



SCURLOCK CHORUS -- Scurlock School's Fourth Grade Chorus is shown during a rehearsal Friday afternoon. The chorus will give a Christmas concert at 7 p.m. Thursday in the school auditorium. It consists of 74 students and is directed by Mrs. J. H. Austin. The accompanist will be Chris Watkins. The chorus will sing "Santa and the Snowmobile." "Little Things at Christmas." The public is invited.



SOUTH HOKE CHORUS -- South Hoke School's Fourth Grade Chorus of 65 students is shown here. The chorus will perform a Christmas concert at 1 p.m. Friday for the other South Hoke students. Mrs. Miriam McNeill is director of the chorus.

Offered By Sandhills Community College

Estate Planning Course Opens Jan. 28

An estate planning course sponsored by the Retired Teachers Association will be offered by Sandhills Community College at the Hoke County Library beginning January 28, by a retired member of an international CPA firm.

Ray Graichen, who recently moved to Pinehurst from Texas, will conduct the course each Wednesday morning from 10 to noon in the conference room at the library.

Persons wishing to enroll may do so at the Hoke County Library, from 4 to 8 p.m. Thursday, January 8, or at the first class, providing there is still room.

A fee of \$5 will be charged for those under 65 years of age.

The course will emphasize the importance of each person planning how to leave his or her estate to relatives or others in the most beneficial way tax-wise under

North Carolina and federal laws.

Graichen has been a CPA for more than 40 years and recently retired as a partner in the firm of Coopers and Lybrand of Houston, Texas. That firm has accounting offices in all major cities of the United States as well as offices in many foreign countries.

His experience includes financial and estate planning and tax work. As a CPA, Graichen served with the national office of the Internal Revenue Service and was an advisor to the director of the IRS. He also was a representative of the American Institute of the CPAs in Washington, D.C. for a number of years.

Graichen is a licensed CPA in 12 states, including North Carolina, and is familiar with all of the tax laws in the state that apply to estate planning here.

His course will cover every aspect of estate planning from birth to death and will provide information on planning under both North Carolina and federal laws.

Specifically, the course will include these subjects: federal gift and estate taxes, state inheritance and estate taxes, income taxes, life expectancy, minimum taxation possibilities, wealth accumulation and disposition, what wealth is adverse aspects of inflation, employee benefit plans, social security, why a will is a must, property ownership (joint and otherwise), trusts that save taxes and expense, and the need for consulting with professionals about your estate.

The course will cover 14 hours of in-class discussions and will conclude on March 11.

LAW For Laypersons

SMALL CLAIMS COURT, Part V

The trial of a small claim action is heard before a magistrate. As you may know, magistrates are not necessarily lawyers. According to General Statutes § 7A-171.2, an individual, in order to be eligible for nomination as a magistrate, must have successfully completed a high school education, or have qualified for a certificate of high school equivalency or have successfully completed a course of basic training of at least forty hours in the civil and criminal duties of a magistrate.

The usual rules of procedure, which are applicable in a trial of civil actions, are generally observed, but there is no jury. After the plaintiff puts on his case, the magistrate may end the suit immediately if he feels the plaintiff has not put on enough evidence to establish his case. If, however, the magistrate feels that the plaintiff has established his case, he will then let the defendant introduce his evidence to contradict that of the plaintiff. After all the evidence has been presented, the magistrate will enter a judgment in favor of the plaintiff or dismiss the suit in favor of the defendant. If he is not exactly sure, however, how he ought to decide the case, he may in his discretion reserve judgment for a period not in excess of ten days.

If the magistrate finds in favor of the plaintiff, he will put the terms of the judgment in writing and then sign it. The judgment will then be put on public record and indexed just as if it were a judgment rendered by a judge of the district court. Hopefully, the defendant will pay the judgment after it has been entered, but if he does not, the plaintiff will have to use the legal remedies given to creditors to make debtors pay their debts.

Suppose you went into a small claims court without a lawyer, and you just made a terrible mess of things in presenting your case or you thought the magistrate did not rule correctly. Fortunately, not all is lost, for you can appeal for a brand new trial before a district court judge. All you need to do is to serve written notice of appeal on all of the parties involved and file a written notice with the Clerk of the

Superior Court within ten days after the magistrate has made his decision. However, if you tell the magistrate in open court that you want to appeal, he should make note of your request in writing and that should be a sufficient notice of appeal to everybody.

When you do appeal the decision to the district court, you may now demand and receive a jury trial. If you do not ask for a jury trial within five days after notice of appeal, however, you will no longer have the right to a jury trial.

"This article is written as a matter of general interest only. It is not to be construed as legal advice, and you should not rely on the statements made in the article to govern your actions in any specific case. If you have a particular question or problem, you should contact an attorney."



FREE TURKEY

COMPLIMENTS OF

National Finance Company

110 N. Main St.
Raeford, N. C. 28376
875-2136

FROM NOW TILL CHRISTMAS WHEN YOU
MAKE A NEW LOAN OF \$600 OR MORE

ALL LOANS SUBJECT TO OUR LIBERAL CREDIT POLICY

School Menu

Friday, December 19
Vegetable Beef Soup
Peanut Butter & Jelly Sandwich
Crackers
Apple Half
Milk



MERRY CHRISTMAS &
HAPPY NEW YEAR



Your lifestyle may be wasting 28% of the energy you use.



What you do in your home can make a big difference in how much energy you use—and how much energy you waste.

Consider two houses; both 1500 square feet, family of four, fully equipped with appliances and central air conditioning.

Home #1 has storm windows and doors, proper insulation; home #2 doesn't. #1 keeps the thermostat at 78° in the summer; #2 at 72-75°.

In the winter, #1 keeps a 62° nighttime setting, 65-68° day-time; #2 keeps a 72° setting. The family in #1 watches the way it uses hot water and appliances; the family in #2 doesn't.

In a year, home #1 uses 87 million units of energy; #2 uses 122 million. So do what you can to cut down on wasted energy.

Because the more you get out of your energy dollar, the more we can get out of ours. And the less our bills will have to go up later on.

CP&L
Carolina Power & Light

Data based on calculations developed by CP&L Energy Services for average heating and cooling degrees days for CP&L service area.



Accent on Agriculture

BY JOHN SLEDGE
N.C. Farm Bureau Federation

America's industrial productivity, once the marvel of the world, has declined over the past few years, threatening sharp drops in our standard of living. But economists cannot agree on what's causing the drop or on what to do about it. Productivity is measured by output per hour of labor. If output fails to keep pace with the rise in wages, production costs go up and so do prices. The net result is more inflation and the loss of markets to less expensive foreign products. America's trade with the rest of the world ran \$28 billion in the red last year and, with the ever-rising cost of our oil imports, this year's trade deficit could go much higher.

Meantime, other industrialized nations, namely Japan at 9 percent and West Germany at 5.5 percent, continue to far outpace our country's near zero annual productivity growth even though they are far more dependent on costly foreign oil than we are. And both Japan and West Germany have managed to keep their inflation rates largely under control at less than 7 percent.

By far the greatest incentive to productivity in Japan, West Germany and other Western industrial

nations is the avoidance of excessive government taxation and spending. By contrast, during the past decade, the U.S. government consumed three times the share of national income than did the Japanese government, and the American people had half the increase in income than was enjoyed by the Japanese. Significantly, Japan has enacted tax cuts in 18 of the past 20 years. Rather than impose heavy taxes on savings, Japan and West Germany encourage their citizens to bank much of their earnings thus providing capital for industrial expansion. In the U.S., the rate of individual savings is only 3 percent.

Perhaps its time our government leaders and economists stopped following the Scandinavian welfare states, Sweden, Denmark and Norway who are in deep economic trouble, along with England, and started following the example of current winners.

U.S. productivity used to grow at an average of 3 percent per year for the better part of a century. Are we not capable of adopting economic policies that have clearly worked for us and are still working for others.

WINNER -- Eric Sinclair is holding the prize check he received when his suggestion on a way to save cost and time at the Raeford plant of Faberge, Inc., was chosen the winner for November. He is a forklift operator in the Warehouse Department.

