

Polaroid announces the new Zip camera.

First-Citizens announces the money-saving way to get it.

First-Citizens Bank offers the sensational new Polaroid Zip Camera at a fraction of its regular price. And it's yours—just by doing something for yourself.

Here's how. Open or add \$500 or more to one of our high-yield savings plans (described below right) and you're entitled to purchase this remarkable 30-second camera at our special, almost unbelievable price of only \$5.95.* Only

one camera per customer, please.

Because the new Polaroid Zip Camera is designed to use inexpensive black and white film only, it makes instant photography more economical.

Take advantage of our exciting, money-saving Polaroid Zip offer. It's perfect for you. Your family. Or as a gift.

GIFT QUALIFYING AMOUNT FOR ALL PLANS: \$500 OR MORE.

RATE		EFFECTIVE ANNUAL YIELD
5%	REGULAR SAVINGS ACCOUNTS. Interest is compounded daily and automatically added to your account. Gift earning deposits must remain on deposit through July 11, 1975.	5.13%
**5½%	90-DAY PREMIUM PASSBOOK PLAN. After initial deposit, deposits may be added in any amount at any time. Interest is compounded quarterly and automatically added to your account. After initial 90 days, you may withdraw with earned interest during the first ten days of any calendar quarter, or upon 90-day written notice. Gift earning deposits, however, must remain on deposit through July 11, 1975.	5.61%
**6%	ONE YEAR SAVINGS BONDS. Interest is compounded quarterly and automatically added to your account.	6.14%
**6½%	THIRTY-MONTH SAVINGS BONDS. Interest is compounded daily and automatically added to your account.	6.81%

**You may redeem all or part of Savings Bonds or Premium Passbook Plan before maturity upon written notice of hardship. Federal regulations require that banks impose a substantial penalty on such withdrawals, and that these withdrawals earn at regular savings rate for the period held less 90 days' interest. Funds not withdrawn continue to earn full interest.



Polaroid Zip Camera features: The Polaroid Zip Camera uses Type 87 black and white drop-in film packs. There's a built-in photometer that reads "Yes" when the exposure is perfect. The 3000 speed film enables the Zip to have a single shutter speed of 1/200th of a second, fast enough to freeze any action, even a high diver in mid-air. You never have to focus. Pictures in bright sunshine are sharp from 2 feet (great for close-ups!) to the horizon. And flash pictures are easy, too. You simply drop an inexpensive AG-1 bulb into the camera. The drop-in film pack (of eight 3¼ x 3¾ in. pictures) loads in seconds without threading or winding. Prints develop in just 30 seconds. And they never need to be coated or mounted.

It's a snap at \$5.95*. Now at First-Citizens Bank.

Member F.D.I.C. Accounts are insured up to \$40,000. *Plus sales tax. "Polaroid" is the registered trademark of Polaroid Corporation, Cambridge, Mass. 1688-42



For And About Homemakers

Yancey Extension Service

PATRICIA FLEMING

Ass't. Home Ec. Ext. Agent
Cracks can appear in your cup of Christmas cheer when gift giving becomes an exercise in outspending one's friends or relieving guilt feelings by giving beyond one's real financial ability. Whatever the reason, cheer can turn to rapid gloom when debts persist over an extended period of time because spending for gifts and use of credit outpaced income.

Careful planning can make Christmas a time of peace and joy that will last, even when the bills come in. Current high prices require that Christmas shoppers look extra carefully at the quality and features of gifts they buy, as well as the needs and wants of those to whom gifts are given.

SEASONAL IDEAS

1. Planning is vital. Take a realistic view of the money that can be used for gifts, and allocate it to provide as many gifts as you desire to give.

2. If you are using credit for gifts, have a realistic plan for repaying that will not cause you to have to skip payments of any sort or to deprive the family of necessities later. Shop for low interest rates.

3. Avoid overbuying. The term overbuying refers to buying "the biggest, the best" item of merchandise. Select only the size or extra features that will realistically be used by the recipient. Can you shorten your list for gifts to buy?

4. Leave something to be desired. A "starter set" of tableware, cookware or the basic needs of hobby equipment will allow the gift recipient to add other parts as he wishes and makes further gift selections for that individual easier for you.

5. Avoid buying needless items. A novelty item may provide some instant fun, but may become dust-gathering clutter later on. Practical, useful items may fill a real need for the recipient. Be sure to get correct sizes and best

colors.
6. Age of the recipient should be considered. A young adult may be happy to acquire appliances or other durable goods for the home. Aged parents who have a home—and are in "the give-away stage"—may be happier to receive gifts that are consumable.

Gifts of food, personal toilet articles, magazine subscriptions; these have current value and may be of special value to older people who have "things" but reduced income.

7. Consider giving yourself—a gift of time spread over the year. Make up a fancy "gift

certificate" guaranteeing the bearer up to ten periods of baby sitting, watering the flowers or keeping the cat while on trips, lawn mowing, leaf raking—think of the things you can do for others who may need your services!

8. A gift you make yourself takes time and talent more than materials, as a rule. If you cannot sew, you may be skilled in carpentry, photography or other hobbies you use to make items to give away. A living plant provides continuing pleasure.

9. Write a long, cheerful, newsy letter to an old friend. It can be read, re-read and treasured for a long time.

Enclose a snapshot for greatest enjoyment.

10. When Christmas Day is over, you may have some money for after-Christmas sales. And you may want to spread your gift buying throughout the year. Some shoppers are ever alert to special items that will be appropriate for giving at Christmas time, and buy during special sales as their finances permit.

Remember that Christmas will come again! Don't make gift-giving a chore to be endured, but an opportunity to bring pleasure to others. A simple gift of love cannot be measured in dollars and cents.

Crafts Made of Shucks

BY JAN CHRISTENSEN
N. C. State University

Making "something from nothing" sounds impossible in these days of inflation. But homemakers in Rockingham County are coming close to doing that when they make craft items from cornshucks.

Through the monthly Extension Homemakers program, club members are learning to appreciate the age-old craft of using cornshucks to make dolls, doormats and flowers.

As a starter, each homemaker makes a flower, adds Mrs. Joyce Hildreth, home economics extension agent. Then, if she wants to try her hand at more complicated items, she can participate in a doll-making workshop later.

* *

TOBACCO SALES

In addition to the sales of 1974 crop tobacco, processors and other buyers have bought over 166 million pounds of stored tobacco so far this year.



A Stir-Fry Dish

Have you heard of stir-frying? It's a cooking technique invented in China long ago. It means cooking food while stirring constantly in a little oil over high heat. Recipes made by stir-frying taste very fresh since the process seals in juices, flavor and good nutrition. The recipe is a snap to prepare because it uses a boxed mix which includes a delicately seasoned sauce and a can of delicious pepper steak vegetables. You add your own fresh meat, onion and seasoning. Speedy result: a delightful meal to remember.

PEPPER STEAK AND ONIONS

- 1 pound round or flank steak
- 1 tablespoon oil
- 1 medium onion, sliced
- 1 box (29½ oz.) Chun King Pepper Steak Stir-Fry Entree
- 2 tablespoons A-1 sauce

Freeze steak slightly; cut into paper thin slices. In large skillet or wok, heat oil; stir-fry meat over high heat until lightly browned. Add onion; stir-fry 1 minute. Sprinkle sauce mix from entree over steak; stir in ½ cups water and A-1. Stir constantly over high heat until bubbly and thickened. Drain pepper steak vegetables; stir in. Simmer 2 to 3 minutes or until piping hot. Spoon over hot fluffy rice, garnishing as desired. Makes 4 servings.

Garden Time

Lawn Problems Solved With Renovation Plan

BY M. E. GARDNER
N. C. State University

It finally happened! I made suggestions to a neighbor concerning the renovation of his lawn and he carried out my plan, to the letter. Now, his lawn is the envy of all the neighbors in our block, including me. It really is pretty.

We began with a soil test, as I have recommended to you many times. When the report was received, we found that the organic matter was not too bad but that lime was needed.

The first job was to use a tiller to prepare the seedbed to a depth of six inches. The soil was then leveled with hand rakes to smooth out depressions.

After the first tilling operation was accomplished, we applied the required amounts of lime, fertilizer and peat moss. Then we ran the tiller over the area again, working the lime, fertilizer and peat moss into the seedbed to a depth of about four inches. When we finished this operation, one neighbor commented, "It looks good enough to eat." A little more smoothing with hand rakes, and the seedbed was ready to be seeded.

We bought the best Kentucky 31 Fescue seed that we could find and used a cyclone seeder which we rented from a garden center. Seed was divided and cross sown over the area for uniformity. After the seeding was completed, we rolled the seeded area to firm the seed in the seedbed. Then we mulched, uniformly, with grain straw. Mulching with straw is important for two reasons; in the first place, it breaks the force of the rain drops and prevents floating and puddling of seed and secondly, in this case, we had a steep terrace from the edge of the lawn to the street. We did an especially good job on the terrace to prevent erosion.

And then the rains came. The tender seedlings soon appeared above the straw mulch.

The neighbors inquired about removal of the straw mulch. This should never be done as the straw will settle and soon become incorporated with the soil. The vacuum created by the whirling blades of your lawn mower will remove some of it and this is o.k. Never attempt to remove it with a rake.

We used a bag on the mower to catch the straw that was pulled up along with the grass clippings.

I worked up the materials needed and, luckily, came out just right. A father, mother and son did the work, for which they are being richly rewarded.

Fight Lung Disease

STILL TIME! GIVE A CHRISTMAS GIFT!

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