

# GET MORE YARDAGE FROM YOUR DOLLAR AT FAMILY DOLLAR

**20 OUNCE LAVORIS MOUTHWASH AND GARGLE**  
A \$1.85 EACH VALUE  
**2 FOR \$1**  
LIMIT 2

YOU OWE IT TO YOURSELF TO SHOP AT FAMILY DOLLAR EVERYTHING \$5 OR LESS

**14 OUNCE PINE-SOL CLEANSER**  
REG. 25¢ EACH  
**5 CANS \$1**  
LIMIT 5

**NATIONAL BRAND HEALTH AND BEAUTY AIDS**  
REG. TO 77¢ EACH  
YOUR CHOICE  
**2 \$1**  
LIMIT 2 EACH

**3-0Z TUBE GLEEM**  
BOX OF 12  
**3 \$1**  
LIMIT 3

**SELF-STICK WALL ADHESIVE**  
REG. \$1.27  
**\$1**  
ROLL

**HEALTHOMETER BATHROOM SCALES**  
**\$5**  
EACH

**2 OUNCE ULTRA SHEEN CONDITIONER**  
REG. \$1.13  
**67¢**  
LIMIT 2

**14" x 50" MIRROR FOR DOOR OR WALL**  
REG. \$3.99  
SAVE 99¢  
**\$3**  
EACH

**FAMOUS CHILTON'S ALUMINUMWARE**  
7 CUP PERCOLATOR  
4 QUART POT  
DISH PAN  
3 PC. RANGE SET  
3 PC. PAN SET  
TEA KETTLE  
**\$1.37**  
EACH

**TWIN PAK POTATO CHIPS**  
REG. 94¢  
**77¢**

**VALUES TO \$7 CHILDRENS, TEENS & LADIES OXFORDS**  
LATEST FALL STYLES  
**\$3.99**  
TO \$5 PAIR

**MENS & BOYS JACKETS**  
SKI & LONG LENGTH STYLES  
VALUES TO \$10  
**\$5**  
EACH

**FOR THE LITTLE ONES! TODDLER JEANS SIZES 2-4**  
**\$2**  
TO \$2.99 PAIR

**FAMILY DOLLAR**  
GUARANTEED SATISFACTION

HOURS: Mon. - Sat. 9-9 Sunday 1-6 South Main Street RAEFORD, N. C.  
PRICES GOOD THRU SAT. QUANTITY RIGHTS RESERVED

## From The Home Agent's Desk

By Ellen Willis & Brenda Canady

### GET OUT OF THE "JAWS" OF DEBT

We don't hear much about "loan sharks" today, because credit terms and interest rates of most lenders are regulated by law. However, you can get yourself into the "jaws" of debt due to the overuse or unwise use of credit. This means you have too much debt for your income, did not shop for the lowest interest rate available to you at the time, or let your credit payments get in arrears. Sometimes we want too much, too fast, and are blind to the dangers.

If you're feeling the bite of credit, now is a good time to take a look around and see what you can do to get free of this devouring problem.

How much installment and credit card debt do you owe? List all the monthly payments you must make, not including your housing payments. Divide the total of your monthly payments by your monthly take-home pay and multiply by 100.

If the total is less than 15 percent of your take-home pay you are in the safe area; swim on with caution.

If your installment payments are between 15 and 20 percent, be suspicious of any movements that muddy the waters. You have reached the limits of the danger zone, and need to move back to safety.

If your monthly payments are over 20 percent of take-home pay, you're being eaten alive. How can you survive?

Refuse to make any new debts until you get out of financially troubled waters. This may require strong self control, and you may feel that you are depriving other members of your family. An open discussion of the problem among those concerned can help everyone work together to keep the family afloat. Paying your bills on time can help you keep a good credit rating so that you can get credit easily when you really need it.

Analyze your monthly payments to see which debts can be eliminated first. Concentrate on those debts on which you pay the most in interest charges. Check the installment contracts and credit card agreements for the "APR", the annual percentage rate you agreed to pay. This will be anywhere from about 10 to 36 percent, and is usually 18 percent for retail purchases on credit cards.

Understand the credit accounts

you have. You won't be able to eliminate much interest by early payment on an installment loan for a car or appliance. You have agreed to pay a specified number of payments of the same amount each month. Paying off early seldom saves interest due, but getting behind in payments is like a strong and dangerous undertow.

And, beware the uncontrolled use of the flashing, splashing credit card! This handy device can create a monster that feeds on itself and grows ever larger, especially if the creature is neglected. The laws of North Carolina permit an annual percentage rate of 18 percent, or 1 1/2 percent a month -- of what? Credit care plans vary. Monthly credit card charges may be based on either:

1. the amount you owed after last month's payment
2. that amount you owed before last month's payment was applied to that bill
3. the average amount you owed during the month before your billing date

### WHICH WAY WOULD YOU OWE THE LEAST IN INTEREST?

Keep credit card charges lowest by using the system with the lowest charge method, making the largest payments you can each month and, paying your total bill each month when possible.

A credit card that permits disastrous leaks in family spending may need to be put in drydock until repairs can be made and the family budget stabilized.

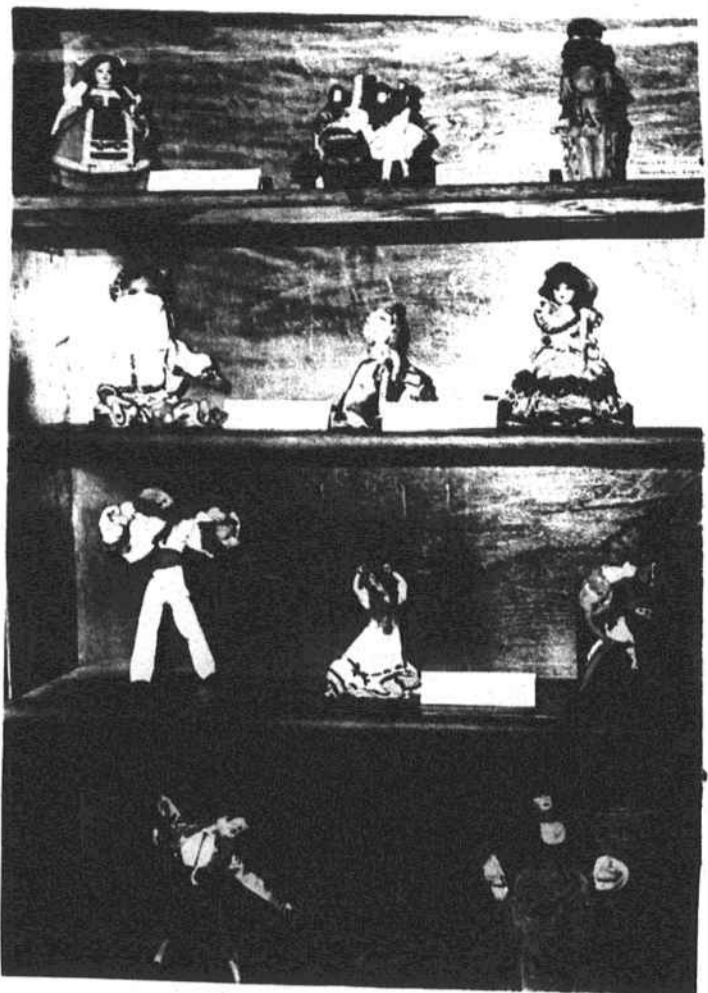
To clear the troubled waters of financial discord and keep them that way, these steps: Use credit only when you must. Shop for the plan with the lowest APR; Have a sure personal plan for repaying; Pay off as soon as possible.

Smooth sailing!

### Knit-Away

### Wages Up

R.P. Bruce, Jr., chairman of the board of Knit-Away, Inc., announced a general wage increase for all hourly paid employees effective September 13, 1975.



DOLLS - Sandhills regional librarian, Pam Williams, assembled a collection of childhood dolls with a bit of history for each doll. The display can be seen at the public library.

## Youth Revival Begins Sept. 4

A Youth Revival will be held at the Church of God of Prophecy on the Aberdeen Highway beginning Thursday, September 4 thru Sunday, September 7.

Services will be held nightly at 7 P.M. The speaker will be the Youth Director, Alton Burrow. Everyone is invited to attend.



Jack Johnson

## Teacher Seeking Ministry

Jack Johnson will preach his trial sermon at the Zion Campbell A.M.E. Church, located in Carolina Park, in Laurinburg, during 11:00 A.M. service Sunday, September 7.

Brother Jack Johnson is a native of Williamston, North Carolina. He is a member and was a Sunday School teacher at Shiloh Baptist Church in Williamston, North Carolina. Frequently, he and his wife and son attended McLaughlin Chapel Church in Raeford, North Carolina.

Brother Johnson is a graduate of Fayetteville State University where he played football and was co-captain during his junior and senior years. He is also working toward receiving a Masters Degree in Psychology at A & T State University in Greensboro, N.C. During this summer he earned certification to teach Exceptional Children from North Carolina Central University in Durham, N.C.

He has taught in the elementary and high schools of Raeford, N.C. He served as a reading specialist at the Samuel Leonard School. Presently, he is teaching Language Arts at the Upchurch Junior High School.



Mr. & Mrs. Johnny Black announce the birth of a daughter Misty Daria, August 29 at Moore Memorial Hospital.

## Personals

Mr. and Mrs. Jeff Harris and son Tom were joined in Roxboro by their other son and family, Mr. and Mrs. Bill Harris and son Jeffery of Cincinnati, Ohio, for a visit with relatives and friends.

Mrs. Kathleen Blue Wilson and her sister, Mrs. Ed Lee of Dunn, have returned from a week's stay at Black Mountain. They were accompanied by Miss Lillian Moore of Raleigh.

**\$\$\$ SUPER DOLLAR SUPER BUYS for... September SAVINGS! \$\$\$**

<p><b>Assorted GREETING CARDS</b> Birthday, Get Well, All Occasion Box of 10 Cards Values to \$1.00 <b>Super Price 2 BOXES \$1</b> SAVE TO 50%</p>	<p><b>Bic BUTANE LIGHTER</b> Our Everyday Low Price \$1.17 <b>SUPER PRICE 84¢</b> LIMIT 3 SAVE 33%</p>
<p><b>25 Assorted Size SPONGES</b> Compare at 79¢ <b>SUPER PRICE 47¢</b> SAVE 32%</p>	<p><b>SPECIAL PURCHASE - Misses Krinkle NYLON PRINT SHIRTS</b> Short Sleeve Man-Tailored Style Sizes S,M,L - Asst. Colors Compare to \$5.00 <b>SUPER \$2.97 PRICE</b> SAVE TO \$2.03</p>
<p><b>Printed BLANKETS</b> 72 x 90 Twin or Double Compare at \$6.99 <b>Super Price \$4.97</b> SAVE \$2.02</p>	<p><b>Fishers DRY ROAST PEANUTS</b> 8 oz Jar <b>Super Price 2 JARS \$1.00</b> STOCK UP!</p>

**SUPER SATISFACTION GUARANTEED**

None Sold to Dealers  
Prices Good Thru Sunday  
While Quantities Last!

**DISCOUNT STORES DOLLAR**

MAIN STREET RAEFORD  
9-9 Mon. thru Sat.  
1-6 Sunday