



ANNIVERSARY CELEBRATED - Mr. and Mrs. Walter Rhodes of Route 1, Beulaville, celebrated their 55th wedding anniversary Friday. The Rhodes were married January 28, 1928. The couple celebrated with a dinner in Kinston.

Cut Credit Costs

You can cut credit card costs and maximize your spending power by managing your credit card use in three specific ways.

Whenever possible, pay the full amount due rather than the minimum. This keeps finance charges from being added to the bill.

Another way to extend your credit is to wait to pay your bill until just before the due date, but make sure to allow enough time for the post office to deliver the payment and for the company to process it.

Another possibility -- plan purchases according to the closing date on an account. You can extend the time between purchase and payment by making purchases just after the closing date. Lumping purchases onto one card can save money on postage and make record-keeping easier.

Glass Doors

Once the fire dies down, your fireplace can rob your house of precious heat. A fireplace with an open damper and no roaring fire in it draws warm air from the room and takes that air right up the chimney. Your furnace keeps running and your fuel bills keep climbing.

To prevent this waste of energy, install glass doors in the fireplace opening. Be sure those doors are made of heat-tempered glass and that they fit tightly.

Leave the doors open while the fire burns. Then when the fire dies down, close the doors. When you get up the next morning and find the fire has completely gone out, close the damper and the glass doors. That way you may find yourself saving energy and money.

Heating with Wood

There are some advantages and some disadvantages when it comes to heating your home with wood. But let us be positive and talk about the advantages first.

Heating the home with wood carries some nostalgia with it -- a return to what folks call the "good old days." In addition, wood heat can provide a back-up for another type of system in case of an emergency. And

a fireplace or wood stove can add an aesthetic touch to a house, one that might improve the resale value of your home.

Another bonus. You can use wood heat rather than a larger system on cool days and you can use wood heat for warmth in one or two rooms, instead of using heat to warm the whole house.

There are some disadvantages though. For instance, wood heat is inefficient and even draws existing warm air out of the room during start ups. And you must remember to close the damper when a fire isn't burning. What's more, ash removal may be a problem. And here is a serious reminder. Improper construction of a fireplace can leave you with a smoke-filled room. Last, but not least, a faulty chimney can be a fire hazard.

If you do decide to go with wood heat, be sure you can get a good supply of wood. And be sure to check with your home insurance representative to find out what the heating change may do to your insurance rate.



Virginians held the Presidency for 32 of the first 36 years of this nation's existence.

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