

**Area Incidents**

# Thermal Underwear, Tools Are Taken

The following were reported to the Hoke County Sheriff's Department.  
A 1979 Chevrolet owned by Jose Alberto Arroyo of Ft. Bragg was

found Sunday burned in a ditch on SR 1413 a quarter of a mile from the Rockfish-Wayside Road.  
Pamela Wansley Walters of Rt. 4, Raeford, reported Monday

someone broke into her house and stole a color television set, a box of tools, and a TV antenna rotor.  
A white man about 22 years old and 6 feet tall pumped \$23.86

worth of gas into his vehicle at Short Stop 54 on Rt. 1, Parkton, and drove away without paying.  
Two socket sets valued at \$175 were stolen from Jerry's Auto

Repair, Rt. 2, Raeford, by someone who broke into his building, between January 8 and 10.  
A break-in was reported January 11 at Marvis Sturdivant's residence on Rt. 1, Raeford. Nothing was reported missing but about \$20 damage was done to a back window by the intruder.

# Service Personnel

Airman Lewis D. Allen, son of Mr. and Mrs. Eddie H. Allen Jr. of Rt. 1, Raeford, has been assigned to Chanute Air Force Base, Ill., after completing Air Force basic training.

During the six weeks at Lackland Air Force Base, Texas, the airman studied the Air Force mission, organization and customs and received special training in human relations.

In addition, airmen who complete basic training earn credits toward an associate degree in applied science through the Community College of the Air Force.

The airman will now receive specialized instruction in the avionics systems field.

His wife, Tammy, is the daughter of Mr. and Mrs. Robert Dunham of 504 Brooklyn Circle, Hope Mills.

Allen is a 1976 graduate of Hoke County High School, Raeford.

**Health Watch Advises**

## Don't Overdress For Cold-weather Jogging

If one of your New Year's resolutions was to start jogging, don't be deterred by the cold weather. While it may seem unpleasant, cold weather is not too much of a problem and can even be enjoyable if you take the right

precautions.  
The biggest problem to avoid is the tendency to overdress. As the temperature falls you might feel the need to throw on an extra sweat-shirt, heavy gloves, and just about anything else to ward off the cold.

All these extra garments will do is weight you down and make your running more difficult and uncomfortable.  
Actually, the key to winter running is to wear just enough to keep you comfortable. You might

feel chilly at first, but as you warm up you will be surprised at how much heat your body will generate during exercise. As an example, a study by Canada's National Research Council showed that the amount of clothing needed to keep a resting person comfortable at 70 degrees will keep a runner comfortable at temperatures well below freezing.

Understanding the body's heating priorities will give you the best clue as to how to dress for cold weather running. Its first priorities are to keep the head and torso warm. Should these areas begin to cool, extra heat is directed there by the body's regulating mechanism. If the head and torso continue to cool, shivering begins -- the body's way of forcing the muscles to work and create heat.

On the other hand, if the head and torso are kept warm, excess heat is available to send elsewhere, like to fingers and toes. The important thing then is to wear a warm hat and enough clothes to protect your chest, stomach, and back and you will be as comfortable in winter as you are in the spring.

It is also beneficial to take a little extra time to do stretching and warm-up exercises before running in cold weather. Since these can be done indoors you can get a head start on stoking the internal furnace.

Also, after you have run, in any weather, it is a good idea to cool down gradually outdoors. Don't just stop running, but take about ten minutes to walk around and stretch before going indoors.



Men making walking easier on Main Street Friday.



Trees on East Prospect Avenue bearing snow-covered ice.



Trees decorated with snow and ice on snow-covered Old Farm Road.



This picture was taken on Edinborough Avenue.



Only the female polar bear hibernates.

**IRS TAX TIPS**

**Tax Benefits for Older Americans**

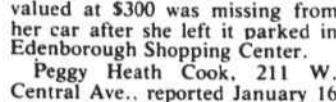
If you are age 55 or older, you could be eligible for a once-in-a-lifetime exclusion of up to \$100,000 of gain on the sale of your home, or up to \$125,000 if you sold your home after July 20, 1981.

If you are age 65 or older you can take an extra \$1,000 tax exemption for age on your tax return.

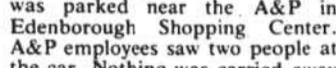
If you receive a pension or annuity, you may have federal income tax withheld from the payments by completing a Form W-4P, "Pension, Annuity, or Sick Pay Recipient's Request for Federal Income Tax Withholding."

**DID YOU KNOW?**

A FEW HOURS OF WARNING CAN BE THE KEY TO PREPAREDNESS AND WINTER SURVIVAL.



A "BLIZZARD WARNING" IS ISSUED WHEN CONSIDERABLE SNOW IS EXPECTED WITH WINDS OF AT LEAST 35 MILES PER HOUR.



A public service message from the Internal Revenue Service

TEL: 875-4277

## FARM CHEMICAL, INC.

Complete Pest Control Fumigation Service  
Weed Control & Fertilization  
Roaches — Rats — Termites

P.O. Box 667 Home Phone 875-5098 Raeford, N.C.

CONSOLIDATED REPORT OF CONDITION  
Including Domestic Subsidiaries

## The Bank of Raeford

STATE BANK NO. 66-422  
FEDERAL RESERVE DISTRICT NO. 531

of Raeford, Hoke County,  
State of N.C. 28376

at the close of business on  
December 31, 1981

| ASSETS  | Mill    | Thous          |
|---|---------|----------------|
| 1. Cash and due from depository institutions  | 21,760  | 1              |
| 2. U.S. Treasury securities   | 4,136   | 2              |
| 3. Obligations of other U.S. Government agencies and corporations   | 3,209   | 4              |
| 4. Obligations of States and political subdivisions in the United States  | NONE    | 5              |
| 5. Other bonds, notes, and debentures   | NONE    | 6              |
| 6. Federal Reserve stock and corporate stock  | NONE    | 7              |
| 7. Trading account securities   | 2,425   | 7              |
| 8. Federal funds sold and securities purchased under agreements to resell                                       | NONE    | 8              |
| 9. a. Loans, Total (excluding unearned income)  | 8,517   | 9              |
| b. Less: allowance for possible loan losses   | 112     | 9              |
| c. Loans, Net   | 8,405   | 9c             |
| 10. Lease financing receivables   | NONE    | 10             |
| 11. Bank premises, furniture and fixtures, and other assets representing bank premises                          | NONE    | 11             |
| 12. Real estate owned other than bank premises  | NONE    | 12             |
| 13. Investments in unconsolidated subsidiaries and associated companies   | NONE    | 13             |
| 14. Customers' liability to this bank on acceptances outstanding  | NONE    | 14             |
| 15. Other assets  | 273     | 15             |
| 16. TOTAL ASSETS (sum of items 1 thru 15)   | 23,144  | 16             |
| LIABILITIES   |         |                |
| 17. Demand deposits of individuals, partnerships, and corporations  | 4,533   | 17             |
| 18. Time and savings deposits of individuals, partnerships, and corporations                                    | 13,272  | 18             |
| 19. Deposits of United States Government  | 22      | 19             |
| 20. Deposits of States and political subdivisions in the United States  | 1,602   | 20             |
| 21. Deposits of foreign governments and official institutions   | NONE    | 21             |
| 22. Deposits of commercial banks  | NONE    | 22             |
| 23. Certified and officers checks   | NONE    | 23             |
| 24. Total Deposits (sum of items 17 thru 23)  | 20,407  | 24             |
| a11) Total demand deposits  | 5,127   | 24a11          |
| a12) Total time and savings deposits  | 15,280  | 24a12          |
| 25. Federal funds purchased and securities sold under agreements to repurchase                                  | 103     | 25             |
| 26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury                                | NONE    | 26a            |
| b. Other liabilities for borrowed money   | NONE    | 26b            |
| 27. Mortgage indebtedness and liability for capitalized leases  | NONE    | 27             |
| 28. Bank's liability on acceptances issued and outstanding  | NONE    | 28             |
| 29. Other liabilities   | 418     | 29             |
| 30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)                   | 20,930  | 30             |
| 31. Subordinated notes and debentures   | NONE    | 31             |
| EQUITY CAPITAL  |         |                |
| 32. Preferred stock - No shares outstanding   | NONE    | 32             |
| 33. Common stock - No shares authorized   | 255,000 | 33             |
| 34. Surplus   | 55,147  | 34             |
| 35. Undivided profits   | 1,638   | 35             |
| 36. Reserve for contingencies and other capital reserves  | 1,322   | 36             |
| 37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)  | 257,907 | 37             |
| 38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)  | 23,144  | 38             |
| MEMORANDA   |         |                |
| 1. Amounts outstanding as of report date: a11) Standby letters of credit, total                                 | NONE    | Memoranda 1a11 |
| a12) Amount of standby letters of credit in Memo item 1a11) conveyed to others through participations           | NONE    | Memoranda 1a12 |
| 2. Time certificates of deposits in denominations of \$100,000 or more  | 1,323   | Memoranda 2    |
| 3. Other time deposits in amounts of \$100,000 or more  | NONE    | Memoranda 3    |
| 4. Average for 30 calendar days (or calendar month) ending with report date                                     |         |                |
| a. Cash and due from depository institutions (corresponds to item 1 above)                                      | 1,971   | 26a            |
| b. Federal funds sold and securities purchased under agreements to resell (corresponds to item 8 above)         | 2,600   | 26b            |
| c. Total loans (corresponds to item 9c above)   | 8,527   | 26c            |
| d. Time certificates of deposits in denominations of \$100,000 or more (corresponds to Memoranda item 1b above) | 19,280  | 26d            |
| e. Total deposits (corresponds to item 24 above)  | 20,407  | 26e            |
| f. Federal funds purchased and securities sold under agreements to repurchase (corresponds to item 25 above)    | 103     | 26f            |
| g. Other liabilities for borrowed money (corresponds to item 26b above)   | NONE    | 26g            |
| h. Total assets (corresponds to item 16 above)  | 23,144  | 26h            |

\*\*\*\*\*  
Snow photos in this edition  
were taken Friday  
by Pam Frederick  
of The News-Journal staff.  
\*\*\*\*\*

**HOUSE & LOT FOR SALE**  
In Raeford Area

**House & Lot For Sale**  
In Ashley Heights

**SMALL DOWN PAYMENT**

## Carolina Model Homes

FAYETTEVILLE, N.C.  
Call Collect 919-485-4111

or

Write: P.O. Box 64849, Fayetteville, N.C. 28306

**BLACK BART STOVES**  
**\$399.00** Plus Tax & Freight

**ACCESSORY SPECIALS**

Flame Retardant Hearth Rugs \$19<sup>95</sup> - \$17<sup>95</sup>  
Hearth Tool Sets - \$29<sup>95</sup> - \$19<sup>95</sup>  
Safe-T-Flue Creosote Remover - \$12<sup>95</sup> - \$10<sup>95</sup>

**BAG COAL - KEROSENE CUSTOM MADE MOUNTAIN STONE HEARTH & PROFILES FOR WOODSTOVES**

FIREWOOD - ALL OAK 18" - 22"  
\$40 1/2 CORD - UPICK UP  
\$45 1/2 CORD - DELIVERED & PLACED

OAK CROSS TIES \$4<sup>00</sup> EACH  
CHIMNEY TOPS  
STAINLESS STEEL - WILL NOT RUST  
KEEPS OUT RAIN, BIRDS, ETC.  
20% OFF  
FATSO Coal or Wood Heaters  
Reg. \$199<sup>00</sup> NOW \$179<sup>00</sup>

Chimney Sweep Service Professional Installation On All Types  
We Now Have Stoves For Mobile Homes

## Stove & Fireplace Center

875-4281 831 W. Prospect Ave.