

# Black MOUNTAIN NEWS

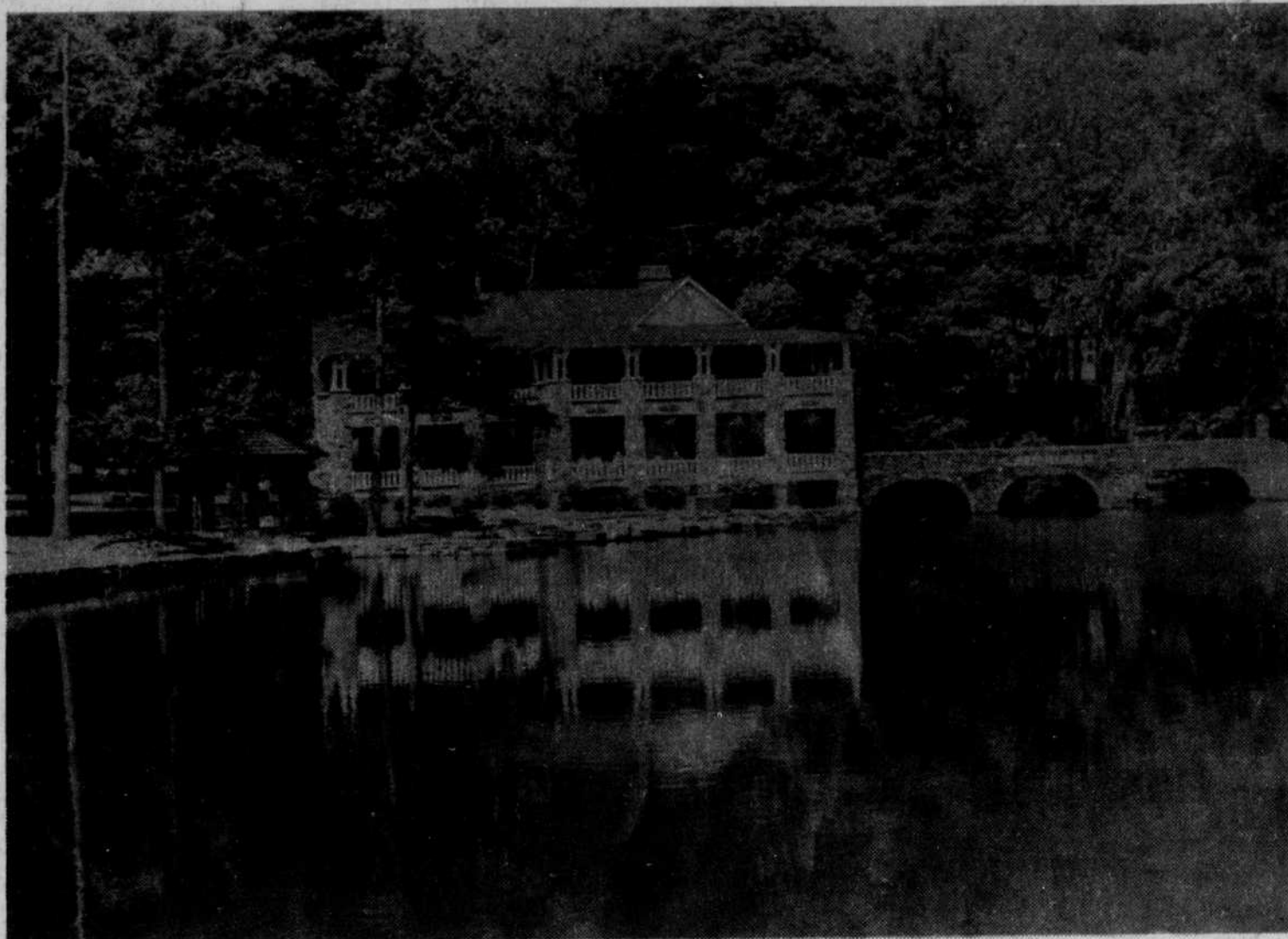
Serving the Swannanoa Valley

Second class postage paid  
at Black Mountain, NC 28711

Member of the NCPA

25¢

Thursday, July 14, 1983, Volume 31, Number 28



The shimmering sunlight on Lake Susan, a Montreat landmark since the early years of this century, invited residents and conferees alike to enjoy summer activities such as swimming, canoeing or taking a turn about the lake in a paddle boat.

The three-stories stone building reflected on the lake's mirror-like surface has had many uses, but is currently serving as the Collegiate Activities Center for Montreat-Anderson College.

Photo by Priscilla Hopkins

## Limited number of low rate mortgages to be available

Potential homebuyers may apply for a limited number of 10.15 percent mortgage loans beginning Monday, July 18, as the result of a \$45 million bond sale by the North Carolina Housing Finance Agency.

The 30-year, fixed-rate loans are designed to aid low and moderate income, first-time homebuyers. At least a five percent cash down payment is required, and applicants must have a sales contract in hand before filing a loan application with a lender.

"We wanted to provide some mortgage money now because summer is a prime homebuying time. Many families are looking for homes and a great many houses are for sale. Also, interest rates have begun to rise again and we felt that our lower interest rates would help keep the momentum going for homebuying within the state," said Gary Paul Kane, Executive Director of the Agency.

This is the Agency's second single-family bond sale within three months. Demand was so great that funds from the Agency's \$21 million bond sale in April were gone in one day.

The Agency recommends that interested persons work with a real estate professional or on their own to locate a house which they think they can afford. Then they should contact a lender to file a loan application.

Lending institutions in Buncombe

County that will have some of these mortgages available are the Asheville office of Asheville Federal Savings and Loan, Clyde Savings and Loan, Wachovia Bank and Trust Mortgage Department, and the Kissell Company.

Stipulations for those applying for mortgage monies include that applicants cannot have owned a home during the previous three years and copies of federal income tax returns are required for the past three years.

For the first time, some of the lenders are working with builders to reserve portions of their allocations for new construction. The time period during which the loans must be submitted to the Agency is extended from 120 days to 270 days to allow for construction under this new Builder's program.

Forty-nine lending institutions across the state are participating in the Agency program. They will accept and process applications before sending them to the Agency, which ultimately purchases the completed mortgages. Lenders have been instructed not to take applications until Monday, July 18; no appointments can be scheduled before that time.

The Housing Finance Agency was created by the state legislature to work with private lending institutions in providing mortgage financing to low-and-moderate income families. It is self-supporting, and supplies money to make mortgages through the sale of tax-exempt revenue bonds.



N.C. Eleventh District Congressman James McClure Clarke toured the Veterans Administration Hospital in Oteen on Thursday, July 7. At 3 p.m. Rep. Clarke met with Mr. Arthur Landy, Medical Center Director and other administrative medical personnel. He then toured surgical and medical wards, visiting with individual patients and staff members.

Congressman Clarke is pictured [at right] above as he greets Albert Rhoades of Clyde, N.C. Rhoades was a sergeant in the Air Force and was scheduled to be released last Saturday.

## At Aldermen meeting Zoning changes approved; golf carts to be purchased

Mayor Tom Sobol and the Black Mountain Board of Aldermen met at the regularly scheduled monthly meeting held at 7:30 p.m. on Monday, July 11, in the town hall. All the Aldermen were present except Doug Stafford who was out of town on business.

In an open session that lasted approximately an hour and a half, action was taken on a number of routine matters.

The proposed zoning changes were approved in a 4-0 vote on the third reading. Mayor Sobol asked for comments from the audience or board before the vote was taken. As on the first and second readings, there were no comments.

Again on a 4-0 vote, approval was given to purchase additional carts for the golf course on a lease-purchase plan. The carts will be paid for with revenue generated by their use. Steve

King noted that many people who wish to rent carts on Saturday and Sunday are turned away because demand for them exceeds supply. Carl Bartlett commented that the used carts purchased last year have already "more than paid for themselves."

On a motion made by Gay Fox, the board voted by 4-0 to authorize the town manager to accept bids on needed repairs for the Dunsmore Cove Dam.

Gary Bartlett, Chief of the Black Mountain Fire Department, has written a letter to request that an independent survey of the town's fire-fighting resources be re-evaluated. He said that since the new water system has been completed, he believes that the current Class 7 rating could be lowered to a 6 and possibly a 5. This would mean that property owners within the city limits could expect a resulting reduction in fire insurance rates. The inspection team is

expected to come in Aug. and a reply from the state insurance service office could be anticipated by Oct.

There was a discussion about the possibility of replacing a fire engine this year rather than next when regulations will require that such action be taken.

Bill Anthony, Chairman of the Urban Forestry Commission submitted a report. The mayor asked the aldermen to study this preparation for action on its recommendations at the Aug. meeting. Tom Nesbitt was re-appointed to a one year term on the board by acclamation.

Town Manager Al Richardson said that Harold Dotson will be retiring on Sept. 1, but indicated that he might continue with the town on a part time basis.

The Aldermen held a closed session to discuss routine personnel matters. No action was taken.

## Edmonds, Rice, Why are the fire hydrants Lanter win different colors?

by Tim Riddle

Three members of the Board of Directors of the Swannanoa Volunteer Fire Department were elected on Tuesday, July 12, in balloting held from 2-7 p.m. at the fire house.

Ballots that were counted by a computer were used in the election. Results were tabulated shortly after the polls closed. Election results are as follows:

Elroy Edmonds	223
Leon Rice	213
Kenneth Lanter	202
David Bartlett	191
Foster Stuart	190
Rick Harwood	172

Anyone who lives in the fire district and is subject to the fire tax was eligible to vote. A total of 405 people voted. Each voter was allowed three ballots as three directors were to be elected. The three candidates receiving the highest number of votes were elected to the board. Edmonds, Rice and Lanter will officially join the board at the Aug. meeting.

If you've been wondering why the fire hydrants in Black Mountain have been changing colors, Chief Gary Bartlett of the fire department says that the system is undergoing standardization and the colors help identification while hydrants are replaced.

Hydrants with red barrels have a

national standard thread while those with yellow barrels have an Asheville thread which requires an adapter. The color of the bell (cap) identifies hydrant flow capacity in gallons per minute (gpm). Of the nearly 180 hydrants on the system, over 80 percent are green capped (1000 gpm), with the remaining few either yellow capped (500-1000 gpm) or red capped (under 500 gpm).

## News plans Sourwood Festival Tab

The Black Mountain News is planning to publish a special Sourwood Festival tabloid as an insert to the July 28 edition of the paper.

In addition to being an insert, extra copies of the tabloid will be distributed to the Black Mountain-Swannanoa Chamber of Commerce and to retailers in the Valley to be given to visitors and

customers. The tabloid will have a complete schedule of events for the festival which is set for Friday and Saturday, Aug. 5 and 6.

Black Mountain News advertisers will want to get their special message in the tabloid. Call the News office at 669-8727 if you want to help promote the festival through advertising. Andy Hutchinson is the retail advertising manager.

## Yard Sales: "One man's trash is another man's treasure"

Hauling "treasures" away by the car load is Jimmie McSwain [center], Jean Strandley and son Ray help her.



Margaret Harkness [right] shows Brenda Watkins and her son Colby a colorful metal container.

[l-r] Annie Mae Stamey of Buckeye Cove, her sister, Orman Bishop of Spartanburg look at items offered for sale by Mary Jane Pate of Swannanoa.

by Priscilla Hopkins

"Garage Sale," "Yard Sale," or "Moving Sale" on a sign tacked on a tree or listed on the classified page of a newspaper is an offer few can refuse today. Last Saturday, the NEWS visited five sales in the Valley and talked with buyers and sellers. The buyers are looking for bargains, mostly for their own use.

The sellers told us that pots and pans are frequently requested. Clothing, particularly infants, men's and large sizes in women's clothing are popular items.

Small electrical appliances sell well, especially fans. One lady said that she had sold several fans in the sales she has had this summer.

When asked what the least each had sold something for, most replied "a nickel," but one group told that they had given some things away! The most anyone had paid for a single item was \$65.

What were some of the most unusual things sold? Fire wood, a pinball machine and an electrical range were named. Other popular items were books, household linens and infant furnishings.

One lady said that she "had a real good time" whenever she had a yard sale. Another said that she "met the nicest people" and it's true. And I found some bargains I couldn't resist.

Some of the members and friends of Boy Scout Troop 50 are shown at the end of their successful yard sale held at the Black Mountain Methodist Church which sponsors them. Pictured are [front row, l-r] Marcus Brigman, Hans Felsh, Allan Greene [leader], Tom Solesby, [second row] John Crooke, Jack Jones, Heidi Felsh, and Sherry Felsh.

Photos by Priscilla Hopkins