

WHAT NEXT???

In 1982 a referendum was held in North Carolina. The voters overwhelmingly defeated a proposal to change the terms of our state legislators from two to four year terms. Well, seven years later, this bad idea has resurfaced. We feel the voters should again reject this proposal.

Our legislature is rapidly moving away from the "citizen-representative" towards the full-time professional. In our opinion this creates less contact with and accountability to the voting public. As several legislators have observed, "if current members have a problem with the term of service, there is at least forty or fifty people willing and able to step into each vacancy."

Let's keep the two year term for our state legislators. The system is working for us, so let's leave it alone! If it's not working for certain legislators, perhaps they should leave.

Since its announcement, the University of Utah has been the center of attention. We are referring to the claim, by Utah researchers, of energy production through cold fusion.

Many universities around the country and several government laboratories have attempted to duplicate the Utah experiment. Thus far, none have been successful. Some in the scientific community are calling the Utah claim: con-fusion!

The big controversy over the right of individuals to bear arms seems a little bit silly to us. With the advent of rapid firing weapons such as the AK-47 and the MAC-10, it seems some gun enthusiasts feel they have the constitutional right to own such weapons of mass destruction. Look at the Second Amendment to the Constitution:

"A well regulated militia, being necessary to the security of a free state, the right of the people to keep and bear arms, shall not be infringed."

Many individuals, especially the NRA-types, believe the above gives them the unconditional right to possess guns. How naive can these individuals be! One only needs to look at the First Amendment to the Constitution which guarantees, among other things, the right of free speech. No one claims the unconditional or unregulated right of free speech! Even freedom of speech has its limits. For example, in one court case it was effectively pointed out and painfully obvious that the right of free speech has limits after a justice stated that no one has the right to shout, "fire" in a crowded theater.

The same applies to our right to bear arms. If free speech can be regulated, even in those cases where it does not physically do harm (ex. bumper stickers, books,

movies...), then surely weapons such as the AK-47 can be regulated when there is such potential for mass destruction. The rights of an individual stop where they infringe or endanger the rights of others. The ownership of such rapid firing weapons is not guaranteed by the Constitution. The regulation of such weapons as the AK-47 is not only right and proper, it is a must!

There is some talk of Rev. Jesse Jackson running for mayor of Washington, D.C. The nation's capitol needs some dynamic leadership to combat the crime and drugs we constantly read about. The challenge would provide Rev. Jackson with a dramatic spotlight, to once and for all, demonstrate to the American people that he can get things done--he can make things happen.

We hope Rev. Jackson will seriously consider running for mayor of Washington, D.C. We believe he is the right man for the enormous job!

What is "innovation"? Webster defines it as "a new idea, method or device; to introduce as or as if new."

We were somewhat surprised at the suggestion that the selection of Dr. Betty L. Siegel to be Pembroke State University's commencement speaker was "innovative." Somehow the press release made it seem that Dr. Givens was striking out into territories unknown--going through vast uncharted waters, with his selection of a woman. While Givens' selection might have been innovative in terms of his tenure, many have recognized and pondered the significance of the lack of female leadership at PSU. The big display over this tokenism somehow seems twisted and self-serving.

In our opinion, the press release gives too much credit for something that could and should have been done long ago. Rather than trying to claim some type of credit, one should have been begging our pardon for the ten year oversight. It's almost like saying Nixon was innovative when he hugged Sammy Davis, Jr. Who knows, perhaps Givens' motivation was in the same spirit as Richard Nixon's--GREAT PRESS!



Reader Challenges Rev. Jerry Lowry to attend meeting

To the Editor:

This is in response to a recent letter to the editor from Rev. Jerry Lowry. He suggested that the Robeson County needed 30 minutes of prayer. He challenged the Human Relations Commission to establish a time and place for the "prayer meeting."

I fully agree with Rev. Jerry Lowry that prayer will greatly benefit the county, but as James 2:17 says: "Even so faith, if it hath not works is dead, being alone." I firmly believe in prayer and I also believe that Robeson County needs a plan of

action to overcome the inequities or problems within county government. When David faced Goliath, David had faith that God would keep him safe, but he also had a plan of action.

I urge Rev. Lowry and all who are concerned about the future of our county to be present on May 30th at Prospect School at 7 p.m.

At that time some real problems will be presented to the Robeson County Human Relations and Unity Commission.

Mitchell Locklear
Route 3
Maxton, NC

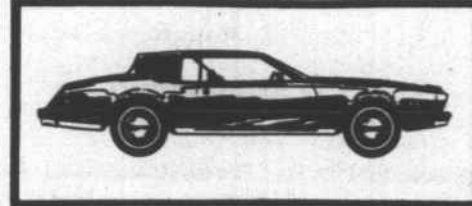
Rowland March Views

TO THE EDITOR:

I would like to tell of my experience as a spectator of the march that occurred on April 22 in Rowland, NC. I thought that the marchers were very respectful in exercising their right to march. There were mothers and fathers and probably other relatives and friends and other concerned people (me

CONTINUED ON PAGE 6

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| LEGAL TITLE OF BANK | | STATE BANK NO. | |
|---|--|--------------------------------------|--|
| LUMBEE BANK | | 0368 | |
| | | FEDERAL RESERVE DISTRICT NO. 0531 | |
| CITY | COUNTY | STATE | ZIP CODE |
| Pembroke | Robeson | NC | 28372 |
| | | | CLOSE OF BUSINESS DATE March 31, 1989 |
| Dollar Amounts in Thousands | | | |
| | | Bill | Mill |
| | | Thou | |
| ASSETS | | | |
| 1. Cash and balances due from depository institutions: | a. Noninterest-bearing balances and currency and coin | | 859 |
| | b. Interest-bearing balances | | None |
| 2. Securities | | 4 | 164 |
| 3. Federal funds sold & securities purchased under agreements to resell in domestic offices of the bank & of its Edge & Agreement subsidiaries, & in IBFs: | a. Federal funds sold | | 800 |
| | b. Securities purchased under agreements to resell | | None |
| 4. Loans and lease financing receivables: | | | |
| a. Loans and leases, net of unearned income | | 12 | 697 |
| b. LESS: Allowance for loan and lease losses | | | 147 |
| c. LESS: Allocated transfer risk reserve | | | None |
| d. Loans and leases, net of unearned income, allowance, and reserve (item 4.a minus 4.b and 4.c) | | 12 | 550 |
| 5. Assets held in trading accounts | | | None |
| 6. Premises and fixed assets (including capitalized leases) | | | 210 |
| 7. Other real estate owned | | | 15 |
| 8. Investments in unconsolidated subsidiaries and associated companies | | | None |
| 9. Customers' liability to this bank on acceptances outstanding | | | None |
| 10. Intangible assets | | | None |
| 11. Other assets | | | 316 |
| 12. a. Total assets (sum of items 1 through 11) | | 18 | 914 |
| | b. Loans deferred pursuant to 12 U.S.C. 1823(j) | | None |
| | c. Total assets and losses deferred pursuant to 12 U.S.C. 1823(j) (sum of items 12.a and 12.b) | 18 | 914 |
| LIABILITIES | | | |
| 13. Deposits: | a. In domestic offices | | 16 |
| | (1) Noninterest-bearing | 2 | 367 |
| | (2) Interest-bearing | 14 | 423 |
| | b. In foreign offices, Edge and Agreement subsidiaries, and IBFs | | None |
| | (1) Noninterest-bearing | | None |
| | (2) Interest-bearing | | None |
| 14. Federal funds purchased and securities sold under agreements to repurchase in domestic offices of the bank & of its Edge & Agreement subsidiaries, & in IBFs: | a. Federal funds purchased | | None |
| | b. Securities sold under agreements to repurchase | | None |
| 15. Demand notes issued to the U.S. Treasury | | | None |
| 16. Other borrowed money | | | None |
| 17. Mortgage indebtedness and obligations under capitalized leases | | | None |
| 18. Bank's liability on acceptances executed and outstanding | | | None |
| 19. Notes and debentures subordinated to deposits | | | None |
| 20. Other liabilities | | | 156 |
| 21. Total liabilities (sum of items 13 through 20) | | 16 | 946 |
| 22. Limited-life preferred stock | | | None |
| EQUITY CAPITAL | | | |
| 23. Perpetual preferred stock (No. of shares outstanding | None | | None |
| 24. Common stock (No. of shares | a. Authorized | 1,000,000 | |
| | b. Outstanding | 140,378 | 351 |
| 25. Surplus | | | 453 |
| 26. a. Undivided profits and capital reserves | | | 1 |
| | b. LESS: Net unrealized loss on marketable equity securities | | None |
| 27. Cumulative foreign currency translation adjustments | | | None |
| 28. a. Total equity capital (sum of items 23 through 27) | | 1 | 968 |
| | b. Losses deferred pursuant to 12 U.S.C. 1823(j) | | None |
| | c. Total equity capital and losses deferred pursuant to 12 U.S.C. 1823(j) (sum of items 28.a. & 28.b.) | 1 | 968 |
| 29. Total liabilities, limited-life preferred stock, equity capital, and losses deferred pursuant to 12 U.S.C. 1823(j) (sum of items 21, 22, and 28.c) | | 18 | 914 |

MEMORANDA: Amounts outstanding as of Report Date:
1. a. Standby letters of credit. Total
b. Amount of Standby letters of credit in memo 1.a. conveyed to others through participations

NOTE: This report must be signed by an authorized officer(s) and attested by not less than three directors other than the officer(s) signing the report.
I/We, the undersigned officer(s), do hereby declare that this Report of Condition has been prepared in conformance with official instructions and is true

SIGNATURE OF OFFICER(S) AUTHORIZED TO SIGN REPORT
DATE SIGNED April 26, 1989
NAME AND TITLE OF OFFICER(S) AUTHORIZED TO SIGN REPORT
AREA CODE/PHONE NO. 919/521-9707
Linda L. Chavis, Cashier

We, the undersigned directors, attest the correctness of this Report of Condition and declare that it has been examined by us and to the best of our knowledge and belief has been prepared in conformance with official instructions and is true and correct.
SIGNATURE OF DIRECTOR SIGNATURE OF DIRECTOR SIGNATURE OF DIRECTOR

(MAKE MARK FOR NOTARY'S SEAL) State of North Carolina Sworn to and subscribed before me this 26th day of April 19, 89 and I hereby certify that I am not an officer or director of this bank. My commission expires 8-21-1990. Signature Notary Public

H. Mitchell Baker, III, P.A.
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