

# FHA Lowers Its Rates

Interest rates on Community Program loans at the U.S. Department of Agriculture's Farmers Home Administration was lowered January 1, 1983, District Director Donald W. Norman announced.

The full interest rate drops from 10.625 per cent to 9.75 per cent. This rate is based on current market yields for municipal obligations. The intermediate rate, for communities of moderately less than average means, declines from 7.875 per cent to 7.375 per cent. The rate for lower income communities remains unchanged at 5 per cent.

Loan services under this program are available to public bodies, such as municipalities, counties, districts, authorities or other political subdivisions of a state, and to organizations operated on a not-for-profit basis, such as associations, cooperatives and private corporations. Projects financed are water systems, waste disposal systems, public safety facilities (fire, police, rescue and ambulance services), health care facilities, public service facilities, recreation facilities and new

hospitals and major expansions of existing hospitals. Farmers Home Administration is the rural credit agency of the U.S. Department of Agriculture. It makes a wide variety of loans and grants and provides technical assistance to help improve economic and living conditions in rural America. Its loan services, like all programs and services of the USDA, are available to every one without regard to race, sex, religion, national origin, marital status, or handicapped condition.

Services of the North Carolina agency are delivered through a system of 88 county offices, 11 district offices and the Raleigh State Office. The offices serving this area are: District Office, 111 West Boulevard, Williamston, N.C. 27892 (phone: 919-792-1006), and County Office, ARPDC Building, Church Street Extension, Box 47, Hertford, N.C. 27944 (phone: 919-426-5733).

"Moonlight is sculpture."  
Nathaniel Hawthorne

# Sports Injury Research Center Established At UNC

CHAPEL HILL — Two faculty members at the University of North Carolina at Chapel Hill have established a National Center for Catastrophic Sports Injury Research in the hope of reducing the number of serious injuries in athletics.

Drs. Frederick O. Mueller and Carl S. Blyth, both professors of physical education, say the purpose of the new center is to gather information on sports accidents and deaths from across the country.

Past efforts have resulted in changes that have reduced the number of deaths and crippling injuries in football. Each year, the information will be analyzed and passed on to organizations that have the power to make sports safer through rule changes, higher standards for equipment and improved coaching techniques.

Among these groups, according to Mueller, are the National Collegiate Athletic Association, the American Football Coaches Association, the National Federation of State High School Associations, the National Association of Intercollegiate

Athletics and the National Junior College Athletic Association.

"We have a national clipping service that sends us stories about injuries and fatalities, and we have developed a network of more than 100 people around the country who have been contacting us whenever they hear of these events," Mueller said. "We then follow up on each report with letters and telephone calls to find out exactly what happened."

In the past, the pair's research has been limited to football but is now being expanded to include all high school, sandlot and college sports. It grew out of the Annual Survey of Football Fatalities begun at Yale University in 1931 and transferred to UNC-CH in 1965.

Among the rule changes the survey has helped to bring about in football was one prohibiting "spearing" and "butting"—the use of head as the initial point of contact for blocking and tackling.

The survey also was instrumental in setting the first standards for the design and manufacture of football

helmets, Mueller said. As a result of these changes, the number of deaths directly attributable to football injuries was cut almost in half, dropping from 15 in 1976 to eight in 1977, he added. The number of cases of permanent paralysis was also roughly halved to between 10-15 cases a year.

"If we're to help reduce sports injuries still further,

## Moderate Increase Is Predicted

By Dr. J.W. Pou  
This year's increase in retail food prices is expected to average only 5 to 6 per cent, the lowest annual rise since 1976.

Extension economists at North Carolina State University say there are two major reasons for the moderation in food price rises in 1982.

One is the small increase anticipated in the farm value of foods. The farm value of foods this year is expected to be only 2 to 4 per cent above the levels of 1981 — the third small annual rise in a row.

Furthermore, food marketing costs are rising at a much slower rate than in the

past five years. The rise in these costs, which are added after foods leave the farm, is expected to rise 4 to 6 per cent this year.

Specialists with the U.S. Department of Agriculture (USDA) say the slowdown in marketing costs, which they term "dramatic," is largely due to the 1981-82 recession, which has weakened demand throughout the economy. The USDA specialists say the slowdown is significant because marketing costs play a dominant role in food pricing at retail.

Food marketing costs are reflecting in the farm-to-retail price spread. These costs account for about 65 per cent of the retail price of food, with the other 35 per cent representing the farm value.

In seven of the past eight years, increases in marketing costs have been the largest contributor to rising prices for food consumed at home.

During the months January through May, labor costs in the food industry rose 11.5 per cent in 1981, but this year they have risen only 7.2 per cent. These figures are averages for the manufacturing, wholesaling and retailing sectors of the industry.

As workers have focused more on job security, they have negotiated smaller wage and benefit increases in some new contracts. Also, the lower general inflation rate has moderated cost-of-living wage adjustments.

Packaging materials are a very substantial cost factor in the food industry. In the first five months of 1981, packaging costs rose 7.2 per cent. This year the rise has been only 0.7 per cent.

Prices for paperboard and paper products have risen less than a third as much as they did a year ago. Costs for wood pulp have remained nearly stable over the past year.

Packaging costs also have been held down by sharply lower prices for polyethylene resin, the main raw material in plastic containers, USDA said. Prices for tin cans and glass containers also have risen less than a year ago.

During the first five months, fuel and power costs of the food industry rose nearly 21 per cent last year, whereas the increase this year was only 5.7 per cent.

U.S. farmers are cutting back on hog production and marketing this year. As pork supplies are reduced, retail pork prices are likely to rise considerably. Retail prices for most other foods will continue to rise moderately, because of small increases in marketing costs. Prices for dairy products, in particular, are likely to show little change, as milk production will stay large and minimum prices to dairy farmers will remain near present levels.



It was once believed that St. Valentine's Day is the day birds find their mates.

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## NEW LISTINGS

CHARMING 1 YEAR OLD HOME—3 bedrooms, 2 baths, large family room, utility room, workshop. Central heat and air. \$35,000.

IN THE COUNTRY—2 bedroom home on an acre of land, workshop. Central heat & air. \$32,000.

NEW BRICK, WATER ACCESS—Near Country Club, great room with fireplace, 3 bedrooms, 2 baths.

EDEN STREET—Lovely brick ranch, 4 BR, den w/fireplace, LR, kitchen, 2 full baths. \$68,900.

NEAR HANCOCK STATION—Home or mobile home sites. 5 acre tract. \$3,700. 6 acre tract. \$5,000.

ARROWHEAD BEACH—New 2 bedroom house on 2 lots. \$27,500.

ARROWHEAD BEACH—Attractive 3 bedroom home. living room, dining room, kitchen and bath. Situated on 3 wooded lots. \$19,500.

HISTORIC DISTRICT—Charming 1 1/2 Story Brick home, L.R. with fireplace, Den with fireplace, 2 full baths. \$60,000.

HICKORY LANE — Great Rm., Kit. with convenient dining room, 3 bedrm., 2 baths, game room and large yard. \$60,000.

WATERFRONT — Albemarle Sound, 1/2 acre lot on Bella Vista Dr. \$26,500.

LOVELY BRICK HOME—In a desirable location, 3 bedrm, 2 bath, L.R., Den w/fireplace, central heat and A/C, new appliances, new carpet, fenced back yard, beautifully landscaped. \$49,900.

FOR RENT—House and apartments.

8.5 ACRES WATERFRONT—With private boat basin, secluded, rustic 3BR log home in idyllic setting. 10% financing.

HOME ON THE CHOWAN RIVER — Great Room, 4 B.R., 2 1/2 baths, Large screened porch, pier. \$75,000.

HOME ON THE ALBEMARLE SOUND — Cape Colony, 2 story brick, 3 or 4 Bedrooms, L.R., with fireplace, Family Room with fireplace, large deck, workshop. Central heat and air. \$73,500.

FANTASTIC BUY!—Country Club area. Owner must sell. 4 BR brick ranch. Over 2000 sq. ft. 1/2 acre, fenced lot. Garage, family room with fireplace, 9 1/2 per cent assumption. \$62,500.

CHOWAN BEACH—House on 2 lots. 2 BR, 1 bath, screened porch, 1 outbuilding. Priced to sell. \$18,500.

HISTORIC DISTRICT—Lovely 2-story frame house. Large country kitchen, family dining room, 3 BR, 2 baths, 2 fireplaces. Reduced to. \$55,000.

MORGAN PARK — Lovely 3 BR brick ranch in excellent condition, central heat and air, built-in, 9 1/2 per cent assumption. \$65,000.

NEAR TOWN—Attractive brick veneer home on 1/2 acre wooded lot, 3 BR, LR, den, dining area, 1 1/2 baths. 10 per cent APR owner financing. \$39,500.

4 BEDROOM HOME — On 2 acre lot. Convenient to town, 2 full baths, LR, family room w-woodstove, central air and oil furnace, 3 yrs. old, outbuildings. 10 per cent APR owner financing. \$42,000.

BRICK HOME — Three BD, 2 baths, large livingroom with fireplace, dining room, kitchen. Well insulated. Central heat and air. Two car garage and workshop. 12 per cent owner financing. \$49,500.

SNUG HARBOR — Two bedroom frame house. \$18,500.

CAPE COLONY — 3 bedroom home, eat in kitchen, living room with fireplace, workshop on the water. 10 per cent owner financing. \$39,000.

SMALL HOUSE IN COUNTRY—1 year old. Price reduced to. \$12,500.

TWO BEDROOM HOME — In town, living room w-fireplace, bath, eat-in kitchen, screened porch, fenced backyard. Make an offer.

HISTORIC DISTRICT — Spacious 2 1/2 story home with large, beautifully landscaped yard, 6 bedrooms, 2 full baths, 2 half baths, 2 car garage, workshop, guest house, recreation room, water view.

APARTMENT HOUSE — Good location in town, 5 apartments, 3 lots. \$40,000.

ALBEMARLE SOUND — Beautiful wooded lots over one acre in size on the water. Prices starting at an unbelievable. \$24,000.

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INVESTMENT OPPORTUNITY — Apartment house with eight apartments. Excellent income in prime location. 9 1/2 per cent assumption. \$85,000.

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ACREAGE — Three lovely acres in a choice location, privacy. 12 per cent owner financing. \$10,000.

WATERFRONT — Elegant home in a spectacular setting on the Albemarle Sound, featuring, foyer, great room, 3 or 4 bedrooms, Florida room, 2 full baths and 2 half baths. Plus 3 bedrm guest house. 1.1 acres with sandy beach. 12 per cent owner financing.

COMMERCIAL BUILDING — On 2.6 acres with 365' of highway frontage - 12 per cent owner financing. \$65,000.

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<p><b>99¢ EACH</b></p> <p>2 Liter <b>99¢</b></p> <p>Coke, TAB, Sprite, &amp; Mello Yello.</p> <p>Mello Yello may not be available in all stores.</p>	<p><b>DURACELL ALKALINE BATTERIES</b></p> <p>SIZE 9-VOLT 1-PACK <b>\$1.69 EA.</b></p> <p>SIZE "C" or "D" 2-PACK <b>\$1.69 EA.</b></p> <p>SIZE AA 4-PACK <b>\$2.49 EA.</b></p>	<p><b>white rain HAIR SPRAY</b></p> <p>7.5 Oz. AEROSOL All Forms <b>\$1.67 EACH</b></p> <p>8-Oz. NON-AEROSOL All Forms</p>	<p>Individual Mutual stores reserve the right to limit quantities on all items in this ad. Circumstances might prevent all stores from being able to re-order certain advertised specialties.</p>		

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## DiBona Elected

WALTHAM, MASS.—The Directors of Dennison Manufacturing Company have elected Richard T. DiBona as a member of its Board.

DiBona is the president and chief executive officer of M/A-COM Inc., as well as Director of that company. M/A-COM Inc. is a manufacturer of electronic communications products and systems.

DiBona lives in Wayland, Mass., with his wife and three children.

Dennison is a diversified "Fortune 500" corporation which manufactures and distributes a variety of products and systems for major markets: stationery products and systems, retail systems, identification systems, packaging systems, fastener products and technical papers, with a plant in Edenton.