

Ten tips to help you invest in the stock market

Know when to make a move in the stock market by the position of the planets. Others depend on intuition. For those who would rather give common sense a try, the North Carolina Association of CPA's recommends some simple guidelines that can give you a winning advantage on Wall Street.

1. Don't invest more than you can afford to lose. CPAs remind you to keep enough money aside to meet your everyday needs as well as emergencies. Picking a winning stock won't help you if you are forced to sell before its price goes up. How much money to invest in the stock market depends on your financial situation, the nature of your other investments,

your investment strategy and several other factors. Whatever you invest, to be safe, first build a financial base by putting your money into low-risk stocks. Then move on to growth, aggressive growth and speculative stocks only when you feel comfortable doing so.

2. Be sure to set some goals. Do you want to invest for short-term profit or long-term appreciation? Once you decide, buy only those stocks that fit your strategy.

3. Don't hold on to losers. No one can invest without running into at least some disappointing deals. The trick is to cut your losses by getting out before you lose too much money. Many investors find this hard to do.

After all, no one likes to take a loss, much less admit they picked a sour investment. Others become attached to a favorite stock and won't sell it. Remember, if a stock loses half its value, its price will have to double for you to break-even.

4. Diversify. One basic rule for gaining in the stock market is to diversify your holdings. Too many investments of different types, however, can be difficult to track. A good mutual fund is one recognized way to diversify.

5. Look to the future. Looking only at a stock's history is not the best way to measure future performance. You may find a clue in the past, but the business and economic forces the

company faces in the next few years could hold much of the stock's fate. So take the time to consider what lies ahead. By the same token, don't wait until it is late to make a purchase.

6. Don't take tips. Rumors abound in investment circles as individuals hunt for those rare deals that will double or triple their money. The serious investor is not apt to act on questionable advice.

7. Be patient. While some investors are slow to sell, others are too quick to unload. Even the best investments need time to pay off. Don't panic or react too quickly to adverse news unless it reflects serious problems at the company and in its industry. The company may very well survive bad

headlines.

8. Be realistic. If you are prudent, your goal will not be to make a lot of money in a short period of time. Those great buys that produce hefty overnight profits are rare. Better to follow your strategy closely, be patient, and enjoy the profits when they come.

9. Find a stockbroker you can trust. The personal chemistry between you and your broker, and subsequently how easy it is to communicate, can make the difference between success and failure. Find one who listens and understands your goals.

10. Buy what you know. Many people fail to tap their own expertise and knowledge when choosing stocks. If,

for example, you are involved in the publishing industry and know all about the industry's problems and opportunities, don't buy stocks in the food industry where you may have less practical knowledge. If you are a regular customer at a large company, you may already know enough about the company to evaluate the prospects for its securities.

Purchased wisely, stocks can be an important part of your financial plan. But choosing the winners is not easy. It will help to follow a clear strategy and make careful choices. It is also important to choose a good financial planning team. A CPA can help you analyze the tax efforts of taking a gain or loss, and can help you with your overall financial plan.

Winslow appointed

RALEIGH, NC—Cecil E. Winslow of Winslow-Blanchard Motor Co., Hertford, has recently been appointed an Area Chairman for the North Carolina Automobile Dealers Association. In this capacity, he will serve as a liaison between the Association and the franchised automobile and truck dealers in Perquimans County.

Dealers Association is a trade association which represents all the franchised automobile and truck dealers in North Carolina.

For further information, contact: Diane Turner, Assistant Vice President N.C. Automobile Dealers Association, 1029 Wade Avenue, P.O. Box 10887, Raleigh, N.C. 27605 or call (919) 828-4421.

Run set in Roanoke Rapids

Pepsi, WCBT Radio, and the Roanoke Rapids Recreation Department would like to invite you to the third annual Pepsi-Cola Run Events on Saturday, September 20, 1986. The event is a part of the Greater Roanoke Rapids Festival in the Park and will feature 1 mile fun run-walk, 5k, and 10k (6.2 miles) distances and youth events. Special merchandise awards will be given in a drawing to the youngest and oldest participants, in addition to all race winners.

entertainment, good beach music by the famous Drifters, hot air balloon rides, arts and crafts, carnival games, concessions, dunking booth, pony rides, double dutch jumpers, horseshoes and lots of fun.

So come and bring your friends and family and join the fun at the Pepsi-Cola Run Events and Festival in the Park.

For more information, call Mike Newsome at the Roanoke Rapids Recreation Department at (919) 535-2031 Monday through Friday between 8:30 and 5:00.

Privette to be speaker

Mrs. Eleanor Tyson Privette of Southern Pines will be guest speaker at the Spiritual Day Apart for the Elizabeth City District of United Methodist Women.

The service will be held Thursday, September 18 from 10 a.m. until noon at Edenton United Methodist Church. Those attending are asked to bring sandwiches with beverages and desserts to be served by the host church.

of the North Carolina Clergy Partners Association. She is a former member of the board of education of the N.C. Annual Conference and has held workshops on drama, revitalizing the Sunday school, and training workshops for youth.

She is a graduate of Louisburg College and received a B.A. Degree in English education from Atlantic Christian College.

Senior center news

September 11, Bible Study, 1:30-3:30; Sept. 12, Blood Pressures Checked for Free, 9-12 noon. Stop by the Center to vote for your favorite baby and see the Senior Citizen Craft display.

meeting include a representative from the Telephone Company and Pam Bunch, Employment Developer with Albemarle Commission. Sept. 16, Friendship Club Meeting, 3 p.m. and Sept. 17, Bingo, 2-4 p.m.

Sept. 15, Memory Lane Club Meeting, 2:00 p.m. Guest speakers for the

Last week's Bingo winners were Leora White and Naomi Banks.



Perquimans players leave the field after a 26-7 win over Williamston.

Candlelight tour scheduled

Costumed interpreters will lead visitors to the Elizabeth II State Historic Site on a candlelight tour of the ship Sept. 12 from 7 p.m. to 9 p.m.

Illuminated by lanterns, the Elizabeth II will be the setting for Elizabethan revelry and demonstrations of 16th-century shipboard life. Mariners will instruct visitors in the fine art of knot tying and line whipping, and the ship's cook will demonstrate cooking

methods of the 16th-century. The gift shop at the site will remain open until 9 p.m. Admission to the ship is \$3 for adults, \$2 for senior citizens and \$1.50 for children.

The Elizabeth II, a state historic site, is an agency of the N.C. Department of Cultural Resources.

For more information, contact the Elizabeth II Site Historic Site at 919-473-1144.

Employees clean up litter

TARBORO—During the week of Sept. 14-20, Carolina Telephone employees in selected locations in the company's service area will be cleaning litter from the shoulders of the state's highways, as they did last fall and spring.

N.C. Department of Transportation crews, Department of Correction inmates, and volunteer citizens groups traditionally pick up roadside litter on dates in the spring and fall. This fall's campaign is being headed by the state's first lady, Dottie Martin.

Area obituaries

THOMAS J. PERRY
EDENTON—Thomas Jesse Perry, 88 of 707 Cabarrus Street, died Sept. 3, 1986 at Chowan Hospital.

The funeral will be conducted today (Thursday) at 3 p.m. in Williford-Barham Funeral Chapel by the Rev. Norman Earls. Burial will be in Beaver Hill Cemetery. Williford-Barham Funeral Home is in charge of arrangements.

Mr. Perry was a native of Perquimans County and a member of First Assembly of God Church. He was a retired cabinet maker and carpenter. Perry was the son of the late Richard E. and Kate Bowen Perry.

Survivors include his wife, Sarah C. Perry; two daughters, Kate Perry Cartwright of Edenton and Vera Perry Owens of Hertford; a stepdaughter, Marjorie Caraway of Norfolk, Va.; two brothers, Lloyd Perry of Greensboro and William R. Perry of Elizabeth City; nine grandchildren; 18 great-grandchildren; and a step-grandchild.

MARY E. HOLLOWELL
HERTFORD—Mary Evans Hollowell, 71, of Route 2, died Sept. 3, 1986 in Brithaven Nursing Home, Edenton.

The funeral will be conducted Friday, Sept. 5th, at 3 p.m. in Williford-Barham Funeral Chapel by the Rev. Robert Jordan. Burial will be in Ballard's Bridge Baptist Church Cemetery, Tyner.

Mrs. Hollowell was a native of Chowan County. She was a homemaker and a member of Anderson Methodist

Church.
Mrs. Hollowell was the daughter of Sarah Boyce Evans of Winfall and the late George W. Evans.

Survivors include her husband, Fernando W. Hollowell; three daughters, Anne Hunter of Hertford, Jeanette Hollowell of Yorktown, Va. and Nell Dale of Virginia Beach, Va.; two sons, William Hollowell of Coinjock and Robert Lee Hollowell of Hertford; three sisters, Rella Elliott of Winfall, Gloria Voigt of Edenton, and Lethia Pierce of Elizabeth City; two brothers, Elton Evans of Edenton and Horace Evans of Daytona Beach, Fla.; and 15 grandchildren.

PAULINE H. LAMB
TYNER, NC—Pauline Hollowell Lamb, 69, of Route 1 died Sept. 7, 1986, in a Norfolk hospital.

Mrs. Lamb, a Chowan County native, was a member of Ballard's Bridge Baptist Church.

Survivors include her husband, James H. Lamb; a daughter, Patricia Brown of Lafayette, California; four sisters, Grace Sakowski of Virginia Beach, Bessie L. Rountree of Edenton, Charlotte Breeding and Talmadge Hassell, both of Chesapeake; and a brother, J.H. Hollowell of Tyner.

A funeral was conducted at 3 p.m. Wednesday in Ballard's Bridge Baptist Church by the Reverends Geroge Cooke and Billy Old. Burial was in the church cemetery. Williford-Barham Funeral Home, Edenton, was in charge of arrangements.

Church News

Up River Friends Meeting will be having a homecoming day on September 14, 1986. Plans are underway to make this a very special day at Up River. Sunday school will begin at 10:00 a.m., and the Worship service will include special music, as well as a time for our Faith Promise Commitments. There will be a covered dish lunch at 1:00 p.m. We are looking forward to greeting all our friends

who have worshipped with us in the past. It will be a day of reminiscing over past blessings as well as praising our Lord for present blessings. We extend a special invitation for you to be with us on this homecoming day. If you are unable to attend, we would welcome a letter of greeting, which will be shared with the meeting.

WE CAN'T BEAR TO SEE YOU LEFT OUT!
PLEASE COME TO **INDIAN SUMMER FESTIVAL**
STEPPING STONES PRE-SCHOOL & CHILD CARE
HERTFORD, N.C.

YOU ARE INVITED TO OUR INDIAN SUMMER FESTIVAL TOWN OF HERTFORD

MAKE SURE YOUR WEEK-END PLANS INCLUDE
Perquimans County **INDIAN SUMMER FESTIVAL**
Bring the whole family **DON'T BE LEFT OUT!**
HERTFORD SAVINGS & LOAN
Hertford, N.C.

COME BY AND SAY HELLO!
INDIAN SUMMER FESTIVAL
Sept. 12-13th
DOZIERS FLORIST

Indian Summer BONANZA
Fashion Hair Bows!
Big Shirts **10% off**
Chalkline Jackets ~~29.95~~ **\$19.95**
Special jewelry promotions
Quality Clothing
Ward's Shopping Center, Hertford

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