



**WEST HOKE CONCERT**—The fourth and fifth grade chorus of West Hoke School (pictured here) will present a concert on May 18 in the school cafeteria. The chorus is under the direction of Kathy Davis (on right).

## West Hoke Concert May 18

The West Hoke fourth and fifth grade chorus, under the direction of Kathy Davis, will perform in concert May 18 at 7:30 P.M. in the school cafeteria.

Accompanist is Melanie Childress.

Admission is free and the public is invited.

The program will feature "Alleluia" by Mozart, "Nobody Knows The Trouble I've Seen" with soloists Laverne Baker and Quenzell Thomas, "Chester" by Billings, Guthrie's "This Land Is Your Land" with soloists Yoland Hatcher and James Peguese, Berlin's "This Is a Great Country", Jacobs' "This Is My Country", Carey's "America" with soloists Brenda Ayers and Amy Schucard, "Here Comes the Parade" arranged by Herrold and "Let There Be Peace on Earth" arranged by Miller and Jackson.

## From The Home Agent's Desk

**HINT** — A bowl of red and gold apples with a plate of mild cheese is a perfect way to top off a meal.

**SCHEDULE**  
Thursday, May 13, 3:30 p.m. Allendale-Antioch Extension Homemaker Club.  
Monday, May 17, 8:30 p.m. Staff Conference.  
Monday, May 17, 7:30 p.m. Phillipi EHC.  
Monday, May 17, 7:30 p.m. Becoming -Me, You, Us.  
Tuesday, May 18, 12:10 p.m. Group. Assembly Room.  
Tuesday, May 18, 2:30 p.m. Raeden EHC.  
Thursday, May 20, 7:30 p.m. Raeford P.M. EHC.

**LIVING ON THE EDGE**  
Do you think you live dangerously? Although you would not build your house on the edge of a steep precipice (or on shifting sands) many of you live near the brink of disaster in handling your financial affairs. You may recognize yourself in this situation if:

You have to decide which bills to pay each month.

You take on more debt each month than you pay off.

The interest on your revolving accounts is increasing each month.

An emergency, such as a sudden illness or accident, throws your current spending plan "all a-kilter."

You have a hard time meeting lump sum annual or semi-annual payments for some insurance policies or taxes.

You never have the money to enjoy vacations or other special treats that would add spice to life.

You worry about making ends meet, and there may be family arguments about money.

Many times we think that our money problems would be solved if only we had more money. The evidence shows that people at all income levels may have financial problems, and more money is seldom the full answer to our problems even if we are in dire poverty. More often our problems come from a lack of realistic planning for the use of income, failure to stick to a financial plan we have made, or failure to provide for irregular expenditures whether expected or unexpected.

Conversations with members of families who are in financial trouble reveal that most were taking great risks in the use of income, usually spending all they made for current consumption without setting aside savings for long or short range goals or providing adequate insurance. Families in financial straits often reveal that they either had no savings or that savings were too easily wiped out when expensive or prolonged illness hit a family member, or when a major breadwinner became unemployed. The young couple who depend upon earnings of both husband and wife

to buy a home often find that house payment taking too large a share of family income if the wife goes on temporary or permanent maternity leave. The threat of unemployment in an uncertain economy should cause many families to be concerned about the steadiness of their financial situation.

If you find yourself living precariously close to the edge, this is a good time to evaluate your position and see what steps you can take to move into a more secure environment.

While evaluating your position, try to answer these questions:  
How secure is your job and that of your spouse? What would you do to meet your current obligations if one of you became unemployed today?

Do you spend all the money you make, or are you saving for special goals? Most people find it easier to save for "something" rather than "just saving for savings sake."

What are your special goals for this year? Next year? Think through your long-range goals. Can you realistically meet them?

Do you plan your spending for each pay period ahead of time?

Do you set aside part of your income for each pay period to accumulate funds for lump sum payments for insurance or taxes?

Do you provide insurance in a reasonable amount for those unexpected events that are most likely to occur in your family sometime?

Do you really think about those items or services that make up your "level of living?" Would omitting some of these things provide greater peace of mind or a more secure feeling financially? How do you equate having what you want today with the possibility of doing without necessities in the future?

According to the Bureau of Labor Statistics, \$15,500 was needed in the fall, 1965, for an urban family of four to live in moderate circumstances. (This was \$1,200 more than required the year before.) The level of living included a home bought six years ago, one late-model car and some use of public transportation. Their food expenditures included few meals eaten outside the home, except for wage-earner and school lunches. North Carolina families could provide the same level of living at a slightly lower cost, especially in rural areas, but many of us want to live at a higher level than our pocketbooks will permit.

To move away from the "edge" of financial trouble, we need to realize that often an increase in income will only permit us to continue living in our present style -- not to move ahead in our wants. Sometimes we may have to decrease our wants to be more secure. The choice is yours -- are you a gambler or do you want to put a firm foundation under your financial situation?

## Public Hearing Set July 28 On Library Region Budget

The Board of Trustees of the Sandhill Regional Library System met April 28 at the regional office conference room in Rockingham.

On Wednesday, July 28, at 3 p.m. the Sandhill Regional Library System Board of Trustees will hold a public hearing in the office conference room in Rockingham. The 1976-77 budget will be reviewed and after necessary alterations, the budget will be adopted.

The 1976-77 budget was discussed by the five-county library board of trustees and a copy is on file for

public inspection at the regional office, 1104 East Broad Ave. in Rockingham. Since regional funding depends primarily on the amount of funds appropriated to the individual member county libraries for operating expenses, the regional library budget cannot be firmly adopted until each county library budget is approved by its funding agency. As the per capita receipts from local government to its county library are increased, the regional grant will be increased by a schedule set by the State Library.

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