Area engagements-



 J. RUSSELL HOLLOWELL PAULETTE CLOW

CLOW-HOLLOWELL

Mr. and Mrs. Arthur K. Clow of South Mills announce the engagement and forthcoming marriage of their daughter Paulette Clow to J. Russell Hollowell, son of Mr. and Mrs. Joel F. Hollowell Jr. of Hertford.

The bride-elect graduated from Camden High School in 1981 and attended College of The Albemarle. She is currently employed by Radio Shack.

The prospective bridegroom graduated from Albemarle Academy in 1976, he also attended College of The Albemarle. He is employed by Hollowell Oil

The wedding will take place on March 3 at 3:00 p.m. at Ebenezer Baptist Church in South Mills. Friends and relatives are invited

CARVER-BYRUM

Mr. and Mrs. D. A. Carver of Rt. 3, Hertford, announce the engagement and forthcoming marriage of their daughter Angela Danette Carver to Gary Wayne Byrum, son of Mr. and Mrs. Weldon Byrum of Rt. 1, Hertford.

The bride-elect attended Great Bridge High School, graduated in



ANGELA DANETTE CARVER

1981 and is presently attending Elizabeth City State University.

The prospective bridegroom graduated from Perquimans County High School in 1977. He is employed as a farmer.

The wedding is set for February 12 at Woodland United Methodist Church at 3:00 p.m. Friends and relatives of the couple are invited to attend.

PICHARDT-STONE

Mr. and Mrs. W. L. Pichardt Jr., 1116 Magnolia St., New Smyrna Beach, Florida, announce the engagement and forthcoming marriage of their daughter Louise Campbell



Pickhardt to Dennis E. Stone, son of Mr. and Mrs. M. F. Stone of Tallahassee, Florida.

The bride-elect, currently a junior at Florida State University, Tallahassee, is a graduate of New Smyrna Beach Senior High School and a grduate of Daytona Beach Community College.

The prospective bridegroom is a dental technician with Seminole Dental Lab in Tallahassee.

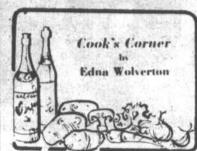
An April 28 wedding is being

Pickhardt is the granddaughter of Mrs. J. H. Bagley and the late Mr. Bagley of Hertford.

New ideas for chili and beans

I discovered several new preparations and serving suggestions with the one pot meal chili and beans.

First of all, use dried kidney beans, cooking as directed on package with a nice slab of salt pork. Caution: do not overcook the beans, cook only until done to the slightly crunch stage, not mush.



Serving condiments with chili was a new idea introduced to me at a Halloween party. The hostess had marinated red onions in an oil and vinegar mixture, chopped cucumber and grated cheese. This was presented as choices to layer or top cups of chili and beans.

I hesitated on the cucumbers with my first serving, but discovered with the second how tasty the combination

After experimenting on my own here are the results.

Chili and Beans

1 lb. package dry kidney beans cooked according to package directions with a slab of salt pork

3 lbs. ground beef 5 lbs. canned tomatoes 1 large onion, chopped 1 large green pepper, chopped 1 or 2 cans of chili powder garlic powder to taste salt and pepper to taste

Brown nteat, onions and pepper until meat is done. Add seasonings and tomatoes. Cook over moderate heat for several hours until thick. Add drained beans and simmer

Serve with the following condiments:

1 medium cucumber

gently. Freezes well.

1 large red onion, sliced into thin

(Marinate the cucumber and onion in the following mixture)

6 Thsp. oil 2 Tbsp. vinegar

1/2 tsp. Accent 1/2 tsp. salt

Mix above and shake well. Refrigerate onion and cucumber in mixture until serving time. Drain

Grated cheese is also a nice accompaniment.

Add a hot loaf of Garlie Bread to

sop up the juices. You'll enjoy it!

Garlic Bread 1 loaf Italian bread, unsliced

1 stick of butter

30 minutes.

¼ cup parsley flakes 1 tsp. garlic powder

Slice bread. Soften butter and cream in parsley and garlic powder. Spread on one side of each slice reconstructing the loaf on a long? sheet of foil. Bake at 350 degrees for

Volunteer of the month named



Ellen Ange of Rt. 3, Hertford has been selected as Volunteer of the Month by the Area Agency on Aging for the home delivered meals

Ange has been a volunteer since the origination of the program last

"I enjoy delivering meals and because I work with the aging program (secretary) I also have a special interest in older adults. I feel we have a responsibility to these people and we should do whatever we can to make their lives easier," Ange

The Area Agency on Aging in

Hertford administers the homedelivered meals program for the homebound elderly of Hertford. This program began in September 1983 with volunteers delivering eight meals daily.

The food is catered by Servomation Corporation of Rocky Mount, NC. The funds for this program come

People briefs.

Rev. and Mrs. Amos Stone were the guests of Mr. and Mrs. Marion Swindell while they were visiting in Hertford last week during which they attended an appreciation dinner for Bill Cox.

The agency is continually seeking

this program possible.

new volunteers to help us twice a month. Interested persons can call our volunteer coordinator, Dianne White at 426-7556 or 426-8552.

from federal, state and county

resources. Each day two volunteers

donate one hour of their time to make

Hospital Notes

Mrs. Graham Wood of Route 4, Hertford is a patient in Albemarle Hospital.

Senior calendar

The following is a list of activities being planned for the Senior Center located on Grubb St. in Hertford.

January

19 - Bible study class, 1-3. 20 - Blood pressures checked free,

9-12 & 2-5. 23 - Crochet class, 1-4.

24 — Cross-stitch class, 10-12.

25 — Bingo, 2-4; Men's exercise class 5-6.

26 - Bible study class, 1-3. Last week's bingo winners were Hester Reid and Bonnie Nixon. Exercise class, cross stitch class

and basket-weaving class will be taught in the near future. Call the Center now for more information (426-5404). INCOME TAX ASSISTANCE -

Starting Friday, January 27, Jane Riddick will be at the Center to help you prepare your income tax forms. You must call the Center (426-5404) to make an appointment. The preparation fee is \$5 and up.

nts For Homeowners

Buying an energy-efficient new refrigerator may save you almost enough money in 10 years to pay for the cost of the new refrigerator. Because of innovative design, average electric power consumption of today's household refrigerators is lower by nearly 50 percent when compared to units built just ten years ago.

The energy savings result

partly from more sophisticated technology and new materials. Frigi-Foam polyurethane insulation, instance, is twice as effective as fibrous types being used today. Also, the state-of-the-art Meter-Miser compressor, sealed in steel and lubricated for life, squeezes the maximum

refrigerating power from every kilowatt used.



Your USED CAR LEADER

offers these specials during January



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Our New Investor Option IRA.

For millions of Americans, Individual Retirement Accounts have offered more retirement security. There was just one drawback.

THENCHBIRAINVESTOR OPTIONS The ways to invest in

an IRA at a bank were limited.

But that's all over now at NCNB. Our new Investor Option IRA gives you

all kinds of ways to put your retirement dollars to work. As you can see by the chart, you can pick the investments that work best for you.

So, if you have an IRA somewhere else, this is a good time to switch over. If you're just starting one, we're a good place to begin.

Eitherway, come see us soon. Because now is the time to decide on your tax break. The Investor Option IRA. It's right in your neighborhood.

Member FDIC For IRA information, call 704-374-7351, collect.

· 50th Anniversary

Mr. and Mrs. Joe W. White celebrated their 50th wedding anniversary on December 11, at their home. The reception was given by their children, Marion Nixon, Joe White Jr., Carolyn Hufton, Ray White and Kay Lane.

1-11	STATEMENT OF COND	TTTON	
	STATEMENT OF COND		
	Hertford Savings & Lo		
	121 N. Church St. Her (Location)	45	
	Date December 31, 1983	57,000	
	ASSETS		
1.	Mortgage Loans and Contracts	(101)	3,503,037
2.	Monmortgage Loans	(102)	120,780
3.	Real Estate Owned & In Judgement	(103)	0
••	Stock in Pederal Home Loan Bank or NCSGC Deposit	(105)	32,100
5.	Cash and Investments	(106)	3,083,242
٠.	Investment in Service Corporation/ Subsidiary	(107)	0
7.	Pixed Assets (Net)	(108)	26,602
8.	Other Assets	(109)	13,451
	TOTAL ASSETS	(120)	6,779,212
	LIASTLITIES AND HE	T WORTH	
9.	Savings Deposits	(205)	6,204,342
10.	Federal Home Loan Bank Advances	(206)	0
11.	Other Borrowed Monay	(207)	STATISTICS .
12.	Other Liabilities	(210)	46,159
13.	Capital Stock	(211)	0
14.	Additional Paid-In Capital	(212)	0
15.	Permanent Capital Reserve	(213)	0
16.	Unappropriated Retained Barnings	(215)	528,711
200	TOTAL LIABILITIES AND MET HORTH	(220)	6,779,212