult or mysterious about calculating your personal net worth or conducting your financial affairs in accordance with a budget. It is just good, basic management of your family's finances.

No matter how your financial situation seems, seek assistance first from your Credit Union. We may be able to develop a plan to help you through your money crises.



Cook's Corner



With Wilma Johnson

These desserts are especially good in summer because they are cool and light. "Apricot Delight" was given to me by Reva Allman. The "Oreo Cake" recipe is provided by Jane Fleming. The "Sour Cream Banana Pudding" is one of my own.

Apricot Delight

2/3 cup of sugar	8 oz. can crushed pineapple
2/3 cup of water	1 1/2 cups pecans
6 oz. apricot Jello	8 oz. package cream cheese
1 jar jr. apricot baby food	1 can Eagle Brand milk

Bring to a boil 2/3 cup sugar, 2/3 cup water and 6 oz. apricot Jello. Add 1 jar junior apricot baby food. Stir well. Add 8 oz. can crushed pineapple with juice. Let cool. Add 1 1/2 cup pecans. Mix 8 oz. package cream cheese and 1 can Eagle Brand milk. Add to first mixture. (Cream cheese should be soft.) Put into 9" x 13" dish and refrigerate all day or over night. This molds well also.

P.S. Use 1 large box of Jello (6 oz.) or 2 small (3 oz.) boxes.

Oreo Cake

16 oz. bag Oreo cookies — crushed	12 oz. Cool Whip
1 stick margarine — melted	1 large instant chocolate pudding
8 oz. cream cheese — softened	2 2/3 cup milk
1 cup powdered sugar	

Mix pudding with milk and refrigerate.

Crush cookies in blender or food processor. Melt margarine. Mix cookie crumbs with margarine and press in bottom of 13" x 9" x 2" pan.

In large bowl mix cream cheese and powdered sugar, fold in 1/2 of the Cool Whip then put on top of cookie crumbs in pan. Refrigerate for 30 min.

Spread pudding on top of cream cheese mixture then spread rest of Cool Whip on top of pudding.

Save some cookie crumbs to sprinkle on top of Cool Whip. Refrigerate.

Sour Cream Banana Pudding

2 small boxes of vanilla instant pudding mix	8 oz. carton of sour cream
3 cups of milk	1 small container of Cool Whip
1/2 cup sugar	6-8 bananas
	1 box of vanilla wafers

Blend these ingredients in the order they are listed. Make a layer of vanilla wafers and then sliced bananas. Spread about half of the pudding mixture over wafers and bananas. Make another layer of wafers and bananas and finish with remaining pudding mixture. Use a large container as this is a big pudding.

Seen & Heard

Some Very Important Events: **Dan & Shirley Lanning** married 3-4-88.

• **Buddy & Kathy Williams** married 6-25-88. • **Lois Ballantine & Pat Patterson** married 5-14-88. • **Charlotte Jackson & Robert Young** married 5-21-88. • **Linda Gillespie & Bob Whitaker** married 8-12-88. • **Larry & Tammy Johnson** — baby girl, Mollie Tenille Johnson — 8-14-88. • **Jay & Rosie Thomas** — baby girl, Sarah E. Thomas — 8-26-88. • **Jim & Lu Ann Welter** — baby girl, Megan Ames Welter — 9-14-88. • **Preston & Susan Rahn** — a baby girl, Leah Kathleen, born 6-18-88. • **Rob & Connie Daniels** — a baby boy, Jordan Ray, born 2-16-88. • **Hank & Robin Moffit** — a daughter, Nathalie, born 2-16-88. • **Mitch & Shirley McClure** — a baby boy, Wesley Adam, born 2-27-88. This is a grandson for **Bobby McClure**. • **Dean & Denise Furr** — a baby boy, Jonathan Bruce, born 3-18-88. • **Elizabeth Tait & husband, Steve** — a new baby boy, Davidson Tait Studebaker, born 7-26-88. • **Margaret Garen** — a new granddaughter, Jessica Ann Meyers, born 5-15-88. • Double Granddaughters, twins, in June for **Paul Palmer**. Bonnie, the mother, is a former Summer LSE. • **Paul Burke** has a new granddaughter, Amanda Christine Roberts, born 4-25-88. • A new grandson for **George Williams**, Joshua Mitchell Harper, born 5-25-88. Maria, the mother, is a former Summer LSE. • A new grandson for **Wimpy & Helen McMahan**, Alex, born 9-11-88. **Sammy McMahan**, the father, is a LSE in Finishing. • A baby girl, Breanna Nicole, for **Alton & Patricia Wilkie**. • **Tommy Hollingsworth** bowled a 300 tournament game, won a gold ring. • **Billy Powell's** team won the Coca-Cola World Classic Baseball Championship in Atlanta. • **Dennis & Josie Capps** and **Larry Fortenberry's wife, Susan** were winners in the DuPont of the Carolinas Bowling tournament, hosted by the Cape Fear Plant. • **Steven Crisp** has completed a Master of Business Administration Degree at W.C.U. • **Yvonne Collins** has earned an Occupational Safety Certificate through Western Carolina University. • **R & D** has two Karate Black Belts: **Barbara Paris** received her Black Belt in Shao-Lin-Suu Kempo Karate last November and **B.J. Klein** received his Black Belt in Shorin-Ryu Karate in June. • N.C. Governor Jim Martin notified **Ken Walend's** son, David, that he had been selected to represent the state in the Dept. of Energy's Science Honors Program. • **Janet Murr's** son, J.R., was chosen by the Eastern Forestry Commission as one of three students in the Eastern U.S. and Canada to receive a Forestry Scholarship. • **Bob Delwiche's** daughter, Elizabeth, a Scientific Writing student at Duke University, has been selected as a 1988 Benjamin N. Duke Scholar. • New non-smokers: **Jack Gant, Ralph King & Dale Caldwell**. • At the Plant Picnic: **Leonard Owen** won the EMT's 25 inch color TV; **Walter Hart** won the Bean Guessing contest — prize, a Haas Jordan Umbrella; **John Goodman** the Grand Bingo Prize — a microwave oven; Door Prizes — Haas Jordan Umbrellas — were won by: **Bob Burrell, John Goodman, Charles M. Greene, Jimmy Jacobs, Eric Louis LeGloahec, Don Merrill, Hobart Pace, Jr., Ronnie C. Shehan, R.H. Tait, Buddy Williams, Carl Y. Conley, Sr., Bobby Green, Keith Harbin, Michael K. Johnson, Mary Sue Maxwell, Randy Owen, Alan Perry, Dennis Stewart, Francis Wilder and Ruth Wilson**. •

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