

The Hoke County News - Established 1928

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Bank Of Raeford Into United Carolina

Bank Board Agrees To Merger Principle

Around Town

BY SAM C. MORRIS

The weather the weekend was hot and if you don't believe it, ask anyone that was at the football game in Chapel Hill Saturday. The heat was from the sun and not from the running feet of Kevin Bryant. According to the forecaster, it is supposed to get cooler on Tuesday or Wednesday.

The item last week about the baseball field in Philadelphia brought forth many calls.

The first came from Isabel Dombkowski, who said she was looking at a soap opera and that someone in the show stated that a boyfriend of hers used to play in Baker Bowl in Philadelphia. I would never have heard this on TV, because I don't look at soap operas.

The next was a letter from Maurice Fleishman of Fayetteville. He has followed baseball as long as I can remember. He sent the following:

Sam, Sept. 10th - Around Town News

Sam, it was not Shire Park, it was Shibe Park. Now the real name was Baker Field not Baker Bowl.

Your old friend, Maurice Fleishman

Give my best regards to all the good people of Hoke County.

Thanks Maurice for the note. It is always good to hear from you. Another call came from Mrs. Jack McGinnis and she also corrected me on Shibe Park, but she was certain that the field was named Baker Bowl.

So you see, the name is not a certainty so maybe I will have to write the Chamber of Commerce in Philadelphia to get the correct name.

Joe Huffman, Harvey Warlick, Bill Lancaster and C.D. Bounds spent last week at the Cedar Rock Golf Course in Lenoir. They were attending a right-left handed golf tournament. C.D. and Bill were partners and Harvey and Joe were partners.

Now, Harvey is my golf partner when we play on weekends, but he might drop me because Joe and Harvey were runners-up in the first flight of the senior division.

Besides winning about \$75 each in merchandise, they were each presented a large trophy. Congratulations to the golfers.

I don't know what Harvey will do with the trophy, but if the merchandise were golf balls, most of them would go into Hendrix Lake at Hole #2.

It was 41 years ago this week that many of us left Raeford for the Army. Of course it was only for a year, but the year turned into over five years for most of us.

The members of old Battery "F", one of the units that left here Sept. 16, 1940 are holding a reunion this year at Wrightsville Beach. This is the fourth annual reunion and every year some new faces appear on the scene. If you want to attend, contact this writer for all information. The reunion will be held Oct. 2, 3 & 4.

The football season beginning was a shocker for some of the high ranking teams. It might be that being high in the polls could have everyone "setting for you."

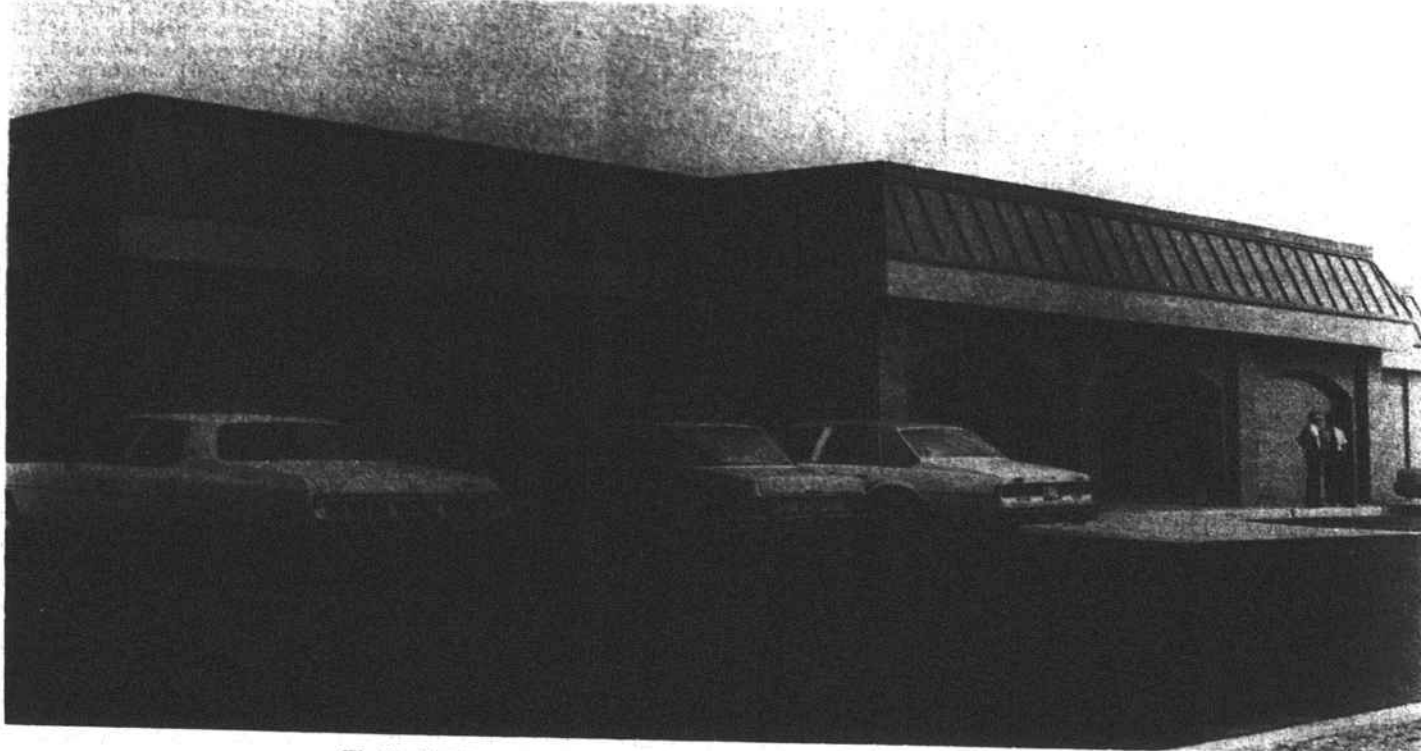
Time will only tell how things will end.

The following was published in the September issue of the *N.C. Farm Bureau News*. It should make you start the day with a smile.

After being stuck in a muddy hole on a rural road, a motorist paid a passing farmer \$5 to pull him out with his tractor.

When he was back on dry ground the motorist said to the farmer, "at those prices I would think you would be pulling people out of the mud night and day."

"Can't," replied the farmer, "at night I haul water for the hole."



The Bank of Raeford's main office on South Main Street, opened two years ago.

Bids Opening Sept. 24; Bond Sales Set

Council Acts On Waste Water Project

The Raeford City Council Monday night was informed that bids on making improvements to the waste-water treatment system will be opened September 24. City Manager Ron Matthews, who gave the report, also advised the council to hold a special meeting between that date and September 30 to let a contract. The council later voted to hold it September 28 at 5:30 p.m.

The improvements will include construction of a new waste-water treatment plant. Matthews explained that the action on the contract would have to be taken before September 30 because the federal government fiscal year ends on that date. The project is getting a \$720,000 grant from a federal agency, the Economic Development Administration, to help finance the project. The total cost has been estimated at about \$900,000. Matthews informed the council that he had been notified Friday that the state had approved \$90,000 in Clean Water Bonds to help pay the cost. The bids had been expected to be taken about September 9, but, Matthews said, the notice of approval later by the state caused the postponement of the bids opening.

He said the city's specific share of the bill would be determined by the bids. The city budget has \$25,000 specified for part of the share, and the council Monday night approved an order authorizing the sale of \$58,000 in city Sanitary Sewer Bonds. The order, published as legal advertising in today's edition of *The News-Journal*, advises a public hearing will be held at 7:30 p.m. October 5 in the City Council chambers of City Hall on the bond sale authorization order.

The order also provides that

taxes sufficient to pay the principal and interest on the bonds shall be levied.

Mayor John K. McNeill, Jr., pointed out during the discussion of the order that the city has the right to reject bids on the bonds if, for example, the interest rate bid is considered too high. The interest rate as well as the \$58,000 principal the city will pay the bond buyer when the bonds are sold.

Unless the council changes plans the bonds will be offered for sale by the State Local Government Commission.

The order will take effect 30 days after publication following adoption unless petitioned to public vote. Bond attorneys limited the issue to \$58,000.

Matthews said that the city originally hoped to sell \$64,000 worth to the federal Farmers Home Administration at 6 per cent interest, but that possibility was killed by depletion of FmHA funds.

The waste-water system improvements must be made, before any more industries can be added to the system, under U.S. Environmental Protection Agency and state pollution standards.

During Monday night's meeting the council discussed the problem of local industries meeting state demands to bring waste disposal up to state limits. The council was informed that the three industries involved are "not quite meeting the

limits." The industries are Burlington, Faberge, and House of Raeford.

The main problem indicated, separation of oil and grease, should be done at the House of Raeford, McNeill said. Some of this was contributed by the two other industries, but 85 to 90 per cent by the turkey processing plant.

The separation could be done at the plant site more practically than by the city in the sewage system, since the plant could reclaim the waste, while the city can't because in the sewage system it is mixed with domestic waste, Matthews said.

The council was told also that the House of Raeford needs to build a unit, like the one at the city treatment plant, to treat the waste before it gets into the city system.

Regarding the separation of oil and grease before dumping into the city system, McNeill said "we should insist" the House of Raeford management do this.

Matthews said the oil and grease currently is being skimmed off by city crews, then buried in the city-Hoke County landfill, but in 90 days no land will be available for the purpose. The council was told, earlier, that all three industries have tried to meet the state limits.

Meanwhile, the council was informed the state threatens to fine the city if the pollutant limits aren't met. Matthews said a state

spokesman had asked whether the city would pass on these penalties to the violating industries, and Matthews said he couldn't answer that question at that time. He also quoted the spokesman as saying the state wanted to know what action the city would take Monday night on the problem.

The proposal to advise the industries the city would require them to pay penalties caused by their failing to meet the state standards was discussed but no official action was taken.

It was pointed out that passing on the penalties would not solve the problem of bringing the procedures within the state limits, that the city without such improvement could not add any new industry to National Pollutant Discharge Elimination System permit. Matthews pointed out that adding new industry under the permit without first bringing the system within the limits would bring the city a fine of \$10,000 per day for every day the violation continued.

Turning to raw water, the council by a 4-1 vote authorized the city to have a study of the city's water needs through the year 2000 at a cost of \$7,000 to the city. The "no" vote was cast by Councilman Bob Gentry, Moore, Gardner & Associates of Asheboro, consulting engineer for the city, will make the study.

This will be the second part of a study being made by Moore, Gardner for Burlington Industries to determine the feasibility of providing Burlington's industrial water needs as raw water rather than treated water. Burlington is paying for this part, which costs \$8,000.

The council at its August 3 meeting authorized the city to contract with Moore, Gardner to do the Burlington Industries part, with Burlington paying, but turned down the proposal to have the second part done for the city.

Monday night, the council approved the second part after the mayor asked it to reconsider its August 3 action since the part fits, in some respects, with the Burlington study. The councilmen also were informed that if the second-part study were done later it would cost more than the present \$7,000 charge.

In other action Monday, the council voted to accept a recommendation of the City Planning Board to grant the request of Frank Crumpler to rezone his property on U.S. 401 Business to R-1 (residential) from C-2 (Commercial). Crumpler wants to convert a restaurant on the property into apartments, the council was informed.

The council also adopted a motion that the Raeford Firemen's Annual Dinner be held November 9 at 6:30 p.m.

The merger of the Bank of Raeford into United Carolina Bank, a wholly owned subsidiary of United Carolina Bancshares Corp., has been agreed to "in principle" by the boards of directors of the companies.

This was announced Thursday by W.E. Carter, Bank of Raeford president, and L.R. Bowers, chairman and chief executive officer of United Carolina Bancshares, headquartered in Whiteville, in a notice dated Friday sent to stockholders.

Carter told *The News-Journal* Friday afternoon in replying to a question that the merger would not affect the jobs of the more than 20 fulltime and parttime Bank of Raeford employees. He added, in replying to another question, that he also will remain with the Raeford bank, though he didn't know what his title would be.

The merger of a bank with a larger institution, such as a chain, broadens the smaller bank's base, permitting it to expand its lending authority and provide more services to its customers.

The notice to stockholders says after the announcement of the boards' action:

"That agreement calls for 3.80 shares of the common stock of UCB to be exchanged for each issued and outstanding share of the common stock of the Bank of Raeford.

"United Carolina Bank, which is headquartered in Whiteville, North Carolina, operates 85 banking offices in the southeastern and South-Central Piedmont sections of North Carolina and had total assets of \$731,751,000 as of June 30, 1981. The Bank of Raeford operates three banking offices in Raeford, North Carolina, and had total assets of \$21,806,000 as of June 30, 1981.

"The merger transaction is subject to execution of a definitive merger agreement, approval by Federal and State regulatory authorities and the stockholders of the Bank of Raeford.

"You will be notified in the near future of a scheduled stockholders meeting."

The Bank of Raeford stockholders were informed by Carter in a letter written August 4 that the Raeford bank's stockholders "today decided to investigate the feasibility of merging The Bank of Raeford with one of the larger well run banks in this state."

Carter's letter at the start said "It appears that all rules and regulations on savings and time deposit accounts will be eliminated (nationally), allowing interest rates to soar. The small community bank could be at a severe disadvantage."

The letter then added that "with these thoughts in mind, the directors today decided to investigate the feasibility of merging."

The Bank of Raeford opened for business October 6, 1903, with one employee -- John W. Moore, the cashier. John Blue, organizer and builder of the Aberdeen & Rockfish Railroad, was the bank's first president. He had been one of the 13 people who participated in the public meeting of May 12, 1903, at which the bank was organized.

Raeford's first brick building was built to be the bank's first home, on a Main Street lot about where Hoke Drug Co.'s building now stands.

The bank in 1912 moved into the three-story brick building erected for it at 138 N. Main St., at East Elwood Avenue. This served as the main office till two years ago this month when the bank moved into its new main office, the one-story building at 207 S. Main St. The grand opening was held September 23, 1979.

The bank also operates a drive-in branch on Harris Avenue.

The institution's capital at the start of business 78 years ago amounted to \$12,000, which the stockholders considered adequate.

Seven years later, the capital had increased to \$25,000, deposits totaled \$124,022.07, and total resources amounted to \$152,642.02.

The announcement of Bank of Raeford's proposed merger was the second of the week for a Raeford financial institution. On the previous Monday, it was announced that the Raeford Savings & Loan Association's Board of Directors had approved a letter of intent to merge with Heritage Federal Sav-

(See MERGER, page 13)

Some Over 100 Years Old

Old Books 'Rescued' From Trash

Somebody threw a lot of old books, some over 100 years old, into the trash, but Bob McDowell rescued all he could find.

His wife said Tuesday morning, showing a Bible with one of its leather-bound covers missing, that her husband found the books in a dumpster near Scurlock School Monday. The McDowells live near David Bridge.

She said one is a first edition of the story of Robroy, a hero of Scotland, written by Sir Walter Scott and published in 1878.

The Bible's year of publication isn't known, since the page bearing the year is missing, but notes written in the book show it was printed during or before 1878 also.

One handwritten note says "P.M. Blue's book June 24, 18--." The hyphens mean the last two numbers are missing or are too indistinct to be read by the observer. Another page carries the same inscription except for a difference in the date, which is written June 8th, 18--.

A newspaper clipping pasted in the front of the book reports the death of Mrs. E. McN. Blue of Union. Mrs. McDowell said Mrs. E. McN. Blue was the owner of the Bible. The obituary says Mrs. Blue was "about 50" when she died of an illness, at home, and her husband (Apt. Blue), notified while he was in court "here," immediately went home, bringing a physician with

him but arrived an hour after his wife died.

The clipping says she was the wife of Capt. E. McN. Blue and sister of Dr. Jno. (old abbreviation for John) N. McNeill and "was a good woman."

Another clipping pasted in the Bible carries a poem under an ornamental one-column headline, "Poetry," and a line of type advises the poem was written for The Carthaginian (presumably a newspaper printed in Carthage, Moore County). The poem is titled "Lines on the death of my Little Sister," and handwritten lines in the margin say the poem was "written in 1878 by Mrs. Jane Harrington (Martha Jane McKeithan) when she was 19 years old."