

Next Phone Bill Will Have New Look

Beginning in November, Carolina Telephone customers will come in an easier-to-understand format that will enable customers to identify their telecommunications expenses.

G.T. Pate, Carolina Telephone's director of corporate

communications, said, "I ask that customers particularly pay heed to the new punched payment card which they will return with their payment instead of the tear-away section they now send in. This payment card contains the customer's telephone number and the exact amount of the customer's bill.

"It is important that the customer not bend, fold, staple or otherwise damage this machine processable card. It is

needed to ensure the timely and accurate updating of the customer's account."

The customer's new monthly statement may include more pages than before. Page one shows the customer's Carolina Telephone business office. Page two has a summary of the customer's charges; details of the charges, such as long-distance calls, are on additional pages.

A return envelope will be enclosed with the bill for

customer convenience in returning the payment and payment card.

An insert in the next customer bill will provide an explanation of the new billing format.

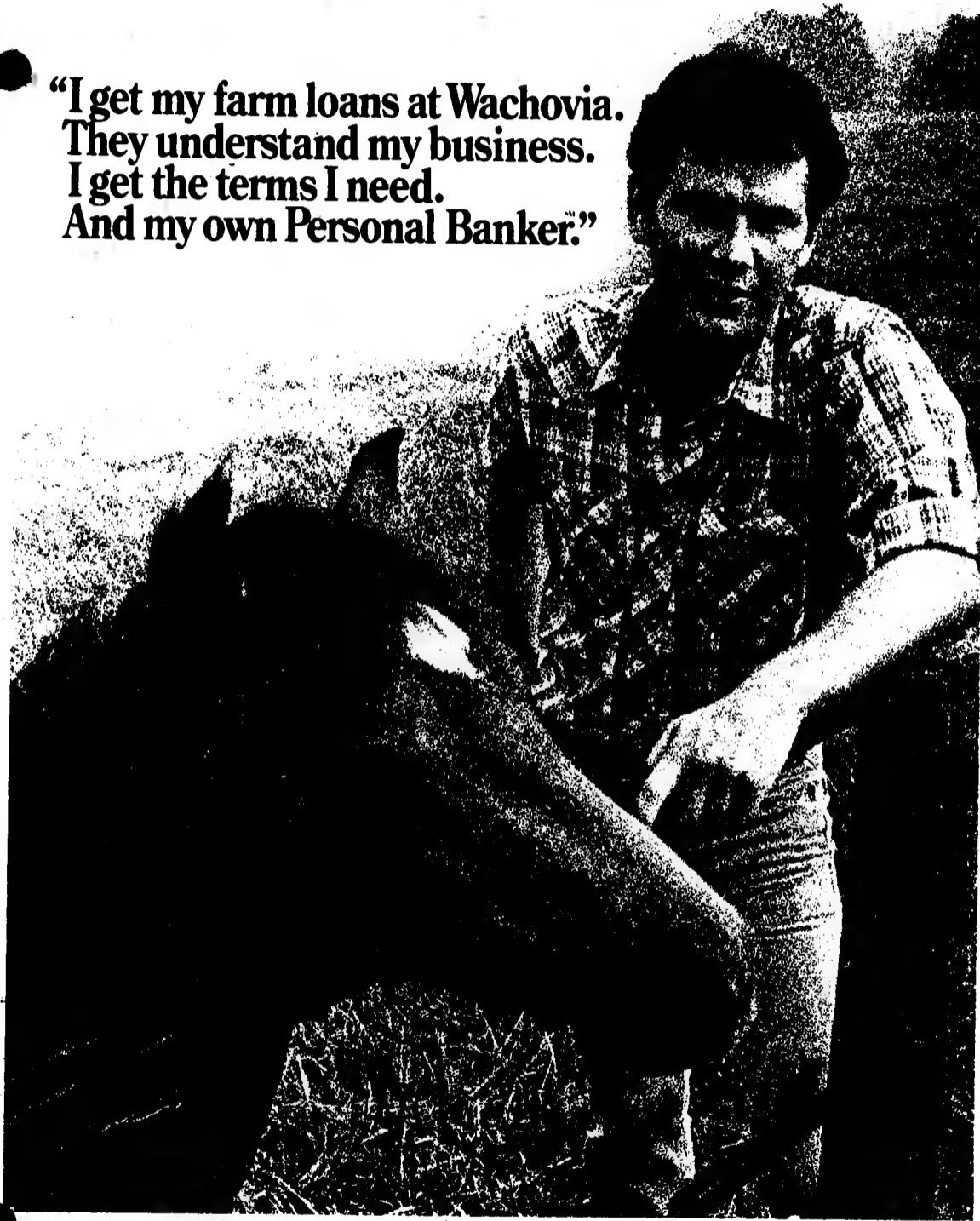


The young of an eel is called an elver.

WANT ADS

**the Inexpensive Way
to Shop**

"I get my farm loans at Wachovia. They understand my business. I get the terms I need. And my own Personal Banker."



When it's time to buy seed or a new tractor, you need money in a hurry. Maybe you're planning to make a major improvement or to purchase a piece of land.

We've made agribusiness an important part of our business for over 100 years. We have the resources to finance your total operation. And we'll suit your situation with realistic terms and payment schedules.

Our Simple Interest helps you save on the cost of your loan. You pay only the amount you owe, for the length of time you owe it. And we can make available a line of credit at favorable rates, so you can draw operating funds as you need them.

Let Wachovia be your single source of credit. Talk with your Personal BankerSM today about loans for your short- or long-term needs.

Meet your Personal BankersSM in Vanceboro.



Jim Pepper
City Manager/Personal Banker
Vanceboro Office
244-0717



Leon Johnson
Personal Banker
Vanceboro Office
244-0717



Marie F. Whitford
Personal Banker
Vanceboro Office
244-0717

Wachovia
Bank & Trust

Member F.D.I.C.