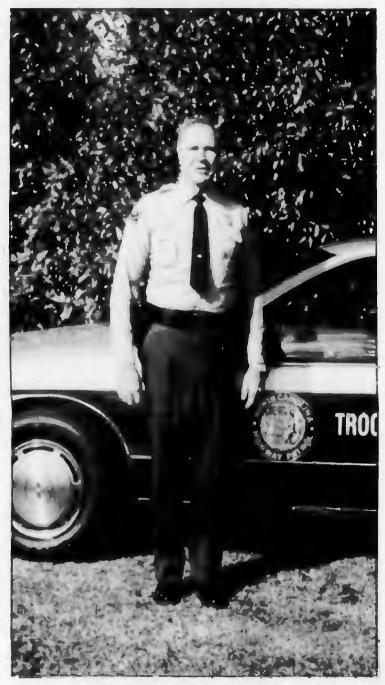


#### Adorable couple

This is Earl and Cypress. Earl is a 1-year-old male black Lab mix and Cypress is an 8-month-old English Setter mix. They are both up-to-date on their shots and on heartworm preventative. Adopt them from the Hoke-Raeford Humane Society Monday through Friday from noon until 4 p.m. and Saturday noon until 2 p.m. or call 875-5486



Charlie Rogers, son of a Raeford couple, recently retired from the North Carolina Highway Patrol. Rogers patroled in Johnston County.

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# Rogers retires from patrol

by Veronica Cogdell Green Smithfield Herald

Retiring State Trooper Charlie Rogers sets the standard for highway patrolmen, his peers say.

"Any adjective you can find that fits a good person is Charlie Rogers," says retired Trooper Bill Sykes of Selma, who trained Trooper Rogers. "He is the model that all troopers should follow. But that's not just for troopers, but for everyone.

Trooper Clark Johnson, who worked with Trooper Rogers for 13 years, agrees. "I've never heard anyone bad-mouth him," he says. 'He's been the same the whole time I've known him. He's got a good combination of what it takes to be a trooper."

Rogers retired December 31, ending a 28-year stint with the N.C. Highway Patrol. The Hoke County native spent most of those years on patrol in Johnston County. He is the son of William Rogers and Gladys Rogers, both of Raeford.

He began his career on April 1. 1968 and stayed until 1970, when he transferred to Wilson County. He came back to Johnston in 1982.

"I came back after my children got out of school because I liked living in the Kenly area," the 52year-old says. "I transferred (to Wilson) in the beginning because that's where my wife worked and I didn't want her to commute everyday."

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#### **ACROSS**

- 1. An indefinite period marked by specific
- attributes 4. A continuous portion of a circle
- 7. Make a mistake
- 10. Scientific workplace
- 1. Fifth sign of the zodiac 12 Chairman
- 13. Roosevelt
- 15. Yuppie status symbol 16. Complacently or inanely foolish
- 21. A variable quantity that cannot be resolved into components
- 24. Saddle horses 26. Contrary to reason or common sens
- 27. To remove from a state of sinfulness 29. Thoroughly unpleasant 30. Halls of games
- 32. Bachelor of Laws 34. One-spotted card
- 35 Head protection
- 38. Auricle
- 40. The conscious mind (psychoanalysis) 41. Environmental watchdog

- 1. Tiny, frankish fairy
- 2. Radioactivity unit
- 5. Long straps used to control a horse
- 7. Rich in decorative detail 8 Male sheep
- . Side-by-side array of individual things Fencing sword with a v-shaped blade and a curved handle
- 19. Part of a train
- 20. Metal-bearing 22. Complete
- 23. Cereal grass25. Straight line that intersects a curve at two or more points 28. S. China seaport
- 31. Something owed 32. The side of something that is sheltered
- from the wind 33. Child's seat
- 36. Length of time something (or someone has existed
- 37. \_\_\_ the line (obey the rules)

# How to boost savings

It's wise to save at least 10 percent of your pretax income so you can adequately provide for your retirement and meet other financial goals.

Sound impossible? It may be easier than you think. To get you started, the North Carolina Association of CPAs provides these ways to boost your savings — and the return on your savings - in 1997 and in years to

1)Pare down your debt. Unless you can find an investment with an aftertax return that's higher than what you're paying on your debt (and that's not likely), reducing your debt is the first step toward smart saving.

goes, try monitoring your spending for a few months. Then look for ways to cut back spending and increase your savings.

3)Pay yourself first. As long as vour debts are under control, put a pre-determined amount away in a savings plan each month before you make big-ticket purchases.

4)Make it automatic. Authorize your bank to transfer a set amount each month from your checking account to a savings account, mutual fund or another investment vehicle. 5)Maximize your 401(k) contri-

bution. Remember that every dollar you invest in this qualified retirement plan reduces your gross income by the same amount. 6)Save the small stuff. Rather than

cashing small checks you receive for

dividend payments, insurance reimbursement, birthday gifts, and the like, deposit them in your savings account.

7)Bank "extra" checks. If you get paid biweekly, two months out of the year you'll get three instead of the usual two paychecks. Save those two checks and you'll boost your savings significantly. 8)Revise your W-4 form. If you

got a large tax refund last year, reduce your withholding for 1997. You'll get a bigger paycheck and you can save or invest the extra cash so that you and not Uncle Sam - earns interest on your money. 9)Save your raise. Resolve to save

2)Track your spending. If you don't the extra money you get in your payave a clue about where your money check after you've gotten a raise. Do the same with any bonuses you receive and you'll really come out ahead. 10) Make it painless. If your ad-

justable rate mortgage adjusts downward, plan to save - not spend your monthly windfall.

11)Reach for higher yields. To compete with money market mutual funds, some banks offer penalty-free Certificates of Deposit (CDs) — but watch out for hidden charges.

12)Put found money away. If you're earning more than the Social Security withholding cap on payroll taxes, your Social Security deduction will stop before year-end. Take the portion of your salary that you previously turned over to the government and put it toward your personal retirement savings.

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The Hoke County Board of Education is interested in purchasing 40 acres of land for the construction of a new elementary school in eastern Hoke County. Please send information on available sites that describe location, size and shape, current usage, availability of utilities and any available topography and soil information. Send Steed, Don D. replies to Superintendent, Hoke County Board of Education, 310 Wooley Street, P.O. Box 370, Raeford, NC 28376.

## Keep eyes on health

Mascara, eyeliner, and eyeshadow usually pose no danger, but some eye makeup can spread infections. Take these precautions:

✓ Don't use saliva to wet eye makeup. Mouth bacteria can be carried to the eye. ✓ If you get an eye infection, throw away all eye makeup you were using so you won't get re-infected. I Don't share eye makeup, even with a family member. Another woman's bacteria may be harmless for her but not for you.

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