

Private Group Helps Small Businesses Grow

A combination public and private loan program to help owners of small businesses buy equipment and build is being offered through the U.S. Small Business Administration by Fayetteville Progress, Inc., a private, nonprofit organization.

Essentially, the program provides loans if Fayetteville Progress first approves them, then SBA approves them, a Fayetteville Progress, Inc., administrative aide, Frank Jobs, explained Friday.

Half the loan is provided by a private bank, 40 per cent by SBA, and the remaining 10 per cent by the businessman either from his personal funds or by another loan from a private bank, which can be the same one that provides the half.

The fixed assets constitute the security for the loan, and the bank, though loaning half the money, hold the mortgage on all the assets.

The borrower can obtain up to \$500,000 and has 15 to 25 years to pay.

The cost of borrowing consists of the interest on the loan, including 1 1/2 per cent of it as a one-time fee paid to Fayetteville Progress; an annual servicing fee on the unpaid principal; and a one-time central fiscal agent initiation fee of \$100.

The applicant is advised to add 10 per cent of the amount of the loan to the cost of his project, to allow for expense of additional interest.

Two monthly payments are to set aside in a reserve fund.

The use of funds includes:

- Land and building acquisition.
- Construction.
- Renovation.
- Purchases of machinery and equipment with a useful life of at least 15 years.

Most small, independent businesses are eligible for assistance. They may be for profit corporations, partnerships, or sole proprietorships that have: a real worth of less than \$6 million; and a net profit, after taxes, of less than \$2 million averaged over the two years prior to the application for the loan.

The applicant must be of good character, show ability to operate a business successfully, have a reasonable amount of capital invested, and demonstrate ability to repay the requested loan.

The collateral can consist of one or more of these: mortgages on land and buildings; liens and chattels on equipment, machinery and fixtures; lease assignments; and personal and corporate guarantees.

Fayetteville Progress serves Hoke and nine other counties in the southeastern area and is financed by the 1 1/2 per cent charged the borrower.

A total of 29 Cumberland County businessmen and professional people make up the membership including the board of directors and officers of Fayetteville Progress. They became members by investing in the organization to provide operating capital on the principal that helping small independent businesses develop benefits the other businesses along with the whole community.

M.J. Weeks, Sr., a builder and

developer, is executive vice president of Fayetteville Progress.

Jobs said organizations like Fayetteville Progress have been and are being established throughout the state.

LEGALS

STATEMENT OF NONDISCRIMINATION

Lumbee River Electric Membership Corporation has filed with the Federal Government a Compliance Assurance in which it assures the Rural Electrification Administration that it will comply fully with all requirements of Title VI of the Civil Rights Act of 1964 and the Rules and Regulations of the Department of Agriculture issued thereunder, to the end that no person in the United States shall, on the ground of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be otherwise subjected to discrimination in the conduct of its program and the operation of its facilities. Under this Assurance, this organization is committed not to discriminate against any person on the ground of race, color or national origin in its policies and practices relating to applications for service or use of any of its facilities, attendance at and participation in any meeting of beneficiaries and participants or the exercise of any rights of such beneficiaries and participants in the conduct of the operations of this organization.

"Any person who believes himself, or any specific class of individuals, to be subjected by this organization to discrimination prohibited by Title VI of the Act and the Rules and Regulations issued thereunder may, by himself or a representative, file with the Secretary of Agriculture, Washington, D.C. 20250, or the Rural Electrification Administration, Washington, D.C. 20250, or this organization, or all, a written complaint. Such complaint must be filed not later than 90 days after the alleged discrimination, or by such later date to which the Secretary of Agriculture or the Rural Electrification Administration extends the time for filing. Identity of complaints will be kept confidential except to the extent necessary to carry out the purposes of the Rules and regulations."

43C

NOTICE OF SALE OF LAND UNDER DEED OF TRUST

Under and by virtue of the power of sale contained in that certain deed of trust executed on the 29th day of August, 1980, by Thad Marks and wife, Doris D. Marks, and recorded in Book 215 at Page 546, in the office of the register of Deeds for Hoke County, North Carolina, default having been made in the payment of the indebtedness secured thereby, Duncan B. McFadyen, III, Trustee, will at 12:00 o'clock Noon on Monday, March 1, 1982, offer for sale to the highest bidder at public auction at the Courthouse door in Raeford, North Carolina, the following described tract or parcel of land in Raeford Township, Hoke County, North Carolina:

Bounded on the north by Hoke Swimming Association, on the east by Board of Education, on the south by Irby, and on the west by College Drive, and BEGINNING at a stake in the eastern edge of College Drive, that is located 207.5 feet from the eastern edge of College Drive where it junctions with Bethel Road, Irby's southwest corner and runs thence with the eastern edge of College Drive N 32-20 W 112.6 feet; thence continuing with the eastern edge of College Drive N 26-00 W 112.6 feet to the Hoke Swimming Association lot; thence N 47-30 E 253 feet to the Board of Education property; thence S 28-45 E 150 feet to the Town pump lot line; thence S 43-30 W 50 ft.; thence S 28-45 E 50 feet; thence S 42-30 W 208.7 feet to the point of BEGINNING.

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This property is being sold subject to all outstanding taxes, if any, and all prior liens of record and other special assessments as they may appear.

The highest bidder will be required to deposit in cash at the sale an amount equal to ten (10%) percent of the amount of his bid up to One Thousand (\$1,000.00) Dollars plus five (5%) percent of the excess of said bid over \$1,000.00.

This the 18th day of February, 1982.

DUNCAN B. MCFADYEN, III, Trustee
WILLCOX & MCFADYEN
ATTORNEYS AT LAW
RAEFORD, N.C. 43-44

STATE OF NORTH CAROLINA IN THE GENERAL COURT OF JUSTICE

DISTRICT COURT DIVISION
FILE NO. 82 CV D 18
COUNTY OF HOKE

NOTICE OF SERVICE OF PROCESS BY PUBLICATION
SYDELL JACOBS OXENDINE, Plaintiff vs. DENVER OXENDINE, Defendant

TO: Denver Oxendine, the above-named defendant:

Take notice that a pleading seeking relief against you has been filed in the above-entitled action, wherein the plaintiff is seeking an absolute divorce based on the grounds of a one year separation.

You are required to make defense to such pleading not later than the 31st day of March, 1982, said date being forty days from the first publication of this notice, at the Office of the Clerk of Court of Hoke County, North Carolina, in the Courthouse in Raeford, and upon your failure to do so, the party seeking service and relief against you will apply to the Court for the relief sought.

This the 12th day of February, 1982.

Moses, Diehl & Pate, P.A.
Warren L. Pate
Attorney for the Plaintiff
12 West Edinborough Avenue
Post Office Drawer 688
Raeford, North Carolina 28376
Telephone: (919) 875-3379
43-45C

NOTICE OF SERVICE OF PROCESS BY PUBLICATION

STATE OF NORTH CAROLINA
HOKE COUNTY

IN THE DISTRICT COURT
OLETA K. LOPEZ, Plaintiff

vs.
ROBERT LOPEZ, Defendant

TO ROBERT LOPEZ

TAKE NOTICE that a pleading seeking relief against you has been filed in the above entitled action. The nature of the relief being sought is as follows:

The Plaintiff is requesting that the Court enter an Order finding Robert Lopez in contempt of court for failure to comply with that judgment entered in this action on September 12, 1980, reducing the alimony arrearage to judgment, requiring Robert Lopez to comply with the said judgment and for attorney's fees for the prosecution of this action.

You are required to make defense to such pleading not later than March 24, 1982 and upon your failure to do so the party seeking service against you will apply to the Court for relief sought.

This the 11 day of February, 1982.

DUNCAN B. MCFADYEN, III
Attorney for Plaintiff
P.O. Box 126
Raeford, N.C. 28376
42-44C

NOTICE OF CREDITORS AND DEBTORS OF KENNETH D. STURGEON

NORTH CAROLINA
MOORE COUNTY

All persons, firms and corporations having claims against Kenneth D. Sturgeon, deceased, are notified to exhibit them to Rose W. Sturgeon, as Executrix of the decedent's Estate on or before the 10th day of August, 1982, at Route 1, Box 175, Aberdeen, N.C., or be barred from their recovery. Debtors of the decedent are asked to make immediate payment to the above named Executrix.

Rose W. Sturgeon
Executrix
Route 1, Box 175
Aberdeen, N.C. 28315

PAGE, NEVILLE AND DEDMOND
ATTORNEYS AT LAW
P.O. Box 947-310 N. Sandhills Blvd.
Aberdeen, N.C. 28315
42-45C

PUBLIC NOTICE

City of Raeford
Hoke County
North Carolina

LEGALS

In the Matter of Planning
Mr. Daniel H. DeVane
PO Drawer N
Raeford, NC 28376

You are hereby notified that an application is now pending before the City of Raeford Planning Board and City Council requesting permission to move a commercial store building from N.C. Highway 211 East to a lot next to the Car Wash and a service station on U.S. 401 By-pass.

A public hearing will be held by the Planning Board at the City Hall on February 23, 1981 at 6:00 p.m. and by the City Council in the Council Chambers on March 1, 1982 at 7:00 p.m. All interested citizens are hereby requested to attend this public hearing and express their views and opinions for the benefit of the said Boards.

This public notice to be published on February 11, 1982 and February 18, 1982.

Stanley M. Koonce, Chairman
Planning Board

Mayor John K. McNeill, Jr.
on behalf of Raeford City Council
42-43C

NOTICE OF SALE OF LAND

Under and by virtue of the power of sale contained in a certain deed of trust executed by Neal A. Purcell, dated January 27, 1976, and recorded in the Office of the Register of Deeds of Hoke County, in Mortgage Book 190 at page 403, the undersigned substituted Trustee will at 12:00 noon on Thursday, February 18, 1982 at the Courthouse door of Hoke County in Raeford, North Carolina, sell at public auction for cash to the highest bidder, the following described property situated in Raeford Township, Hoke County, North Carolina, and more particularly described as follows:

Located in the Town of Raeford, Raeford Township, Hoke County North Carolina, and being all of Lot Six (6), Robbins Heights Subdivision, as shown by a survey prepared by R.H. Gatlin, as recorded in Map Book 3, page 33, of the Hoke County Public Registry, to which reference is hereby made.

This sale is made on account of default in the payment of the indebtedness secured by the said deed of trust.

The successful bidder will be required to deposit with the Clerk of the Superior Court as earnest money, ten percent (10%) of the first One Thousand (\$1,000.00) Dollars of his bid and five percent (5%) of the excess over One Thousand (\$1,000.00) Dollars. This property will be sold subject to all outstanding and unpaid taxes and assessments.

Dated this the 3rd day of February, 1982.

ARTHUR R. ROWE,
Substituted Trustee
ROWE & ROWE ATTORNEYS,
P.O. Box 267
Southern Pines, N.C. 28387
(919) 692-7225
42-43C

NOTICE OF SALE OF LAND UNDER DEED OF TRUST

Under and by virtue of the power of sale contained in that certain deed of trust executed on the 28th day of December, 1978, by Sam Henderson and wife, Annie Ruth Henderson and recorded in Book 209 at Page 228 in the office of the Register of Deeds for Hoke County, North Carolina, default having been made in the payment of the indebtedness secured thereby, R. Palmer Willcox, Trustee, will at 12:00 o'clock Noon on Thursday, February 25, 1982, offer for sale to the highest bidder at public auction at the Courthouse door in Hoke County, North Carolina, the following described tract or parcel of land in Antioch Township, Hoke County, North Carolina:

Lying and being in Antioch Township, Hoke County, North Carolina about 3.5 miles southeast of the City of Raeford, about 1200 feet east of Secondary Road No. 1455, about 400 feet northwest of Secondary Road No. 1460, and on the west and east sides of Juniper Branch. Bounded on the southeast by land originally owned by C.C. Conoly and lands owned by Tom Cameron, on the northeast by T.B. Upchurch, Inc. lands, on the northwest by Mary N. Doggett and J. Vance Norton, and on the southwest by Mary A. Conoly Goodman and other lands of C.C. Conoly, and being more particularly described as follows:

BEGINNING at an iron rod in the center of a ditch, the most northern corner of the tract of which this is a part, said iron also being a corner of the T.B. Upchurch, Inc. lands and the southeastern corner of the lands conveyed to Mary N. Doggett by deed recorded in Deed Book 82, Page 136, Hoke County Registry, and runs thence as the original northwestern line and as the southeastern lines of the lands owned by Mary N. Doggett and J. Vance Norton, S 64-17-40 W 678.20 feet to an iron rod on the west side of

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Juniper Branch, J. Vance Norton's corner and the northeast corner of the Mary A. Conoly Goodman lands; thence as the northeastern line of Mary A. Conoly Goodman, S 16-02-20 E 1219.68 feet to an iron rod; thence as a new line, crossing Juniper Branch, S 61-51- E 770.33 feet to an existing iron rod, the southwest corner of 2.02 acre lot previously conveyed by C.C. Conoly; thence as the lines of said lot and the lines of 2.08 acre lot conveyed by C.C. Conoly, N 28-40-20 E 77.19 feet to an existing iron rod; thence N 4-08-40 E (300.00 feet to an existing iron rod) a total distance of 339.72 feet to an existing iron rod; thence N 0-49 W 189.68 feet to an existing iron rod; thence N 22-29 E 70.00 feet to an existing iron rod; thence S 79-26-50 E 322.33 feet to an iron rod in the southeastern line of the original tract; thence as said original line, N 14-59-20 E 81.52 feet to an iron rod; thence as the original northeastern line, N 35-47-50 W 1416.83 feet to the BEGINNING, containing 31.89 acres as shown on a map prepared by George T. Paris and Associates as surveyed by William C. Mellwain, Jr. and being a portion of the lands conveyed to C.C. Conoly and wife, Mary Eva Conoly by deed recorded in Deed Book 87, Page 582, Hoke County Registry.

This property is being sold subject to outstanding taxes, if any, and all prior liens of record as they may appear.

The highest bidder will be required to deposit in cash at the sale an amount equal to ten (10%) percent of the amount of his bid up to One Thousand (\$1,000.00) Dollars plus five (5%) percent of the excess of said bid over \$1,000.00.

This the 2nd day of February, 1982.

R. PALMER WILLCOX, Trustee
42-43C
WILLCOX & MCFADYEN
ATTORNEYS AT LAW
RAEFORD, N.C.

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

Having qualified as Executrix of the estate of William Raymond Wilson of Hoke County, North Carolina, this is to notify all persons having claims against the estate of said William Raymond Wilson 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 25th day of January, 1982.

Betty S. Wilson
Route 4, Box 399B,
Raeford, N.C. 28376
41-44C

NOTICE OF SALE NORTH CAROLINA HOKE COUNTY

Under and by virtue of the power of sale contained in a certain Deed of Trust executed by WILLIAM DANIEL MORRISON, and MAE BELLE MORRISON, to BOBBY BURNS MCNEILL, TRUSTEE, dated the 16th day of January, 1978, and recorded in Book 203, at Page 043 in the Office of the Register of Deeds of Hoke County, North Carolina, and default having been made in the payment of the indebtedness thereby secured and said Deed of Trust being by the terms thereof subject to foreclosure, the undersigned Trustee will offer for sale at public auction to the highest bidder for cash at the courthouse door in Raeford, North Carolina, at 12:00 o'clock Noon on the 4th day of March, 1982, property conveyed by said Deed of Trust, the same lying and being in the County of Hoke, State of North Carolina, Raeford Township, and more particularly described as follows:

TRACT NO. I: Being Lot No. 15 of Subdivision for Upchurch Milling & Storage Company, Inc., lying and being in Raeford Township, Hoke County, North Carolina, as shown on a plat made under the supervision of W.R. McDuffie, a Registered Surveyor, survey by John T. Furrage, and recorded in Book 6, Page 65, Hoke County Public Registry. This being the same property conveyed to Joe D. Rackley by Deed from Upchurch Milling & Storage Company, and as recorded in Book 181, at Page 146 of the Hoke County Public Registry to which reference is hereby made. TRACT NO. II: Lying and being in Raeford Township, Hoke County, North Carolina, on the southeast side of and adjoining Secondary Road No. 1302 and being more particularly described as follows: BEGINNING at a concrete monument in the southeast margin (30 feet from center) of Secondary Road No. 1302, said point being the beginning point of Tract III as

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described in Book 177, Page 499, Hoke County Public Registry, and also being South 18-02 West 116.89 feet from an original iron pipe, a common corner between Gatlin and Phillips, and runs thence as and with the southeastern margin of Secondary Road No. 1302, North 65-31 East 468.85 feet a new iron stake in the southeastern margin (30 feet from center) of Secondary Road No. 1302; thence South 13-04 East 1,532.27 feet to a new iron stake; thence North 83-39 West 1,161.20 feet to a concrete monument; thence North 18-02 East 1,230.30 feet to the point of BEGINNING, containing 25 acres, more or less, and being a portion of Tract III as described in Book 177, Page 499, Hoke County Public Registry, according to a plat entitled "Boundary Survey for Gene P. Thacker" by Koonce, Noble & Associates, Inc., dated April 30, 1974, reference to which is hereby made. This being the same property conveyed to Joe D. Rackley, by Deed from Gene Paul Thacker et al, and as recorded in Book 179, at Page 387 of the Hoke County Public Registry to which reference is also made.

For further reference, See Deed from Joe D. Rackley and wife, Anne C. Rackley to William Daniel Morrison and wife, Mae Belle Morrison as recorded in Book 196, at Page 712 of the Hoke County Public Registry.

This sale will be made subject to all outstanding taxes, if any, and prior liens of record, if any.

This sale will also be made subject to rights of the United States Government to redeem the property according to the Federal Tax Lien laws.

CASH DEPOSITS: Ten per cent (10%) on the first \$1,000.00 and five per cent (5%) on any additional amount bid will be required at the date of the sale.

Done, this the 26 day of January, 1982.

BOBBY BURNS MCNEILL,
TRUSTEE

41-44C

HOSTETLER & MCNEILL ATTORNEYS AT LAW RAEFORD, N.C.

CREDITOR'S NOTICE

All persons, firms and corporations having claims against Charles Edward Helbling, deceased, are hereby notified to exhibit them to Sandra K. Helbling, P.O. Box 126, Raeford, North Carolina, as Executrix of the decedent's estate on or before the 28th day of July, 1982, or be barred from their recovery. Debtors of the decedent are asked to make immediate payment to the above named Executrix.

This the 28th day of January, 1982.

Sandra K. Helbling, Executrix
Willcox & McFadyen
Attorneys at Law
P.O. Box 126
Raeford, N.C. 28376

40-43C

IN THE GENERAL COURT OF JUSTICE SUPERIOR COURT DIVISION

STATE OF NORTH CAROLINA HOKE COUNTY

EXECUTOR'S NOTICE

Having qualified as Executrix of the estate of Annie J. Wilson of Hoke County, North Carolina, this is to notify all persons having claims against the estate of said Annie J. Wilson 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 21 day of January, 1982.

Woodrow Wilson
Rt. 1, Box 147, Aberdeen, N.C.
28315

40-43C

IN THE GENERAL COURT OF JUSTICE

SUPERIOR COURT DIVISION

STATE OF NORTH CAROLINA HOKE COUNTY

ADMINISTRATOR'S NOTICE

Having qualified as Administrator of the estate of Thelma Hall Byrne of HOKE County, North Carolina, this is to notify all persons having claims against the estate of said Thelma Hall Byrne 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.

Ann Byrne Wright
Route 1, Red Springs, N.C. 28377

40-43C

McKenzie Praised By USDA

John Timothy McKenzie has received a Certificate of Merit, a check and congratulations in recognition of superior performance while he was serving as a summer employee under the 1981 Federal Summer Employment program for youth April 19 - September 11.

The awards were presented by Harvey Ford, deputy administrator of plant protection and quarantine of the U.S. Department of Agriculture.

If you are age 65 or older you can take an extra \$1,000 tax exemption for age on your tax return.

AMENDMENT REVENUE SHARING BUDGET FY 81-82

A proposed use amendment hearing will be held on March 1, 1982 at the regular meeting of the City Council. All interested citizens of the City of Raeford are invited to attend. The following amendments to the present 1981-82 Budget are proposed:

Revenue:	Federal Grant	
50-349-00		\$4,000.00
Expenditures:		
50-620-74	Add tennis court	\$11,000.00
50-410-92	Literacy Council Cont.	5,000.00
50-585-74	Landfill Compactor	(12,000.00)
		\$4,000.00

The meeting will be held at City Hall for the purpose of discussion of the proposed amendments at 7:00 p.m. All interested citizens will have the opportunity to give written and oral comment. Senior citizens are encouraged to attend and comment.

Helen Huffman
City of Raeford Finance Officer