

Help your children learn financial responsibility

Most elementary-age kids know little about money and financial responsibility. Learning about the choices and opportunities money can bring helps kids manage money more responsibly as teenagers and adults. Many parents do not know where to start. Here are suggestions for helping kids become financially literate:



Carol Birkhead
Director,
Hoke County
Cooperative Extension

setting financial priorities.

- Take advantage of everyday opportunities to explain money matters. For example, show your child how to calculate a tip in a restaurant, or explain how a credit card works when you use one in a store.

- Give your children an allowance that they must use for some necessities (such as lunch) as well as for luxuries. Discuss fixed costs (bus fare, for example) versus variable costs (money spent on movies or other forms of recreation), and talk to them about

they learn that "renting" other people's money is expensive.

- Expect some "bad" decisions. Who has not lived to regret a mad splurge on some trendy item? Talk with your child about making better choices in the future. But most financial experts suggest that you do not bail out youngsters who have blown all their bucks.

Parenting Class

A parenting class for parents of preschoolers will be held on four consecutive Wednesday nights from 7-8:30 p.m. beginning on October 20th at the Cooperative Extension Service Center. There is no charge but pre-registration is required by calling 875-2162. Topics covered will be self-esteem, language development, expectations, positive discipline, basic child development, cognitive development and parenting tips.

Couple marks 50th year

Neil W. and Artie McPhatter celebrated their fiftieth wedding anniversary on October 10 at Paradise Island in Nassau, Bahamas. The trip was a gift from their four children, Johnnie Moraven of Windsor Locks, Connecticut, Betty Redmon of Vallejo, California, Wesley McPhatter of Pickerington, Ohio and Helen McNeill of Red Springs. The Rev. and Mrs. McPhatter were married in Bennettsville, South Carolina on October 10, 1943.



The Rev. and Mrs. Neil W. McPhatter

Engagements



Jameria McPhatter and James Self Jr.

McPhatter-Self

Mr. and Mrs. Willie McPhatter announce the engagement of their daughter, Jameria McPhatter, to James Self Jr. of Chapel Hill.

The wedding will take place at Russell Memorial C.M.E. Church in Durham on November 6.

The bride-elect is a graduate of the University of North Carolina at Chapel Hill and is employed by UNC-Chapel Hill.

The prospective bridegroom is a graduate of North Carolina A&T and is employed by Duke University.



Local Red Cross holds annual dinner

The Highlands Chapter of the American Red Cross held its Volunteer Recognition Dinner and Annual Meeting at the Radisson-Prince Charles Hotel October 12th.

The Keynote Address was given by Bill Stewart, chairman of the North Carolina Red Cross State Service Council and a volunteer from Hickory.

Eight members of the Board of Directors were elected: Valerie Wynne-Hall, a Fayetteville dentist; Trina Tiffany, a former Red Cross staff mem-

ber and now an agent of Mark Hurley Insurance; Charlie Speagle, v.p. of Southern National Bank; Charlotte Cohely, manager of Mega-Force Temporaries; Grant Humphrey, operations manager for State Bank; David McCune, owner and CEO of McCune Technologies; Cindy Beresh-Bryant, personnel administration at Black and Decker-US; and Tom Stewart, co-owner of Tomlinson Insurance.

New officers for the Highlands Chapter Board were elected: Jack

Fernald, chapter chairman; vice chairmen, Ron Ellis of Raeford; Catherine Vansickle and Rod Hohing; treasurer Louis Fogleman of Dickson Press in Raeford; and secretary, Virginia Oliver.

The Highlands Chapter provides Red Cross services to Cumberland and Hoke Counties. It also serves as the coordinating chapter for Disaster Services and HIV/AIDS Education for the 13 southeastern counties of North Carolina.

Births

The following births were reported to The News-Journal by area hospitals:

Parents: Mr. and Mrs. Stephen Mark Pierce
Address: 702 Dogwood Lane
Boy: Tyler Mark Pierce
Hospital: Cape Fear Valley
Date born: Oct. 2

Parent: Ernestine Ham
Address: 602 Forest Street
Boy: Thomas Christopher Ham
Hospital: Cape Fear Valley
Date born: Sept. 25

Parents: Lynette Lee and James Robert Daniels Jr.
Address: Raeford
Boy: Danny DeShawn Daniels
Hospital: Cape Fear Valley
Date born: Sept. 25

Parent: Patricia Ann Roper
Address: Raeford
Girl: Debbie Inez Harris
Hospital: Cape Fear Valley
Date born: Sept. 29

Parents: Michelle Lynn Locklear
Address: Raeford
Girl: Sha'Kira Danesha Tanai Sinclair
Hospital: Cape Fear Valley
Date born: Sept. 30



Mr. and Mrs. Rufus Hamilton

37th anniversary celebrated

Mr. and Mrs. Rufus Hamilton celebrated their 37th wedding anniversary on October 13. They were honored with a buffet dinner at Virgils Drive-In.

Mrs. Hamilton was given a bouquet of red roses from her husband.

The thirty-two guests included the honoree's sons Bernie, Dennis and Kenneth Hamilton, and their daughter, Sarah Hamilton McLaughlin.

Out of town guests were Mrs. Hattie Smith and Mrs. Alene Barrett of Eagle Springs, both are sisters of Mr. Hamilton.

Mrs. Hamilton is the former Annie N. Blue, daughter of the late Neil Richard and Lillie Mae Blue.

Say You Saw It In The News-Journal

Jody's General Store
Baseball Cards & More!
5607 Rockfish Road
Hoke Mills 423 2151

FOR SALE
3 Acres Of Land With Large Storage Building. 200 Foot Road Frontage. \$10,500.
Deerfield Subdivision
919-488-7042
Ron Blackburn

MORGAN
LANDSCAPING & LAWN CARE
Year Around Service
COMPLETE DESIGN
Installation and Upkeep
875-8014
17 Years Experience - Licensed

VOTE for
Charles E. FIELDS
City Council
Paid For By Charles Fields

MUSICIAN NEEDED
Pentecostal Church of God in Christ
Full or Part Time
Call 875-6011
Theresa Anderson

Davis' Produce
Garden Mums - \$1.50 ea.
Pumpkins • Mountain Apples
Turnips
Harvest Wreaths
Bales of Hay
Located on Hwy. 20
Between Dundarrach
& Lumber Bridge
Phone 875-7748

Precision Cuts
October *Specials*
PERM SPECIALS
\$25.00 Short Hair
\$35 & up
Past Shoulder Hair
Military Cuts \$4
Rockfish Barber & Beauty Shop
875-1101/875-1102
Located in Rockfish across from the Rockfish Cafe.
Hours:
Tues. - Fri. 9 - 6
Saturday 9 - 3

SHILOH INGATHERING
Thursday, October 28
4:00 p.m. - 8:00 p.m.
Shiloh Presbyterian Church
Hwy. 211 West
Barbecue & Chicken Salad Plates
Crafts & Baked Goods
Adults \$5, Children \$3

Antioch Presbyterian Church
Annual Ingathering
Thursday, Oct. 21
beginning at 11:00
BBQ & Chicken Salad
Liver Hash On BBQ Plates
\$5.00 beverage included

NEW!
Weight Watchers
Every Monday Night at 6:30 pm
Hoke County Civic Center
Join For 1/2 Price
Only \$17.00

CAMEO BRA SALE
"Custom Fitted Support Bras" (250 sizes)
\$1.00 Coupon
\$1.00 Coupon
Avie Jean M. Moser
Custom fitter on duty
10 a.m. until
Wed. - Fri. Oct. 20, 21, 22
Apply at:
Ann's House of Beauty
112 W. Edinborough 875-4690

YOUTH REVIVAL
Nov. 3-4-5, 7:00 p.m.
Missy Linda Henton Diggins
Little Rock, Arkansas
Youth Are In Charge.
We Are Looking For Participants. If You Are Interested In Singing, Choirs, Poems, Reading, Soloist, Please Call Me.
Mrs. Theresa Anderson
at 875-6011

INGATHERING
Bethel Presbyterian Church
Hwy. 401 South
THURSDAY
November 4, 1993
11 a.m. til 2 p.m.
BARBECUE OR CHICKEN SALAD
\$5.00

CHRISTMAS BAZAAR
Saturday, November 6th
SANDY GROVE
United Methodist Church
ARABIA COMMUNITY
Breakfast 7:30 - 10 am
Barbecue Plates & Homemade Soup 11 am - 2 pm
Crafts, Christmas Gifts, Baked & Canned Goods
Food All Day - Breakfast Biscuits - Coffee
Homemade Vegetable Soup, Desserts
50/50 Raffle and Drawing for Homemade Porcelain Doll
Made by Betty Jones 2 pm

SAVE 20% on Baby Shoe Bronzing for Christmas
2 WEEKS ONLY - SALE ENDS OCT. 31
5 Beautiful Styles in 6 Gorgeous Finishes on Sale FOR CHRISTMAS GIVING Now is the time to save on bronzing baby's precious shoes. With every adorable scuff and crease preserved forever in solid metal they make priceless gifts for your family to cherish through the years.
Style 45 Portrait Stand Bright Bronze Reg. \$86.95 SALE \$69.56
Style 31 Walnut Platform 1 Shoe, Bright Bronze Reg. \$38.95 SALE \$31.16
Style 62 Portrait Stand Bright Bronze Reg. \$77.95 SALE \$62.36
Style 50 Bookends Bright Bronze Reg. \$78.95 SALE \$63.16
NOW ONLY \$19.96 each
PRICES LISTED ARE FOR BRIGHT BRONZE. Big Savings on Sale. Styles in Antique Bronze, Pewter, Silver, Gold and Porcelainizing.
HAVE BABY'S NAME, BIRTHDATE ENGRAVED - ONLY 35c PER LETTER
Kinlaw Jewelers
124 N. Main St. Raeford, NC - 875-3553
2 WEEKS ONLY
SALE ENDS OCTOBER 31 - BRING SHOES IN NOW!

Say you Saw It in The News-Journal

The Fashion Shop
of St. Pauls
Invites you to a "FREE LUNCH"
Buy a Fall Dress or Sportswear Outfit at regular price and receive \$10 Gas Money and a \$15 Lunch(or Dinner) Voucher for TarPackers, St. Pauls newest restaurant.
Offer Ends Saturday, October 23rd
FASHIONS AVAILABLE IN MISSES, PETITES & WOMEN'S SIZES
The Fashion Shop
221 W. Broad St. Phone: 865-4147
St. Pauls, N. C. 28384 Hrs: Mon. - Sat. 9:30 a.m. til 5:30 p.m.