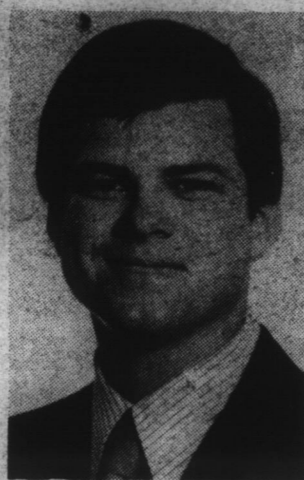


Walter Graham Byrum



Gordan Kent West



Stanley Horace Hare



Theresa T. Ford
Home Economist
Extension Agent

Three Graduate From Baptist Seminary

Southeastern Baptist Theological Seminary has announced that three Chowan County residents have completed requirements for graduation. The graduates are Gordan Kent West, Stanley Horace Hare and Walter Graham Byrum.

Gordan Kent West, of Edenton, was awarded the Master of Divinity degree from the Seminary. West is the son of Mrs. William Reaves West, Sr. and the late Mr. West. He is a graduate of John A. Holmes High School, College of the Albemarle and East Carolina University. He is married to the former Jo Carol Parks of Edenton.

Stanley Horace Hare of Tyner was awarded the Master of Divinity degree at the Commencement Exercise on May 14. Hare is the son of Mr. and Mrs. Gilbert Hare. He is a graduate of Chowan High School and Campbell University.

In recent months while working with your tax records, what did you learn about your financial situation? How would you describe it—adequate, healthy and growing, losing reserves, running a negative cash flow or in a state of deterioration. Everyday financial transactions are demanding and they can quickly drain a sizeable fund. Therefore, to maintain financial health, one must constantly tend and nurture his finances for replenishment and growth.

If you are dissatisfied with your financial situation and what it promises to become, you need to budget. It is the only cure for chronic and on-going financial difficulties. And it must be workable for you and you must follow it for it to be beneficial. A successful budget will permit you to control the use of your money so that you: (1) get more of the goods and services desired, (2) increase savings and investments, (3) get the best buys in the market place, (4) squander fewer dollars, (5) keep debts to a minimum and reduce financial problems, and (6) increase your net worth.

A majority of persons budget by intuition or what seems reasonable. This is fine if there is enough money to allow for miscalculations in the amount available or for errors in choices of products. But when money is limited, the stakes are too great for "mental budgeting". Purchasing the wrong products or paying too high prices for the income available causes financial problems such as: late payments, doing without important items, and increasing borrowing; or financial disaster such as bankruptcy.

The first step to budgeting is accepting the fact that budgeting is essential to financial well-being as nutritious food is to good personal health. Then commit yourself to do what is necessary to improve your financial situation.

Budgeting is simply: (1) developing a realistic plan for a specific time period that identifies how much money can be used for the various expenditures and savings, (2) following that plan in using money, (3) keeping a record of how much money was used and for what, and (4) tallying and evaluating results at the end of time period to determine progress. For success, a budget must be agreed upon and followed by everyone in a group who used money, and it must be revised and adjusted to changes in the income, needs and expectations of the group. Following are several methods for budgeting.

The Standard Budget aims for maximum control. It considers total income, expenditures, and savings for both long and short time periods. It requires specific records of how the money was actually used. It further requires regular—at least quarterly progress checks. If needed, changes must be made in lifestyle to achieve financial goals.

The Partial Budget is a detailed analysis for several months of one category of expenditures (such as foods, clothing, household maintenance & operation, transportation, recreation, education and personal items). It involves itemizing the cost for all types of purchases in each category

of expenditure; (b) weighing the real value and need of the expenditure; (c) identifying incidences of overpayment or misuse of item; and (d) pruning needless expenses so that money can be rescued for more important uses. This helps only a small portion of the total financial situation. But it is a start. One may use the partial budget and bit by bit work through his total finances. But remember, this is a slow procedure.

A Check on Miscellaneous Items involves keeping track of all miscellaneous items purchased and cost of each, and cuts out those that hurt least in order to rescue money or to reduce spending. These smaller priced items amount to sizeable sums over a relatively short time period. This strategy is a help, but not a real cure for advancing financially.

Minimum-Purchase-System is a method of cutting out waste and excessive purchases. It eliminates all ex-

penditures except those absolutely necessary for a satisfactory level of living. Cents add to dollars over time. This is another first-aid solution to financial woes.

Happy Home Teenage Groups Compete

The teenage vocal groups from Happy Home Pentecostal Holiness Church, Tyner, N.C., will compete in National Competition, at Orlando, Florida on August 5th and 6th.

Two top place awards were won by the Happy Home Youth Groups at the Dublin, Virginia Regional Finals on May 14. The teenagers of the group, ages 13-19, that will compete in the Florida event are:

Dee Bunch, Debra Byrum, Jesse L. Byrum III, Debbie Chappell, Gene Chappell, Tamy Copeland, Valerie Copeland, Caroline Hilton, Susie Lassiter, Steve Leary, Denise Lilly, Karen Lilly, Crystal Stallings, Darryl

managing your finances, your County Extension Home Economics can help you. She can provide information for self-study, personal budget analysis and counseling or other literature.

Stallings, Robin Shropshire and Debbie Ward.

The junior group, age 8-12, which won the first place instrument ensemble were: Anthony Cook, Colline Shropshire, Valerie Copeland, Joyce Jean Swain, Jamie Hare and Dale Jones.

There is no national competition for winners in this conference group.

Other Happy Home winners at the regional event competition were:

Vocal Solo-Male—2nd place; Instrumental Solo—2nd place; Creative Writing—3rd place and Creative Arts—3rd place.

The Rev. Herbert Shropshire is Pastor of Happy Home Church.

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"Corrie" To Be Shown

Friday night at the Lighthouse of Elizabeth City there will be the film "Corrie", about Corrie Ten Boon. A sequel to the "Hiding Place" which last 61 minutes.

Saturday the Del Rays and the Mighty Clouds of Faith will be ministering in song. Both nights the ministry begins at 7:30 P.M. A portion of the Saturday ministry will be broadcast over WCNC live - "We call it Solarthon Night," beginning at 8:00 P.M. until 9:30 P.M.

Phone counseling is available for those who wish to know the Lord Jesus or need someone to pray with. For someone to lead you in the Word or if you have prayer requests concerning topics such as sickness, family problems or others, we are available for counseling at these phone numbers 335-2141 and 335-7036. Please call. Help is available.

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downtown edenton

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9:30 A.M. Until 5:30 P.M., Friday
9:30 A.M. Until 9 P.M., Saturday
9:30 A.M. Until 6 P.M.
Phone 482-3221 Or 482-4533.



State Pride® Floral Sachet bedroom garden from Belk

Grow an award winning garden in your bedroom. All it takes is a delicate pastel floral print ensemble with eyelid lace trim. Cotton and polyester. Machine Care. Save 34% on eyelid trimmed pillow cases.

	Reg.	Sale
Twin flat or fitted	8.00	5.88
Full flat or fitted	11.00	9.88
Queen flat or fitted	16.00	13.88
Standard cases	9.00	5.88

Save on sheets, eyelid trimmed flat sheet. Green thumb savvy made possible with soft floral prints.



Save 24% on bedspread, prairie curtains. Window gardens bloom year round with matching curtains.

Twin bedspread	45.00	34.88
Full bedspread	55.00	41.88
Queen bedspread	65.00	48.88
Pracilia curtain 44x84	45.00	34.88



Wild Balloon Rider Contest

Win a Champagne Balloon Flight for Two over Asheville

From  and 

Trip involves:

- Two nights' hotel accommodations in Asheville.
- Round trip coach airfare from Greenville, N.C., to Asheville, N.C.
- Round trip transfers from the airport to the hotel and to and from the balloon airfield.
- Champagne hot air balloon flight over the mountains (weather permitting).
- Trip completely arranged by Cardinal Travel Service.

THE WORLD'S NEWEST McDONALD'S® IS OPEN IN EDENTON

Answer these three questions and fill out the entry blank.

WEEK 1

1) What is the color of the famous arches at McDonald's?
Answer _____

2) Where was the first flight of an airplane held?
Answer _____

3) In what year was the city of Edenton incorporated?
Answer _____

Name _____
Address _____
Phone _____ Date of Birth _____

CONTEST RULES

- 1) This contest is limited to persons 18 years of age or older.
- 2) All information on the entry blank must be printed or typed. Clues and answers to the questions on the entry blank will be given out on the air by WZBO Radio.
- 3) This contest will use three different weekly entry blanks. Entry forms must be put into the registration box at the Edenton McDonald's by close of business on Tuesday. The dates are as follows:
Week 1 entry blank must be deposited by close of business Tuesday, May 24
Week 2 entry blank must be deposited by close of business Tuesday, May 31
Week 3 entry blank must be deposited by close of business Tuesday, June 7
- 4) Only one entry per person per visit.
- 5) No duplications of entry forms will be accepted.
- 6) Entry forms available only at McDonald's in Edenton.
- 7) Each week for three weeks 10 semifinalists will be drawn from the correct entry blanks deposited. Each of the 30 semifinalists will be required to appear in person (or have a representative) at the Grand Opening of McDonald's in Edenton on Saturday, June 12, 1983. All semifinalists will be given the opportunity to take a "tethered" balloon ride at the Grand Opening (weather permitting).
- 8) Grand Prize will be determined by a drawing. Odds on becoming a semifinalist will vary depending on the number of correct entry blanks deposited.
- 9) Semifinalists will be contacted by WZBO Radio and will be given time and place instructions for the Grand Prize drawing.
- 10) Prize must be redeemed no later than September 30, 1983. Prize is not redeemable for cash.
- 11) All travel arrangements are to be made through Cardinal Travel Service, Raleigh, N.C.
- 12) Employees of McDonald's, its agents, suppliers and their families are not eligible to win.

McDonald's & You. 