



**CHEER AT CITRUS BOWL** - The seven Varsity cheerleaders at Kings Mountain High School cheered at the Citrus Bowl in Orlando, Fla. on New Year's Day. Front row, from left, Abby Ropp, Kim Neason, Stacey Wortman and Heather Barrett. Back row, from left, Jada Clark, Bridget Barrett and Ginger Ownbey.

## KMHS cheerleaders cheer at Citrus Bowl

"Wow! what a show," said Kings Mountain High School's Julie Rikard of the performance by her seven cheerleading students at the Citrus Bowl New Year's Day in Orlando, Florida.

During the pregame festivities, the 1400 cheerleaders from all over the country performed their routines after the college bands and got a standing ovation in a spectacle that included fireworks and a large football float.

Prior to the performance, the

cheerleaders began a rigorous practice schedule for two days and on New Year's Eve rehearsed in Thunder Field and walked through the Citrus Bowl field.

Rikard said the girls won the right to participate in the big event by winning the Home Pom Routine during the Universal Cheerleading Association cheerleading camp held at Appalachian State University in August. They held a minicamp in October to help offset the cost of the trip and in early December Universal Cheerleading Association sent their uniforms and a video of the pregame performance so they could begin

learning the routine.

Abby Ropp, Kim Neason, Stacey Wortman, Heather Barrett, Jada Clark, Bridget Barrett and Ginger Ownbey, all KMHS varsity cheerleaders, arrived in Florida with Julie and Quinton Rikard and parents Linda Wortman, Gale Ownbey and Sandra Clark on December 28. During free time they enjoyed Walt Disney World's Magic Kingdom, Epcot and MGM Studios.

Buses transported the cheerleaders at 6:30 a.m. on January 1 to the Citrus Bowl for dress rehearsal. A crowd estimated at 72,000 spectators witnessed the Florida Gators defeat the Penn State Nittany Lions.

## Improve your cash flow in '98

Ten ways to improve your family's cash flow in 1998, from the North Carolina Association of Certified Public Accountants:

- 1 - Adjust your withholding.**  
Far too many people smugly take pride in getting a large refund check from the IRS. What they don't realize is that it's smarter to change your withholding and free up cash for your own use. To do so, ask your employer for a new W-4 and use the worksheet to determine the correct amount of withholding. The extra money you get in each paycheck can be invested so it's yours and not the IRS that earns interest on your money.
- 2 - Keep track of how you spend your money.**  
By keeping a detailed record of where your money goes, you can get a grip on your finances and improve your cash flow. Personal finance software is available that can help you balance your checkbook, track expenses by category, and make year-to-year comparisons.
- 3 - Refinance your mortgage.**  
If you're paying above-market rates on your mortgage, refinancing your loan can free up a significant amount of monthly cash. Better yet, see if your lender is willing to modify your mortgage agreement - which essentially gets you today's going rate - without paying for refinancing costs.
- 4 - Rethink your banking relationship.**  
As the result of bank mergers during recent years, many consumers don't know what service fees they are paying. Carefully review your banking needs and then shop around to learn about the account options different banks offer. The key to cutting the cost of banking is to find a bank that charges the least for the services you use most.
- 5 - Slash your insurance costs.**  
If you're carrying a \$100 or \$250 deductible on your auto or homeowners insurance policy, consider upping your deductible to \$500. Put the money you save in monthly premium costs away and use it toward the deductible should you need to file a claim.

**6 - Take a long look at your property taxes.**  
In many parts of the country, real estate values have leveled or dropped. If your property tax assessment is outpacing the resale value of your home, consider challenging any increase in the assessed value of your home. Contact your town for instruction on how to go about challenging your assessment.

**7 - Keep track of miscellaneous deductions.**  
Miscellaneous expenses - including un-reimbursed business expenses, professional and union dues, and investment and tax counseling fees - are deductible to the extent that they exceed two percent of your adjusted gross income. To ensure that you don't overlook a tax deduction, add up all qualified expenses. Remember, the less you pay in taxes, the more you can improve your tax flow.

**8 - Reduce your credit card debt.**  
It makes little sense to pay the typical credit card rates of 17 or 18 percent when there are other options. If your credit card debt is having a negative effect on your cash flow, consider taking out a home equity loan at a lower interest rate to pay off your credit card balances. In general, interest payments on home equity debt are deductible, credit card debt is not.

**9 - Automate your paycheck.**  
Another way to improve your cash flow is to arrange to have your paycheck - and other payments you receive regularly like government and dividend checks - deposited directly to your bank account. You'll save a trip to the bank, get your money sooner, and avoid waiting for your check to clear.

**10 - Change old habits.**  
Think about what you are spending money on before you spend it. Take lunch to work instead of buying it. Borrow library books instead of buying new ones. Make phone calls when rates are lower. Even small changes such as these will help you improve your cash flow and make strides toward a more secure financial life.

## Scoreboard

(Kings Mountain Parks and Recreation Department Basketball League results)

**10-UNDER GIRLS**  
Dragons 22, Mounties 16  
Dragons - Blair Heffner 10.  
Mounties - Marsia Meeks 8.  
Blue Angels 14, Red Rockets 12  
Blue Angels - Claire Setters 8. Red  
Rockets - Ashton Teague 8.  
Sting 18, Magic 7  
Sting - Megan Lowery 10. Magic -  
Katie Cooke 2.

**7-8 YEARS OLD**  
Lakers 16, Heat 14  
Lakers - Kevin Bell 6. Heat - Aaron  
Haynes 10.  
Bulls 20, Celtics 10  
Bulls - Cedrick Roberts 8. Celtics -  
Justin Heinbach 4.

**11-12 YEARS OLD**  
Rockets 46, Jazz 27  
Rockets - Tyler Deaton 13. Jazz -  
Warren Shirey 15.  
Wizards 30, Bullets 10  
Wizards - Adrian Parker 8. Bullets -  
Chris Jolly 6.

**9-10 YEARS OLD**  
Knicks 24, Nets 11  
Knicks - Brandon McClain 12. Nets -  
Kenneth Greason 9.  
Pistons 14, Heat 10  
Pistons - Heath 8.

**13-15 YEARS OLD**  
Pistons 60, Mavericks 42  
Pistons - Eric Carroll 19. Mavericks -  
Gary Carpenter 19.  
Bulls 76, Warriors 31  
Bulls - Jarrett Curry 14. Warriors -  
Jarvin Bell 13.

**This week's games:**  
7-8 years old:  
Saturday - Lakers vs. Bulls 4 p.m.,  
Magic vs. Heat 5 p.m.  
Tuesday - Magic vs. Celtics 5:30,  
Heat vs. Bulls 6:30.

9-10 years old:  
Saturday - Nets vs. Heat 9 a.m.,  
Spurs vs. Knicks 10 a.m.

11-12 years old:  
Saturday - Rockets vs. Bullets 6  
p.m., Kings vs. Jazz 7 p.m.  
Tuesday - Kings vs. Wizards 7:30  
p.m., Jazz vs. Bullets 8:30 p.m.

13-15 years old:  
Saturday - Mavericks vs. Bulls 11  
a.m., Mt. Zion vs. Pistons 12 noon.

10-under girls:  
Saturday - Dragons vs. Sting 1 p.m.,  
Blue Angels vs. Magic 2 p.m., Red  
Rockets vs. Mounties 3 p.m.

**\*LAID OFF?**  
-due to plant closure?  
-due to mass lay-off?

**\*LONG-TERM UNEMPLOYED?**  
-unemployed 15 of the past 26  
weeks?

**\*EXHAUSTED UNEMPLOYMENT  
BENEFITS?**  
-eligible for or exhausted  
unemployment compensation?

**\*CHERRYVILLE LOCATION**  
-1st shift  
-above average pay and benefits

CALL 704-735-8035  
ABOUT AN ON-THE-JOB TRAINING  
OPPTY. THROUGH THE JTPA  
PROGRAM  
Space is limited so  
CALL NOW!



# A New Year of SAVINGS

Down  
Delivers

**'98 Plymouth Voyager**  
Automatic transmission, Air Conditioning, 7  
passenger seating, High back bucket  
seats, Driver's Side Sliding Doors, AM/FM  
Stereo Cassette.

**STARTING @  
\$16,136**

1.9% APR  
up to 60 months  
on select models

**Rebates up to \$1500**

**'98 Jeep Cherokee SE**  
**\$256\*/mo.**

\*48 mos. closed end lease \$1200 cash down or trade equity down. Add for tax, title, license, & doc fee 1st payment & security deposit.

**'98 Chrysler Sebring LXi**  
Demo Savings Save Over  
**\$2,400**

2.5 Liter 24 Valve SOHC V-6 Engine, 4 Speed Automatic Trans., Air Conditioning, Power Moonroof, Leather Bucket Seats, Aluminum Alloy wheels, Tilt wheel, Cruise Control, AM/FM Stereo Cass. with CD, Full Power Equipment

**'98 Jeep Wrangler SE 4X4**  
**0 Down, \$244\* / mo. 48 mo's**

5 Speed, Cloth Seating, 15x7 Steel Wheels with raised White Letters Tires, AM/FM Stereo Radio & More

<b>97 JEEP WRANGLER SE 4X4</b> 5 speed, CD, Cloth Seats <b>\$249 / mo.</b>	<b>95 NISSAN 240 SX</b> 5 speed, A/C, AM/FM Cass., Alum. Wheels, and More. <b>\$159 / mo.</b>	<b>95 DODGE CARAVAN</b> V-6, Auto, A/C, 7 Pass., Seating, Roof Rack & More <b>\$199 / mo.</b>	<b>96 CHEVY S-10 PICKUP</b> 5 speed, A/C, LS Trim, Aluminum Wheels, Bedliner <b>\$179 / mo.</b>	<b>92 CHRYSLER LeBARON</b> 6 Cyl., Auto, A/C, Full Power, Low Low Miles <b>\$119 / mo.</b>
<b>95 FORD ESCORT LX WAGON</b> Auto Trans, A/C, Extra Clean, 1 Owner <b>\$119 / mo.</b>	<b>95 HONDA CIVIC LX</b> 5 Speed, Full Power, Cass., Moon roof, Local Trade <b>\$199 / mo.</b>	<b>96 DODGE NEON 4 DOOR</b> Auto, A/C, AM/FM Cass., Dual Airbags, Factory Warranty <b>\$174 / mo.</b>	<b>97 CHEVROLET S-10 LS</b> Auto, A/C, Tilt, Cruise, Cass. Alum Wheels, Benliner, Only 5K miles <b>\$199 / mo.</b>	<b>95 FORD RANGER XLT SUPERCAB</b> V-6, Aluminum Wheels, Bedliner & Rails, 1 Owner <b>\$189 / mo.</b>
<b>95 JEEP GRAND CHEROKEE LAREDO 4X4</b> V8, Autom, Full Power, Leather, Infiniti Stereo <b>\$329 / mo.</b>	<b>96 DODGE AVENGER</b> 5 Speed, A/C, AM/FM CD, Sport <b>\$229 / mo.</b>	<b>95 GEO PRIZM</b> 5 Speed, A/C, 4 Door, Great Gas Mileage, 1 Owner <b>\$129 / mo.</b>	<b>97 HONDA ACCORD SE</b> Auto Trans., A/C, Cass. & CD, Power Moonroof, Alum. Wheels Save Thousands Over New!! <b>\$99 / mo.</b>	<b>93 FORD ESCORT LX WAGON</b> Auto Trans, A/C, AM/FM Cass., 1 Owner, Clean <b>\$99 / mo.</b>
<b>95 DODGE AVENGER ES</b> V6, Auto, A/C, Rear Spoiler, Aluminum Wheels <b>\$239 / mo.</b>	<b>93 FORD TAURUS GL</b> V-6, Auto, A/C, Full Power, Alum. Wheels <b>\$149 / mo.</b>	<b>92 DODGE CARAVAN</b> 6 Cyl., Auto, A/C, Tilt, Cruise, Roof Rack, Nice Van. <b>\$149 / mo.</b>	<b>94 PLYMOUTH SINDANCE</b> Auto Trans., A/C, AM/FM Stereo Cass., Great MPG <b>\$89 / mo.</b>	<b>96 FORD RANGER XLT</b> 5 Speed, A/C, AM/FM Cass., Alum. Wheels & More, Factory Warranty <b>\$159 / mo.</b>
<b>96 CHEVROLET S-10 LS</b> 5 speed, A/C, Alum. Wheels, Bedliner & More <b>\$179 / mo.</b>	<b>95 JEEP GRAND CHEROKEE LAREDO</b> 6 Cyl., Auto, A/C, Full Power, Extra Clean <b>\$359 / mo.</b>	<b>95 DODGE NEON</b> Auto, A/C, 1 Owner, Trade, Great MPG <b>\$149 / mo.</b>	<b>93 CADILLAC SeVILLE</b> V-8 Auto, Full Cadillac Luxury Package, Chrome Wheels, 1 Owner Local Trade <b>\$325 / mo.</b>	<b>96 JEEP CHEROKEE SPORT 4X4</b> 6 Cyl., Auto, A/C, Tilt, Steering, Alum. Wheels, Roof Rack <b>\$289 / mo.</b>

Payments based on 1200 cash or trade equity, add for tax, tag, title & DOC. 96's 8.75% APR 72 mos., 95's 9.325% APR 66 mos., 94's 9.5% APR 60 mos., 93's 9.75% APR 54 mos., 92's 10% APR 42 mos., 91's 13.5% APR 30 mos, 90's 14.9% APR 24mos, 89's 15.9% 24 mos. with approved credit.

# Shelby

**CHRYSLER • PLYMOUTH • JEEP • EAGLE**  
Highway 74, 325 W. Dixon Blvd.  
Shelby, NC Call Now At 484-0049

Across from Harris-Teeter next to Taco Bell Sales Hours: Mon. - Fri. 9-7 Sat 9-5