THE NEWS—JOURNAL RAEFORD, NORTH CAROLINA PAGE 12 THURSDAY, DECEMBER 31, 1981 PAGE 12

OPENING SOON JANUARY 4, 1982 HOKE TYPEWRITER SERVICE

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For Laypersons

USURY, PART III

At the time of the colonization of

North America, usury had changed its definition from the taking of

ANY interest to the taking of EXCESSIVE interest. England, from which most of the colonists

came to North America, had laws

setting a maximum rate of interest

ranging at times from 8% to 6%. Any rate over that set amount was

The 17th century rates set in England were naturally brought with the Colonists to America. Although the rates have changed, the usury laws put on the books in most states during that time have remained there throughout the years.

LAW

Other countries, however, have taken a different course on usury. England, which bestowed on America the usury laws which remain today, later repealed its own usury

SANDHILLS COMMUNITY COLLEGE **Continuing Education Classes**

111 W. Elwood Ave

Open 8:30 - 5:30

HOKE COUNTY

usury.

	HOKE CO	DUNTY						
Beekeeping, Sheppard	Jan. 12-Apr. 6	#7, OCOB	7 - 10 PM	Tues.				
Bible, Timmons	Jan. 11-Apr.5	Laurel Hill	7 - 10 PM	Mon.				
Ceramics I, Jones	Jan. 12-Apr. 6	Chicks Ceramics	9-12 Noon	Tues.				
Ceramics II, Jones	Jan. 14-Apr. 8	Chicks Ceramics	7 - 10 PM	Thurs.				
Crafts, Bullard	Jan. 13-Apr. 7	SHCC	1 - 4 PM	Wed.				
Crafts, Witherspoon	Jan. 7-Apr. 8	OARH	10 - 12 Noon	Th & Fri				
Cross Stitch, Jordan	Jan. 14-Apr. 8	Calico Corner	7 - 9 PM	Thurs.				
Embroidery, Drakeford	Jan. 14-Apr. 8	Laurel Hill	1 - 4 PM	Thurs.				
Flower Arrang., Witherspoon	Jan. 6-Apr. 7	OARH	10 - 12 Noon	Wed.				
Furniture Refinishing, Suggs	Jan. 11-Apr. 5	#12, OCOB	7 - 10 PM	Mon.				
Great Decisions, Langdon	Feb. 2-Mar 23	Board of Education	3 - 5:30 PM	Tues.				
Income Tax, Jones	Jan. 11-Mar. 25	HCPL	7 - 10 PM	Mon.				
Income Tax, Jones	Jan. 13-Mar.3	HCPL	10 - 12 Noon	Wed.				
Knitting, Wilson	Jan. 11-Apr. 5	Cameron Heights	9 - 12 Noon	Mon.				
Knitting, Wilson	Jan. 13-Apr. 7	Cameron Heights	9 - 12 Noon	Wed.				
Macrame, Heinold	Jan. 12-Apr. 6	#12, OCOB	9 - 12 Noon	Tues.				
Needlecraft, Barnhart	Jan. 11-Apr. 5	Fulton Street	9 - 12 Noon	Mon.				
Painting, Augustoni	Jan. 14-Apr. 8	#7, OCOB	1 - 4 PM	Thurs.				
Painting on Fabric, Augustoni	Jan. 12-Apr. 6	#7, OCOB	1 - 4 PM	Tues.				
Pineneedles, Drakeford	Jan. 14-Apr. 8	Laurel Hill	9 - 12 Noon	Thurs.				
Quilting I, Pratt	Jan. 13-Apr. 7	#12, OCOB	7 - 10 PM	Wed.				
Quilting II, Pratt	Jan. 14-Apr. 8	#12, OCOB	7 - 10 PM	Thurs.				
Quilting, McLean	Jan. 13-Apr. 7	Laurel Hill	9 - 12 Noon	Wed.				
Quilting, Stewart	Jan. 12-Apr. 6	Cameron Heights	9-12 Noon	Tues.				
Quilting, Barefoot/Pittman	Jan. 11-Apr. 5	SHCC	1 - 4 PM	Mon.				
Quilting, Smith	Jan. 13-Apr. 7	WCB	1 - 4 PM	Wed.				
Quilting (Lap), Barefoot & Pittman	Jan. 12-Apr. 6	SHCC	1 - 4 PM	Tues.				
Relief Carving, McFadyen	Jan. 12-Apr. 6	Thomas Farm,	7 - 10 PM	Tues.				
· · · · · · · · · · · · · · · · · · ·		Sou. Pines Road						
Sewing, Colston	Jan. 11-Apr. 5	HCPL	7 - 10 PM	Mon.				
Sewing, Smith	Jan. 13-Apr. 7	WCB	8 - 12 Noon	Wed.				
Sewing, Stewart	Jan. 12-Apr. 6	Cameron Heights	1 - 4 PM	Tues.				
Sewing, Lunsford	Jan. 13 Apr. 7	Laurel Hill	1 - 4 PM	Wed.				
Sewing, Barefoot/Pittman	Jan. 14-Apr. 8	SHCC	1 - 4 PM	Thurs.				
Sewing, Barefoot/Pittman	Jan. 14-Apr. 8	Scurlock	7 · 10 PM	Thurs.				
Silk Flower, Bruton	Jan. 14-Mar. 18		7 - 10 PM	Thurs.				
Small Engine Repair, Willis	Jan. 13-Apr. 7	HHS Shop	7 - 10 PM					
			Wed.					
Tax Clinic, Graichen	Feb. 8-Mar. 8	HCPL	10 - 12 Noon	Mon.				
Typing, Parsons	Jan. 11-Apr. 6	#4, MacDonald, HHS	7 - 9 PM	M&Tue				
Upholstery, Nickens	Jan. 12-Apr. 27	#11, OCOB	7 - 10 PM	Tues.				
Upholstery, Nickens	Jan. 14-Apr. 29		7 - 10 PM	Thurs.				
Upholstery, Nickens	Jan. 16-Apr. 24	Ashley Heights	9:30-3:00 PM	Sat.				
EMERGENCY MEDICAL SERVICES								
EMT, Henley	Jan. 18-May 10		7 · 10 PM	M&W				
CPR, Pate	Feb. 2-Feb. 18	#12, Hoke County Ambu. Serv	7 - 10 PM	T & Th				
Standard First Aid, Pate	Jan. 25-Feb. 22	Hoke Co. Ambu. Serv	7 - 10 PM	M&W				
HOKE COUNTY DEVELOPMENTAL EDUCATION CLASSES								

ELOPMENTAL EDUCATION CLASSES (ABE, GED, AHS)

Adult High School	T& Th 6:30-9:30 PM Eleanor		Eleanor Gen-		
			try	857-2156	
Antioch Community Building	T & Th	6:30-9:30 PM	Dial/Oxendine843-5538		
Cameron Heights	MEW	12:30-2:30 PM	G. Munn	867-3815	
McCain Prison	M - F	9:00-12:00 Noon	James Blue	944-7612	
McCain Prison	M - F	1:00-4:00 PM	James Blue	944-7612	
McCain Prison	M - Th	6:00-9:00 PM	Steve Miller	944-7612	
Mt. Pisgah Church	T, Th, F	6:30-9:30 PM	The Munn's	867-3815	
Opens Arms Rest Home	M&W	3:00-5:00 PM	G. Munn	867-3815	
Sandhills Adult Ed. Center	T & Th	6:30-9:30 PM	Barbara Buie		
Sandhills Adult Ed. Center	M - Th	6:30-9:30 PM	Bruce Hurst	875-8589	
Sandhills Adult Ed. Center	M - F	9:00-12:00 Noon	Carol Page	875-8589	
Sandhills Adult Ed. Center	M - F	2:00-5:00 PM	Carol Page	875-8589	
Sandhills Adult Ed. Center	M - F	8:30-1:30 PM	Carrie Carter	875-8589	
S/Hoke Community Center	T & Th	6:30-9:30 PM	Mitchell Tyler		
S/Hoke Community Center	T & Th	9:00-12:00 Noon	G. Munn	867-3815	
West Hoke	T & Th	6:30-9:30	The Lupo's	874-4369	
Laurel Hill Church	Tues.	9:30 AM-2:30 PM	G. Munn	867-3815	
				007 3013	

law in 1854. Even today in England there is no maximum rate of interest in effect; if, however, the cost and risk involved in a particular transaction do not justify the rate charged, a court may reopen that transaction and reduce the rate to a proper level.

Many other countries treat usury in a manner similar to that used in England. New Zealand depends on the market rate alone to set the rates. Germany has no usury statutes; it lets the market set the rate, but courts may remedy cases in which an unconscionable amount of interest is charged. Australia also imposes no specific rate of interest, but courts there may also reopen credit transactions to reduce unconscionable finance charges.

Controlling the rate of interest may thus be approached two ways: "the decreed rate approach" used by most states of the United States or the "free market approach" with courts remedying occasional unconscionable interest rates. Wheth-er the United States will ever change to the free market ap-proach, as England did in the 19th century and many other foreign countries have done, remains to be answered in the coming years.

DOMESTIC VIOLENCE, Part I Domestic violence is something that has been with us from the beginning and will, no doubt, continue with us into the future. So often in the newspaper we read accounts of a husband coming home late at night in a drunken stupor and severely beating his wife. If the police are even called, they quiet the husband and try to aid the wife if they can. When the time comes for the wife to press criminal charges of assault and battery against her husband, shc battery against her husband, she often refuses to press charges, because things have been patched up, and the matter frequently never comes to court. If the violence stopped there, all would be well, but it often repeats itself in cycles, and the police find themselves. and the police find themselves going time and again to the same household to do what they can in restoring peace. These cycles of violence, unfortunately, sometimes end with the wife being killed by the beatings or the wife killing the husband in self defense.

Because North Carolina's tradi-tional criminal laws did not effectively handle the problem of do-mestic violence, the North Carolina General Assembly in 1979 passed several provisions relating expressly to domestic violence. These provi-sions go a long way in helping to prevent the continuing cycle of domestic violence and the unfortunate tragedies in which they usually end.

Chapter 50B of the North Carolina General Statutes provides a resident of North Carolina with the right to petition the court for a protective order against reoccur-ing acts of domestic violence. This Domestic Violence Act does not require that the violent person be convicted of a criminal statute or that he apput in juil immediately that he be put in jail immediately for his crime. It does, however, give the court notice of a potential domestic problem so that it may issue the protective order. If the violence occurs again, a law en-forcement officer, who has been shown the protective order and has reasonable cause to believe that certain provisions of the order have been violated, must arrest and take into custody the offending person

Choice of Tax

and then bring him or her before an appropriate District Court Judge to

not be held in civil contempt. The Domestic Violence Act's protective order will hopefully put the court, law enforcement agen-cies, and all parties involved in a domestic dispute on notice that a potential problem exists. If the problem does occur again, justice

should handle it swiftly. "This article is written as a matter of general interest only. It is " not to be construed as legal advice. 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 case. If you have a particular question or problem, you should contact an attorney."

LEGALS

ANNOUNCEMENT FOR BIDS Sealed bids are now being accepted at Lumbee River Electric Membership Corporation, 601 E. 4th Ave., Red Springs, N.C., for 1978 Ford pick up equipped with automatic transmission. Bids will be received through 2 p.m. January 15, 1982. Vehicle can be seen at the above address from 8 a.m.-5 p.m. Monday-Friday. Submit bids to Purchasing Agent, Lumbee River EMC, P.O. Box 830, Red Springs, N.C. 28377. Vehicle will be sold as 10. is, and seller reserves right to reject any and all bids.

ANNOUNCEMENT FOR BIDS Sealed bids are now being accepted at Lumbee River Electric Membership Corporation, 601 E. 4th Ave., Red Springs, N.C., for 1979 Ford Sedan, 4-door, air conditioned, automatic transmis-sion. Bids will be accepted through 2 p.m., January 19, 1982; Vehicle can be seen at above address from 8 a m.5 m Monday Eriden Code a.m.-5 p.m. Monday-Friday. Sub-mit bids to Purchasing Agent, Lumbee River EMC, P.O. Box 830, Red Springs, N.C. 28377. Vehicle will be sold as is, and seller reserves right to refuse all bids.

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ADMINISTRATOR'S NOTICE IN THE GENERAL COURT OF JUSTICE

SUPERIOR COURT DIVISION STATE OF NORTH CAROLINA HOKE COUNTY

Having qualified as Adminis-tratrix C.T.A. of the estate of the William D. Black of Hoke County, North Carolina, this is to notify all persons having claims against the estate of said William D. Black to present them to the undersigned within 6 months from date of the publication of this notice or same will be pleaded in bar of their recovery. All persons indebted to said estate please make immediate payment.

This the 15th day of December, 1981

> Lois A. Guin 210 Bethel Rd., Raeford, N.C. 28376 35-38C

CREDITOR'S NOTICE

Having qualified as adminis-trator of the estate of Henry V Bullard, deceased, late of Hoke County, this is to notify all persons having claims against said estate to present them to the undersigned on or before June 10, 1982 or this

REGISTRATION: 4 - 8 PM, Thursday, January 7, 1982 in the Hoke County Public Library on Main Street. All Students are encouraged to register at this time. Students may also register at the 1st class meeting if the class is not filled.

REFUNDS: A refund will be made only if a class is canceled because of insufficient enrollment.

FEES: An eight dollar (\$8.00) registration fee will be charged for each class in which an individual enrolls, no charge for individuals age sixty-five (65) or older. Many classes will also require special supplies or books. RELIEF CARVING: Students are required to have accident insurance, may be purchased at the class, \$4.00/year. This class is held at Thomas Farm, Southern Pines Road.

ELIGIBILITY: Continuing Education classes are for adults, 18 years of age or older: 16 & 17 years olds may get in under certain conditions; under 16 - may not enroll.

TEACHER RENEWAL CREDITS: Most of these classes are approved for CEU credit, contact Hank Richards, 875-4106, in advance, if interested.

FOR ADDITIONAL INFORMATION: Contact Hank Richards, 875-4106, Community Schools Officer, Locky Mac-Donald, 875- 2156, Continuing Education Supervisor.

ABBREVIATIONS

OCOB · Old County Office Building HHS . Hoke High School

OARH - Open Arms Rest Home SHCC - South Hoke Community Center

CPR - Cardio-Pulmonary Resuscitation EMT - Emergency Medical Technician

HCPL - Hoke County Public Library unity Build WCB - Wayside Com

Preparer An Important Decision

The choosing of a preparer by taxpayers to do their federal income tax returns should be done carefully and wisely, the Internal Revenue Service says

Most tax return preparers are honest and do not deliberately attempt to defraud either their clients or the IRS. However, a few misuse the responsibility of preparing a tax return for someone else, and the IRS has suggestions on how to identify these preparers.

Taxpayer should not sign a blank return, or one which is partially complete, or one prepared in pencil. These could be altered by the preparer. Form 1040 and 1040A preparers should be asked to sign and date the return in the taxpayer's presence, and give his or her identification number, as required by law. The taxpayer must be furnished a copy of the completed return.

Preparers who promise a refund, claim a special relationship with the IRS, or boast of ways to beat the tax system should be avoided by the taxpayer

The choosing of a preparer is particularly important because the taxpayer, not the preparer, is responsible for the accuracy of the tax return. As much care should go into the choosing of a tax preparer as the selection of any attorney, doctor, or any professional service, according to the IRS.

notice will be pleaded in bar of their recovery. All persons indebted to said estate will please make immediate payment to the undersigned.

This the 10th day of December, '-1981

> Jessie James Locklear Administrator Hostetler & McNeill Attorneys at Law P.O. Box 277 Raeford, N.C. 28376 33-36C

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EXECUTOR'S NOTICE IN THE GENERAL COURT OF JUSTICE SUPERIOR COURT DIVISION STATE OF NORTH CAROLINA HOKE COUNTY

Having qualified as Executor of the estate of Ruby Lane Stewart of Hoke County, North Carolina, this is to notify all persons having claims against the estate of said Ruby Lane Stewart to present them to the undersigned within 6 months from date of the publication of this notice or same will be pleaded in bar of their recovery. All persons indebted to said estate please make immediate payment.

This the 19th day of November, 1981.

> Warren L. Martin 1417 Mack St. Spring Lake, N.C. 28390 33-36C