



CLASSES—Jaycee president Harold Brewer shows some of the materials to be used in the shooter education project beginning Saturday at Upchurch Gym.

Gun Classes Start Saturday

The Hoke County Jaycees will conduct the National Jaycee Shooting Education Program beginning Saturday. The program open to boys and girls between the ages of 7-14 is co-sponsored by the U.S. Jaycees and Daisy.

Features of this community program are:

1. Proper gun handling.
2. Firearm safety.
3. Shooting teams and competition.
4. Education for a lifetime, recreation sport.

Promoted

Clarence W. Page, a native of Hoke County, has been appointed division manager, Ordinary Agencies Department, Eastern Home Office Region for Prudential Insurance Company of America.

Page is a 1965 graduate of Upchurch High School. He earned a B.S. degree in political science from North Carolina A. & T. State University, Greensboro.

Page, who assumed his new duties Jan. 6, is responsible for the hiring, training, and development of professional marketing representatives for Prudential in his area.

Page is the son of Clarence and Elma Page of Lumber Bridge.



Consolidated Report of Condition of The Bank of Raeford

of Raeford in the State of N.C. and Domestic Subsidiaries at the close of business on December 31, 1974

ASSETS	
1. Cash and due from banks (including \$ none unposted debts)	1,144,353.11
2. (a) U.S. Treasury securities	51,050,025.00
(b) Obligation of Federal Financing Bank	1,050,025.00
3. Obligations of other U.S. Government agencies and corporations	1,450,937.50
4. Obligations of States and political subdivisions	2,169,596.60
7. Federal funds sold and securities purchased under agreements to resell	1,400,000.00
8. Other loans	3,582,472.19
9. Bank premises, furniture and fixtures, and other assets representing bank premises	62,385.80
13. Other assets (item 6 of "Other Assets")	175,329.27
14. TOTAL ASSETS	11,035,099.47
LIABILITIES	
15. Demand deposits of individuals, partnerships, and corporations	4,473,065.35
16. Time and savings deposits of individuals, partnerships and corporations	3,839,951.47
17. Deposits of United States Government	98,769.37
18. Deposits of States and political subdivisions	1,179,025.02
21. Certified and officers' checks, etc.	34,492.47
22. TOTAL DEPOSITS	99,625,303.68
a) Total demand deposits	54,935,355.42
b) Total time and savings deposits	54,689,948.26
25. Mortgage indebtedness	10,400.00
27. Other liabilities	459,624.70
28. TOTAL LIABILITIES	10,095,328.38
RESERVES ON LOANS AND SECURITIES	
30. Reserve for bad debt losses on loans (set up pursuant to Internal Revenue Service rulings)	7,164.64
32. Reserves on securities	9,116.64
33. TOTAL RESERVES ON LOANS AND SECURITIES	16,281.28
CAPITAL ACCOUNTS	
35. Equity capital, total	923,490.41
37. Common stock-total par value	132,673.00
(No. shares authorized 30,000) (No. shares outstanding 13,267 1/3)	
38. Surplus	687,060.00
39. Undivided profits	103,757.41
41. TOTAL CAPITAL ACCOUNTS	923,490.41
42. TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	11,035,099.47

MEMORANDA

1. Average of total deposits for the 15 calendar days ending with call date ... 9,529,966.00
2. Average of total loans for the 15 calendar days ending with call date ... 4,855,006.80

I, W.E. Carter, President, of the above-named bank, do solemnly swear that this report of condition is true and correct, to the best of my knowledge and belief.

Correct-Attest: W.E. Carter
Neill A. McDonald
J.H. Austin
J.L. McNeill

Sworn to and subscribed before me this 7 day of January, 1975, and I hereby certify that I am not an officer or director of this bank. My commission expires Sept. 12, 1977.

Rebecca L. Conoly, Notary Public.

From The Home Agent's Desk

by Ellen Willis & Brenda Canady

Hint: To remove burned food from aluminum pans, fill pan with cold water, add 1/4 cup vinegar and bring to a slow boil. Simmer 10-15 minutes.

Schedule:

Thursday, January 9, 9:30 a.m. Extension Homemakers County Council meeting in the Conference Room of the Federal Building.

Thursday, January 9, 2:30 p.m. Allendale - Antioch Extension Homemakers meeting.

Monday, January 13, 8:30 a.m. Staff conference.

Tuesday, January 14, 9 a.m. North Lakes meeting.

January 15 - 17 Annual Extension Conference.

COPING FINANCIALLY

With the New Year comes the time to: make resolutions for a more prosperous 1975; take inventory of your net worth; identify changes desired; act to bring those changes into reality by adopting new techniques for increased wealth and discarding poor habits.

Money problems are a growing reality. They may threaten your 1975, but they don't have to mar it. Exercise your control and work to ease money problems and to increase wealth. Consider: that wealth is largely due to habit (of saving, investing, accumulating) and that only to the determined ones does wealth accrue. You might try a family project to enhance your financial position. This will require agreement, renewed thinking, and concerted action from all users of the family money. Why not explore and test such an idea—you can't lose financially.

IDEAS FOR FINANCIAL IMPROVEMENT

1. Tally your net worth and determine your financial progress. Net Worth=Assets minus liabilities (debts owed). Are you operating in the black (assets greater than liabilities) or in the red? Assets include: (a) the market value of physical capital (real estate, home, durable and valuable goods), (b) value of claims (money, savings, each surrender value of life insurance, market value of stocks and bonds, and value of other money benefits receivable), and human capital (value in increased earning power for self-improvement). A net worth statement should distinguish between accumulated wealth and accumulated junk and reveal your true financial situation.

2. Adopt and follow a budget. This is the surest way to bridge the gap between expenditures and earnings and provide for financial success. A well-made budget: (a) identifies the stock (quantity measured at a particular time) and flow (quantity measured during a time period) of family money; (b) designates how much money is to be spent and how much is to be saved for emergencies and future purchases; (c) lists in order of priority things to be purchased and approximate time of purchase; (d) states the amount of money that can be used for each type of expenditure such as food, clothing, recreation, etc.; (e) maintains records of how the money is actually used; (f) evaluates appropriateness of budget in terms of family goals and makes necessary changes for improvement. Budgeting is a way to control expenditures and to assure using your money for things that are most important.

3. Maximize the buying power of your dollar. Decide exactly what is needed and the maximum amount you can invest before going to the market. Compare the extra costs and benefits of alternative goods, and avoid overbuying style, convenience or prestige features. Buy only the quality of goods needed—an irregular quality or used item may fit the need as well as a new one. Before making any purchase, weight its opportunity cost (value of what is being sacrificed). Learn to bargain, especially for big ticket items; the ticket price may not be the lowest selling price. Plan purchases to take advantage of as many price reduction sales as possible.

BUYING POWER SUCCESS = WORTHWHILE GOODS & SERVICES FOR FEWEST DOLLARS.

4. Minimize Use of Credit. The cost of credit increases the cost of the product, reduces the buying power of dollars, and places a liability on future income. Think in terms of total cos. of credit. Is it worthwhile?

5. Get maximum service from goods. Form habits of using goods as long as economically feasible—use up completely or until repairs are too expensive. Fewer replacements for items means more money available for other needs or wants. Why not analyze family's habits in using products: then identify and eliminate waste?

6. Put goods and talent to productive use. Try your hand at creativity—alter, repair, improvise, restore and put idle or retired goods into useful service. Such projects might be substituted for family recreation activities. The goods produced might be used in the home, shared with others, or sold for extra cash. Also consider ways of using personal ability and available time for increased earning power.

Deaths And Funerals

Catherine Livingston Clark

Funeral services for Catherine Livingston Clark were held Tuesday at Raeford Presbyterian Church by the Rev. John Ropp.

Mrs. Clark, who died Sunday in Gastonia, was 54.

She is survived by her husband, Hilton Clark of Gastonia; a sister, Mrs. Virginia Parnell of Maxton and a brother, Joseph Livingston, Sr., of Red Springs.

Pallbearers were Tommy Summers, Johnnie King, H.L. McMinis, Joseph Livingston, Jr., Carlton Gainey and Julian Love.

Mrs. Mary F. Baxley

Funeral services were conducted at 2 p.m. Tuesday for Mrs. Mary F. Baxley at the Evangelical Methodist Church, The Rev. W.H. Ginn officiated. Burial was in Raeford Cemetery.

Mrs. Baxley 64, died Sunday in Highsmith-Rainey Memorial Hospital.

Surviving are her husband, Paul Baxley; a daughter, Mrs. Stella Mae Oxendine of Warner-Robbins, Ga.; four sons, Paul Baxley, Jr., of High Point, Roscoe Baxley, Thomas Baxley, and Buck Baxley, all of Raeford; a brother, G.G. Faircloth of Raeford, 20 grandchildren and 16 great-grandchildren.

Hoke Senior Seeks Award

George McCown King, Jr., of Raeford will be among 24 high school seniors to be interviewed Friday by the District III Morehead Selection Committee.

Six finalists will be chosen from District III to appear in Chapel Hill Feb. 28 for interviews with the central committee.

Morehead Awards provide all-expense paid undergraduate educations at the University of North Carolina. Due to increases in tuition and other expenses, the Morehead Foundation has increased the value of the award to \$2,500 per year.

Workshop Set

The Lumber River Council of Governments will sponsor a workshop on the new Fair Labor Standards Act on Jan. 15 at the Robeson County Library.

The act deals with wage and hour requirements for public employees, and effective Jan. 1, its coverage expanded to police and fire employees.

Chief of the wage and hour division of the U.S. Department of Labor in Raleigh will give a presentation and answer questions.

The workshop will begin at 1:30 p.m.

LEGALS

1406; thence South 63 degrees 03 minutes West 101.70 feet to a stake; thence South 67 degrees 48 minutes West 100 feet to a stake; thence South 73 degrees 51 minutes West 100 feet to an iron stake; thence South 5 degrees 43 minutes West 179.06 feet with the Community House lot line; thence with another line of the Community House lot line North 84 degrees 17 minutes West 100 feet to a stake; thence South 5 degrees 43 minutes West 425.59 feet to the point of BEGINNING, and containing 4.47 acres, excluding the right of way.

Subject to a twenty (20) foot in width easement of ingress and egress granted to Rockfish Water System, Inc. and lying parallel to the Aberdeen & Rockfish Railroad right of way.

TOGETHER WITH all improvements thereon and all plumbing, ventilating, air conditioning, heating, electrical, sprinkler and boiler equipment and all other equipment of every kind attached to or used in connection with the improvements located on said land.

This sale will be made subject to all taxes and special assessments affecting the above described property and to a lease covering said property dated August 1, 1972 between Rockfish Enterprises, Inc. as Landlord, and Continental Yarn Corporation, as Tenant.

The highest bidder will be required to make a cash deposit of 10% of the first \$1,000.00, plus 5% of the excess over \$1,000.00 of his bid.

This 6th day of January, 1975.

Paul Carruth, Jr.
Substitute Trustee

36-39C

EXECUTOR'S NOTICE IN THE GENERAL COURT OF JUSTICE SUPERIOR COURT DIVISION STATE OF NORTH CAROLINA HOKE COUNTY

Having qualified as Executor & Executrix of the estate of Carrie McLaurin McColl of Hoke County, North Carolina, this is to notify all persons having claims against the estate of said Carrie McLaurin McColl to present them to the undersigned within 6 months from date of the publication of this notice or same will be pleaded in bar of their recovery. All persons indebted to said estate please make immediate payment.

This 30 day of December, 1974.
H. Thomas McColl, Executor
Route 2, Box 331, Raeford, N.C. 28376
Effie Forbis, Executrix
Box 44,
Lumber Bridge, N.C.

36-39C

EXECUTOR'S NOTICE

Having qualified as Executor of the Estate of MARIE T. ACUS, Deceased, late of HOKE COUNTY, NORTH CAROLINA, this is to notify all persons having claims against the estate of said deceased to exhibit them to the undersigned at Post Office Box 1125, Aberdeen, North Carolina 28315, on or before the 14th day of JULY, 1975, or this notice will be pleaded in bar of their recovery. All persons, firms or corporations indebted to this estate will please make payment immediately to the undersigned.

THIS 24th day of DECEMBER, 1974.

DONALD JOSEPH KIDDER
Executor of the Estate of Marie T. Acus

JOHNSON, POOLE & CROCKETT
Post Office Box 1125
Aberdeen, North Carolina 28315

35-38C

NOTICE OF SALE OF REAL ESTATE UNDER EXECUTION NORTH CAROLINA HOKE COUNTY EMPLOYMENT SECURITY COMMISSION OF NORTH CAROLINA

vs.
J.C. Thompson T/A J.C. Thompson, Contractor
Defendant

Under and by virtue of an execution dated the 24th day of September, 1974, directed to the undersigned from the Employment Security Commission of North Carolina in the above entitled action and under and by virtue of authority conferred upon the undersigned by Chapter 96, Section 10 (b) of the General Statutes of North Carolina, I will on the 17th day of January, 1975, at 12:00 o'clock noon, at the door of the Hoke County courthouse in Raeford, North Carolina, offer for sale to the highest bidder for cash, to satisfy said execution, all right, title, and interest which the defendant, J.C. Thompson T/A J.C. Thompson, Contractor now has or at any time at or after the docketing of the judgement in said proceeding had in and to the following described real estate, lying and being in McLauchlin Township, Hoke County, North Carolina.

A certain tract or parcel of land in McLauchlin Township, Hoke County, State of North Carolina and:

Lying and being north of Rockfish Creek and beginning at an iron stake in the north right-of-way margin of a paved road leading from the Rockfish Parkton road to Raeford, said iron stake 30' from the center line of the aforesaid road and being the southwest corner of an 8.2 acre tract as recorded in map book 4, page 45, Hoke County, and runs thence N - 6 - 25 E 380.8 ft to an iron stake; thence S 37-25 W 142.3 feet to an iron stake in the north right-of-way margin of said road north 57-55 W 91.3 feet to the beginning, containing 1.35 acres, more or less, surveyed April 4, 1959 by J.P. McMillian Jr.

This 13th day of December, 1974.

Harold G. Wiggins,
Process Agent, Employment Security Commission of North Carolina

33-36C

NOTICE OF SALE NORTH CAROLINA HOKE COUNTY

Under and by virtue of an order of the Superior Court of Hoke County, North Carolina made and entered in the action entitled "HOKE COUNTY VS. GEORGE HOLLINGSWORTH ET AL", the undersigned Commissioner will, on the 13th day of January, 1975, offer for sale and sell for cash, to the last and highest bidder at public auction, at the courthouse door in Hoke County, North Carolina, in Raeford, at 12:00 o'clock Noon, the following described real estate, lying and being in Raeford Township, Hoke County, North Carolina, and more particularly described as follows:

Being all of Lot No. Seven (7) of a map entitled "SUBDIVISION OF THE H.A. BOYLES LAND", by J.H. Blue, Registered Surveyor, in February, 1948, and recorded in Map Book 2, Page 289, and described in metes and bounds as follows:

BEGINNING at a stake in the southern edge of Robeson Avenue, the same being the Northeast corner of Lot No. 6 of said subdivision; thence with the southern edge of said Robeson Avenue, S 85-25 E 50 feet; thence S 4-35 W 150 feet; thence N 85-25 W 50 feet; thence N 4-35 E 150 feet to the BEGINNING.

This sale will be made subject to all outstanding taxes, and all local improvement assessments against the above described property not included in the judgment in the above described property not included in the judgment in the above entitled cause.

CASH DEPOSIT: Ten per cent (10%) of the first \$1,000.00 and five per cent (5%) over \$1,000.00.

Posted this 11th day of December, 1974.

WARREN L. PATE, COMMISSIONER
HOSTETLER & McNEILL
ATTORNEYS AT LAW
RAEFORD, N.C.

33-36