

Budgeting For A New Home

Each year thousands of Americans realize the dream of owning their own homes, knowing they can look forward to years of enjoyment and sound financial investment. For most people, buying a home is the single most important financial decision. And while there can be both personal and financial rewards in owning a home, there also may be disappointment and financial

The Better Business Bureau advises all prospective home owners to be informed and plan carefully in order to reach the wisest home buying decision.

How Much To Spend

Along with other needs, the most important factor in home buying is knowing how much money one can afford to spend, the down payment at the time of purchase, the monthly payments in the years ahead, yearly maintenance and up-keep costs.

Although in the past home buyers have used as a rule of thumb spending no more than 2 and 1/2 times the current annual net salary (after all taxes and other deductions), this may not apply to everyone. Be sure to calculate all monthly costs, the down payment, real estate taxes, utility

consumer tips

cost and other significant expenses.

In addition, consider the yearly costs for such things as insurance, mortgage payments and maintenance. To estimate the cost range, total all current and estimated future costs for yearly non-housing expenses such as food, clothing, health and dental care, insurance education, transportation, installment payments for cars and appliances, etc. Also, be sure to add some figure for anticipated savings each year. Deduct these amounts from the annual net income to reach an estimated yearly housing budget.

Cash Reserves

Be sure to determine the amount of cash on hand before purchasing a home. Very few people can afford to pay cash for a home and must borrow money in order to buy. Keep in mind that the amount of cash down payment will determine the amount of money to be borrowed and the amount of interest to be paid over the years of the loan. For example, a person buying a \$50,000 home making a down payment from cash reserves of \$5,000 (10%) would need to borrow \$45,000 rather than the full purchase price. The larger the down payment, the lower the monthly mortgage payments and interest over the years.

Remember that cash may be needed for home repairs, loan closing costs, moving expenses and other relocation costs. There may also be unexpected family expenses emerg-

available cash reserves for a down payment. And don't forget the amount of interest the down payment will accrue if a home is not purchased.



EXCITING! START TODAY! PICK UP YOUR GAME TICKET AND MARKERS TODAY!



9 PRIZE LEVELS



ODDS AS OF JAN 24, 1979

Prize Value	No. of Prizes	Odds for One Store Visit	Odds for 8 Store Visits	Odds for 16 Store Visits
\$2,002.00	31	207,258 to 1	25,907 to 1	12,953 to 1
1,001.00	80	80,312 to 1	10,039 to 1	5,020 to 1
200.00	199	32,284 to 1	4,036 to 1	2,018 to 1
100.00	591	10,871 to 1	1,359 to 1	679 to 1
20.00	811	7,922 to 1	990 to 1	495 to 1
10.00	2,222	2,291 to 1	281 to 1	140 to 1
5.00	4,545	1,407 to 1	126 to 1	63 to 1
2.00	18,714	343 to 1	42 to 1	21 to 1
1.00	110,778	58 to 1	7 to 1	3 to 1
TOTAL	137,991	46 to 1	6 to 1	2 1/2 to 1

This game being played in the one hundred and fifteen (115) participating Winn-Dixie Stores located in Mecklenburg, Davidson, Cabarrus, Guilford, Iredell, Scotland, Randolph, Anson, Rowan, Stanly, Surry, Richmond, Moore, Lincoln, Gaston, Aitkin, Cleveland, Rutherford, Forsyth, Catawba, Alexander, Watauga, Union, Rockingham, Burke, Caldwell, McDowell and Wilkes Counties, North Carolina; Henry, Florence, Marion, Georgetown, Marlboro, Chesterfield, Darlington, Dillon, York, Kershaw, Sumpter, Lancaster and Chester Counties, South Carolina and Sullivan, Carter and Washington Counties, Tennessee. Scheduled termination date: MARCH 29, 1979.

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THRIFTY BUYS ON QUALITY BRANDS!

25¢ LB. BAG
299¢
 BIG MILL OR CHAMP DOG RATION
 ASTOR FRUIT COCKTAIL... 2 16 OZ. CANS \$1.00
 THRIFTY MAID CUT BEETS... 3 16 OZ. CANS 87¢
 SUNBELT WHITE, GREEN, OR YELLOW 140 CT. LARGE TOWELS... 2 89¢
 ARROW ASSORTED NAPKINS... 180 CT. PKG. 59¢

387¢
 16 OZ. CANS
 THRIFTY MAID CREAM STYLE OR WHOLE KERNEL CORN
 THRIFTY MAID CUT GREEN BEANS... 3 16 OZ. CANS 87¢
 THRIFTY MAID GREEN & WHITE LIMAS... 3 15 OZ. CANS 87¢
 THRIFTY MAID PORK & BEANS... 4 16 OZ. CANS \$1.00
 THRIFTY MAID GREEN BEANS... 4 16 OZ. CANS \$1.00
 THRIFTY MAID MACARONI & CHEESE DINNERS... 4 7 1/2 OZ. PKGS. 89¢

3 16 OZ. CANS \$1
 THRIFTY MAID APPLE SAUCE

12 99¢
 HARVEST FRESH TEMPLE ORANGES LARGE SIZE
 HARVEST FRESH CARROTS... 3 1 LB. PKGS. 49¢
 HARVEST FRESH EGG PLANT... 3 LARGE SIZE 99¢
 HARVEST FRESH AVOCADOS... 2 LARGE SIZE 89¢
 HARVEST FRESH MUSHROOMS... 18 OZ. PKG. \$1.39

69¢
 HARVEST FRESH BROCCOLI LARGE BUNCH
 HARVEST FRESH GREEN ONIONS... 4 FOR 99¢
 HARVEST FRESH RED RIPE STR'BERRIES... 3 PINTS \$1.59
 HARVEST FRESH U.S. NO. 1 WHITE VENT VUE POTATOES... 10 LB. BAG 99¢
 HARVEST FRESH SWEET POTATOES... 4 LBS. 88¢

99¢
 HARVEST FRESH PINEAPPLE JUMBO SIZE

2 \$1.89
 BANQUET FRIED CHICKEN LB. BOX
 BANQUET SANDWICHES... 12 CT. PKG. 99¢

4 \$1
 BANQUET CHICKEN, TURKEY, OR BEEF POT PIES 8 OZ. PKGS.
 DIXIANA SPECKLED BUTTERBEANS OR BABY LIMAS... 24 OZ. PKG. 99¢
 O'BOY WITH CHIVES OR CHEESE... BAKED POTATOES... 2 12 OZ. PKGS. \$1.00
 BANQUET CHIPPED BEEF, SLICED TURKEY, SLICED BEEF, OR SALISBURY STEAK COOK 'N' BAGS 5 OZ. PKGS. 89¢

109¢
 PALMETTO FARM PIMENTO CHEESE 16 OZ. CUP
 SUPERBRAND COTTAGE CHEESE... 2 LB. CUP \$1.09
 SUPERBRAND SOUR CREAM... 16 OZ. CUP 69¢
 MRS. FILBERTS QTRS. MARGARINE... 2 1 LB. PKGS. \$1.00
 CRACKIN GOOD CINN. ROLLS... 12 OZ. CAN 69¢
 CRACKIN GOOD BUTTER-ME-NOT BISCUITS... 2 9 1/2 OZ. CANS 79¢
 BORDEN CHEESE SINGLES... 12 OZ. PKG. \$1.09

\$1.98
 W-D BRAND SMOKED HAM CENTER SLICES LB.

2.35
 2 LB. PKG. HICKORY SWEET SLICED BACON

\$1.19
 1 LB. PKG. HICKORY SWEET SLICED BACON

\$1.88
 W-D BRAND U.S. CHOICE BONELESS FULL CUT ROUND STEAK LB.

\$2.78
 U.S.D.A. CHOICE BEEF RIB EYES 9/11 LB. AVG. CUT & WRAPPED IN FAMILY PACKS FREE

\$2.78
 U.S.D.A. CHOICE UNTRIMMED WHOLE BONELESS RIB EYES

79¢
 W-D BRAND U.S. GRADE A BROAD BREASTED YOUNG TURKEYS 18 LBS. & UP

69¢
 W-D BRAND U.S. CHOICE BONELESS RIB EYE STEAK... 12 OZ. PKG. \$3.79

\$1.39
 W-D BRAND HOT, MED. OR MILD WHOLE HOG SAUSAGE... 1 LB. ROLL

\$2.75
 W-D BRAND MILD WHOLE HOG SAUSAGE... 2 LB. ROLL

99¢
 W-D BRAND U.S. CHOICE BONELESS RIB EYE ROAST... 12 OZ. PKG.

\$1.59
 W-D BRAND U.S. CHOICE BONELESS RIB EYE HYGRADE BALL PARK KNOCKWURST OR FRANKS... 1 LB. PKG.

568¢
 SOUTHERN BISCUIT PLAIN OR SELF RISING FLOUR LB. BAG

488¢
 STOKER'S GOLDEN CORN 17 OZ. CANS

\$5.49
 DISCOUNT BY THE CASE ONLY! FULL CASE OF 6 PINE MOUNTAIN FIRELOGS EA.

\$3.39
 ASTOR INSTANT COFFEE 10 OZ. JAR

78¢
 DUKES MAYONNAISE 32 OZ. JAR

288¢
 THRIFTY MAID SWEETENED OR UNSWEETENED GRAPEFRUIT JUICE 46 OZ. CANS

\$2.99
 BURGUNDY, CHABLIS, OR VIN ROSE PAUL MASSON WINES 1 1/2 LITER BOTTLE

\$1.99
 JOHNSON & JOHNSON TODDLER DISPOSABLE DIAPERS... 12 CT. PKG.

58¢
 THRIFTY MAID TOMATO JUICE... 46 OZ. CAN

\$1.00
 THRIFTY MAID CATSUP... 20 OZ. BTL.
 THRIFTY MAID SLICED, TIDBITS, OR CRUSHED PINEAPPLE... 20 OZ. CAN \$1.00

CLIP THIS COUPON AND SAVE!

\$1.99
 GENERAL MERCHANDISE
 PLAYTEX DEODORANT REGULAR (SAVE 20%), SUPER PLUS (SAVE 30%), OR SUPER (SAVE 20%) TAMPONS... 28 CT. PKG.

89¢
 PEPSI COLA OR DIET PEPSI 64 OZ. OR 2 LITER BOTTLE

288¢
 VALUABLE COUPON
 CHUNK LIGHT STARKIST TUNA
 WITH COUPON: 2 FOR 88¢
 WITHOUT COUPON: 69¢ EACH
 LIMIT 2 WITH 77¢ OR MORE FOOD ORDER & COUPON
 COUPON GOOD THRU SAT. FEB. 10, 1979

1000 Street	Thruway Center	Pine Brook Shopping Center	Parkview	Mayberry	Village Square	Walkertown Center
Monday-Saturday 8:00-10:00 Sunday 12:00 to 7:00	Monday-Saturday 8:00 to 10:00 Sunday 12:00 to 9:00	Monday-Saturday 9:00 to 9:00 Sunday 12:00 to 7:00	Monday-Saturday 9:00 to 10:00 Sunday 12:00 to 9:00	Monday-Saturday 9:00 to 9:00 Sunday 1-7	Monday-Saturday 9 to 9 Sunday 1-7	Monday-Saturday 5:00 to 10:00 Sunday 1:00 to 7:00