

Festival Must Secure Its Own Liability Insurance

BY SUSAN USHER

Organizers must obtain liability insurance coverage for the N.C. Festival-By-The-Sea to be held as scheduled Oct. 24 and 25 at Holden Beach.

Holden Beach Commissioners voted Monday night to require the insurance on the recommendation of the town's attorney, Doug Ledgett. All the board voted for it except Commissioner Gay Atkins, who didn't vote at all. She said she was reluctant to do so without knowing the cost of insurance, but technically her vote counted as a yes because no abstention was approved by fellow board members.

Several months ago, the board had foreseen no liability insurance problems. Since then, the town has changed carriers and has also learned it would be liable during the festival because much of it is held on town rights-of-way. It is also liable for anything that occurs while volunteers are serving on hurricane evacuation teams.

The town's insurance policy would apparently provide "deep pocket" coverage up to \$300,000, said Ledgett, but only if 1) the Festival signs a hold harmless agreement with the town; and 2) provides insurance of its own. "That is what is implied," he added. "It doesn't say it."

Commissioner Gay Atkins said she had not been able to get a price on the coverage, which Ledgett estimated would be between \$800 and \$1,000 for the two days.

She inquired about the possibility of the town sharing the cost of the insurance, since the entire community

benefits from the festival. While the board made no decision, Ledgett said the town's liability would not be increased by making an undesignated contribution to the non-profit Holden Beach Merchants Association, which sponsors the festival.

Hurricane Preparations

Commissioners delayed action on liability coverage for hurricane evacuation volunteers pending more information from the N.C. League of Municipalities. The town at first thought that by paying evacuation volunteers a token salary, their service would be covered under workman's compensation. But currently that coverage is only available to fire department and rescue squad members, indicated Town Administrator Bob Buck. However, trustees of the League of Municipalities risk management program were to discuss the problem at a meeting on Wednesday and contact the town.

In other hurricane-related business, each commissioner updated the board on their preparations in the event of a hurricane, with Commissioner Lyn Holden expressing concern about residents' willingness to cross the high-rise bridge during high winds.

"I can't feel real safe crossing the bridge in 70 to 80 mph winds," said Holden. "If you had a van I think it would blow you off."

"I think the town needs to look at getting off earlier than before."

While the bridge may be safe to cross under high wind conditions, most board members agreed residents would be more comfortable

getting off the island before winds increased to that extent.

The state has not designated a "safe" wind speed for passage. County emergency management officials are saying 74 mph, or hurricane-speed winds.

Board members have available hats and rain gear for evacuation volunteers, have arranged for rooms at the Gray Gull Motel for town officials and for call-forwarding of calls to the town's main business number, 842-6488. Commissioner Graham King will serve as a liaison between Mayor John Tandy and the police department and town officials will share damage assessment duties.

Commissioners briefly discussed the idea of two incoming lanes at the bridge, one for permanent and one for non-resident property owners.

"One thing for sure," Commissioner Stanley said emphatically, "if you ain't got a sticker you're going to be the last one on."

Numbers Discussed

Numbers on buildings would be larger and easier to spot from the street under a proposed zoning ordinance amendment discussed briefly Monday night in a public hearing. No vote was taken.

The Planning and Zoning Board recommends a minimum sign height of six inches, in block letters and a contrasting color, with only clear numbers larger than four inches in height allowed to remain. Replacement numbers would have to be larger. To Commissioner Hal Stanley's question about whether other numbers would have to be

replaced, zoning board Secretary Sid Swarts replied, "If they're grandfathered we'd end up with the same problem we have now—the fire department and rescue squad couldn't find them."

Suited For Ramp

According to a letter from Fred A. Harris, chief of the Wildlife Resources Commission's Boating and Inland Fishing Division, a site beneath the highrise bridge is suitable for a double public boat ramp. The site inspected was on the island side of the bridge. However, commissioners said Monday their earlier concurrence was that the north side would be better, because it would reduce traffic crossing over to the island. The town will ask the commission to look at the waterway side as an alternate site. "I'd rather see one on each side than a double on on the south side only," said Commissioner Lyn Holden.

Improvements Stated

Commissioners dealt in rapid succession with several street-related matters.

At the suggestion of Commissioners Holden and King, letters will go out to property owners along Brunswick Avenue East urging them to bring the road up to state standard so that it can be dedicated to the town and maintained as the second main street along the length of the island.

Street Commissioner Gay Atkins urged the town to take the lead on the project, checking into the cost of improvements, but Commissioner Hal Stanley was concerned about the precedent any deviation from policy would set when dealing with other

projects.

The board approved a low bid of \$12,754.90 from APAC Carolina Inc. of Myrtle Beach, S.C., for paving of Sanford Street and a bid of \$3,510 from Greg Holden for backfilling and bulkheading on that street.

It accepted petitions for street improvements on Sand Dollar Drive and Tarpon Drive, with paving to be done in that order as funds become available. This year's budget includes only funds for paving Sanford, but Town Administrator Bob Buck said additional funds might be available in spring for paving Sand Dollar Drive.

Other Business

In other business, commissioners: Accepted a grant of \$6,000 from the N.C. Division of Coastal Management for a wastewater system needs study, with an emphasis on the three canal subdivisions, where the waters are closed to shellfishing. The town will match the grant with \$6,000. Mayor John Tandy was authorized to execute a grant agreement for the town.

Set a special meeting Wednesday, Sept. 24, at 9:30 a.m. with Carol Campbell of the Federal Emergency Management Agency's Atlanta office, and Berry Williams of the N.C. Division of Emergency Management, to discuss the town's responsibility in enforcing flood regulations. Also on the agenda are the auditor's report and a report from Commissioner Atkins on the cost of liability insurance for the N.C. Festival By The Sea.

Appointed Auxiliary Officer Bren-

dan Smith as the town's fifth patrolman. One of 10 applicants for the job, Smith had been filling it on a temporary basis since the slot was created on July 29. Commissioners also voted to equip him with a portable radio as used by the other officers, at a cost of about \$570. The department will hire another auxiliary officer.

Heard from Building Inspector Dwight Carroll that during August 15 repair and bulkhead permits were issued for construction valued at \$37,330; two permits for new house construction valued at \$135,847; with total fees of \$765 collected. At month's end, 33 houses and two condominium units were actively under construction.

Heard from Commissioner King that police officers answered 119 service calls; handled seven parking and eight speeding violations, issued 12 town and six state citations and eight warning tickets. Three minor larcenies (\$400 or less) occurred, along with one traffic accident and one fire.

Heard again from homeowner Harvey Lee about a drainage problem at 1192 Ocean Boulevard West (See related story this issue.)

Heard from Commissioner Atkins that town employees installed a public accessway for \$708. Contractors had given estimates of \$1,290 to \$1,600.

Agreed to give the town's old Rolodex file to the Holden Beach Property Owners Association and to send a letter thanking members for donation of chairs to the town hall.

Septic Tank Situation Improved

(Continued From Page 1-A)

trenches along both sides of the Ocean Boulevard West extension to keep water from flowing back onto the street. He is also providing an easement along the east end of the Holden Beach West property for the swale, which town officials said would benefit drainage in Coastal Shores, Holden Beach West and along Ocean Boulevard West.

Crowder said Lee is trying to landscape his property to improve the drainage.

Lee said Griffin has offered the easement, machinery and labor for

improving drainage along the property line.

"It may not eliminate the problem," he said, "but it will help one hell of a lot."

Lee, one of the two property owners with the most severe drainage problems, said he believes the development of the West End caused the drainage problem.

Crowder said the subdivision, developed more than 10 years ago, is a low area that doesn't have good drainage. Lee's lot and several others are lower than adjoining land, which causes water to pool on them.

Crowder said there's "a possibility" West End development work and the earlier paving of the road may have aggravated the situation. "Who's to say?" he asked rhetorically.

The neighborhood's problem was first reported to the Brunswick County Health Department less than a month ago, he said. "We had no previous record of any problem."

An inspection on Aug. 20 by Sanitarian Specialist Gary McDonald identified the problem and indicated the department knew of no long-term solution to the poor drainage other than installation of a town sewer system.

While Holden Beach has not committed itself to installing a sewer system, the board did accept at state grant Monday night to study the need for and feasibility of a sewer project.

UCB Gets New City Executive

AIG. Laughinghouse has replaced Leo Johnson as city executive of United Carolina Bank's Charlotte office. Johnson, who has worked in the Charlotte branch since 1976, has been transferred to the asset-based lending department in Whiteville.

Laughinghouse, a New Bern native, came to UCB in 1983 with 25 years banking experience. Since that



JOHNSON Transferred

LAUGHINGHOUSE Promoted

time he has served as senior commercial loan officer in Wilmington.

He is a graduate of the University of North Carolina at Chapel Hill and attended UNC's school of banking and the Robert Morris Commercial Lending School.

Laughinghouse and his wife, Ann Outten Laughinghouse, have five children.

Democrats To Hold District Rallies

North Carolina Democrats will gear up for the November elections with a series of district rallies, one of which will be held in Brunswick County.

One of two seventh district rallies will take place at 7 p.m. Oct. 17 in the government center in Bolivia. The

other rally for this district will occur Oct. 23 in Lumberton.

At each event Lt. Gov. Bob Jordan and state party chairman Jim Van Hecke will join Gov. Terry Sanford, congressional candidates and state and local candidates in meeting the media and constituents.

Hint Of Autumn In Forecast

Some pleasant weather appears to be in store for the South Brunswick Islands, according to the latest forecast.

Temperatures and precipitation should be near normal, according to Shallotte Point meteorologist Jackson Canady, with nighttime lows averaging in the mid-60s and daytime highs averaging in the mid-80s. He expects about a half-inch of rainfall.

For the period of Sept. 2-8, Canady recorded a maximum high temperature of 85 degrees on the 8th and the minimum low temperature of 63 degrees occurred on both the 4th and 8th.

A daily average high of 83 degrees combined with an average morning low of 66 degrees for a daily average temperature of 74 degrees, which Canady said was about three degrees below normal.

He measured slightly less than a half-inch, .45 inch, of rainfall at Shallotte Point.

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