

Life In A Two Paycheck Family

Continued From Page 2-A
 many other desires. Also the two-paycheck family usually finds itself in a higher income tax bracket. Too frequently, not enough income taxes are withheld and the savings available are inadequate to cover the tax deficit. Having adequate savings for emergency needs and for retirement living are other problems which many two-paycheck families experience.

Success in easing money problems for the two-paycheck family requires enough resourcefulness, cooperation, discipline to develop and use a system for managing money that will:

- eliminate wastes and provide for everyday living needs which are important, and
- establish a regular savings and investment program to provide for potential emergencies (such as funds during unemployment, property loss or illness that is not covered by insurance, and taxes) and provide for future goals (such as education, vacations, retirement, etc.)

Guides for developing a money management system:
 1. Decide on a pattern for managing the money. As a couple, frankly discuss feelings about the money each earns, individual and common goals, and how and when the money should be used. Agree on: (a) how much of the money is "ours" and its use, and (b) how much of the money should be "yours" and "mine" and its general use. Each couple has to develop the pattern which best suits its situation. Most financial advisors recommend: (a) "pooling the earnings" with an amount of money designated for each spouse as "my" money, and (b)

making joint decisions on how the money is to be used. Such a pattern promotes efficiency and family teamwork and harmony. Other patterns include: (a) deciding who will take care of which expenses, and (b) living on one spouse's income (usually the husband's) and saving the other income for specific goals in the future.

2. Develop partnership rules for managing your money. Examples include: One spouse will not make a major decision or purchase without prior consultation with the other spouse. (Define basic limits for major decisions and purchases.)

Identify which spouse will be responsible for bookwork for the plan and records of money use, shopping, making business contacts (relative to savings, investments, insurances, etc.), and paying the bills.

3. Develop and follow a money management system that works for the couple. Such as system should: Identify your net worth; project estimates of both income expected and needs over lifetime; identify and prioritize major goals; map out a money use plan to provide for everyday living needs, and savings for emergencies and future goals, within the income limits; record uses of money and use this to evaluate progress, identify risks and problems, and determine future managerial behavior; and provide for adjustments in earning, spending, and saving when the need arises.

4. Study economic trends and fringe benefits offered by employment and take advantage of opportunities to enhance financial security through:
 Deferring income taxes

and providing funds for future goals - education or retirement living; investing for most effective gain; and using group benefits - health insurance and disability plans.
 Information and assistance is available to help you develop a workable money management system. The studios or do-it-yourself couples can get a "Home Study Course in Money Control". Others may prefer to learn the techniques for managing money in a class or prefer to consult with a financial advisor. For more information about these, contact your county home economics agent.

Mrs. Sawyer, 75 Taken In Death

WINFALL — Mrs. Lena Etta Twiddy Sawyer, 75, of Winfall, died Friday morning in Chowan Hospital. A native of Washington County she was the wife of William L. Sawyer, Sr. and the daughter of the late David T. and Mrs. Frances Sawyer Twiddy. She was a member of the First Christian Church of Edenton.

Besides her husband she is survived by two daughters, Mrs. Vernon (Lena) Harrell of Rt. 3, Hertford and Mrs. Peggy Muldrow of Chapel Hill; a son, W. L. (Bill) Sawyer, Jr. of Hertford; two sisters, Mrs. Della Couburn of Chesapeake, Va. and Mrs. E. C. (Eva) Alexander of Edenton; eight grandchildren and 4 great-grandchildren.

Funeral services were held Sunday at 3 P.M. in the Chapel of the Swindell Funeral Home, Hertford, by the Rev. Preston Cayton. Burial followed in Cedarwood Cemetery.



OUTSTANDING DEFENSIVE PLAYER — Ernest Riddick, left, is shown receiving a certificate for a free steak dinner at Boswell's Restaurant, from head coach Jimmy Addison. Riddick was voted the outstanding defensive player in the game on Sept. 4 against Northeastern. The free dinner is furnished courtesy of People's Bank and Trust Co. in Edenton.

Garrett Heads Soil Conservation

By Frank Jeter, Jr.
 USDA-Soil Conservation Service
 When Coy A. Garrett of Texas reported to Raleigh to head the Soil Conservation Service in North Carolina on August 31, he was only the sixth person to head the federal conservation agency in more than 45 years of service.

By coincidence, the new State Conservationist has the same last name as the first one appointed. Earl B. Garrett, who still lives in Raleigh, headed the agency with the title of state coordinator. This was changed to state conservationist in 1942.

Richard M. Dailey took the job in 1959, following Earl Garrett's retirement, and was succeeded by Joseph P. Kuykendall (1963), Charles W. Bartlett (1968 until 1971), and Jesse L. Hicks, who served from 1971 until his recent retirement.

The professional skills of SCS people who work in North Carolina. I'm looking forward to joining them."

The new state conservationist has a wide experience in SCS programs. He began his career in 1957 in his native Texas, after graduating from Texas Technological University at Lubbock, serving at Lubbock and Muleshore. Promotions took him to Cuba and Santa Fe, both in New Mexico, and to a post as Area Conservationist at Dodge City, Kan.

He is currently serving on a Committee of State Conservationist studying ways of streamlining SCS activities, and has worked in Water Resources, Rural Clean Water, Conservation Operations, and Resource Conservation and Development programs. He served on special assignment with the U. S. Department of Agriculture Inspector General as well.

Coy Garrett comes to North Carolina from Vermont, where he headed the SCS from 1979 until his new appointment by SCS Chief Norman Berg of Washington. He has said that he anticipates the North Carolina assignment "because of the scope of the work in this diversified state. We have a wide range of conservation programs which pose a challenge to

Ballard's Bridge Revival

Revival services will be held at Ballard's Bridge Baptist Church beginning Sunday at 11 A.M. The services will continue Sunday night through September 18, beginning nightly at 8 o'clock.

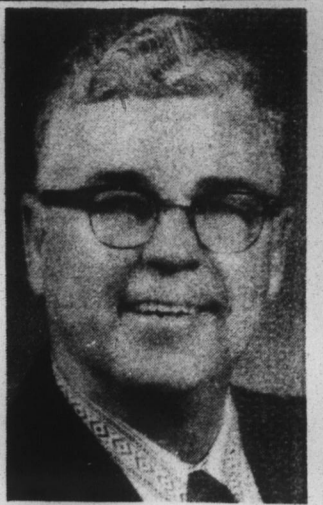
The speaker will be a former pastor, Rev. Ralph W. Knight, who is now pastor of the Sixteenth Street Baptist Church in Greensboro.

The music will be furnished by the choir of

Ballard's Bridge, under the direction of Mrs. Brenda Winborne, music director. A nursery will be provided each evening and the public has a cordial invitation to attend.

There Are

There are three kinds of people: those who make things happen, those who watch things happen, and those who have no idea what happened.



Rev. Ralph W. Knight

Wall Street Journal

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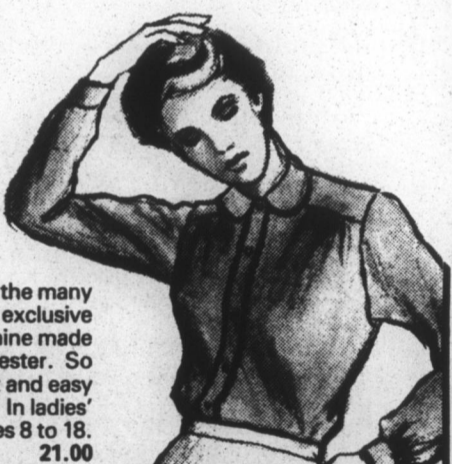
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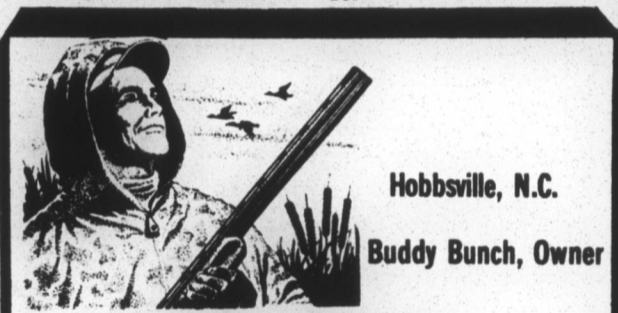
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