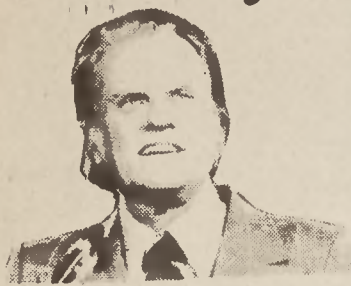


Billy Graham's



"My Answer"

DEAR DR. GRAHAM: I know you will probably think I am foolish, but I recently lost my pet dog and it has almost broken my heart. Do you think it is wrong to feel this way about an animal?

--Mrs. T.J.F.

DEAR MRS. T.J.F.: I am sure many people can sympathize with you because they have valued a pet very much and feel a great sense of loss when that pet dies. It may especially be true for people who live along (which your letter indicates is your situation).

It is important, however, for you to get this issue in its proper perspective. Be thankful for the years of companionship your pet gave you, but do not become so absorbed in its loss that you are emotionally paralyzed. This would not be right, and would be harmful also because it might keep you from establishing relationships with others which you ought to be building.

I cannot say whether or not you have placed too high a value on your pet--only you could answer that. But I would like to suggest that God may want to use this in your life to remind you of a far more important relationship--one that will never die.

That is your relationship with God. Can you imagine how God must have felt when his only Son, Jesus Christ, was nailed to the cross? And yet God allowed it to happen, and Jesus willingly submitted to the horror of that event.

Why? He did it because God loves you, and he wanted to bridge the gap which sin had created between you and God. He wanted you to come to know him personally, and that can be your experience if you will invite Jesus Christ to come into your life and be your Savior and Lord.

I urge you to come to know Christ by committing your life to him. And then get to know other Christians by becoming active in a church where Christ is preached. You need these relationships--both with Christ and with other believers. And they can be yours as you give yourself to Christ and follow him.

MANAGING YOUR MONEY

Understanding Interest Rates

Q. I'm curious. What makes interest rates fluctuate, and just how does that affect the yields on my short term investments?

A. Good question. An interest rate is simply the price of borrowed money. Interest rates are determined by how much money is available in the nation's economy to lend, so interest rates reflect the supply and demand for money. Usually, the more money available, the lower the rate, and the less money available, the higher the rate.

For much of 1980 and into 1981, less money was available in our economy, and so rates climbed. You've probably read about the banks' prime rate rising and falling. The prime rate is the interest rate charged by banks to their major customers. But many very large corporations have discovered that they can borrow at a cheaper rate than their banks charge--they issue short term notes called Commercial Paper. These rates are also affected by the availability of money, but usually the smallest size of commercial paper is \$250,000--far more than most people or small businesses have to invest.

Until recently, higher interest rates were not available to this smaller investor. That is why Money Market funds got their start. By pooling the dollars of many

small investors, Money Market funds can purchase large blocks of commercial paper, and then offer the higher yields to the small investor. Money Funds yields will



tend to rise and fall with the level of interest rates, and are based on an average yield of all the Money Market fund's investments. It changes every day.

Because of the extraordinarily high level of interest rates recently, Money Market funds may help your investment dollars keep pace with inflation. An added plus is that you can withdraw your money at any time--without interest penalty.

One of these Money Market funds is St. Paul Money Fund. They have a 24-hour/day toll-free WATS number to answer questions you may have, and they will send you a free offering prospectus. Read the prospectus carefully before you send money. For complete information, call 1-800-328-1064. In Minnesota, call collect 612-738-5007. Or write to St. Paul Money Fund, Inc. Box 43284, St. Paul, MN. 55164.



YOUR GARDEN

Vegetable Gardens--Tempting Targets for Insect Attacks

Control insects before it's too late.

Insects can reduce yields and lower the quality of vegetables and fruits in home gardens by feeding on leaves, fruit and stems.

The most common and damaging insect in home gardens is the corn earworm, also known as the tomato fruitworm.

Corn earworm moths lay eggs on many frequently-grown plants. These eggs hatch and newly-emerged larvae feed directly on leaves at first, then bore into the fruit.

Cutworms are thick-bodied caterpillars that chew through the stems of young plants near the soil surface at night. Much of the plant is not consumed, but it falls over, wilts and dies as a result of stem feeding activity.

The Colorado potato beetle is a damaging insect that will infest tomatoes, eggplants, peppers and potato plants.

Both adult Colorado beetles and their red larvae will feed on leaves and vines.

Flea beetles can threaten your home vegetable garden by consuming foliage. Damaged plant leaves look as though they were peppered with fine shot, giving the whole plant a bleached

appearance. This makes the plant more susceptible to disease, retards growth and makes leaves wilt, even in wet weather.

Other pests may infest home vegetable gardens. These include leafhopper, Mexican bean beetle, tarnished plant bug, tomato hornworm, bean leaf beetle, cucumber beetle, harlequin bug and European corn borer.

There are many good insecticides available on the market if chemical control is indicated. All of these pests may be controlled with a proper application of Sevin carbaryl, one of the most widely-recommended insecticides, at the labeled rate.

Sevin controls more than 100 home and garden pests, and when compared to most other insecticides, ranks relatively low in toxicity to people, domestic animals, wildlife, birds and fish. Always follow label directions when using Sevin or any other insecticide.

If you suspect that your local garden is infested by any of these pests, contact your local county Cooperative Extension Service agent. He can give you advice on how to identify these pests and how to take adequate control measures.



Flea Beetle



Colorado Potato Beetle

This Place, That Time

"I remember one evening Dad came home, after sweeping out the store at the end of the day, saying he had found a wallet in which there was considerable money. After thinking for a while about whose wallet it could be, he remembered that he had waited on a one-armed Confederate soldier, Terrell Camp, and recalled what difficulty the one-armed customer had in getting the money out of his wallet. Knowing that Mr. Camp would be greatly worried when he discovered that his wallet was gone, Dad said at the supper table that he was going to drive down to Mr. Camp's home below Patterson Springs and relieve his anxiety. He hitched up our horse Patsy to a buggy and took me along. Mr. Camp was greatly relieved to recover his purse and was always a loyal friend and customer."

About 1885
Lee B. Weathers, The Living Past of Cleveland County

Snack Shop
Where Students Meet Their Friends To Eat

WE ARE BEHIND THE RUNNING BULLDOGS... BOILING SPRINGS, N.C.

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Foothills Area Church Directory

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BETHANY
BETHEL
BETHLEHEM
BOILING SPRINGS
BUFFALO
CALVARY
CAMPS CREEK
CARPENTERS GROVE
CASAR
COMMUNITY
CORINTH
DAVID
DAVIDSON MEMORIAL
DOUBLE SHOALS
DOUBLE SPRINGS
DOVER
DREWERY DOBBINS
EASTSIDE
EASTSIDE (K.M.)
ELIZABETH
ELLIOTT MEMORIAL
EMMANUEL
ESKRIDGE GROVE
FAITH (K.M.)
FALLSTON
FLINT HILL
GOLDEN RIDGE
GREEN BETHEL
GROVER FIRST
HIGHLAND
HOPEWELL
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LATTIMORE
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MORRIS MEMORIAL
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MOUNT SINAI
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MULLS MEMORIAL
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NEW BUFFALO
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NEW HOPE
NEW PRESPECT
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NORTH BROOK
NORTHSIDE
OAK GROVE

OAK VIEW
OLIVE GROVE
PATTERSON SPRINGS
PEACH STREET
PIEDMONT
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PLEASANT RIDGE
POLKVILLE
POPULAR SPRINGS
PUTNAM MEMORIAL
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SANDY PLAINS
SANDY RUN
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SHILOH
ST. PAUL (CASAR)
TEMPLE
TRINITY
MOORESBORO
UNION
VICTORY
WACO
WALLACE GROVE
WASHINGTON
WESTOVER
WESTVIEW
ZION
ZOAR
WALLS MEMORIAL

NEW HOME
OAK GROVE
PALM TREE
PINE GROVE
PLEASANT HILL
POLKVILLE
REHOBETH UNITED
ROBERTS TABERNACLE
RUSSELL'S CHAPEL
SHARON
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ST. PETER
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