

## \$3.9 Million Loan Sought At Connestee

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Our Board of Commissioners have called in state officials on several occasions to investigate various elements of the construction.

"This issue, though, should be separate from past actions on anyone's part, and we should try to judge this as to what is in the best interest of the present and potential residents of Transylvania County.

At present there are 26 full-time residents at Connestee, Mr. Ives said. "I don't want these to make the decision for all of the property owners. I want all of the property owners contacted in regard to this loan."

If 51 per cent of the property owners do approve accepting the loan and buy the utilities

then they'll have their own corporation set up to operate them, the commissioner chairman indicated.

Saying that a number of persons had told him the development corporation should be made to keep and operate the utilities, the commissioner said:

"Let's face reality. In this country no one can be made to operate a business at a loss. The N. C. Public Utilities Commission has the legal requirement to allow rates that would permit profitable operation of the utility. This would mean funds to cover principal on investment; interest on investment, property taxes, operating expenses, and a reasonable profit.

Mr. Ives told The Times that the corporation is paying more than 10 per cent on its investment principal. The five per cent would be a big reduction.

As the matter now stands, he said, the loan is a long way off.

"My action brought the matter out into the open. Now the property owners will be informed, and if 51 per cent of them want a property owners' corporation formed to obtain this loan and buy the utilities, it will be done. If they don't want it, there'll be no loan."

### St. Phillip's To Present Cantata

St. Phillip's Episcopal Church choir will present Benjamin Dunford's "The Unspeakable Gift," a Christmas cantata, Sunday, Dec. 8, at 11 a.m. Excerpts will be presented at the 9:30 family service.

The choir will be accompanied by a brass and percussion ensemble from Brevard High School. Carle Wilson is director and Mrs. Janie Millner is organist.

## WNC Wins Top Award Duke Power Asks New Rate Boost

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"Business firms and civic organizations contribute cash prizes for competitions. Local government agencies provide support services such as special litter pickups and free litterbags. Law enforcement agencies, service and civic organizations and the media cooperate. Also each year, several thousand people, young and old, take part in cleanup, planting and recycling efforts."

Twelve years ago a WNC Community Beautification Contest was started as a part of the overall community improvement program. Purpose was to stimulate greater interest in making the communities more attractive, along with being better places to live as a result of the new community centers, playgrounds and fire houses being built through community effort.

A special recycling and environmental improvement award of \$500 was introduced this year as part of the long established community beautification competition. This is being provided by the Coca-Cola Bottling Company of Asheville to the community which collects the most paper and glass for recycling and disposed of the most cans.

According to McGough, "The community development clubs in Western North Carolina have been doing an outstanding job for many years. They not only strive for better areas in which to live but also better looking areas. This further national recognition should again focus attention on the great value of this entire program to the western counties."

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### SPRING FLOWERS

Most of the shrubs that bloom in the spring and lose their leaves in winter will grow well if planted during the winter. Among these are the honeysuckles, early-flowered Jasminum, the Spiraeas, Forsythia, Philadelphus, Flowering Quince, Deutzias and Scotch Broom.

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As an indication of the cost spiral, Horn cited the increased costs of commonly used utility items. "A 40 foot pole which cost \$48 dollars last year will cost \$94 in 1975, bare aluminum wire has risen from 27 cents a pound to 55 cents a pound in the same period of time, and a medium-sized power transformer will cost \$125,000 compared to \$96,000."

Horn said the company has implemented a severe austerity program designed to reduce operating costs without hampering adequate customer service.

"Within the past year we have all but eliminated advertising, we have closed our Lake Hickory Training Center, and we have reduced the employee work force through layoffs and attrition."

"In addition", he said, "we have reduced our construction program for 1974-75 by \$150 million and have projected a \$1.3 billion reduction between 1976 and 1979. But, we are seeing those reductions offset by skyrocketing prices."

The Duke rate application pointed out that "any further significant curtailment of construction could impair the quality and reliability of... service in the immediate future."

### Tax Worries Plague N. C. Commissions

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Nearly every county will be facing a financial crunch in the next year as inflation has greatly increased costs of local government.

The counties will be asking the Legislature for more help, particularly in those areas that services are mandated by the state. For instance, the State requires a county to maintain a jail and the prisoners are persons who have broken State, not local, laws but the cost of over \$40,000 is borne three-fourths by the County, Mr. Ives said. As of July, 1974, counties were required to operate a sanitary landfill and garbage control system; but, again, this is costing Transylvania County over \$100,000 this year.

Social Services is another area in which local government is required to put up a substantial match and yet is given almost no flexibility in determining expenditures. These regulations are set by the Federal and State bureaucracies. More and more local salaries are set by state regulation but paid out of local money. Most of the county commissioners are expected to ask the State to provide the money for those programs that it requires. Chairman Ives said he feels that most other county leaders are weary of being asked to fund more and more programs with less and less local input as to need or direction.

In spite of the rate increases since 1970, Horn said the firm's rates compare favorably with those of other companies throughout the country. "A recent bill survey shows that our rates are in the lower third of the 30 southeastern utilities", he said.

The company said in early December it will amend a pending rate increase application in South Carolina to request the same rates it is now asking in North Carolina.

### STATE OF NORTH CAROLINA COUNTY OF TRANSYLVANIA

#### NOTICE OF FORECLOSURE BY SUBSTITUTE TRUSTEE

Under and by virtue of the power of sale contained in a certain Deed of Trust executed by Clarence Edwin Bowen and wife, Beverly M. Trammel, Jr., dated the 21st day of February, 1973, and recorded in Book 93, at page 38, in the office of the Register of Deeds of Transylvania County, North Carolina; and under and by virtue of the authority vested in the undersigned as substitute trustee by an instrument of writing dated the 12th day of November, 1974, recorded in Book 209, at page 798, in the office of the Register of Deeds of Transylvania County, North Carolina, default having been made in the payment of the indebtedness thereby secured and the said deed of trust being by the terms thereof subject to foreclosure, and the holder of the indebtedness thereby secured having demanded a foreclosure thereof for the purpose of satisfying said indebtedness, the undersigned substitute trustee will offer for sale at public auction to the highest bidder for cash at the courthouse door in Transylvania County, Brevard, North Carolina, at twelve o'clock noon on the 16th day of December, 1974, the land conveyed in said deed of trust, the same lying and being in Duns Rock Township, Transylvania County, North Carolina and more particularly described as follows:

## First Union Announces Boost In Insurance

Ray N. Simmons, city executive of First Union National Bank has announced that the Federal Deposit Insurance Corporation has increased the insurance coverage on all depositors' accounts at member banks, including First Union.

Effective immediately, accounts for each depositor will automatically be insured up to \$40,000 instead of the previous \$20,000 limit.

Simmons also explained that those depositors with more than \$40,000 in the bank may receive additional coverage in several ways. For instance, in a family of four with husband, wife and two children:

- Husband's individual account — \$40,000
- Wife's individual account — \$40,000
- Their joint account — \$40,000
- First child's individual account — \$40,000
- Second Child's individual account — \$40,000
- Joint children's account — \$40,000
- Husband and first child joint account — \$40,000
- Wife and second child joint account — \$40,000

The coverage possible — \$320,000.

Plans incorporating trust accounts or involving grandparents and their grandchildren may provide still additional coverage.

Simmons remarked, "We at First Union are pleased to offer our customers this increased insurance coverage for their deposits. If any person would like more specific information about FDIC insurance, please contact any First Union office or other FDIC-member bank."

The Federal Deposit Insurance Corporation is an independent U.S. government agency created in 1933, which receives premiums paid by member banks.

CHERYL L. HINKLE, a senior at Brevard High School has been notified that she will be featured in the 1974 edition of Who's Who Among American High School Students. She is the daughter of Mr. and Mrs. George D. Hinkle of Brevard, and has been active in the National Honor Society, F.B.L.A., Spanish Club and has been awarded a National Merit commendation. She is planning to attend N.C. State University where she will study marine biology.

### ABC Raids

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needed a hand.

"It was just a general offer of aid. He mentioned no specific case at all," Mr. Hubbard said.

Mayor Charles Campbell allowed the raiding officers space in the City Hall for storage of the confiscated alcoholic beverages, and the small gaming devices.

The haul, including the slot machines which were taken to Asheville, Agent Simmons said, totaled: 16 gallons of tax-paid whisky, 55 cases of beer, 10 slot machines, and 68 tip-boards.

### HOUSE PLANTS

Growers of house plants, here's something to keep in mind this winter: Plants can easily be light-starved during the short-day period of the year. Help the plants make the best use of light they get by keeping the leaves clean.

### Longer-Term Auto Loans Announced

First Union National Bank has begun a new program aimed at helping North Carolina consumers deal with the increased price of automobiles, according to Ray N. Simmons, city executive for the bank in Brevard.

Effective immediately, the bank will extend the terms for new car loans from the traditional 36 months to 42 or 48 months.

Simmons said, "We have instituted these new financing options to help the consumer deal with today's economic environment. This program allows consumers to keep monthly payments to a realistic amount while adjusting to the increases in the price of cars this year.

Some price increases are making monthly payments prohibitive for many people if they must make repayment over the normal 36 month period."

First Union will still offer the traditional 36-month financing for new automobiles, he said.

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### NEW SUBSCRIPTION RATES FOR TWICE WEEKLY DELIVERY

Rates in county: \$12 Year; \$8 Six Months  
Outside county: \$15 a year; \$9 Six Months

These Rates Are Effective Today

All New Subscriptions and Renewals Received Through Wednesday, Nov. 13, will Be honored for the complete term.

Street Sale Price Will Remain at 15 cents a copy.

## THE TRANSYLVANIA TIMES

Transylvania's Prize-Winning Newspaper  
BREVARD, N. C.

## WESTERN CAROLINA REALTY & CONSTRUCTION

200 Bryant Building Brevard 884-2084 or 884-2085

Look at this one. Over two acres of beautiful mountain property with a excellent building site. \$2,880 and easy terms available.

A great place for a mobile home just east of town, 2 1/2 acres priced at \$3,000.

New listing, south of town and borders the state line. Thirteen acres of seclusion with unlimited opportunities, \$24,200.

Decision will come easy for you, if you have been searching for a homesite with a view. Almost four acres, excellent terms and priced to sell at \$5,910.

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## DID YOU KNOW?

Of all the teenagers in the world, the Americans (23 million of them) are the most powerful. Reason: they have a fantastic purchasing power of \$15 billion per year on their own and a direct influence in spending an additional \$35 billion of family funds.

- 1—Teenage boys—only 12 per cent of the male population, buy more than 40 per cent of all male sportswear.
- 2—Teenage girls—11 per cent of the female population, buy 20 per cent of all women's apparel.
- 3—Teenage girls account for 30 per cent of all cosmetic purchases, 25 per cent of all greeting cards, 50 per cent of all record albums.
- 4—About 13 million teenagers play at least one musical instrument, 16 million own at least one camera, 19 million read one to five books (not textbooks) a month.
- 5—Teenagers own 1 million TV sets, 100 million record players, 20 million radios, and one of every ten automobiles.

Who spends the rest — the adults — of course.

Mr. Merchant: If you want to reach the Teenagers in Transylvania, advertise each evening during WPNF's Record Party. That's from 7:05 until 10:00 o'clock each night over

# WPNF

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