

**Legal Notices**

**NORTH CAROLINA BRUNSWICK COUNTY IN THE GENERAL COURT OF JUSTICE BEFORE THE CLERK NOTICE OF FORECLOSURE SALE**  
In the Matter of the Foreclosure of a Deed of Trust Executed by Donna G. Dickerson and James Curtis Brown, in an original amount of \$37,835.00, dated May 25, 1989, recorded in Book 770, Page 325, Brunswick County Registry by John B. Gupton, Substitute Trustee.

Under and by virtue of the power of sale contained in a certain Deed of Trust by Donna G. Dickerson and James Curtis Brown to James A. Abbott, dated May 25, 1989, and recorded in Book 770, Page 325, Brunswick County Registry, North Carolina, because of default of payment of the Note thereby secured and failure to carry out or perform stipulations and agreements therein contained in the said Deed of Trust, and the undersigned, John B. Gupton, having been substituted as Trustee in said Deed of Trust by an instrument duly recorded in the Office of the Register of Deeds of Brunswick County, North Carolina, and the holder of the Note evidencing said indebtedness having directed that the Deed of Trust be foreclosed, and pursuant to the Order of the Clerk of Superior Court, Brunswick County, North Carolina, entered in this foreclosure proceeding, the undersigned Substitute Trustee will offer for sale at the Brunswick County Courthouse door, Bolivia, North Carolina, at 11:00 a.m. on April 15, 1994, and will sell to the highest bidder for cash the following real estate situated in Bolivia, Brunswick County, North Carolina, and being more particularly described as follows:

Being all of Lot No. 15 in Coastal Estates Subdivision as shown on a revised survey map of Coastal Estates, dated September 11, 1985, and duly recorded in Map Cabinet Q at Page 29, Brunswick County Registry.

The record owner(s) of this property are Donna G. Dickerson and James Curtis Brown.

Should the property be purchased by a third party, that person must pay the tax of Thirty Cents (30¢) per One Hundred Dollars (\$100.00) required by N.C.G.S. §7A-308(a)(1).

This sale is made subject to all unpaid taxes and superior liens or encumbrances of record and assessments, if any, against the said property, and any recorded leases.

A cash deposit of 5% of the purchase price will be required at the time of the sale. Any successful bidder shall be required to tender the full balance of the purchase price so bid in cash or certified check at the time the Substitute Trustee tenders to him a deed for the property or attempts to tender such deed, and should said successful bidder fail to pay the full balance purchase price so bid at that time, he shall remain liable on his bid as provided for in North Carolina General Statutes Section 45-21.30(d) and (e).

This sale will be held open ten (10) days for upset bids as required by law.

This the 18th day of March, 1994.

**JOHN B. GUPTON,**  
Substitute Trustee  
Suite 2402, Two Hanover Square  
Fayetteville Street Mall  
Raleigh, North Carolina 27601  
919-821-2600  
Apr. 7

**CAMA PERMIT NOTICE**  
Pursuant to NCGS 113-119(b), the municipality of Ocean Isle Beach, a locality authorized to issue CAMA permits in the areas of environmental concern, hereby gives NOTICE that on April 5, 1994, applicant Miriam H. Staton, applied for a CAMA minor development permit to construct a single-family home at 22 Raeford Street.

The application may be inspected at the below address. Public comments received by April 14, 1994, will be considered. Later comments will be accepted and considered up to the time of permit decision. Project modifications may occur based on further review and comments. Notice of the permit decision in this matter will be provided upon written request.

T. D. Roberson  
Local CAMA Permit Officer  
3 West 3rd Street  
Ocean Isle Beach, NC 28468  
(910)579-2166  
Apr. 7

**CAMA PERMIT NOTICE**  
Pursuant to NCGS 113-119(b), the North Carolina Division of Coastal Management, an agency authorized to issue CAMA permits in areas of environmental concern, hereby gives Notice that on March 29, 1994, R.D. White III, applied for a CAMA permit to grade, fill and landscape at parcel A of White Investment Tract in Copas Shores on the Shallotte River in Brunswick County.

The application may be inspected at the below address. Public comments received by April 15, 1994 will be considered. Later comments will be accepted and considered up to the time of permit decision. Notice of the permit decision in this matter will be provided upon written request.

E.F. Brooks  
Field Representative  
Division of Coastal Management  
127 Cardinal Drive Extension  
Wilmington, NC 28405-3845  
Phone: (910) 395-3900  
Apr. 7

**STATE OF NORTH CAROLINA COUNTY OF RANDOLPH FIRST UNION NATIONAL BANK OF NORTH CAROLINA**

**PAUL MAYBERRY PAYNE AND MARILYNN F. PAYNE**  
711 YORK ST  
ASHEBORO, N.C. 27203  
NOTICE OF SALE  
(93-CVD-1320)

UNDER AND BY VIRTUE of an execution directed to the undersigned by the Clerk of Superior Court, Randolph County, in the above entitled civil action, I will on the 29th day of April, 1994, at 12:00 Noon at the door of the Brunswick County Courthouse, Bolivia, North Carolina, offer for sale to the highest bidder for title and interest of the defendants Paul Mayberry Payne and Marilynn F. Payne for the following described real property. Said real property lying in Brunswick County and described as follows:

Being all of Lot 34 of a subdivision known as Oak Haven according to a map being duly recorded in the office of the Register of Deeds of Brunswick County at map book 11, page 33. Same deed recorded to Paul Mayberry Payne and wife Marilynn F. Payne in deed book 550 page 101 of the Brunswick County Register of Deeds.

This execution is being made subject to all prior recorded liens, encumbrances, outstanding taxes and special assessments, if any. The purchaser will be required to make a deposit in the amount of 10 percent of the bid. Said deposit is to be in cash or certified check.

This the 29th day of March, 1994.  
John C. Davis, Sheriff  
Lt. Larry Jones, Civil Division  
Apr. 28

# Last-Minute Tax Tips To Help Minimize Your Tax Bill

If you count yourself among the group of last-minute tax filers, take note of these recommendations provided by the N.C. Association of Certified Public Accountants. They can help you whittle down your tax bill and avoid making costly mistakes.

## Contribute To IRAs

You have until April 15 to make a tax-deductible contribution to an Individual Retirement Account.

If you and your spouse both work, you can each contribute up to \$2,000 annually to an IRA. If only one spouse is employed, you may set up a special spousal IRA and contribute up to \$2,250.

Regardless of the amount of your income, you can deduct your entire IRA contribution if neither you nor your spouse is covered by an employer's qualified retirement plan. However, if you or your spouse are covered by a company retirement plan, your deduction could be limited if your adjusted gross income exceeds \$25,000 (\$40,000 if married). Once your income reaches \$35,000 (\$50,000 if married), you cannot deduct any of the contribution.

## Carefully Select Status

Your filing status affects the amount of taxes you pay. For example, if you are a single parent and maintained a household that was the principal home for your child for more than one-half of 1993, you may be eligible to claim the head-of-household filing status, which subjects you to a more favorable tax rate than filing as a single.

If you are married, consider whether it is more beneficial to file a joint or separate return. Generally, it is in your best interest to file a joint return. However, when one spouse has incurred a substantial amount of tax-deductible expenses, such as medical expenses, and will qualify for a tax deduction based solely on

his or her income, it may make sense to file separate returns.

## Claim All Dependents

Remember to claim exemptions for all dependents, including a new baby or a parent who received more than half of his or her financial support from you during 1993. Each dependency exemption is worth \$2,350 on your 1993 tax return. If your income is above certain levels, your deduction could be limited.

## Use Right Basis

If you sold appreciated assets, such as stock, in 1993, be sure to use the right basis when calculating a gain or a loss. Generally, your basis is the total cost of the item including acquisition costs, such as legal fees. If you use a basis that is too low, you risk being taxed on a higher gain than you actually realized.

## Worthless Securities

If you invested in stocks or bonds that became worthless, you can generally deduct the amount you invested as a capital loss. If your losses are greater than your gains, you can use them to offset up to \$3,000 of ordinary income and carry over the excess loss into future years.

## Take Your Credits

Tax credits directly reduce your

income tax liability. As you complete your tax return, determine whether you are eligible to take any of the following credits:

■ **Child and dependent-care credit:** If you pay someone to care for your children so you and your spouse can work or go to school, you may be entitled to a tax credit equal to between 20 to 30 percent of your work-related child-care expenses. The maximum credit is \$720 for one child and \$1,440 for two or more children. However, the amount of the credit cannot exceed your regular tax liability.

■ **Credit for the elderly:** Low-income taxpayers who are 65 years of age or older, or retired and permanently and totally disabled, may qualify for a tax credit. The maximum credit is \$750 for a single person or \$1,125 for a married couple.

■ **Earned income credit:** You may be eligible to claim the earned income credit, if your earned income and adjusted gross income were less than \$23,050 in 1993 and you provided more than half the cost of maintaining a household for a child under the age of 19 or under age 24 if he or she is a full-time student.

One last reminder: Remember to sign your return. If you file a joint return, both you and your spouse must sign and date the return or it will not be considered valid.



STAFF PHOTO BY CAROLYN SWEATT

## Wins Free Flight

Brunswick Beacon editor/publisher Eddie Sweatt (right) presents two free round trip tickets to anywhere U.S. Air flies in the continental United States to Gil Evangelist of the Sunset Beach area. Evangelist's name was drawn by Sweatt from among those who participated in a two-months promotion sponsored by Brunswick Travel & Cruise. Looking on are Elsa Jardine of Brunswick Travel (left) and Nancy Riedinger. Reno or Las Vegas will be the destination for the trip, Evangelist said.

## FmHA Seeks Committee Nominees

Eligible Brunswick County farmers are invited to become nominees for the Farmers Home Administration (FmHA) committee, according to Ted Rivenbark, FmHA county supervisor.

Two of the three members of FmHA committees must be elected. The third member is designated by FmHA. The committee assists the FmHA county office in determining the eligibility of applicants for certain types of FmHA loans, Rivenbark said.

Generally, people whose principal farming operation is in Brunswick County are eligible to become nominees. "Farmers on the committee play an important role by assisting in the process of loan applications and reviews," Rivenbark said. For this election, one member will be elected to a three-year term. Nominations will be accepted through April 25.

## BUSINESS BRIEFS

### NationsBank Promotes Gore

NationsBank has promoted Gary M. Gore to assistant vice president in Mount Airy.

Gore joined NationsBank in 1990 as a credit analyst in Greenville. He has been a relationship manager in Mount Airy since 1992. A native of Shallotte, Gore graduated from West Brunswick High School and earned his bachelor's degree in finance from East

Carolina University. He is the son of Mr. and Mrs. Roger Gore of Ash. He and his wife, Christina, have one child and live in Mount Airy. Gore is active with the Mount Airy Jaycees.

### Phillips Promoted

Tommy Phillips has been named city executive of the St. Pauls office of United Carolina Bank, according to Glen Heintz, vice president and Robeson County executive.

Phillips joined UCB in March 1991 as manager of the South branch in Shallotte. Since then, he has served as manager of the bank's Ocean Isle Beach office and as business banking officer at the Shallotte main office. Phillips is a graduate of UNC-Wilmington, where he received his B.A. degree in 1983. He is active in the St. Pauls Chamber of Commerce and serves as treasurer of Crimestoppers.

This the 29th day of March, 1994.  
Barbara J. Kelly, Executrix of the Estate of Joan R. McMahon  
1044 Harbor Drive  
Calabash, NC 28467  
Apr. 28 pd

### ESTATE NOTICE

The undersigned, having qualified as Administratrix of the Estate of Lennon Liston Hawes, deceased, late of Brunswick County, this is to notify all persons having said claims against said estate to present them to the undersigned on or before the 24th day of June, 1994, or this notice will be pleaded in bar of their recovery. All persons indebted to said estate will please make immediate payment to the undersigned.

This the 18th day of March, 1994.  
Cindy H. Gurganus, Administratrix of the Estate of Lennon Liston Hawes  
2275 Whiteville Rd. N.W.  
Ash, N.C. 28420  
Apr. 14 pd

### STATE OF NORTH CAROLINA UNITED CAROLINA BANK

**SAMUEL H. LONG**  
RR 2 BOX 26  
BOLIVIA, NC

Under and by virtue of an execution directed to the undersigned by the Clerk of Superior Court, Brunswick County in the above entitled civil action, I will on the 8th day of April, 1994, at 12:00 Noon at the door of the Brunswick County Courthouse, Bolivia, North Carolina, offer for sale to the highest bidder for title and interest of the defendant Samuel H. Long, for the following described real property. Said real property lying in Brunswick county and described as follows:

Being all of lot 2A described in the Brunswick County Register of Deeds in Deed Book 774 Page 407, Lockwood Folly Township.

This execution is being made subject to all prior recorded liens, encumbrances, outstanding taxes and special assessments, if any. The purchaser will be required to make a deposit in the amount of 10 percent of the first \$1,000. Of the bid and 5 percent of the remainder. Said deposit is to be in cash or certified check.

This the 22nd day of March 1994.  
John C. Davis, Sheriff  
Lt. Larry Jones, Civil Division  
Apr. 7

## TOWN OF OCEAN ISLE BEACH NOTICE OF PUBLIC HEARING

Please take notice that there will be a public hearing scheduled at the Ocean Isle Beach Town Hall on Tuesday, April 12, 1994 beginning at 8:30 AM to hear public comment regarding the Town of Ocean Isle Beach Planning Board Reorganization. All interested persons are invited to attend.

Daisy L. Ivey, Town Clerk

**William Temple Allen, CPA, P.A.**  
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**WILLIAM D. EZZELL**  
Attorney  
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APRIL, 1994

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