

Hoke High, Pembroke Graduate

Jan Dial Hoke Juvenile Court Counselor

Jan Dial is Hoke County's new Juvenile Court counselor.

She is 23, a 1976 graduate of Hoke County High School and a 1980 graduate of Pembroke State University, and left a job as a substitute teacher in Hoke County schools a month ago to become the counselor.

Miss Dial succeeds David Kelum, who resigned to return to his home city of New Bern and work for the Craven County Department of Social Services there.

She is a month into the six-months training period under the state's Cumberland County Juvenile Court office.

Miss Dial went to work as a substitute teacher, while waiting for a regular teaching position, after receiving her degree of Bachelor of Science in elementary education, kindergarten through third grade. In her 18 months on the job she served in elementary schools in Hoke and Robeson counties.

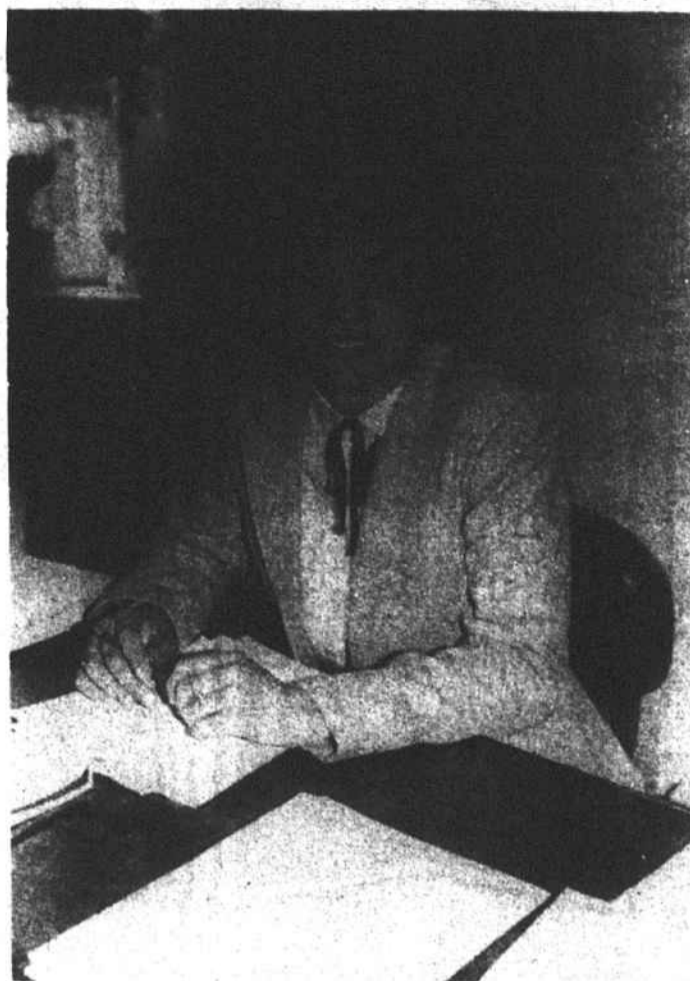
To meet a requirement for her education degree while she was at Pembroke, she also did her student-teaching in Hoke County, at Scurock School.

Miss Dial serves children ages 10 through 16 who get into trouble.

She said Thursday in an interview with a reporter that she also serves as probation officer for juveniles and handles "intake" -- deciding whether a juvenile offender should go through Juvenile Court or taken care of by a community agency, such as the Mental Health Unit or Department of Social Services.

Miss Dial said the counselor's work is much like school teaching, but not so confining. She is still doing classroom teaching, instructing night classes for adults in Sandhills Community College courses at Antioch, her home community. She teaches courses that adults need to get their high school diplomas and reading and writing to adults who are illiterate or nearly illiterate. She teaches Tuesdays and Thursdays, 6:30 to 9 p.m. She also has another job, Saturday nights, as a waitress, helping her parents, Mr. and Mrs. Henry Dial, at their restaurant on N.C. 211 in Antioch.

As court counselor, however, she said, she is on call 24 hours a day.



Jan Dial at her desk. [Staff photo].

LAW For Laypersons

Newspapers and televisions constantly remind us about high interest rates. Those of you who have bought a new home, or even just shopped around for one, know the truth about the high cost of borrowing money. If you remember the days of 6 percent interest, you probably think of those as the "good old days."

Nothing is new under heaven. Interest rates have been high before. Even in the days of ancient Greece, some four centuries before the birth of Christ, the interest rate ranged from 12 percent to 33-1/3 percent.

Should something be done about high interest rates? Whether you realize it or not, many governments in times past have made attempts to regulate in some way the rate of interest charged for lending money. As far back as the 24th century B.C., the laws of Manue in India set 24 percent as the established rate. The Code of Hammurabi, over a thousand years before Christ, set maximum annual rates ranging from 33-1/3 percent for loans on grain to 20 percent for loans on silver. The Romans apparently did a better job of limiting the price of credit; during the ten centuries beginning with the 5th century B.C., the rate of interest in Rome ranged from absolutely nothing to a mere 12-1/2 percent.

Following a pattern set so many years ago, North Carolina has also attempted to regulate the rate of interest charged. General Statutes §§ 24-1 through 24-17 is a hodgepodge of legislation on interest rates in North Carolina. "Hodgepodge" is the correct adjective for these provisions because no specific interest rate is set for all transactions. The interest rate allowed by North Carolina depends on the particular facts of the transaction in which interest is charged. For example, interest rates on home loans secured by a first deed of trust depends on the amount of money loaned and who the lender is. Interest rates charged on a loan secured by a second deed of trust are governed by a different provision. Loans not secured by any deed of trust have different interest rates depending upon the particular facts of the transaction. As you might guess, there is a separate provision for interest which can be charged on your charge card.

Exactly what rate is allowed in what transaction under North Carolina law is sometimes difficult to figure; even bankers and

lawyers may have to scratch their heads a while before giving an answer.

Charging interest greater than that allowed by the statutory provisions is known as usury. The penalty in North Carolina for charging a usurious rate is forfeiture of the entire interest which has been agreed to be paid for, if interest has been paid, the person who has paid it may recover back twice the amount of interest paid. A willful or knowing violation of certain provisions of North Carolina's usury laws is a misdemeanor punishable by a fine or imprisonment or both in the discretion of the court.

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ROUNDING OUT A SEASON

At first glance, Norman Moser's **OPEN SEASON** is a collection of poems written between the mid-sixties and the mid-seventies.

But as you get swept up into the poems, you're in Moser's head as he sees "the life of love and adventure and politics and revolution and mysticism opening in him and all around him."

Born and raised in rural North Carolina; out to San Francisco and Seattle for his education; on to Tucson, El Rito and Santa Fe, Austin; back through Chapel Hill; and again toward San Francisco.

But through the 50s, 60s, and into the 70s, through all that love, adventure, politics, revolution, and mysticism—so altogether a *different* America than most of us might even suspect existed.

To have this wild yet tender odyssey in print even by 1981, Moser had to publish it himself.

Walt Whitman did that, of course, and it worked out well. Still, it's a little sad, what with all the printer-publishers wandering about.

There's a lesson in this for those of us seeking the live literature.

Don't pass by self-published books thinking they are only vanity. There'll be a lot of vanity, of course, but sometimes, as the demon or angel presses its way out, the only patron in sight is the body the being lives in.

Moser leads us toward his American travels familiarly enough: "such a cool sky/ calls for cool drinks & lying around/ in the parks & by the streams./ In the evening the fires can warm us/ as well as roast our food."

But by page 12: "Inside my head, a green dream circles./ My talk, steady stream, a complex of images./ The air? a regular mixture that I wear./ The world, but a bubble out of my pipe.../ drifting by, it sputters in rustling air—/ just beyond my outstretched hand."

And we're on our way through poems with titles like "Directions on Becoming an American Indian," "The Hat With No Man," and "Exploding Omens."

You can order **OPEN SEASON** from Illuminations Press, 2110 9th Street, Apt. B, Berkeley, CA 94703 for \$3.

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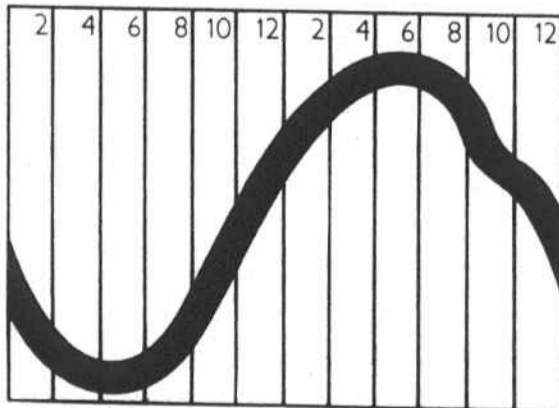
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It's not easy changing when we use electricity. But if we do, the peak wouldn't go up quite so fast. And neither would the cost of electricity.



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is caring



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