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The Monster

When the southwest winds sweep off the Atlantic Ocean, the 18th hole at Oak Island Golf Club can be treacherous. But at other times the par-five hole, which has been called

"The Monster," is as peaceful as it is here. Play continues at the Oak Island course, which never has been closed because of cold weather.

Security Savings & Loan Reports, Names Directors

At the annual meeting Thursday the following officers and directors were elected to serve the Security Savings and Loan Association for the coming year:

H.T. St George, president; D.C. Herring, 1st vice president; Lewis J. Hardee, 2nd vice president; Douglas H. Hawes, executive vice-president and secretary-treasurer. In addition to these, directors elected are S.B. Frink; W.E. Bellamy, Jr.; E. Hobson Kirby and H. Foster Mintz.

Albert G. Trunnell, Jr., is assistant secretary-treasurer of the home office at Southport and Leroy Mintz, Jr., is assistant secretary-treasurer and manager of the Shallotte Branch office.

Following is the text of the annual report by President St. George:

"At this time of year, it is appropriate to give an accounting of the year's activities at our annual stockholders' meeting. It also affords us an opportunity to look ahead into next year.

"In general, 1970 was a good year for your association. Since last spring, when the Federal Reserve Board moved to an easier money policy, savings flows have improved. The savings increases in the final quarter of the year were particularly encouraging.

"Because of the unusually high interest rates which prevailed in 1969 and in early 1970, a considerable volume of typical over-the-counter savings dollars found their way into the forms of investments—stocks, corporate bonds, and government obligations. This diversion of savings funds was in great part responsible for the critical shortage of housing credit.

"But 1970 was a poor year for the stock market and many small investors suffered losses. If there is one lesson

that was learned from 1970, it is there is no substitute for the safety, security, and rate of return on a savings account in a savings and loan association. More and more people come to realize this during the year, and that is why funds are once more flowing into this institution in substantial volume.

"In recent years of tight money many families were obliged to defer plans to buy or build homes. In 1971, and especially if present savings

trends continue, this situation should be somewhat improved.

"As for the mortgage interest rate outlook, we seem to have passed the peak, but any dramatic turn downward may be some time away. Most of the interest rate reduction in the past two months have been in the short-term market.

Typically, long-term interest rates (including mortgage rates) move much more slowly in response to money

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Oyster-Shucking Time--Big Business For County

By NANCY DUCKETT
A visit to Lloyd Milliken's place of business on the Shallotte River is a mouth-watering experience for those who like their oysters whether

they be raw, stewed, steamed or fried.

Milliken is the proprietor of Lloyd's Oyster House, which is now processing about 150,000 pints of oysters a year,

Time And Tide

Announcement was made in our edition for January 29, 1936, that George W. Bunker was to arrive later that week as the new cashier for the People's United Bank of Southport. U.S. Army Engineer spokesmen said that the Intracoastal Waterway link between Winyah Bay and Little River would be completed about the middle of the following month, and Congressman Allard H. Gasque of South Carolina already was sponsoring a bill to deepen the channel of the waterway to a depth of 12-feet.

A Southport woman, Mrs. J.N. Arnold, had walked through a plate glass window which workmen were carrying across a Wilmington sidewalk and had escaped with only a minor bruise; city employees were busy setting out trees in a beautification project; and plans were being made for a President's Birthday Ball at Camp Sapona.

Five years later to the day and war clouds had cast their shadow on the front page of The Pilot; Dr. M.M. Rosenbaum of Shallotte had been ordered to report for active duty and the front page photo was of a group of PT boats which had passed through here on their way south. There was one of our patented pre-war rumors. A northern firm was interested in acquiring a site here for a shipyard.

An influenza epidemic had forced the closing of Southport

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Frink Likes Vet Committee

Senator S. Bunn Frink, beginning his fifth term as a member of the upper house of the North Carolina General Assembly, said this week that he is very much pleased with his committee assignments.

"I am particularly happy to be named as chairman of the Veterans and Military Affairs Committee," he said. Among his qualifications is the fact that he is the only member of the State Senate who served both in World War I and World War II.

In addition to serving as chairman of this committee,

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in season. To do the job, he employs 18 to 24 shuckers, plus a few other employees who do such work as steam, wash and pack the oysters for shipping.

Lloyd Milliken has had a good business all along, but it has picked up considerably in the last three years since he has been utilizing training for his employees made possible through the technical institute—community college system. The training at Milliken's is administered by Cape Fear Technical Institute, located just a county away.

Milliken said, "The training has been a big help to my business; we are turning out twice as many pints of oysters as we did before."

The way he keeps tab on the number they shuck is by a marking chart located in a tiny hall, just off of the processing room. Each time a shucker opens a pint of oysters, the individual marks it on the chart. "They work on the honor system," says Milliken, "and it works out

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Interest Swells Building Funds For New Schools

Maximum return for unobligated school funds is being sought by the Brunswick County Board of Education. The board has authorized the reinvestment of \$2,645,417 which is earmarked for construction of three consolidated high schools, located in the Leland, Shallotte and Bolivia-Southport area. Site preparation is underway.

The Board of Education has been given custody of the funds by the county Board of Commissioners. Thus, the Board of Education has resumed the responsibility of investing a portion of these funds for the highest possible return rate of interest, according to a news release from

the county board. "After determining the cash flow requirements by the various building contractors for the three schools on a monthly basis," the release continued, "an investment schedule was developed as to the amounts of the unobligated building funds which could be invested and

for what periods of time." The investment schedule was released by the county Board of Education: \$138,650 will be invested with a maturity date of 30 days; \$249,600 will be invested with a maturity date of 60 days; \$970,025 invested for 90 days; \$639,700 for 180 days; \$547,442 for 270 days and another \$100,000 with date of maturity one year from date of deposit.

Formal bids were received from Waccamaw Bank and Trust Company and Bank of North Carolina, N.A., at Shallotte. The Waccamaw system, which is headquartered in Whiteville, has offices throughout the county.

The funds were invested at a return rate of interest ranging from 5.6 percent for funds invested for 30 days to 6.25 percent for funds invested for one full-year. Based on these rates, the county will receive an additional \$68,156.96 to be used for school construction.

All bids by Bank of North Carolina, N.A., exceeded bids by Waccamaw, so the board decided to deposit money with

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Summer Headstart Same As Last Year's Program

The Headstart program appears ready for some changes, but probably not before this year's summer session in Bladen, Brunswick and Columbus counties.

The six-week summer

program, which is administered by the three county boards of education and the Whiteville City School system, receives its money through the Sencland community action agency. Members of the Sencland board of directors were told Tuesday night that the program could expect the same federal funds as last year, and no more.

It had appeared that the program would receive less money than before.

A.P. Worley, deputy director of Sencland Community Action, Inc., who supervises agency work with the Headstart program, said the current funding level is \$285,568 federal share with an additional \$72,316 provided by the local school units as "in-kind" services.

The program will involve 1,300 pre-school children, all of whom supposedly are from low-income families. The number of children, as well as the amount of federal money, is the same as during the past two summer sessions.

According to Worley, previous information from the regional office of the Department of Health, Education and Welfare indicated that during the next program year, funds would be substantially reduced.

"However," he stated, "the funds recently allocated by Congress were enough to enable Headstart to continue with the same funding level." The program year begins April 1.

"We have received no official confirmation of this but the application for refunding is due and we propose to submit it with the same funding level," Worley

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Shallotte Boy Third Victim

Roy Robin Hewett, 17 of Supply, died as a result of an automobile accident Friday night.

The car veered off the road, traveled about 75 feet, hitting a guide wire to a utility pole and coming to rest against a house.

The car turned over 1½ times. Roy was thrown from the car and immediately adjacent to the vehicle after it came to rest on its side.

He was manager of Var-nam's Gas Service Station at Supply.

Funeral services were held at 2 p.m. Sunday from the Powell Funeral Chapel with the Rev. Emery R. Hewett and the Rev. Leo Cannon officiating. Burial was in the Hewett family cemetery.

Surviving are his mother, (Continued On Page Two)

Girl Gets Note --5 Years Later

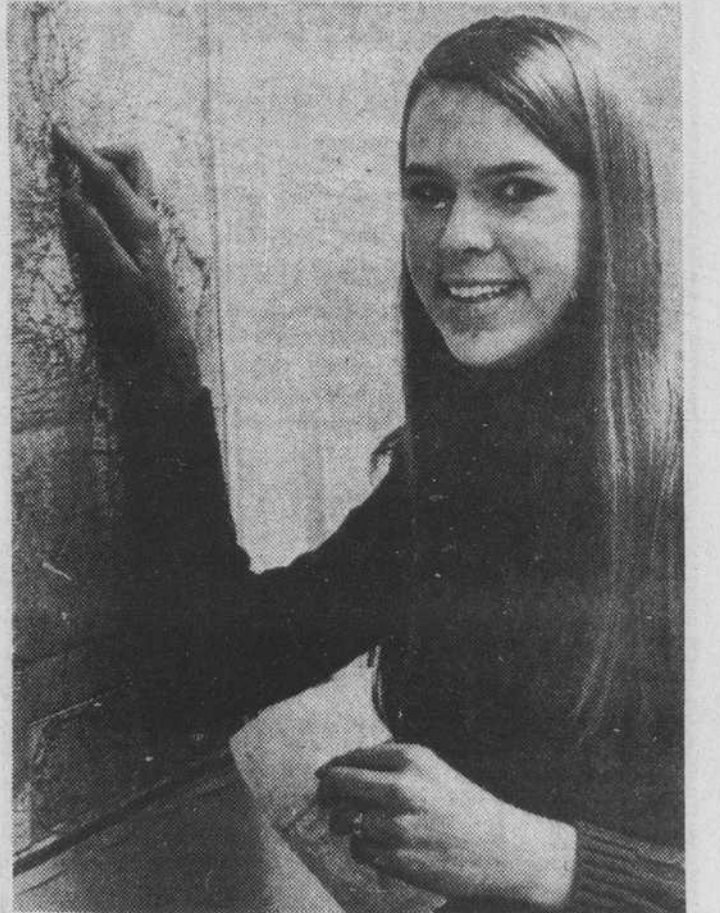
Anita Kyle was 13-years old when she put her name and address inside a whiskey bottle she found lying on the sand at Holden Beach.

That was more than five years ago. She paddled out into the ocean on a surf board and released the bottle.

This weekend, she received a letter from a German girl, Barbara Williger, who said she found the bottle on a resort island in the Baltic Sea on December 22.

The bottle had traveled approximately 7,000 miles through the Atlantic, across the North Sea and then washed ashore on Rugen Island off the coast of Germany in the Baltic Sea.

Anita, daughter of Mr. and Mrs. Jim Kyle of Fayetteville, is now a freshman at St. Mary's College in Raleigh.



\$100,000 Goal --Credit Union

Sometimes, when you want something done you have to do it yourself.

That's what Sencland Community Action, Inc., has done with the Credit Union. The community action agency and another of its offspring, Tri-County Farmers Association, are co-sponsors of a credit union to serve Columbus, Brunswick and Bladen counties. The organizational meeting was held December 17 but little progress was made until January 8, when Sencland executive director Charles Mumford decided something had to be done.

And it was. In the next ten days, employees of the agency worked to collect money for the credit union. By the close of business on Tuesday, funds on deposit for the credit union totaled \$11,450 and Sencland employees were speaking of a \$100,000 goal for the end of the program year in November.

The cooperative effort, which is intended to help people save money, was thought of last year but not until representatives of North Carolina Rural Fund for Development contributed their knowledge did chances for the union look good. The North Carolina RFD, which had worked with other credit unions, has loaned technical assistance to make the local cooperative successful, Mumford said.

During the organizational meeting in December about \$600 was collected and there were pledges for several thousand dollars more, but on January 8 the total was only \$900.

"We were determined we would do something about it,"

the executive director said. "We set a goal of \$1,000 for each center and urged each employee of the agency to make a deposit in the credit union."

The six Neighborhood Centers contributed well: Oak Forest, \$2,500, and Chadbourn, \$1,531, led the way, while Longwood contributed \$1,169; Leland, \$1,122; New Light, \$724; and Baltimore, \$593.

Neighborhood Youth Corps contributed \$612 and the Elizabethtown office \$200.

All soliciting was done by Sencland staff members, and Mumford said the effort showed good cooperation from the poor, the public sector and

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\$14,710 Salary Sought For Association Manager

Tri-County Farmers Association is asking for almost \$30,000, half of which will support the cost of a manager.

Representatives of the association have asked approval by the board of directors of Sencland Community Action, Inc. The money will not come from the community action agency, however; approval is necessary because the two organizations are active in the Brunswick, Bladen and Columbus county area.

Don Gehres, who spoke for TCFA at the Sencland board meeting Tuesday night, said

his organization is seeking the money from North Carolina Rural Fund for Development, a federally-sponsored agency in the eastern part of the state to help with credit unions and cooperatives.

Gehres told the board that \$15,000 would be used for operational costs while \$14,710 would be used to pay the annual salary, travel, and other personnel costs of the manager. Funds to pay other employees would come directly from TCFA commission charges, he added.

TCFA is a cooperative originally formed by Sencland with low-income farmers to

help increase their net income, and consequently to improve living standards, through vegetable production and marketing. Membership is from the counties. More than 90 percent of those participating in the cooperative are classified as low-income. There are now 164 fully-paid members.

The association was incorporated by the state in 1969. The first business as a cooperative was the marketing of stored sweet potatoes in early 1970. This was followed by the marketing of pickles, cabbage, and sweet

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