

Lifestyles



Moving up the ladder

These young men in uniform were awarded their latest earned ranks on their ways to becoming Boy Scouts. The Cub Scouts shown are (L to R): Gene Booth who earned his Bobcat badge, Tim Furrage who received his Bear badge, Sean Ferguson who got Bobcat and Mark McNeill who also received his

Bobcat. Standing behind the boys are parents (L to R) Bill Booth, John and Martha Furrage, John Ferguson and Steve McNeill. Not pictured is Bill Cameron, who became a Bear. He is the son of Bill and Rhenda Cameron. The awards were presented at the December meeting of Pack 404.

'Fixed' debts overload income

If you have too large a portion of your income going for "fixed" debts, you may be suffering from debt overload. That happens when you don't have enough money left over for emergencies or flexible expenses.

How can you tell if you, or your family has debt overload? Well, it happens when you have to decide each month who to pay and who to put off, it happens when creditors are calling, it happens when family members continually fuss over money, and it happens when you've used up your line of credit on your cards.

In fact, when your monthly payments on fixed debts are up to more than 15% of your monthly take-home pay, you're skating on thin ice.

So try to reduce credit payments to no more than 10% of your monthly take-home income. Stop charging and pay off outstanding debts as quickly as possible. That

On the Front Burner

Alice Pettitt
Home Economics
Agent



way you won't be spending your income on interest charges.

Savings Plan

The beginning of the year is a good time to take a long look at your savings plan. Do you have some rainy-day money set aside for an emergency? Do you have a so-called contract with yourself to save so much a month? Do you have a monthly savings plan that will help you achieve a certain goal on a definite date? Goals can be short term, such as replacing a car - or long term, such as paying for a child's education.

Of course, every family's savings plan will be different. But this

strategy might work for you.

First, set aside an emergency fund - one that's the right size to make you feel secure. Two or three months income in such a fund is a general rule of thumb.

Second, figure out how much you'll need to set aside every month to reach a certain goal.

Lemon-Dill Pork Chops

- 1/2 cup dry seasoned bread crumbs
- 1/4 teaspoon dill weed
- 1 egg, beaten
- 2 tablespoons lemon juice
- 2 tablespoons butter or margarine
- 1 cup sliced fresh mushrooms
- 1/4 cup chopped onions
- 4 pork chops

On wax paper, combine bread crumbs and dill weed. Set aside. Blend egg and lemon juice in shallow bowl. Dip chops into egg mixture and dredge in bread crumbs. Brown chops in butter. Place chops in greased baking dish. Add mushrooms and onions (See FRONT, page 7)

Tobacco info meeting on tap

The Agricultural Extension Service will conduct a tobacco informational meeting on Monday, January 14 beginning at 6:30 p.m. in the assembly room of the county Extension office in Raeford.

The meeting will cover plant production, varieties, fertilization, sucker control and general field management.

All persons with an interest in the production of tobacco will benefit from attending this training session.

1985 tobacco information television programs have been scheduled and can be viewed in our area on January 12 on WRAL-TV from Raleigh, 6-8 a.m.; and on WECT-TV from Wilmington, 7-9 a.m.

According to information provided by Dr. T.E. Nichols, Extension Economist, NCSU, soybean prices are expected to trade sideways to slightly lower in the next few weeks with January futures ranging between \$5.85-\$6 per bushel.

A weak demand for soybean meal, coupled with a greater than expected Malaysian palm oil crop, has resulted in a downtrend in prices for meal, oil and beans.

Soybean meal usage, particularly from domestic consumers, is expected to increase as a result of the low price level. With increased usage of soybean meal and reduced export demand for soybean oil due to its unfavorable premium to Malaysian palm oil, the meal/oil relationship should return to a

Extension News

Willie Featherstone Jr.
County Extension
Chairman



in storage by determining what price you must have to cover all costs and receive a fair return to your investment.

Corn prices are expected to stay in fairly narrow range during the next 3-4 weeks averaging between \$2.75-\$3. in Central N.C. markets.

With the crop now in storage and the supply well-known, usage rates hold the key to corn prices during the next six months.

Feed use is expected to recover from last year's depressed level by 6-9%, but grain consuming livestock numbers are the lowest in 10 years.

Prices offered for 1985 crop corn are at or below the loan rate and are not attractive at this time.

Producers storing corn to sell or feed should check for hot spots and moisture condensation regularly every two weeks while it is in storage.

more normal level. In the longer term, this could encourage increased domestic crush.

Soybean end stocks based on current usage rates is projected to be about 215 million bushels.

This level does not indicate extreme tightness in the market, but it does suggest that prices could rally to the \$7 area, especially if problems develop with the Southern Hemisphere crops or there is an unexpectedly large demand for oil or meal in world markets.

Continue to look for acceptable prices to move beans that are now

Dates to Remember

- January 14 Hoke County Tobacco Meeting, 7 p.m., Extension Office, Raeford, NC
- January 17 Marketing For Profit '85 Meeting, 1:15-5 p.m., Agricultural Center, Lumberton
- January 18 N.C. Soybean Producers Assoc. Meeting, 9:45 a.m., Raleigh Inn, Raleigh.
- January 30-February 1 Southern Farm Show (with Tobacco Day on Feb. 1) 11 a.m.-2:30 p.m., Governor Holshouser Building, N.C. State Fairground, Raleigh.
- February 11-15, 1985 Tobacco Short Course For Young Farmers, Raleigh (Apply to local Agricultural Extension Office by January 7, 1985)

Winter rains eroding county fields

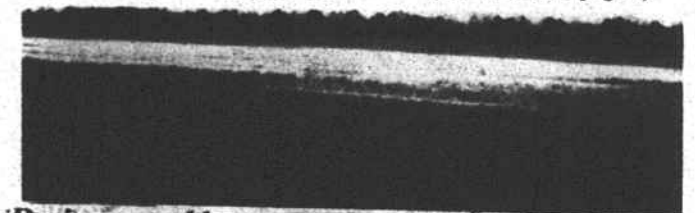
By Donnie R. Harris
Hoke District Conservationist
Winter months are here again and so are the days of long slow rains.

Summer months provide intense showers and thunderstorms which little of the water is able to soak into the soil.

Winter rains have many advantages and some disadvantages for Hoke County farmers.

Much of this water will be lost to the soil to replenish the underground water table for sup-

plying water for plants and animals throughout the year; but because of the amount of rain that (See WINTER, page 7)



This small grain field on the Z.V. Pate farm has a drainage problem. Heavy slow winter rains could have contributed to the situation.

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