

HELPING PEOPLE
TO LIVE WITH

change →

Ellen Willis
Home Economics Extension Agent

Schedule
Wednesday, September 1, 1982,
10:00 a.m. - Wayside Extension
Homemakers Club Meeting
Thursday, September 2, 1982,
10:00 a.m. - Raeford Morning
Extension Homemakers Club
Meeting

HINT

Squeeze a few drops of lemon on
steak, veal or lamb and cut down
on salt.

INSURANCE TIPS (Continued
from last week)

3. Buy the policies which provide
the best protection for needs at
least cost.

Deal only with reliable agents
and companies that have a record
for fast, efficient and fair claims
service. Compare policy coverage
and costs before buying; they vary
among companies. If you need
information about the reputation of
an insurance company or have
complaints relative to insurance,
contact the N.C. Commissioner of
Insurance, Raleigh, N.C. for re-
commendation.

4. Watch out for and avoid
pitfalls, such as:

Buying several policies covering
the same risks. Many policies
coordinate benefits and only one
company pays for any one claim.
Cancelling one policy and buying
another one where there is a
waiting period with no insurance
available.

Dropping a whole life insurance

policy without checking for any
benefits such as accrued cash or the
option to convert it to extended
term. Buying insurance on a hit or
miss fashion, instead of on needs.
Failure to have an up-to-date
inventory of household furnishings
and personal items. You might
have pictures of valuables, the
furnishings in rooms, and contents
in closets and cabinets.

5. Use cost-cutting practices
when feasible: save to meet the
more common emergency needs
rather than insuring against them.

Look for guaranteed renewable
term life insurance policies to
assure insurability, even if health
problems develop. Reduce premi-
ums by: using group plans,
taking higher deductions on health
and auto insurance, and paying
premiums annually rather than
monthly or quarterly.

Take as long a waiting period as
you can afford on an income policy.
First day coverage is expensive.
Consider employment sick leave
and disability benefits.

Consider term versus (or in
combination with) whole life for
periods of heavy financial responsi-
bility.

Consider cashing in or cancelling
insurance that is no longer needed.

Remember to evaluate and up-
grade your insurance program as
your needs change. Know what
coverage you have and also be sure
you understand the procedure for
making claims. A reliable insur-
ance agent can help you analyze
your needs, identify policies to best
meet those needs and file for claims
when necessary. For additional
information contact your Home
Economics Agent.

**Debutante Ball
Leader Selected**

RALEIGH -- Miss Mary Duke
Sanders of Raleigh will lead the
Fifty-sixth Annual North Carolina
Debutante Ball at the Raleigh Civic
Center on September 10th. Es-
corted by Ball Chairman Sydnor
M. White, Jr., her presentation will
precede that of 213 other young
ladies from across the state.

Miss Sanders is the daughter of
Mr. and Mrs. William Marsh
Sanders III of Raleigh. Debutante
activities have been a tradition in
the Sanders family for years. Mrs.
Sanders, the former Stagg Nichol-
son, made her debut in 1949, and
an aunt, Mrs. Tom Castelleo
(Molly Sanders), is a past leader of
the Ball. Mrs. Sanders was later
selected Girls Chairman and helped
plan all the activities and make
arrangements for the 1960
Debutante Ball. Miss Sanders has
three older sisters, Stagg S. Madry,
Mildred S. Pilkington, and Eliza-
beth Marsh Sanders, who have all
made their debuts. Miss Sanders'
grandmother also made her debut.

Miss Sanders will be wearing the
same dress her older sisters wore
when they made their debuts.
Although the dress has been altered
a little each time, Miss Sanders
thinks it is a nice family tradition to
be able to share the same debutante
gown.

Miss Sanders, known as Mary
Duke, and named for her great
great grandmother of Durham, will
be a senior at St. Mary's College
this fall. She will be serving as
Chairman of the Judicial Board
and as a hall counselor for in-
coming freshmen. She plans, pos-
sibly, to transfer as a junior to
UNC-Chapel Hill after graduation
from St. Mary's.

This summer Miss Sanders has
worked as a hostess at the Charter
Restaurant at Morehead City. She
enjoyed this experience and her
summer at the beach, which she
loves during the summer months.

She says she is "very honored
and overwhelmed" by the fact she
has been chosen to be the leader of
the Ball. Everyone has been "so
very nice and interested" on her
behalf, and she expects the Ball to
be exciting for everyone.

Her father has several business
interests in the area, including
Sinters-Sanders Tractor Company,
Sanders Investment Company and
he is involved with the Ford
business in Jacksonville.

At the Ball, Miss Sanders will be
assisted by fourteen other debu-
tantes who have been chosen
Assistant Leaders.

**Musicians
Appreciation
Service Slated**

A Musicians Appreciation Ser-
vice will be held Saturday at 8 p.m.
at Mt. Carmel Holiness Church on
Airport Road.

Bishop B.E. McNeill and the
Ambassadors for Christ Fellowship
Choir under the direction of Ken
McNeill will give the program.

At 7 p.m. Sunday, the Hallman
Family of Newark, N.J., will be in
concert at Mt. Carmel Church
along with the Mt. Carmel Gospel
Choir of the Happyland Juniors, and
other groups.

Mt. Carmel Church will hold its
annual revival September 13-17,
with the services starting nightly at
7:30. The guest speaker will be
E.D. McNeil of Revival Center.

The pastor is Elder Honor Mc-
Rae.



The end of summer, like a deserted house, seems waiting for more time. (Photo by Harley Palmer).

Personals

Miss Cecelia Ropp has recently
moved to Atlanta, Ga. where she
has accepted a teaching position in
the Math field, in an Atlanta high
school.

Mrs. Sandra Heibling and Mr. Coy
L. Richards visited Mr. Richards'
mother, Mrs. Mattie Durham in
Greensboro, and his son and
daughter-in-law, Mr. and Mrs. Coy
Richards in Clayton during the past
weekend.

Mr. and Mrs. John Gaddy have
had as visitors in their home for the
past two weeks, their son-in-law
and daughter, SSgt. and Mrs.
Joseph N. Perry and children, who
have been stationed at the Naval
Base in Keflavik, Iceland for the
past two years. They left the first
of the week for Columbus Air Force
Base, Miss., where SSgt. Perry is
now stationed.

Mrs. June S. Johnson, Mrs. John
Campbell, Mrs. A.R. FitzSimons
and Ellen Currie returned Sunday
after a long weekend at Harker's
Island at the Johnson cottage.

Mrs. Jean Hodges and sons have
returned after an extended visit to
Texas. While there they visited
relatives in Galveston and Houston.

Mr. and Mrs. Jim Fant visited Mrs.
Fant's mother, Mrs. Kate Wells, in
Roanoke, Va. recently. They went
especially for Mrs. Wells' birthday
celebration.

Rob Willcox, son of Mr. and Mrs.
Palmer Willcox, entered his fresh-
man year at UNC, Wilmington,
last week.

Mrs. J.H. Blue and sisters, Mrs.
Earl Fisher and Mrs. Janet Floyd of
Fairmont, and Mrs. Dan Marion of
Coral Gables, Florida, vacationed
last week at Atlantic Beach.

Mrs. Ralph Barnhart and
daughter, Mrs. Jack Burgess, and
two children vacationed several
days last week at Holden Beach.

Mrs. Crawford Thomas and sister,
Mrs. Duncan G. McFadyen were
joined by their two other sisters,
Mrs. James Carver of Chapel Hill
and Mrs. Eli Wishart of Lumber-
ton, at Holden Beach, where they
vacationed last week.

Mrs. Paul Burnett left last Friday
for a visit with her son-in-law and
daughter, Mr. and Mrs. Paul
Nicholas, in Columbia, Maryland.
Mr. and Mrs. Robert A. Britt
and family spent the weekend in
Rowland with relatives.

Mr. and Mrs. Sam Overton of
Franklinton are spending this week
visiting Mrs. Overton's brother-in-
law and sister, Mr. and Mrs.
Edward Jarrel, Jr., and her sister,
Mrs. McKoy Maxwell, and other
relatives in the county.

The Rev. and Mrs. Sandy Mc-
Eachern and daughter, Miss Lisa
McEachern, of Indianapolis, Ind.
and the Rev. and Mrs. Pat Wright
of Memphis, Tenn. were guests
recently of Mrs. Kathleen B.
Wilson and Mrs. Marie B. Lee.

**Church
Revival**

Shady Grove Baptist Church
near Wagram will hold a Revival
Sunday, August 29, through Sep-
tember 3.

Rev. J.W. Gorham is the pastor.
On Sunday at 4 p.m., Rev. C.M.
Lyons and choir of Mountain Grove
AME Zion Church will be in charge
of the afternoon service.

Rev. J.C. Fairly, pastor of
Nazereth Baptist Church, Wag-
ram, will be the speaker of the
week.

Services begin at 7:30 p.m.
The public is invited to attend.

College News

Alice Charles and Maria Gallo-
way graduated recently from the
General Equivalency Diploma pro-
gram, receiving their high school
diplomas from Sandhills Com-
munity College.

They plan to attend Sandhills
Community College in September,
majoring in secretarial science.

Angela Darlene Strother,
daughter of Mr. and Mrs. Robert
D. Strother of Rt. 1, Aberdeen,
has been initiated into Alpha
Lambda Delta national academic
honor society at Western Carolina
University.

To be eligible for initiation into
Alpha Lambda Delta, students
must achieve a 3.50 or above qual-
ity point ratio out of a possible 4.00
during their freshman year at
WCU. New members are inducted
during the spring semester and re-
main active throughout their
sophomore year.

Miss Strother is one of 40
students initiated this spring. A
1981 graduate of Hoke County
High School, she is a business ma-
jor at Western.

**Ray
Descendants
Hold Reunion**

Descendants, relatives and
friends of the late Neil Dock and
Ann Ray celebrated the silver
family reunion with a worship
service at St. Peter Baptist Church,
Rockfish, followed by a picnic
lunch at the home of a grand-
daughter, Mrs. Margaret Martin.

A pulpit Bible was presented to
the church and an oak tree will be
planted as a living memorial.
Special recognition was given to
94-year-old Nancy Ray, the last
living child of Neil and Ann Ray.

Out-of-town celebrants included
Corothy Currie, Pamela Currie,
Beverly Wise, and Velton Brown of
New York, Walter and Sharon
Scott of Evanston, Ill., Shanna
Sheffield of Memphis, Tenn., Law-
rence Ray and Phillip Kelton of
Washington, D.C., and Linda
Hoyle of London, England.

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