Area Incidents

Shopliftings, Stabbing Are Reported

The following were reported to the Raeford Police Department in the past week, Police Chief Leonard Wiggins said Tuesday. The Pantry on East Central Avenue reported a man got \$10

worth of gas, then drove away without paying for it Monday.

Macks Stores reported a shop-lifter Friday. Brenda Lee Tower of 2229 Progress St., Fayetteville, was arrested and charged with larceny of \$43.10 worth of clothing and

LAW For Laypersons

USURY, Part 11

(Written by Charles C. Lewis, Associate Professor of Law, Campbell University School of Law for the North Carolina Academy of Trial Lawyers and distributed as a public service.)

The Bible gives us some au-thority on the interest rate we should charge for lending money. And if thy brother be waxen

poor, and fallen in decay with thee; then thou shalt relieve him: yea, though he be a stranger, or a sojourner; and he may live with thee.

Take thou no usury of him, or increase: but fear they God; that thy brother may live with thee.

Leviticus 25:35-37 Thou shalt not lend upon usury to they brother; usury of money, usury of victuals, usury of any-thing ... Unto a stranger thou mayest lend upon usury; but unto thy brother thou shalt not lend upon usury

Deuteronomy 23:19-20 The effect then of these verses in the Bible was to prohibit the taking of any return for a loan of money or a loan of anything. Presumable. the origin of this doctrine lies in the belief that it is morally wrong to profit from the distress of one in need. Both church and state during medieval and Renaissance Europe prohibited the taking of usury which was then defined as the taking of any return for loan of money or anything.

By the 16th century, however, things began to change. People needed to borrow money, but there was no incentive to lend money if no return was allowed for it. Church men then began to reason that the charging of interest for lending money was not usury, but really just compensation for the cost and risk involved in lending the money. The definition of usury then changed from the taking of ANY interest to the taking of EXCESSIVE interest. That definition of usury is our present day definition: usury is the taking of excessive interest, or interest over the rate allowed by the government.

The changing of the definition of usury thus allowed the state and church to approve the lending of money for just compensation. Un-fortunately, much debate would rage for many years about what the correct amount of interest should be in certain situations. That debate has come down to us today, and you can still hear it today on the floors of our General Assembly.

"This article is written as a matter of general interest only. It is not to be construed as legal advice, and you should not rely on the statements made in the article to govern your actions in any specific It you have a particular case. question or problem, you should contact an attorney.

iewelry from the store.

Mrs. James Wensil of 316 S. Main St. reported Sunday someone stole two car ramps worth \$18 from her vard.

On Friday, Mrs. Kate Coving-ton, 1115 N. Magnolia St., reported two letters containing checks she had written were stolen. At about the same time, Edward Hasty of Howard Clothiers notified the police that someone was trying to cash a \$20 check written by Mrs. Covington. Arrested and charged with possession of stolen property and passing a forged document (the check) was William A. Gillespie of 713 Green St. The other check, for \$10, had been cashed at Caddell's Grocery by Gillespie. Warrants are on file for another suspect in the case.

Eddie McNeill reported Friday a \$75 battery was stolen from Home Food Market truck while the truck was parked behind the store. Barbara Barefoot reported De-

cember 8 a \$100 bicycle was stolen from her carport. She said the bike was last seen December 4. Macks reported December 9 a

juvenile shoplifter had taken \$7.50 worth of jewelry. The juvenile, 15 years old, was apprehended, and the case was turned over to the invenile authorities.

Sherman Butler, Rt. 4, Box 11. Raeford, told police Monday that between Saturday and Monday a battery was stolen from his car while the car was parked by his house. He also reported that about two months ago a tool box and tools were taken from his front porch. The total value of the stolen goods is about \$400.

The Hoke County Sheriff's Department files contained the

following. Beverly Hollingsworth of Rt. 4, Raeford, reported someone had been calling her residence, but each time when she answered the tele-phone, the caller said nothing, and after a while hung up. She said she reported the calls to the telephone company and that the company had informed here the metrics used had informed her the matter would be taken care of.

James Thomas Leak, Rt. 1, Raeford, reported December 9 he found his car damaged by gunfire that morning. A relative who lives nearby reported hearing shots at about 10 p.m. December 8. The car of another neighbor, R.C. Douglas, also had been damaged by gunshots.

Bobby McMillian, Rt. 1, Raeford, suffered knife wounds De-cember 5 in a fight at the Rennaisance Club at Duffie and Red Springs roads. He was treated

Accent On Agriculture

Historically, the holiday season is a time for reflection, a time to count our blessings which are many in this country. It is sometimes easy to lose sight of how fine and great a country we have. And, a lot of this nation's strengths are due to agriculture.

Agriculture can take pride in its accomplishments because without an abundant food supply much of this prosperity, which we take for granted, would not be possible.

American farmers remain unchallenged as the world's greatest supplier of food. As farmers we are quite proud of this.

Americans are the best fed of any country and it takes less of our



LEST ILL LUCK **BEFALL THEE**

Nearly all of us, especially those of us who were reared in rural America, have a nodding acquaintance with superstition. There was always a great-aunt to warn us about stepping on cracks and breaking our mothers' backs, kissing a fool when our noses itched and expecting company when we dropped a fork. Most superstitions seemed to center on bad luck, with an occasional glimmer of opti-mism. We learned to avoid ladders and black cats and the number 13 and when we defied those prohibitions we had nagging feelings that something bad would happen. Sometimes it did. Just enough times, mind you, to reinforce the superstition.

In case you have run out of things to avoid, beware of or seek out, there is a handy (and highly entertaining) catalog of supersti-tions common and uncommon, assembled by Dick Hyman, the author of COCKEYED AMERI-CANA. It is called LEST ILL LUCK BEFALL THEE and it is well worth the chance (price \$5.95) you may take on it.

Many of the sayings are familiar. But there are some, particularly whose subscribed to by a parade of "which may give you pause. stars.

Joe Namath, for instance, believed that he had to lace his shoes up right over left for good luck. Boris Karloff thought parrots meant good luck. Martha Raye won't go through a door which has been opened by a fellow actor. James Stewart has a pair of "good luck shoes" - he's worn them in at least one scene in each of his 25

before breakfast ("Sing before breakfast, cry before supper," my grandmother used to say) and, as nearly as possible, won't tolerate anyone who does in her house. And so on.

Some of the more interesting (disturbing) superstitions chron-icled by Hyman, however, are from

"Hang a snake skin in the rafters bird takes it for a nest, their own a different color from their beard or mustache; they bring bad luck. 'Red-haired persons can never make good butter: their butter is always more or less sour." vented, no doubt, by a red-head

who hated to churn). drunkard.'

You may order LEST ILL LUCK BEFALL THEE for \$6.95 postpaid from The Stephen Greene Press, PO Box 1000, Brattleboro, VT

at Cape Fear Hospital. A nurse said one of his wounds was a puncture of a lung.

Sandra Jacobs, Rt. 1, Red Springs, reported \$172 worth of clothing stolen between December 7 and 9 from her clothes line. The stolen clothes were jeans and work pants.

reported a portable sewing machine and three television sets were stolen from the home December 8 or 9 property is about \$400. The case of the sewing machine was found Friday.

stereo system was stolen from his car December 7 while it was parked at the Adult Club.

And, it's indicated in the way we

eat. Some of the items the average

American consumed last year in

cluded 18 pounds of cheese; 18 pounds of ice cream; almost 80

and the dangers of continuing in

the real basic strengths of our

economy; our ability to produce

food and fiber better than any other

Without agriculture, our dollar

So, let's be thankful for our

Currently there is a lot of panic

would have less buying power since

exports have been a leading factor

country as we get ready for 1982 and especially for the farmers who help make it all possible!

talk about soil erosion as a grow-ing national problem. We are told

of an "alarmingly high" loss of topsoil in several states and a declining productivity because of

The facts are that when all cropland is considered, about 80

percent of excessive erosion is con-

centrated on less than six percent of the cropland. Over one-third of

the excess erosion is concentrated

on less than one percent of this

The majority of U.S. cropland,

therefore, does not have a soil ero-

sion problem that would justify further federal control of conser-

vation programs. The U.S. Depart-

in our balance of trade.

For one thing, it threatens one of

this direction are great.

lished a paper at Spring Lake. He has many friends in Raeford and Hoke County and I thought the letter would be of interest to many disposable income than ever behere.

Dear Sam:

As we sometimes say in politics (and I personally think this is very true on the current national scene) it's time for a change. I have really enjoyed getting The News-Journal for these recent

years. I enjoy your column, items about people I still recall--like Charlie Hostetler and Ann being involved in Farm-City Week - and the whole thing. But as you doubtless know (I

have already sent in a press release) I am now winding down my time of federal service, and will cease to be "fed" on Christmas Eve. It just struck me as a sort of sociable time to retire, as my personnel office puts it.

I call it "going on my own schedule" because I'm still going to be involved in a lot of writing for farm magazines and others, and will maintain my affiliation with the North Carolina Press Association - a group I would really miss if I couldn't be with them.

But it is true that I will no longer be getting mail at the office address (label below) where I've been getting the paper. So if you want to be kind and keep me on the good

list, you'll have to change it to my so. You surely should end my mailing at the office address; I won't be here. All the best to everybody

Warden

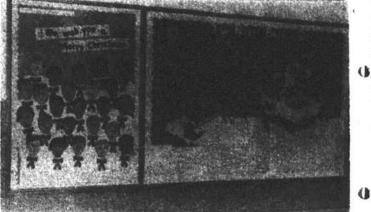
(Continued from page 1)

created by the death or Archie Clark.

After Hales was fired, Racford City Dog Warden Roy Guin was given Hales's duties in addition to his own. Martin said that "at this point" the county does not plan to hire another dog warden. Hales's salary was \$9,921 a year at the time he was find

The county dog warden works under the County Health Depart-ment but the city warden works under the Raeford Police Department.

0 Wed. 8 p.m. **Nursing Home Dining Room** Join Us For Christmas Dinner THIS, SUNDAY 11:30 - 2:00 WAGON WHEEL RESTAURANT 509 Harris Ave. How To **Convert Taxes** into **RETIREMENT INCOME Tax Savings** Individual Retirement Account 畜



CHRISTMAS AT MCLAUCHLIN -- Children of Mrs. Hazel Massey's kindergarten class at J. W. McLauchlin School made the Christmas chorus scene at the right. Mrs. Massey's aide, Mrs. Frances McNeill made the one on the right. [Staff photo].

Around Town

(Continued from page 1)

home address with the next issue or

Frank Jeter

warden March 16, 1979, atter being appointed to fill the vacancy

After Hales was fired, Raeford

he was fired.

A.A. Meetings

Retirement

nation in the world. Our freedom to a great extent is based on a strong movies. Bette Davis will never sing and independent agriculture sy stem. Today, the system provides jobs for nearly one out of every five Americans employed in the private sector. It fights inflation with a productivity growth five times that of a non-farm industry in the past

five years.

land abuse

acreage.

anonymous sources. Try these:

of your house and your house will never catch fire." "It is bad luck to gamble before 6 p.m. on Fridays." "Older women sometimes refuse to comb their hair out of doors because, if a hair gets away and a hair will turn to feathers." "It is bad luck to trim your nails on a Friday." "Avoid men whose hair is

And, finally, this one (doubtless the product of a young girl who would not wash dishes): "If a girl gets water on her stomach as she washes the dishes, she will marry a

Superstitions by nature or not, you'll enjoy this book

pounds of beef; 62 pounds of poultry; 11.5 pounds of coffee, and 93 pounds of sugar. In these days of double digit inflation, it's difficult to think of But, cheap is not necessarily good. Rising food prices get a lot of attention. But how high are food prices? Whether we admit it or not, this country does have a cheap food policy. Occasionally, it may bring temporary relief at the checkout counter. But, the long-term costs can and will be very high indeed

Donald Earl Pittman, Rt. 4. Raeford, reported December 9 the license tags missing from his truck. Phloy Hardaway, Rt. 4, Raeford, The total value of the stolen

Roger Eugene Murchison of Rt. 1, Red Springs, reported his \$329



05301.

Leonard Randolph The reviewer grew up in small towns in Missouri and Iowa, is the author of SCAR TISSUE, and lives now near Washington, DC.

The

Raeford Merchants Association

Wishes To Thank

The Community

For Its Participation

In The

Christmas Parade

reserves

Seasons Greetings!

ment of Agriculture should concentrate its conservation efforts where there are actual soil and water erosion problems instead of establishing massive new programs that usurp local control of conservation activities.

Income

1

(b

Beginning January 1, 1982 IRA's will be for everyone. Because of new tax laws, every wage earner can now make tax-sheltered deposits in an IRA. Your deposits accumulate without being taxed until after you retire. IRA's are perfect for the selfemployed. . .and just as perfect for those who want to supplement their employer's pension plan.

The primary advantage to an IRA comes from the fact that there are substantial tax savings. In effect, Uncle Sam is helping you build a personal retirement fund by allowing you to channel tax dollars into the special purpose IRA account which, then, earns interest at a high, TAX FREE rate. These are the two key tax benefits. . .tax deductible contributions. . . and. . . tax free interest. See us for details.



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If you're not covered by a company's pension plan, look into an IRA from us...it's tax deferred.

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