

# From The Home Agent's Desk

**HINT-** A thick head can do as much harm as a hard heart.

## SCHEDULE

Thursday, November 13, 3 p.m. Antioch Extension Homemakers Club.  
Monday, November 17, 9:00 a.m. Staff Conference.  
Monday, Nov. 17, 7:30 p.m., Phillippi Extension Homemakers Club meets with Mrs. Ollie Augustoni.  
Tuesday, November 18, 12:10 Group.  
Tuesday, November 18, 2:30 p.m. Raedeen Extension Homemakers Club meets with Miss Isabel McFadyen.

## WARNING

The U.S. Department of Consumer Affairs has warned the public to beware of crooked promoters in the budding solar home heating industry. It said both the press and consumers should check out claims with a reliable engineer before writing about or investing in energy systems which use sunlight to heat houses.

Since the advent of the energy crisis and shortages of fillit fuels, the interests of homeowners and manufacturers had been drawn to systems - usually involving panels placed on roofs - which use the sun's energy to heat both the house and the water used in it.

Experts say that while various companies are producing parts for solar heating systems, there are few firms which are able to provide a complete system for the average house.

Solar power has a great potential to help solve individual and national energy problems, but this potential could be seriously hurt if a few disreputable merchants give solar a bad name.

## TO SAVE OR NOT TO SAVE?

The question may not be whether you will save, but how you can do it. The question may be how to set up a plan for saving that you can stick to without succumbing to the temptation to spend every cent you make. Saving money seems to come easy for some people; for many others it is almost an impossibility.

Are you one of those people who "can't save a dime?"

A 1974 study of family money practices revealed that 71% of the families saved some money during the previous year. Of those savers, 33% saved regularly, 31% saved when they had "extra money," and 7% saved both ways. However, about 1/4 of the families had to dig into savings to help pay bills during recent periods of economic stress and 29% had not saved at all.

Why should you save money? Most people can anticipate a time in the future when they will need more money than they have in current income. Often the need is unexpected; at other times one may need extra money for a goal such as a vacation, a new car or education of the children. Most people save:

\*To meet emergency expenses, or those once a year items such as insurance or property taxes.

\*To purchase large items for the home, an automobile, or for college expenses -- your short or long-range goals.

\*To create a fund for investment that will produce more income; you do this when you let savings grow to produce income for your retirement years.

If we were all perfectly logical, rational and self-disciplined, we could live on less than we make and save the balance of the money. Since we aren't that sort of people all of the time, some of us find that automatic savings plans force us to live on less. We try to fool ourselves into thinking that we have less income than we really have. With automatic savings plans we make one decision that sets the plan in action. Then we aren't faced each pay period with a savings decision or find we have no savings after spending. Some good automatic savings plans are these:

\*Payroll deductions for the purchase of U.S. Savings Bonds or for deposit in the employees' credit union. Sign forms with your employer for either plan.

\*Deductions by your bank from your checking account into your savings account. Sign up at the bank.

\*Extra income tax deductions above what would be normal for your family exemptions. This would increase the likelihood of

your receiving an income tax refund that you could use for some special purpose, depending upon the size of the refund. File a new withholding tax form with your employer taking fewer exemptions if you want to put this plan in action.

## Legals

STATE OF NORTH CAROLINA  
HOKE COUNTY

IN THE GENERAL COURT  
OF JUSTICE  
SUPERIOR COURT DIVISION

### ADMINISTRATOR'S NOTICE

Having qualified as Administrator of the estate of Grace F. Calloway of Hoke County, North Carolina, this is to notify all persons having claims against the estate of said Grace F. Calloway 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 the 3rd day of November, 1975.

Mawyer Calloway  
Route 3, Box 47D  
Raeford, N.C. 28376

28-31C

### NOTICE

Effective January 1, 1976:

A Hoke County Ordinance adopting N.C. State Plumbing, Heating and Air Conditioning Codes will be enforced County-wide including the City of Raeford. Copies of the new Ordinance will be available for public review in the Courthouse Annex building. This Ordinance along with the Electrical Ordinance presently in effect will require that permits be obtained and fees paid prior to any work being started. Permits may be obtained from the County Inspector's office located in the Courthouse Annex building.

27-28C

### NOTICE OF PUBLIC HEARING

Notice is hereby given, in accordance with the requirements of the Community Development Act of 1974, that the Joint Governing Bodies of Raeford and Hoke County North Carolina, will hold a public hearing on the Community Development Application on Nov. 18 and 24, 1975, at 8:00 p.m. at the County Courthouse Courtroom.

28-29C

STATE OF NORTH CAROLINA  
HOKE COUNTY  
IN THE GENERAL COURT  
OF JUSTICE  
SUPERIOR COURT DIVISION

### EXECUTOR'S NOTICE

Having qualified as Executrix of the estate of C.J. Holland of Hoke County, North Carolina, this is to notify all persons having claims against the estate of said C.J. Holland to present them to the undersigned within 6 months from

## LEGALS

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 the 3rd day of November, 1975.

Mrs. Katie C. Holland  
Route 3, Box 259  
Raeford, N.C. 28376

28-31C

### ADMINISTRATRIX'S NOTICE

Having qualified as Administratrix of the Estate of John W. McMillan, 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 in ABERDEEN, NORTH CAROLINA, on or before the 1st day of May, 1976, 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.

DATED: This the 29th day of OCTOBER, 1975.

ELIZABETH D. McMILLAN  
Administratrix  
Raeford, North Carolina 28376  
JOHNSON AND POOLE  
Post Office Box 1125  
Aberdeen, North Carolina 28315

27-30C

STATE OF NORTH CAROLINA  
HOKE COUNTY  
IN THE GENERAL COURT  
OF JUSTICE  
SUPERIOR COURT DIVISION

### EXECUTOR'S NOTICE

Having qualified as EXECUTRIX of the estate of William H. Faulk of Hoke County, North Carolina, this is to notify all persons having claims against the estate of said William H. Faulk 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 the 20th day of October, 1975.

Mrs. Allynne M. Faulk  
Route 2, Box 42  
Raeford, N.C. 28376

26-29C

STATE OF NORTH CAROLINA  
HOKE COUNTY  
IN THE GENERAL COURT  
OF JUSTICE  
SUPERIOR COURT DIVISION

Having qualified as Executrix of the estate of Joel E. Gullledge of Hoke County, North Carolina, this is to notify all persons having claims against the estate of said Joel E. Gullledge 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 the 29 day of September, 1975.

Murrell W. Gullledge  
P.O. Box 417  
Raeford, N.C. 28376

25-28C

## NOTICE OF SALE

### TAKE NOTICE:

By Order of the Superior Court of Hoke County, The undersigned Commissioner will offer for sale the following described realty:

Being those lots conveyed unto J.A. McGoogan by deeds recorded in the Public Registry of Hoke County, Deed Book 14, Page 245, Deed Book 44, Page 212, and Deed Book 48, Page 237, to which reference is hereby made and such descriptions are incorporated herein by reference, and being known as "The McGoogan Residence," 310 East Donaldson Avenue, Raeford, North Carolina.

TIME AND DATE OF SALE - 12 o'clock, Noon, Thursday, November 20, 1975.

PLACE OF SALE - - - 127 West Edinborough Avenue, Raeford, North Carolina.

TERMS OF SALE - - - The Sale shall be for cash.

Bids shall be in writing stating the total purchase price offered by the house and three (3) lots. All bids shall include a deposit equal to 10% of the total purchase price offered. All bids shall be sealed and delivered to the Commissioner no later than 11:00 A.M., Thursday, November 20, 1975.

The highest bidder will become the purchaser of such property, subject to confirmation by the Court, or upset bid, as required by law.

The property may be inspected by appointment arranged with the Commissioner.

This, the 3rd day of November, 1975.

Philip A. Diehl  
Commissioner



**RETIREMENT-** Benjamin A. Hurley (on left) is congratulated by Carolina Power & Light Co. district manager A.J. Woody on his retirement after 39 years. Hurley joined CP & L as a lineman in Southern Pines in 1936 and was promoted local representative for Raeford in 1945. He became a meter reader in 1971. Hurley and his wife Evelyn reside on Roberts St.



**SPEAKS TO LIONS -** Cecil Hargett addresses the Lions Club Monday night about some of the problems concerning law in North Carolina. Hargett filled in for Attorney General Rufus Edmiston, who could not attend.



**COST STUDIED -** City engineer Lacy Koonce (center) displays survey map showing route of 800 ft. ditch connected to the planned Title Storm drainage project while Mayor John K. McNeill, Jr. and councilman Crawford Thomas, Jr., listen to recommendations. The council agreed to later approve the cost of covering the ditch if a permanent easement is given by property owner J.B. McLeod. 36 inch pipe is planned for the ditch.

## Exceptional Children Meet Draws County Teachers

Hoke County educators will attend the 27th annual conference on exceptional children sponsored by the Division for Exceptional Children, Department of Public Instruction, in Winston-Salem Nov. 13-14.

Exceptional children coordinator Betsy Sloan and reading coordinator Florence Cohen are scheduled to

attend along with Dorothy Riddle, Martha Alice Phillips, Wanda McPhaul, Edna Ewig, Peggy Swanson, Ethel Callendar, Kay Pressley, and Kathy McIntosh.

Theme of this year's conference is "Program Alternatives for Exceptional Children." Dr. A. Craig Phillips, state school superintendent, will address the educators.



Read Psalm 906

The Lord on high is mightier than the noise of many waters, yea, than the mighty waves of the sea.

(Psalm 93:4)

I sat in the sand by the sea and watched the blue-green waves. End over end they tumbled in a ceaseless, rhythmic jumble of foam and noise, sometimes swirling around my feet, sometimes revealing small fish and bits of broken shells.

I felt insignificant-like one of the grains of sand-but linked somehow with everything in creation. The prayers which formed in my mind could not be put into words; but they were important, basic to the relationship between myself and things eternal.

God's love surrounds us like an ocean of warmth and peace. It is

immense beyond our understanding but immediate and accessible, capable of buoying us up, of transporting us to new experiences of spiritual growth.

**PRAYER:** O Lord, we thank Thee for Thy love which from our birth over and around us lies. We raise to Thee our prayer of grateful praise. In the name of Thy Son Jesus Christ, who revealed to us Thy great love and taught us to pray. Amen.

**THOUGHT FOR THE DAY**  
No matter how unimportant we may feel, God cares for us.

--copyright--THE UPPER ROOM  
--Pat Mason, Memphis, Tenn.

### ENGAGED COUPLES ONLY

## Engaged?

Then Be Sure And Get Your

**FREE RUBY & CRYSTAL WEDDING BOWL**

Our engagement gift to you! This lovely ruby and crystal wedding bowl... perfect as a beautiful centerpiece or a treasured memento. So come in and get yours... it's gift wrapped and waiting for you! NO PURCHASE NECESSARY!

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Mr. Flynn  
Was Irish?

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