

Finances Need A Checkout?

New York (NAPS) - We're all space travelers here on this slow-moving vehicle called Earth, at the midpoint of the solar-orbital flight called 1969. It's an appropriate time to perform the functions which in the techno-talk of the moon flights are called "update" and "checkout". Do any of your systems need adjustment to assure that you will achieve the goals you've programmed for your family this year?

In financial terms, you might think of your income as the vehicle for arriving at your destination. But, like a space capsule, the vehicle itself can't arrive at the proper destination unless it is properly programmed. There must be a sound flight plan. Your management of your income is the programming which in the end will determine how far your income capsule will carry your family in the direction of your goals for 1969.

For the midpoint checkout, feed some basic information into your computer. You actually have three incomes, the first of which is called GROSS INCOME. That's the salary you list on your tax returns and use when you're bragging or groaning. But you can't spend it because you never receive it.

Taxes and other deductions may reduce that gross of, say \$500 per month to \$400, or what is called your NET INCOME. After you've paid for such essentials as food and shelter from net income, you're left with about \$125. Consumer finance experts call this sum your DISCRETIONARY INCOME. You have some choice in how it's spent.

Up to this point, your maneuvers have been controlled. Now, like the commander of a space ship, you can make some independent decisions. After you've used part of the discretionary income to pay previous obligations such as insurance premiums or installment payments, total what's left. The National Consumer Finance Association, a nationwide organization representing about



The clean sweep of outer space has many down-to-earth implications for your finances. Do your monetary systems need an adjustment? What are your best maneuvers? The National Consumer Finance Association helps you to get your financial operations off the ground.

1,100 state-regulated companies that make consumer loans, suggests that you spend no more than half the uncommitted sum new obligations. For example, if ten percent of your month's wages is free and clear discretionary income, don't obligate yourself to spending more than five percent on new credit buying. Then in future months, you'll still have five percent free and clear. As old obligations are repaid, you'll find more leeway in your discretionary income envelope.

Keep the goal of your mission in mind and don't make diversions. Don't waste your money's energy by trivial spending.

It sometimes happens that the choice of how to spend discretionary income comes down to which creditor to pay first. When this signal flashes, many people consider a loan from a bank or state-regulated consumer finance firm which will allow them to phase their finances, consolidating their debts. Instead of

paying ten creditors, for example, they only pay one. Sometimes, this is the only way a family can reduce its monthly payments to an amount that will fit its budget. However, debt consolidation does not reduce the amount of debt's pull on your income vehicle. As a matter of fact, it increases the total debt with the addition of new interest charges.

What this maneuver does accomplish is to reduce the monthly outlay by spreading payments over a longer period. In addition to synchronizing your budget, this helps to protect that energy reserve known as your good credit rating, which might be jarred out of operation by continued juggling of bills and creditors.

Before using credit, it is wise to check with the experts on how much financial thrust you need to borrow and how much you can handle. One of the best sources of free advice is the manager of a state-regulated

food news & cues

from the Quaker Test Kitchens

Summer Menu Features Stuffed Peppers



Crumbled corn bread sparked with onions and mushrooms makes a savory stuffing for garden-fresh green peppers. There's special eating enjoyment in store when you serve Superb Stuffed Peppers with a favorite roast, gravy, sliced tomatoes and iced tea.

SUPERB STUFFED PEPPERS

Makes 6 servings

- 3 medium-sized green peppers
- 1/2 cup chopped onion
- 1 1/2 cups sliced fresh mushrooms
- 3 tablespoons butter or margarine
- 1/2 pan (3 cups) coarsely crumbled corn bread*
- 1/2 teaspoon salt
- Dash pepper
- 1/2 teaspoon sage
- 1 egg, beaten
- 2 tablespoons water

Heat oven to moderate (350°F.). Cut green peppers in half lengthwise; remove seeds. Cook green peppers about 5 minutes in boiling salted water to cover; drain.

Saute onion and mushrooms in butter; combine with remaining ingredients, tossing lightly. Place green pepper halves in 11 x 7-inch baking pan; fill green pepper halves with stuffing. Pour water into pan to a depth of about 1/4 inch. Bake in preheated oven (350°F.) about 20 to 25 minutes or until piping hot. Serve as an accompaniment to your favorite roast and gravy.

*CORN BREAD

- 1 1/4 cups enriched corn meal
- 1/2 cup sifted all-purpose flour
- 1/4 cup sugar (optional)
- 1/2 teaspoon salt
- 1 tablespoon baking powder
- 1/2 cup vegetable oil
- 1 egg, beaten
- 1 cup milk

Heat oven to hot (425°F.). Sift together dry ingredients into bowl. Add oil, egg and milk. Lightly stir until blended. Bake in greased 8-inch square baking pan in preheated oven (425°F.) about 20 minutes.

NOTE: Remaining corn bread can be wrapped and frozen for later use or toast it and serve with butter and jelly for a breakfast treat.

consumer finance office. Like the spacemen's back-up team on the ground, he can assess the options for you, tell you how big a payment you can

safely make, whether you buy on credit from a retailer or borrow money and shop with cash. Since he is not interested in extending loans you can't repay comfortably, you can be sure he will be as pragmatic as if he were sitting in Ground Control.

You're midway in the orbit. Make the modifications you need and enjoy your flight.

Pal Of His Wife

"Madam," said the hobo, "I once had a wife and family of my own—but I couldn't be contented. I growled and grumbled at everything—and finally left home."

"Well, here's a chicken sandwich for you, sir," said the housewife. "Mighty few husbands are as considerate as that."

Franklin Mem. Hospital Notes

The following were patients in the hospital Thursday morning:

PATIENTS: Mary Elizabeth Alston, Castalia; Susan Temperance Alston, Louisburg; Mildred Blackley Appleford, Franklinton; Rose West Aycock, Louisburg; Bessie P. Bartholomew, Louisburg; Herman Bartholomew, Louisburg; Mattie Denton Burchett, Louisburg; Fulton Ernest Bowers, Franklinton; Gracie Webb Branch, Louisburg; Sallie Bessie M. Cappell, Louisburg; Alice Faye Champion, Louisburg; Arthur Green (Jack) Collins, Castalia; Columbus Watson Collins, Castalia; Swannanoa Fogleman Collins, Franklinton; Beulah Tucker Dall, Franklinton; Sam Buck Debnam, Louisburg; Leila E. DeLoach, Louisburg; Vernon Ozell Edwards, Henderson; John W. Ferguson, Louisburg; Marjorie Jeffreys Finch, Louisburg; Lena Levister Fogg, Louisburg; Faye Barbour Fuller, Louisburg; William Oliver Fuller, Sr., Louisburg; Cora Edwards Harper, Louisburg; Zebulon Vance Harrell, Louisburg; Frances Reams Harris, Warrenton; Sallie Ball Harris, Louisburg; Doctor Emmett House, Louisburg; Sidney Joshua House, Louisburg; George Irvin Hunt, Louisburg; Ann Elaine Fogg Johnson, Franklinton; Martha Overton Joyner, Louisburg; Marnie Perry Kearney, Franklinton; Curtis Gupton Lancaster, Louisburg; Ruby W. Lanier, Louisburg; Baby Girl LaPrade, Louisburg; Lizzie Alston Lee, Louisburg; Terrence Lynch, Hollister; Betty Collins Mann, Louisburg; James Paul Marks, Jr., Louisburg; Bessie Bailey May, Louisburg; William Ernest Medlin, Louisburg; Charlie Coriells Morgan, Louisburg; Kenneth Otis Morgan, Franklinton; Sandra Jean Decker Morris, Franklinton; Adrian Murray, Sr., Zebulon; Mary Rivers Pearce, Franklinton; James L. Pergerson, Sr., Louisburg; Aggie Rebecca Perry, Louisburg; Lois Tucker Perry, Louisburg; Lucy Irene Perry, Louisburg; Marie Abbott Perry, Louisburg; Maggie Pearce Ray, Zebulon; Cornelia Howell Richards, Louisburg; Lucindy Silver Richardson, Louisburg; Pearl West Robbins, Louisburg; Robert Lafayette Robbins, Louisburg; Dorothy Carter Shearon, Franklinton; Judy Dickerson Smith, Louisburg; Marguerite Faulkner Spencer, Louisburg; Annie Evans Stallings, Louisburg; Florence L. Stallings, Louisburg; Edgar Taylor (Jones) Thomas, Louisburg; William H. Valentine, Louisburg; Myrtle Swanson Wester, Louisburg; Mildred Harris Wheeler, Franklinton; Josephine Tucker Williams, Franklinton; Leroy Williams, Louisburg.

Flat Rock

Mrs. A. Elizabeth Guazze-lli, a native of Franklin County, now living in South Bound Brook, N. J., is a patient at the John F. Kennedy Hospital in Edison, N. J.

Justice

Mrs. George Bunn, Mrs. Faye B. Phelps and children, Chris, Warren and Robin were in Manteo for the weekend. They say the pageant "The Lost Colony" and visited other places of interest.

Miss Jo Anne Carden went to Raleigh Friday afternoon for the week-end with Mrs. Peggy B. Perry and children, Donna and Ken.

Mr. and Mrs. W. C. Wheless and son Danny from Durham spent Friday night with Mrs. Lena B. Wheless and the day Saturday with Mr. and Mrs. W. G. Rice.

Mrs. James E. Crowe and children, David, Robert and Tommie, from Charlotte and Mr. Dickie Broome and Miss Joan Long from Raleigh had lunch with the Rev. and Mrs. George L. Broome family Sunday.

Mr. Calvin White from Jacksonville visited in the home of his mother, Mrs. Vera S. White last weekend.

Miss Ovada Bowden and Mrs. Leona Johnson from Rocky Mount and Freddie Johnson from Maryland arrived at the home of Mr. and Mrs. Ernest Moore Thursday afternoon and stayed until Friday afternoon. Saturday guests were Mr. and Mrs. Ennis Strickland from Butner then Mr. and Mrs. Earl Moore from Durham came and spent the night.

Mr. and Mrs. W. T. Boone and son Dennis took another son Don to Western Carolina College at Cullowhee this week.

Mr. and Mrs. Woodall Dean and girls, Jane, Karen and Marsha from Frederick, Md. are visiting in the home of Mr. and Mrs. E. J. Wheless this week.

Mr. and Mrs. Curtis Gatling and children, Danny and Trina, visited friends in Hendersonville last weekend.

Mr. and Mrs. Marion Wheless and girls, Ann and Fran, were in Greensboro Sunday for the day in the home of Mrs. W. H. Bennett and Mr. and Mrs. Darrell Riley.

Mrs. Robert Harris and Myra Harris were at High Point, Greensboro, Thomasville and Salisbury Tuesday and Wednesday on an educational tour sponsored by the Southern Manufacturing Association. Myra won a free trip for herself and the 4-H club leader for her long time

record on Home Improvement.

Mrs. C. H. Stallings from Rocky Mount visited in the home of Mrs. Vera S. White Sunday.

Mr. and Mrs. Lee Wheless from Butner visited Lee's mother, Mrs. Lena B. Wheless Monday afternoon.

Mrs. Ruby M. Stone returned home Tuesday afternoon after an extended visit at Fountain and Pink Hill with relatives.

Mr. and Mrs. Bill Boyd and daughter, Ronda, from Butner visited Mr. and Mrs. Vester Earp Tuesday afternoon.

Attends Appalachian Institute

Boone - Mrs. Mary L. Hill of Louisburg is one of 29 students selected to attend a week-long institute at Appalachian State University which will enable classroom teachers to identify and help meet the needs of children handicapped by communication disorders of speech and hearing.

Director of the program is Dr. Charles E. Palmer, a certified speech pathologist and Chairman of the Department of Speech at Appalachian. The assistant director is Mrs. J. Lou Carpenter, a speech professor and Director of the Speech Clinic on the ASU campus.

In addition to Palmer, Carpenter, and a group of special consultants, two lecturers both widely recognized in their fields, have been added to the institute staff. They are Donald Bynum, the Executive Director of the Charlotte Speech and Hearing Center, and Mrs. Gretchen M. Phair, Supervisor of Speech Correction of the Department of Public Instruction for the state of Wisconsin.

Masonic Notice

There will be a stated communication of Louisburg Lodge 413 A.F. & A.M. Tuesday evening, July 22nd, at 7:30 in the Masonic Temple on Jolly Street. All Master Masons are cordially invited.

Thanks

I would like to take this opportunity to express my appreciation to Dr. Corpening and the nurses at Wake Forest Hospital while I was patient there and also to relatives and friends for their cards, flowers and prayers. May God bless you.

Mrs. Bettie Hight

JULY Clearance Sale

FOX'S DEPT. STORE

1. Entire Stock Of Ladies
**SUMMER DRESSES,
SPORTSWEAR, HATS,
JEWELRY, HAND BAGS**

Reduced
Up To **50% off**

2. Entire Stock Of Men's
**SPORT SHIRTS, SUITS
SPORT COATS, DRESS
PANTS, STRAW HATS**

Reduced
Up To **30% off**

3. Entire Stock Of Boys
**SUITS, SPORT COATS,
SPORT SHIRTS, DRESS PANTS**

Reduced
Up To **30% off**

4. Entire Stock Of
LADIES SHOES

Reduced From
20 to 30% off

5. Entire Stock Of
CHILDREN'S WEAR

Reduced Up To
30% off

FOX'S DEPT. STORE

THE FRANKLIN TIMES

COLUMNS

TOBACCO TIME 69

School Daze

THE CHARGER

TRENCH NATIONAL DANCE COMPANY

JACQUES DOLOI

THE LEE EVANS TRIO

CAROLINA ALL-STAR

FISHING PERMITS

THESE ARE SOME OF THE THINGS WE PRINT FOR OTHERS

WHAT CAN WE PRINT FOR YOU?