

Rockfish News

by Mrs. A. A. McInnis

No news from Tabernacle Church this week. The usual services were held Sunday and Sunday night.

Pittman Grove Church people enjoyed a Fellowship dinner at the church last Sunday. The men of the church made ice cream and of course the women had plenty of cake to go with the ice cream.

The report from Parker Church Sunday sounds as if some of their members may have gone fishing the past weekend.

Bible School began at Galatia Church Monday and will end on Friday with a picnic dinner.

Mr. and Mrs. Aubrey Gaddis and son Danny Gaddis have just returned from two and one half weeks visit to Parsons, Kansas, his home town and they enjoyed their visit with his mother Mrs. Harold DuBois.

James E. McInnis of Fayetteville visited his brother Thomas and his mother Sunday p.m.

Mr. and Mrs. C.M. Chason and all their family attended the Chason reunion at Cumberland Memorial Park last Sunday. They were Mr. and Mrs. Chason, and son Larry, Mr. and Mrs. Demont Long, Earl Chason and children "Chuck" and Jennifer. There was a large crowd at the Chason reunion. Among the guests were Mr. and Mrs. Wilson Sessoms of Davis' Bridge.

Miss Mary Sessoms of Route No. 3 Fayetteville came last Friday and is spending a few days this week with Mr. and Mrs. Chason and son.

Shane Sayer who graduated from Kindergarten this Spring is six years old now and he will be going to school in Raeford this fall.

Mr. and Mrs. Smith McInnis visited Mr. and Mrs. David Lancaster and children Brian and Jennifer of Raleigh Sunday p.m.

Mrs. Jim Maxwell and her brother Frank Smith and Mr. and Mrs. K.P. Ritter and grandchildren Tom and Catharine Garrison attended the Chason reunion at Cumberland Memorial Park Sunday.

Mrs. Nelia Brock has just returned from an extended visit with her sons and her daughter's

families of Fayetteville. First she visited Mr. and Mrs. Fulton Brock, and Mr. and Mrs. Cole Kersey, then Mr. and Mrs. Winfred Brock and he was at home after spending some time in the hospital.

Mrs. Brock attended church services at Phillippi Church last Sunday for the first time in a long time because she was away from home.

Mr. and Mrs. Alfred Long had as their guests last Friday, Mr. and Mrs. Jack Akers of Lexington who were enroute home from Carolina Beach.

Mr. and Mrs. Davis Parker and daughter Karen and son Kirkland of Route No. 4 Fayetteville, were dinner guests of her parents, Mr. and Mrs. Herman Koonce last Sunday.

Mrs. R.V. Tanners sisters - in-law, Mrs. Edith McMillan and Mrs. Minnie Outlaw came Friday and stayed until Saturday with Mrs. Tanner.

Steve Durham and his parents, Mr. and Mrs. Bill Durham were supper guests of Mrs. Henry Fowler and daughters Carol and Kathy Saturday night and Mrs. Durham attended the bridal shower for Carol Fowler, with Mrs. Fowler and daughters Carol and Kathy, at the Fellowship Hall, Tabernacle Church.

Teresa Allen is playing softball with Williams Electric and they won the trophies at Greensboro the past weekend.

The Prayer Group of Tabernacle Church had prayer meeting with Mr. and Mrs. Will Monroe on Tuesday night.

Mr. and Mrs. Sam Bass and son Johnny of Birmingham, Ala., came to visit Mr. and Mrs. Homer Terry and son Lee last Friday. He returned home Saturday and Mrs. Bass and Johnny are staying for a longer visit.

Mr. and Mrs. Sam Tripp of Long Island are moving into the late Mrs. S.N. McColls house and they

may be there for several years.

Odette Patterson of Hope Mills was a guest of Miss Sarah Patterson one day last week.

Mr. and Mrs. Graham Monroe and Mrs. Floyd Monroe visited Mr. and Mrs. Zan Monroe of Fayetteville Sunday p.m.

Mrs. Marshall Newton and Mrs. Monroe spent last Monday with Mrs. Bess Newton of Parkton.

Mrs. Garnet Emory of Durham spent from Friday to Sunday with Mr. and Mrs. Will Monroe.

Mrs. Paul Johnson's father Homer Johnson of Mt. Vernon, Ga. is spending a couple of weeks with the Paul Johnson family of Puppy Creek.

Mrs. Bill Clipson of Annapolis, Md. is spending this week with her parents Mr. and Mrs. A.A. Ray and her brother Thomas Ray.

The Puppy Creek Fire Department had a covered dish supper at the Firehouse Monday night. All the firemen and their families were present except a few who were on duty. A spirit of love and friendship prevailed throughout the evening all visitors were made to feel welcome. And when Fire Chief Hebling asked the visitors to come again. They all felt like saying, "we'll be back the next chance we get."

The Lester Simpson family of Wayside were on vacation last week at Emerald Isle and they also went over to into Tennessee and Six Flags over Georgia.

Mrs. Joe Lovette is visiting her sister - in-law, her brother Henry's widow Marguerite of Dallas, Texas.

Mrs. Mary Shewbridge returned to her home in Fla. one day last week.

COMMENT

When you don't have anything to say, say nothing.

P.S. The Rev. Mr. Bullard of Parkton was a guest of Miss Mary Priest and her brothers Walter and Francis Priest one day last week.



HOW DOES YOUR GARDEN GROW? -- A garden of marijuana plants was thriving in a densely wooded area just east of the West Hoke Community until county ABC officer J.K. Riley began plucking them up with help from his grandson. When plucking was finished, Riley had 203 plants.

Veteran's Corner

EDITOR'S NOTE: Following are representative questions answered daily by VA counselors. Full information is available at any VA office.

Q -- I am rated 40 per cent for service - connected compensation. Am I eligible for an additional amount for dependents.

A -- No. Additional allowances for dependents are limited to

veterans whose service - connected disabilities are rated at 50 per cent or more.

Q -- I have been told that when a couple applies for a GI home loan, both salaries of the couple will be taken into consideration. Is this correct?

A -- Yes. The VA considers all income of the veteran and spouse. Only income not figured into the loan qualification is that considered to be temporary. This practice makes it easier for lower income couples to get a VA loan.

Q -- I am a World War II veteran with five - year level premium term insurance in the amount of \$10,000. Must I convert the whole amount when I decide on a permanent plan?

A -- You may convert all or any part of the face value in multiples of \$500, but not less than \$1,000 to one or more permanent plan.

Insurance Increase Asked

The North Carolina Automobile Rate Administrative Office requested a 7.9 per cent increase in the overall rate level for private passenger automobile liability insurance.

Paul L. Mize, general manager of the rate office, asked the North Carolina Department of Insurance to approve the increase in the rate office's annual filing. State law requires the Rate office to submit an annual filing to the Department of Insurance on or before July 1.

According to the filing, the following adjustments were indicated: A reduction of 8.1 per cent in bodily injury insurance, an increase of 36.9 per cent in property damage insurance and a reduction of 14.7 per cent in medical payments insurance, a type of insurance which motorists are not required to purchase.

In a motion submitted to the Department of Insurance two weeks ago, the rate office asked that the current filing supercede the 1975 filing in which a 15.9 per cent increase in the overall rate level was requested. Mize said the reason for the motion is that the new filing is based on later figures and the rate office feels it is not in the public interest to conduct lengthy public hearings and possible court litigation on data that is no longer relevant.

Mize said that if the current filing is approved by the Department of Insurance, the full amount of the increase requested last year will not be needed. "If the 1975 filing had been approved," he said, "the rate office would now be seeking a reduction in the overall rate level for automobile liability insurance."

However, the rate office pointed

out that if the 7.9 per cent increase requested is materially delayed, the rate level needs will increase in the months ahead.

Rates for private passenger automobile liability insurance have not increased in North Carolina since 1973 when a 7.4 per cent rate level increase was placed in effect. That increase was based on a filing which was submitted July 1, 1971, and which was contested in court and delayed by Federal price regulations more than two years.

In the current filing, the rate office again asked the Department of Insurance to approve rate differentials based on territories.

Rates based on the loss experience in the various territories would be more equitable to motorists, said Mize. "To whatever extent insureds in higher loss ratio areas pay less than their proportionate share of the automobile liability insurance premiums, other insureds must pay more, and favorable consideration should be given to the establishment of rate differentials by territory that will begin to recognize the experience differences that clearly exist."

Mize noted that automobile liability insurance rates vary by territory in nearly every other state in the nation.

"Loss experience differences by territory in North Carolina will continue and may be magnified as urban areas increase in size and population," he said.

The rate office filing included a report to the insurance commissioner which shows that the loss experience from policies which were placed in the assigned risk plan and which are now placed in the North Carolina Reinsurance Facility is much higher than the loss experience from policies which

are voluntarily accepted by companies.

The statistics used to determine the proposed statewide rate level changes are a composite of experience of policies written both voluntarily and involuntarily. The latter group includes policies written under the assigned risk plan prior to its termination late in 1973 and policies placed in the reinsurance facility.

If calculations had been made separately, the result would indicate a decrease of approximately 10 percent for voluntary policies and an increase of more than 10 percent for involuntary insurers.

In support of the requested rate increase, the rate office submitted data showing that the cost of auto replacements parts has increased dramatically and that 1976 hourly repair charges in eight key North Carolina cities have increased by amounts ranging from 11 per cent to 41 per cent since 1973 when current rates became effective.

In addition the rate office data showed that the cost of hospital care has increased almost 32 per cent during the period 1973 to 1975.

Total motor vehicle registration in North Carolina was up four per cent in 1975 over 1974, according to the Department of Motor Vehicles. However, the death and injury rate from motor vehicle crashes increased eight per cent in 1975 over the previous year.

Overall, the accident rate for motor vehicles was up nearly six per cent in 1975 over 1974 and the Department of Motor Vehicles reports that the figures for the first part of 1976 are comparable to those for 1975.

More Local Families In Upper Brackets

Because most Hoke County residents are earning more than they did in other years, and because more women are working and bringing home paychecks these days, many local families have moved into higher income brackets.

To the extent that the added cash helps them to cope with the never-ending rise in the cost of living, it is a good thing. To the extent that it puts them into more-costly tax brackets it is bad.

Some local families, whose earnings had previously been below \$8,000, have graduated to the \$10,000 and over level. Their former spots have been taken over, in the progression, by those who had been receiving less than \$8,000.

Just where they stand, currently, is brought out in a copyrighted report issued by Sales Management, Inc. It details, for every section of the country, the percentage of families that fall within each income bracket.

In Hoke County, it shows, 51.3 percent of the local households had disposable incomes in the past year, after payment of their personal taxes, of \$8,000 or more.

This was a greater proportion than was found in many parts of the country.

The purpose of the survey was to gain a better understanding of each community's purchasing power than was revealed solely through its average income figure.

It shows whether there are a

small number of high-income families making up for a large number with small incomes or whether earnings are more equally distributed.

The breakdown figures for Hoke County show that 17.1 percent of the families had after-tax incomes of \$5,000 to \$8,000 in the past year, that 10.8 percent were in the \$8,000 to \$10,000 bracket, 23.3 percent at the \$10,000 to \$15,000 level and that 17.2 percent had incomes above \$15,000. The remaining families had \$5,000 or less left after taxes.

Because the survey takes into account only cash income, it does not do full justice to farm communities, where income-in-kind and lower living costs are important factors, it is noted.

Although incomes have been on the rise for most Americans, so have living expenses. Nationally, there was a net loss of nearly five percent in buying power last year.

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