

HELPING PEOPLE
TO LIVE WITH

change →

Ellen S. Willis and Anna Peele
Assoc. Extension Agents

Schedule:
Monday, January 19, 8:30 a.m.
Staff conference
Tuesday, January 20, 12:10 p.m.
Business Girls meeting. Conference Room, Lester Building
Tuesday, January 20, 2:30 p.m.
Raedeen Extension Homemakers meeting
Tuesday, January 20, 7:30 p.m.
Philippi Extension Homemakers meeting with Mrs. Danny Gibson.
Wednesday, January 21, 9 a.m.
Interagency Council meeting
Wednesday, January 21, 10:15 a.m.
Extension Homemakers Program of Work workshop
HINT: Cut up leftover poultry and meats into bite-sized pieces and use as a main-dish salad with greens. Great for dieters - especially if you use a low-calorie dressing.

are usually good sales buys. Try not to get side-tracked on a high fashion item that may go out of style before you get the garment home from the store.
"LAYERED LOOK" FOR COMFORT
One of the tricks to staying warm in cold weather is staying dry. That means dressing to keep warm - but not over-dressing so that you perspire. Then you feel clammy and cold rather than toasty warm. The secret is to wear lightweight layers of clothes you can adjust or take off when you get too warm. Select those layered-look clothes with an eye out for built-in ventilation features.
For instance, winter jackets with zippers that open either direction

are good choices. The two-way zippers allow you to keep comfortable and dry without taking off the entire garment.
For indoor clothes, look for tops that can be opened at the neckline, rather than turtle or crew necks.
And there's a bonus - you won't have to sacrifice fashion for comfort. Cardigan sweaters, vests and jackets worn over other clothes is a great winter look. And if you get too warm, one or two layers can easily be taken off.
So keep warm and dry this winter by adjusting your clothes rather than by turning up the thermostat. You'll look fashionable and feel cozy as well as save money on the utility bill.

CLOTHING SALES

To get the best buy at clothing sales, shop as carefully as you would at the regular price.
Trying on clothes before buying becomes even more important if a store has a "no return" policy on its sales items. And if a tag says "as is" or "damaged," make sure the garment can be easily cleaned or repaired.
Check workmanship. Examine seams, hems, grainline, stitching, seam finishes, interfacing and zippers.
Take a look at the fiber content and care instructions. See if shrinkage is guaranteed to be no more than one or two percent.
Know what kind of care the garment will need. Do you want to pay dry cleaning bills or spend your time doing hand laundering?
Keep in mind that basic designs

Housing Outlook

By Willie Featherstone, Jr.
Associate Agricultural Extension Agent

Situation: In 1980 the roof fell in on the housing market. High mortgage interest rates, the economic recession, and weak savings inflows to mortgage lenders combined to reduce housing unit starts nationally to approximately 1.2 million units in 1980, a reduction of 500,000 units from 1979.

In North Carolina housing unit starts are estimated at 40,000 for 1980 compared to 47,000 in 1979, and additions of mobile housing units are estimated at approximately 10,000 for 1980, down 2,000 from the previous year.

With respect to price, 1980 was a year of severe fluctuations. The average price of a new home sold rose only 4.3 percent in 1980, as compared to a price increase of 14.7 percent in 1979. However, the cost of borrowing money to purchase a home rode a rollercoaster in 1980.

Mortgage interest rates rose to 17 percent in early 1980, fell to 11 percent in late summer, and rose again to 15 percent by year's end. Thus, the cost of buying a home in 1980 varied drastically depending on the timing of the purchase.

Outlook: At the beginning of 1981, the housing recovery which began in late 1980 is threatened by rising mortgage interest rates. The performance of housing in 1981 depends largely on the actions which the federal government pursues regarding inflation.
If the federal government follows a "tight money" policy designed to reduce the future inflation rate, the immediate impact will be continued high or perhaps higher mortgage interest rates faced by homebuyers in 1981, while the longer run impact (perhaps beyond 1981) could be lower mortgage interest rates.
If the federal government chooses not to pursue a tight money policy, mortgage interest rates will likely fluctuate between 11 and 17 percent. In either case, it is unlikely that mortgage interest rates will fall below 11 percent in 1981.

The number of housing units starts in 1981 will depend on the average level of mortgage interest rates.

If mortgage interest rates fall considerably, the underlying strong demand for housing should result in significant increases in housing starts, with total starts possibly in the range of 1.5 to 1.6 million units nationally.

Although housing sales prices will rise in 1981, the price increases will likely be small or moderate (4 to 8 percent) as long as mortgage interest rates remain relatively high.

Implications: Potential homebuyers are best advised to wait until the direction of future mortgage interest rates is established rather than buying at the relatively high rates prevailing at the beginning of 1981. If the inflation rate is reduced, mortgage interest rates will drop.
Potential homebuyers will also find lenders more frequently offering alternative mortgage designs.

These mortgages require the buyer to share the risk of future mortgage interest rate increases in return for acquiring a below-market initial interest rate loan. Potential homebuyers will have to evaluate the advantages, disadvantages and tradeoffs associated with such mortgages.

U.S. Housing Situation:
1979 and 1980

	1979	1980
Housing Unit Starts (national), millions	1.70	1.20
Percent Increase in Average Price of New Home Sold	14.7	4.3
Mortgage Interest Rates, percent	10-12	11-17

Service

Personnel

Tyrone Evans of New York City has re-enlisted in the Army and completed training in Missouri.
He spent Christmas in Raeford with his mother, Mrs. Emma Lee Evans of Raeford.
Evans is in training to become a dentist technician and will return to Germany for duty.

For A Brighter Tomorrow

Lower The Thermostat Today!!!



FOR STARTER -- The North Carolina Symphony's Brass Quintet started its five-day visit this week Monday afternoon with a concert and demonstration in Hoke County High School's band room. The quintet is in the background. At far left in the background is Mary Archie McNeill, county schools music supervisor. The five musicians are giving Discovery programs the rest of the week at Hoke elementary and Upchurch Junior High schools, and a concert Thursday night at Raeford Presbyterian Church Fellowship Hall. (Staff photo by Bill Lindau.)



Front, L-R -- Bill Lancaster, Robert Hendrix, Bill Niven, William Bryant, Paul Livingston, and Floyd Dunn. Rear, L-R -- Ralph Plummer, Robert Williams, Robert Lentz, Jerre McClendon, Carroll Scarborough, Jr., and Ashwell Harward. (Staff photo by Ann Webb.)

Raeford Masonic Lodge
Officers Installed

Officers of Raeford Masonic Lodge 306 were installed the night of January 6 in a ceremony at the lodge hall.
William T. Niven took office as master; Robert Hendrix as senior warden; William J. Bryant, junior warden; Paul Livingston, secretary; Ralph Plummer, senior deacon; Robert Williams, junior deacon; Carroll Scarborough, Jr., senior steward; Jerre McClendon, chaplain; and Robert Lentz, Tyler.
Joseph Dupree, treasurer, and Wayne Byrd, junior steward, were absent but will be installed later.
E. Floyd Dunn, a past deputy grand master of the 30th Masonic District, served as principal installing officer. He is also a past district lecturer, and a past master of the Aberdeen lodge, and is the present secretary of the Board of Custodians of the Grand Lodge.
Bill Lancaster, deputy grand master of the district was installing

marshall. He is a past master of the Raeford lodge and past district education chairman.
Ashwell Harward served as in-

stalling chaplain.
Refreshments were served following the installation, which was open to the public.

Girl Scout Cookie Sales Set

The Girl Scout cookie sale begins January 23 and extends through February 9.
Hoke County Girl Scouts will be taking orders for six cookie varieties and a cheese cracker variety at \$1.50 per box. Troops receive a bonus for each box sold.
Last year Hoke County Girl Scouts sold 7,272 boxes.
Since 1936 cookie sale proceeds have been used to support troop

activities and community projects, to develop and maintain Girl Scout camps and property, to recruit and train leaders and to provide on-going program and services.
Through the cookie sale, girls are trained in salesmanship, planning and budgeting.
Anyone not contacted by a Girl Scout but wishing to order cookies is advised to telephone 875-2366.

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January Clearance Sale

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The Pig 'N Chicken

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