

Garden

Farm Focus

by Richard Melton, Extension Livestock Agent
Banks Wannamaker, Extension Field Crops Agent



MOBILE (CAT) HOME - These two 5-months-old cats adopted from the Hoke County Dog Pound found a home in their new "parent's" car. The "parent" discovered the cats prefer a mobile home to the other kind and enjoy riding around.

GROWTH PROMOTIONS

In the last few years as a direct result of health awareness movement, beef and beef cattle have been the butt of many rumors and untrue statements. There has been a great deal of uneasiness generated from statements about possible side effects from growth promotants used by beef producers.

Growth promotants are used by producers to improve the average daily gain and feed efficiency of their cattle. The promotants are hormone-like compounds known as anabolic agents.

These agents promote an increase in the laying-down of protein in tissues, such as muscle. For that reason they are most effective on young, growing cattle.

They do not however cause an increase in the addition of fat to

the animal. In studies conducted on these agents they have not been found as residues in carcasses of animals on which they were used.

In fact, since most of them are peptide hormones there is no way they can be stored in fat. That includes the fat of the cattle they were used on and the fat of anyone eating them.

Research has shown that even if these peptides were consumed by humans they would be broken down in the stomach or digestive tract.

The result would be amino acids which are the building blocks of protein. Protein in turn is the building block of muscle tissue not fat. Therefore growth promotants used in beef cattle are not a threat to a healthy America.

On the contrary, they help provide beef producers with a

management tool which can lower their costs of production, thereby, providing you with a less expensive meat buy.

SHOW TIME

April 14, 1983 has been set as the date for the annual Fat Stock Show and Sale at the Jaycee Fairgrounds in Fayetteville. Again this year Hoke County young people have been invited to attend.

If you are interested or know of anyone interested in showing a steer or pig between the ages of 9 and 19 call Richard Melton at the Hoke County Agricultural Extension Office (875-3461). The show is an excellent opportunity for a young person to learn about responsibility and have a good time all at once.

LIVESTOCK MEETING

There will be a further organiza-

tional meeting of the Hoke County Livestock Association on January 11. The meeting will be held in the T.B. Lester Building on South Magnolia Street at 7:30 p.m.

AGRICULTURAL TERMS

Last week a few cattle terms were defined in this column. This week a few hog or swine terms will be presented.

Boar - a male hog.
Litter - the offspring of one birth of a female hog.

Sow - a female hog which has had at least one litter.

Farrow - the term used to describe the birthing process of a female hog.

Gilt - a female hog which has not had a litter.

Barrow - a male hog which has been castrated and is many times called a market hog.

Hoke Agricultural Extension News

by Willie Featherstone, Jr., Agricultural Extension Agent

As the year comes to a close, and tax time is right around the corner, many people take time to reconsider their investments.

Since taxes take a hefty "chunk" out of our investment returns, many people think that they should only invest in tax-exempt, or tax-free, investments. This issue helps you determine if tax-exempt investments are for you.

Step 1 - Compare Only Similar Taxable and Tax-Exempt Investments: Investments differ by a number of characteristics, most importantly the rate of return and risk. Comparing taxable and tax-exempt investments deals primarily with comparing rates of return.

However, to properly do this you must only compare investments that carry the same risk. Otherwise you'll be comparing apples and oranges.

Step 2 - Determine Your Tax Bracket: The value of a tax exemption on an investment depends importantly on the amount of taxes that you save. The amount of saved taxes is determined most easily by knowing your tax bracket. Your tax bracket is simply the percentage of every extra dollar of taxable income which you earn that is paid in taxes.

For North Carolina income taxes your bracket is 7% if you earn over \$10,000 (and is slightly less for lower incomes).

Of course, the largest tax is the Federal income tax. Tax brackets for the Federal income tax are progressive, which simply means that your tax bracket increases as you earn more income. Determining your Federal tax bracket takes a little bit of time, but is not tricky. Here's how to do it:

A. First, get a copy of the latest Federal tax table. Part of the 1981 table is shown below. The table lists rows of taxable incomes and the corresponding amount of tax paid for categories of taxpayers.

B. Find your taxable income, or an estimate of it, in the table.

C. Assume you earn enough extra taxable income such that you are bumped into the next higher taxable income row. For the Federal tax tables is \$50.

D. Calculate the extra amount

of tax that you would pay as a result of the additional \$50 of taxable income.

E. Divide the additional tax by the additional taxable income. The result of your tax bracket.

For example, suppose you are part of a married couple filing jointly and your taxable income is currently \$19,020. Your current tax is \$2954. If you earn \$50 more your tax will be \$2965. Therefore, your Federal tax bracket is \$2965 - \$2954, over \$50 or \$11 over \$50 which is .22.

Step 3 - Convert All Investment Returns to After-Tax Rates of Return and Compare: In order to compare the rates of return on taxable and tax-exempt investments which are similar with respect to risk and other characteristics, you must put them on the same level. This is done by converting the rate of return on the taxable investment to the same tax status as the tax-exempt investment. Using the following rules:

A. If you are comparing a taxable investment to an investment that pays no Federal and state taxes: (1) add your tax brackets for the Federal and state taxes, (2) multiply the combined tax bracket by the taxable rate of return, and (3) subtract the result of (2) from the taxable rate of return. Compare this result to the tax-exempt rate of return and choose the investment with the largest return.

EXAMPLE: You are in the 30% Federal and 7% state tax brackets. You are comparing a taxable investment paying 12% and a fully tax free investment paying 9%. Which is better?

After tax return on 12% = 12%

-. (30 + .07 x 12%)

= 12% - (.37 x 12%)

= 12% - 4.44% = 7.56%

Since 7.56% is less than 9%, the tax free investment is better.

B. If the tax free investment is only exempt from Federal taxes, perform the same calculation as described above but only use your Federal tax bracket. **SAME EXAMPLE,** but only Federal tax free: After tax return on 12% = 12% - (.30 x 12%) = 12% - 3.6% = 8.4%. The tax free investment is still better.

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Start Your ^{Happy} _{New} Year with Sandhills Community College

CONTINUING EDUCATION WINTER QUARTER

REGISTRATION:

Thursday, January 6 - 4-7:30 p.m. Hoke County Public Library
(Or First Class Meeting)

COURSE	BEGINS	ENDS	PLACE	TIME	DAYS
Candlewicking, Smith	Jan. 11	Mar. 15	#7, OCOB	7 - 10 p.m.	Tuesday
Ceramics I, Jones	Jan. 11	Mar. 29	Chicks Ceramics	9 - 12 Noon	Tuesday
Ceramics II, Jones	Jan. 13	Mar. 31	Chicks Ceramics	7 - 10 P.M.	Thursday
Crafts, Bullard	Jan. 12	Mar. 30	SHCC	1 - 4 P.M.	Wednesday
Crafts, Witherspoon	Jan. 6	Mar 31	Open Arms Rest Home	10 - 12 Noon	Th & F
*Drivers Ed., Barkley	Jan. 4	Feb. 10	Cafeteria, HHS	7 - 10 P.M.	T & Th
Furniture Refinishing, Suggs	Jan. 10	Mar. 28	#12, OCOB	7 - 10 P.M.	Monday
+ *Great Decisions, Langdon	Feb. 8	Mar. 29	Board of Education	3 - 5:30 P.M.	Tuesday
*Income Tax, Jones	Jan. 10	Mar. 14	HCPL	7 - 10 P.M.	Monday
Knitting, Wilson	Jan. 10	Mar. 28	Cameron Heights	9 - 12 Noon	Monday
Knitting, Wilson	Jan. 12	Mar. 30	Cameron Heights	9 - 12 Noon	Wednesday
Macrame, Heindold	Jan. 12	Mar. 30	#12, OCOB	9 - 12 Noon	Wednesday
Painting, Augustoni	Jan. 13	Mar. 31	#7, OCOB	1 - 4 P.M.	Thursday
Painting on Fabric, Augustoni	Jan. 11	Mar. 29	#7, OCOB	1 - 4 P.M.	Tuesday
Quilting I, Pratt	Jan. 12	Mar. 30	HCPL	7 - 10 P.M.	Wednesday
Quilting II, Pratt	Jan. 10	Mar. 28	HCPL	7 - 10 P.M.	Monday
Quilting, Smith	Jan. 12	Mar. 30	WCB	1 - 4 P.M.	Wednesday
Quilting, McLean	Jan. 12	Mar. 30	Laurel Hill Church	9 - 12 Noon	Wednesday
Quilting, Stewart	Jan. 11	Mar. 29	Cameron Heights	9 - 12 Noon	Tuesday
Quilting, Barefoot	Jan. 10	Mar. 28	SHCC	1 - 4 P.M.	Monday
Quilting (Lap), Barefoot	Jan. 11	Mar. 29	SHCC	1 - 4 P.M.	Tuesday
Relief Carving, McFadyen	Jan. 11	Mar. 29	Thomas Farm Southern Pines Road	7 - 10 P.M.	Tuesday
Sewing, Pilkington	Jan. 11	Mar. 24	HCPL	7 - 10 P.M.	Tuesday
Sewing, Stewart	Jan. 11	Mar. 29	Cameron Heights	1 - 4 P.M.	Tuesday
Sewing, Council	Jan. 12	Mar. 30	Laurel Hill Church	1 - 4 P.M.	Wednesday
Sewing, Barefoot	Jan. 13	Mar. 31	SHCC	1 - 4 P.M.	Thursday
Sewing, Smith	Jan. 12	Mar. 30	WCB	9 - 12 Noon	Wednesday
Upholstery, Ferrell	Jan. 11	Mar. 29	#11, OCOB	7 - 10 P.M.	Tuesday
Upholstery, Ferrell	Jan. 13	Mar. 31	#11, OCOB	7 - 10 P.M.	Thursday
*Notary Public Education, Abernathy	Feb. 1	Feb. 2	HCPL	7 - 9 P.M.	T & W

*Courses Cost \$8.00; Other Courses \$15 + Continuing Education Units (CEU)

FOR ADDITIONAL INFORMATION:

Contact Hank Richards, 875-2470, Community Schools Officer,
Locky MacDonald, 875-2156, Continuing Education Supervisor.

TEACHER RENEWAL CREDITS:

Most of these classes are approved for CEU credit: contact Hank Richards 875-2470, in advance, if interested.

ABBREVIATIONS:

OCOB - Old County Office Building
HHS - Hoke High School

OARH - Open Arms Rest Home
SHCC - South Hoke Community Center

CPR - Cardio-pulmonary Resuscitation
EMT - Emergency Medical Technician

HCPL - Hoke County Public Library
WCB - Wayside Community Building

	FREE - ABE/GED/AHS - FREE		
Adult High School	November 30	6:30 - 9:30 P.M.	T & Th
Cameron Heights	December 2	12:30 - 3:30 P.M.	M & W
McCain	November 30	8:00 - 4:00 P.M.	M - F
McCain	November 30	6:00 - 9:00 P.M.	M - W
Mt. Ellim	November 30	6:30 - 9:30 P.M.	T & Th
Mt. Pisgah	November 30	6:30 - 9:30 P.M.	T
Sandhills Adult Ed. Center	November 30	6:30 - 9:30 P.M.	T
Sandhills Adult Ed. Center	November 30	6:30 - 9:30 P.M.	M - Th
Sandhills Adult Ed. Center	November 30	9:00 - 5:00 P.M.	M - F
Sandhills Adult Ed. Center	November 30	8:30 - 1:30 P.M.	M - F
South Hoke (ABE)	November 30	9:00 - 12:00 Noon	T & Th
South Hoke (GED)	November 30	9:00 - 12:00 Noon	M, W, F.
West Hoke	November 30	6:30 - 9:30 P.M.	T & Th
Eleanor Gentry	875-2156		
Norman Howell	884-0091		
James R. Blue	944-7612		
Steve Miller	944-7612		
Smith, Woods	843-5717		
Wm. Munn	867-3815		
Barbara Buie	875-8589		
Hurst/Howell	875-8589		
Carol Page	875-8589		
Carrie Carter	875-8589		
Tommy Jacobs	843-3754		
Tommy Jacobs	843-3754		
Willie Horsley	875-4288		