

Legal Notices

STATE OF NORTH CAROLINA
COUNTY OF BRUNSWICK
IN THE GENERAL
COURT OF JUSTICE
SUPERIOR COURT DIVISION
93-SP-170
**ROBERT I. PARNELL, JR. and
wife JUDITH H. PARNELL,**
Petitioners,
VS
**BELLAMY TRADING
COMPANY, INC.**
Respondent.
NOTICE OF SALE

Under and by virtue of an Order of the Clerk of Superior Court of Brunswick County, North Carolina, entered on the 9th day of May, 1994, in the above-entitled action, the undersigned, Michael R. Isenberg and Louis K. Newton, who were by said order appointed Commissioners to sell the lands described in the petition, will on the 17th day of June, 1994, at 12 o'clock noon at the door of the Brunswick County Courthouse, offer for sale to the highest bidder for cash, that certain tract or parcel of land lying and being in Lockwood Folly Township, Brunswick County, North Carolina, more particularly described as follows:

COMMENCING AT N.C.G.S. monument boom Rm2 Az mark; thence south 16° 31' 00" west 435.71 feet to the N.C.G.S. monument boom Rm A; thence north 81° 45' 13" west 313.55 feet to the northwestern corner of Lot 87, Section One, Tanglewood Subdivision (Map Cabinet 1, Page 131); thence south 12° 44' 48" east 444.23 feet to the southwestern corner of Lot 94, Section One, Tanglewood Subdivision; thence south 64° 43' 54" west 221.44 feet to a re-bar in the northern line of Lot 74, Section One, Tanglewood Subdivision; thence south 59° 51' 44" west 89.50 feet to an iron pipe, the northwestern corner of the aforesaid Lot 74, the point of BEGINNING; thence along the western line of Section One, Tanglewood Subdivision, one course: (1) south 09° 27' 55" west 2,438.91 feet to a point in the mean highwater line, (by vegetation line), of the Atlantic Intracoastal Waterway; thence along the aforesaid mean highwater line, fifteen courses: (1) south 63° 12' 58" west 6.63 feet to a point; (2) north 76° 22' 10" west 38.21 feet to a point; (3) south 78° 47' 06" west 30.98 feet to a point; (4) north 64° 34' 41" west 35.44 feet to a point; (5) north 20° 38' 20" west 39.65 feet to a point; (6) north 36° 56' 47" west 62.45 feet to a point; (7) south 87° 42' 12" west 31.15 feet to a point; (8) south 05° 51' 22" west 21.82 feet to a point; (9) south 28° 37' 30" east 41.78 feet to a point; (10) south 22° 14' 03" east 37.59 feet to a point; (11) south 38° 43' 26" east 34.14 feet to a point; (12) south 75° 59' 18" west 39.75 feet to a point; (13) south 56° 43' 53" west 33.81 feet to a point; (14) south 83° 55' 52" west 99.39 feet to a point; (15) south 65° 18' 38" west 79.49 feet to a point in the eastern line of the W. E. Bellamy, Sr. heirs tract; thence along the aforesaid eastern line of the W. E. Bellamy, Sr. heirs tract, one course:

(1) north 10° 19' 23" east 2,316.25 feet to a rebar in the southern line of Lot 75, Section One, Tanglewood Subdivision; thence along the southern line of Section One, Tanglewood Subdivision, one course: (1) north 58° 20' 08" east 419.67 feet to the point of BEGINNING, and containing 17.89 acres. All bearings are oriented to N.C. Grid North, N.A.S., 1927. All distances are horizontal ground distances. An earnest money deposit equal to ten percent (10%) of the first One Thousand Dollars and five percent (5%) of the excess thereof will be required from the highest bidder at the time of sale as evidence of good faith.

This 11th day of May, 1994.
Louis K. Newton, Commissioner
P.O. Box 1807
Wilmington, N.C. 28402
910-763-9336
Michael R. Isenberg, Commissioner
P.O. Box 11028
Southport, N.C. 28461
910-457-9506
June 16

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 May 31, 1994, applicant Jean T. Miller, applied for a CAMA minor development permit to add a 378 sq. ft. den at 1728 Elbert Lane, Ocean Isle Beach.

The application may be inspected at the below address. Public comments received by June 9, 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

**STATE OF NORTH CAROLINA
COUNTY OF BRUNSWICK
ADMINISTRATRIX NOTICE**
All persons, firms and corporations having claims against GARY WAYNE SAVAGE, Deceased, are notified to exhibit them to ROBIN BUTLER SAVAGE, Administratrix of the Estate of Gary Wayne Savage, on or before the 5th day of September, 1994, at 1784 Woodard Road, Supply, North Carolina 28462, or be barred from their recovery. Debtors of the decedent are asked to make immediate payment to the above-named Administratrix.

This 26th day of May, 1994
ROBIN BUTLER SAVAGE
Administratrix of the Estate
of GARY WAYNE SAVAGE
1784 Woodard Road
Supply, North Carolina 28462
HERBERT J. ZIMMER
ZIMMER AND ZIMMER
Attorneys at Law
111 Princess Street
Wilmington, N.C. 28401-2997
910-763-4669
June 23

Crossword Answers
SOLUTION—ACROSS
1. Glim 3. Dip 5. Seek
7. Quadruple 9. Haul 10. Knew
11. Nymph 14. Torso 15. Adorn
17. Mix-up 18. Opera 19. Penal
20. Dimly 23. Dull 25. Feel
27. Youngster 28. Brie 29. Ray
30. Trip
SOLUTION—DOWN
1. Gash 2. Maul 3. Dodgy
4. Plump 5. Sulk 6. Know
7. Quarterly 8. Encounter
11. Nomad 12. Maxim
13. Happy 14. Too 16. Nil
21. Inner 22. Lusty 23. Daub
24. Love 25. Feat 26. Lamp

Legal Notices

ESTATE NOTICE
The undersigned, having qualified as Administratrix of the Estate of John B. McCumbee, 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 2nd day of September, 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 26th day of May, 1994.
Deloris G. McCumbee, Administratrix
of the Estate of
John B. McCumbee
P.O. Box 125
Ash, N.C. 28420
June 23 pd.

**NORTH CAROLINA
WAYNE COUNTY
GENERAL COURT OF JUSTICE
SUPERIOR COURT DIVISION
BEFORE THE CLERK
IN THE MATTER OF THE ESTATE
OF KATHRYN SHIRLEY YELTON**
The undersigned, having qualified as Executor of the Estate of Kathryn Shirley Yelton, a late resident of Brunswick County, North Carolina, notice is hereby given to all persons having claims against the estate of the decedent to present them to the undersigned at P.O. Drawer 10809, Goldsboro, N.C. 27532, on or before August 19, 1994 or this notice will be pleaded in bar of their recovery. All persons indebted to said estate will please arrange prompt payment.

This 10th day of May, 1994.
William Wyman Yelton,
Executor of the estate of
Kathryn Shirley Yelton
EVEREET, WOMBLE
FINAN & RIDDLE
P.O. Drawer 10809
Goldsboro, N.C. 27532
June 9

**ADVERTISEMENT OF TAX LIENS
ON REAL PROPERTY FOR 1993**

Under and by virtue of the power vested in me by Section 105-369 of the North Carolina General Statutes and pursuant to an order by the Town Council of the Town of Sunset Beach, North Carolina dated May 2, 1994, I am hereby advertising the tax liens for the year 1993 upon the real estate described below. The amount advertised will be increased by interest and costs and the omission of interest and costs from the amount advertised will constitute a waiver of the taxing unit's claim for those items. The real estate is subject to the lien, the name of the person to whom the property is listed for taxes and the principal amount of the taxes are set out below. If the taxes remain unpaid the lien will be foreclosed by the taxing unit and the property sold to satisfy the taxing unit's claim for taxes.

This 27th day of May, 1994.

255KD0120, Allen, Bobby & Barclay N.....	\$161.60
2420A098, Barnes Jane	133.87
263AD008, Beard, Michael Dwayne	169.23
263AA025, Brazeal, H. Michael	162.22
255KD00805, FMT	163.27
256PA003, Heims, Dale M. et Pamela	162.72
263BH028, Hendrick, James Woodr	50.10
255FE013, Keehn, David & Leslie	55.11
256HB020, Long, Gerald L.	86.84
256HB021, Long, Gerald L.	108.55
256HB022, Long, Gerald L.	33
255EA013, McMaster, Charles T. & A.	83.50
256J024, Millsaps, Andrew Kirk	58.45
263BG031, Rainey, Joseph H.	152.02
263BA031, Robinson, Darlyle W. et ux.....	147.98
256AC018, Smoker, Donald A.	210.40
256CA042, Stanley, Annie M. & Norma	74.81
256MA106, Stone, Lee J. & et al.....	767.10
256CA025, Tedder, Frederick A.	80.16
263AE028, Weimar Inc. Corp.	122.36
256HB024, Yow, Marvin	70.66

This 23rd day of May, 1994.
Paula H. Greene, Substitute Trustee
HESTER, GRADY,
HESTER AND GREENE
P.O. Drawer 127
Elizabethtown, N.C. 28337
910-862-3191
June 9

**NOTICE TO CREDITORS
AND DEBTORS OF
MALCOLM HENDERSON ROURK**

Malcolm Henderson Rourk, Jr., Marie Rourk Harrison and Douglas W. Baxley, having qualified as Co-Executors of the Estate of Malcolm Henderson Rourk, late of P.O. Box 250, Shallotte, Brunswick County, North Carolina 28451, the undersigned does hereby notify all persons, firms and corporations having claims against the estate of said decedent to exhibit them to the undersigned at P.O. Box 36, Shallotte, N.C. 28459 on or before the 19th day of August, 1994, or this notice will be pleaded in bar of their recovery. All persons, firms and corporations indebted to the said estate will please make immediate payment to the undersigned.

This 19th day of May, 1994.
Malcolm Henderson Rourk, Jr.
Marie Rourk Harrison and
Douglas W. Baxley
P.O. Box 36
Shallotte, N.C. 28459
910-754-6582
June 9

**STATE OF NORTH CAROLINA
COUNTY OF BRUNSWICK
ADMINISTRATRIX NOTICE**

All persons, firms and corporations having claims against GARY WAYNE SAVAGE, Deceased, are notified to exhibit them to ROBIN BUTLER SAVAGE, Administratrix of the Estate of Gary Wayne Savage, on or before the 5th day of September, 1994, at 1784 Woodard Road, Supply, North Carolina 28462, or be barred from their recovery. Debtors of the decedent are asked to make immediate payment to the above-named Administratrix.

This 26th day of May, 1994
ROBIN BUTLER SAVAGE
Administratrix of the Estate
of GARY WAYNE SAVAGE
1784 Woodard Road
Supply, North Carolina 28462
HERBERT J. ZIMMER
ZIMMER AND ZIMMER
Attorneys at Law
111 Princess Street
Wilmington, N.C. 28401-2997
910-763-4669
June 23

Legal Notices

STATE OF NORTH CAROLINA
COUNTY OF BRUNSWICK
IN THE GENERAL
COURT OF JUSTICE
SUPERIOR COURT DIVISION
FILE NUMBER: 94 SP 12
**IN THE MATTER OF THE FORECLOSURE
OF A DEED OF TRUST EXECUTED
BY EDSON J. CATLIN AND WIFE,
DIANE C. CATLIN DATED FEBRUARY
20, 1990, RECORDED IN BOOK 796,
PAGE 923, BRUNSWICK COUNTY
REGISTRY, BY PAULA H. GREENE,
SUBSTITUTE TRUSTEE**

NOTICE OF SALE
UNDER and by virtue of the power and authority contained in that certain Deed of Trust executed and delivered by EDSON J. CATLIN and wife, DIANE C. CATLIN, dated the 20th day of February, 1990, and recorded in the Office of the Register of Deeds of Brunswick County, North Carolina, Book 796 at Page 923, and because of the default in the payment of the indebtedness thereby secured and failure to carry out or perform the stipulations and agreements therein contained and pursuant to the demand of the owner and holder of the indebtedness secured by said Deed of Trust, and pursuant to the Order of the Clerk of Superior Court of Brunswick County, North Carolina, entered in this foreclosure proceeding, the undersigned, PAULA H. GREENE, Substitute Trustee, will expose for sale at public auction on the 14th day of June, 1994, at 12:00 o'clock noon on the steps of the Brunswick County Courthouse, Bolivia, North Carolina, the following described real property (including the house and any other improvements thereon):

SITUATED IN THE CITY OF LONG BEACH, SMITHVILLE TOWNSHIP, BRUNSWICK COUNTY, NORTH CAROLINA, AND MORE PARTICULARLY DESCRIBED AS FOLLOWS:
BEING LOT 9 AND THE EASTERN 1/4 OF LOT 10, BLOCK 68, OF LONG BEACH, NORTH CAROLINA, ACCORDING TO A MAP APPEARING OF RECORD IN MAP BOOK 26, AT PAGE 246, RECORDS OF BRUNSWICK COUNTY, NORTH CAROLINA.

The sale will be made subject to all prior liens, unpaid taxes, restrictions and easements of record and assessments if any.

The record owner of the above-described real property as reflected on the records of the Brunswick County Registry prior to May 18th, 1994 is EDSON J. CATLIN and DIANE C. CATLIN. The record owner of the above-described real property as reflected on the records of the Brunswick County Registry since May 18th, 1994 is IRMA D. MARLOWE.

Pursuant to North Carolina General Statute 45-21.10(b), and the terms of the Deed of Trust, any successful bidder may be required to deposit with the Substitute Trustee immediately upon conclusion of the sale a cash receipt of ten (10%) percent of the bid up to and including \$1,000.00 plus five (5%) percent of any excess over \$1,000.00. Any successful bidder shall be required to tender the full balance purchase price so bid in cash or certified check within the time that 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 price so bid at the time, he shall remain liable on his bid as provided for in North Carolina General Statutes 45-21.30 (d) and (e).

This sale shall be held open ten (10) days for upset bids as required by law.
This 23rd day of May, 1994.

Paula H. Greene, Substitute Trustee
HESTER, GRADY,
HESTER AND GREENE
P.O. Drawer 127
Elizabethtown, N.C. 28337
910-862-3191
June 9

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 May 31, 1994, applicant Jim Myers, applied for a CAMA minor development permit to construct a 22x36 deck, walkway to ocean and 10x10 concrete gazebo at 125 W. First Street.

The application may be inspected at the below address. Public comments received by June 9, 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
June 2

CAMA PERMIT NOTICE

Pursuant to NCGS 113A-119(b), the municipality of Holden Beach, a locality authorized to issue CAMA permits in the areas of environmental concern, hereby gives NOTICE that on May 31, 1994, applicant Hobbs Investments, applied for a CAMA minor development permit to grade and fill at 141 Scotch Bonnet, Lots 193 & 192, Heritage Harbor.

The application may be inspected at the below address. Public comments received by June 9, 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.

Kate White
Local CAMA Permit Officer
110 Rothschild Street
Holden Beach, NC 28462
(910)842-6080/842-6488
June 2

**The Beacon Has It All—
Homes, Mobile Homes
& Commercial Property**



STAFF PHOTO BY CECILIA GORE

Hamming It Up

The Ham Company begins its grand opening celebration Friday with a ribbon-cutting at the Main Street Shallotte store. Brent Tate, owner, assists Mayor Sarah Tripp as his father and co-owner, Tom Tate, looks on.

Financial Planning 101 For Graduates

For many college graduates, the exhilaration of landing a job will soon be tempered by the realization that a paycheck doesn't stretch as far as they had anticipated. To help new graduates effectively manage their earnings, the N.C. Association of Certified Public Accountants offers these basic financial planning tips.

Where's It Going?

To take control of your finances, you must know where your money is going. You can find out by developing a "cash flow statement."

In simple terms, you need to begin tracking your expenses on a monthly basis and comparing them to your monthly income. Do this for several months and you'll get a good understanding of your financial habits—and those that may need to be changed.

When tracking your expenses, include every expense, even small amounts paid for gifts and sporting or entertainment events. An accurate cash flow statement will help you choose areas in which you can cut back your spending if necessary.

Create A Budget

While your cash flow statement will indicate past spending habits, a budget can guide you in making future financial expenditures and achieving your financial goals.

To create your budget, list all monthly expenses, including fixed costs such as rent, automobile and educational loans, as well as variable expenses, such as those for food, entertainment and travel. As a rule of thumb, plan on spending about 30 percent of your take-home pay on housing, including rent and utilities, and 20 percent on food. Out of the remaining 50 percent, you'll need to pay for miscellaneous expenses, including your commuting costs, student loans and other outstanding debts, clothing, gifts etc.

You should also strive to set aside between 5 and 10 percent of your earnings in a savings account. Your budget should be driven in large part by your financial goals. So, for example, if you want to purchase a new car a year from now, you'll need to boost your savings further and look for ways to reduce your expenses.

Open Accounts

If you haven't already done so, open a checking account and a savings account at a local bank.

Most banks offer options for each type of account, so be sure to inquire about such things as minimum balances and interest rates. Try to find a bank that offers free checking for a minimum or average balance, say \$100 to \$300, that you can easily meet. This way you save on per-check costs, which can amount to \$100 to \$200 a year. If you maintain a higher minimum in your checking account (about \$1,000), you may also be able to earn interest on your checking balance.

Most banks offer regular savings accounts and money market accounts. With the latter, you are usually required to keep a minimum \$2,500 balance, but have the advantage of earning more interest when interest rates increase. Some banks

also offer "package deals" in which they discount or waive certain fees and offer preferred interest rates if you open several accounts and/or obtain a credit card through them.

Use Credit Wisely

Since credit cards are heavily marketed to college students, you may already own one or two. However, whether you already have bank credit cards or would like to obtain your first one, it's wise to shop around for cards that offer the best deals.

Look for credit cards that offer low annual fees and low interest rates. Don't be tempted by cards that offer incentives, such as airline miles or rebates on cars. These cards may have higher interest charges and annual fees, meaning they'll ultimately cost you more to use. What's more, in order to take advantage of the incentive, you must usually rack up thousands of dollars in credit card purchases—a situation

you want to avoid.

CPAs point out that all your credit card purchases should be driven by your budget. Only incur debt that you can afford to pay off within the month. If you must carry a balance for a large ticket item over several months, be sure you have a plan to pay it off. Remember, establishing a good credit record is contingent upon your ability to pay off your debt on a timely basis.

Company Benefits

Finally, if you are about to start a new job, CPAs urge you to carefully evaluate company benefits and to plan to take advantage of savings and investment programs, such as 401(k) plans, as soon as you qualify. This will help to ensure your future financial security.

Money Management is a weekly column on personal finance prepared and distributed by the N.C. Association of Certified Public Accountants.

BUSINESS BRIEFS

Sea Trail Plantation Expands Employees Recognized

Sea Trail Plantation's real estate division has announced it is planning three new developments on the Rees Jones Course in 1994.

Osprey Watch will feature two-to four-bedroom townhomes with one- or two-car garages. It will overlook the 12th and 13th fairways of the Rees Jones course and the Calabash River Creek.

Baroney Place will be a residential subdivision fronting the second, third and 15th fairways and the 11th green.

Wood Stork will be along the 15th fairway and will offer three-bedroom, two-car-garage homes.

Greene Earns License

Susan Greene, owner of Greenwood Pet Motel, has earned her N.C. State Certified Pesticide Applicator license.

The license is required for all North Carolina pet groomers. Greene, along with Valerie Hulse, also of Greenwood Pet Motel, recently attended the regional meeting of the American Boarding Kennels Association in Durham.

Southport Chamber Meets

The 19th annual membership meeting and dinner of the Southport-Oak Island Chamber of Commerce will be held June 9 at the Round Table Restaurant in St. James Plantation, Southport.

The evening will begin with a social and cash bar at 6:30 p.m. and continue with dinner at 7 and meeting at 8 p.m.

Speaker for the evening will be May Craven, a professional speaker, trainer and motivational humorist.

Tickets will be \$25 per person and limited to the 110 chamber members.

Ricki King and Molly Gough are recent "Employee of the Month" designees at Autumn Care of Shallotte.

King has been employed with Autumn Care since July 16, 1990, as a certified nursing assistant specializing in rehabilitation.

She was recognized by the administrative staff for her "caring, concern and diligent hard work" with residents of the skilled nursing facility.

Gough has been at her job since Sept. 14, 1993, as a certified nursing assistant. The staff commended her for "hard work, concern and genuine caring for the residents."

Wozniak Promoted

Larry Wozniak has been promoted to group market manager for Pelican Companies Inc. over the Shallotte, Southport, Kinston, Greenville and Wilmington Pelican Building Centers.

He also will keep his current position as general manager of Pelican Building Center of Southport, according to a company news release.

Pelican has 19 locations in the Carolinas and employs more than 650 associates

PUBLIC HEARING BOARD OF ADJUSTMENT TOWN OF CALABASH

Notice is hereby given that a public hearing will be held by the Board of Adjustment of the Town of Calabash at 6:45 P.M. Tuesday, June 14, 1994 at the Town Hall to consider the following appeal:

CASE NO. 5-94: Mr. John M. Elliott, President of Carolina Shores Property Owners Association, 17 Lakeview Court, Calabash, NC requests a variance from Section 8 Zoning District 8.01.03 R-6 Residential District (5) minimum required rear yard setback.
Janet Thomas, Town Clerk

NOTICE OF HEARING

Notice is hereby given that the Town of Shallotte will hold a hearing on July 5, 1994 at 7:00 p.m. in the Town Hall, Shallotte, N.C. to consider the Draft Facilities Plan for expansion of wastewater treatment facilities and to present preliminary cost information. Written and/or oral questions or comments are invited. Written comments will be accepted until 15 days following the meeting. Comments must be submitted to Town of Shallotte, P.O. Box 27, Shallotte, N.C. 28459.

Mary Etta Hewett, Town Clerk
Town of Shallotte

PUBLIC HEARING BOARD OF ADJUSTMENT TOWN OF CALABASH

Notice is hereby given that a public hearing will be held by the Board of Adjustment of the Town of Calabash at 6:30 p.m. Tuesday, June 14, 1994 at the Town Hall to consider the following appeal:

CASE NO. 4-94: Mr. Jimmy Callihan, North West Drive, Calabash request a variance from Section 15.01 General Provisions. E: Parking Surface Improvements. The site is located on Thomasboro Road lot is owned by Mr. Warren T. Moore and is used as a day center.

Janet Thomas, Town Clerk