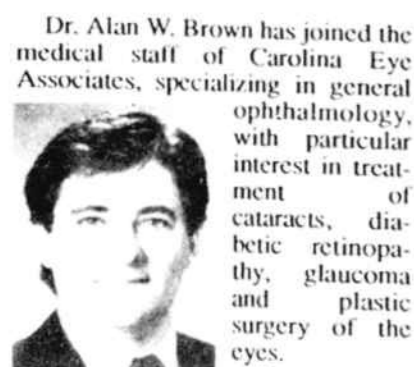


BUSINESS BRIEFS

Brown Joins Carolina Eye Associates Staff



BROWN

Dr. Alan W. Brown has joined the medical staff of Carolina Eye Associates, specializing in general ophthalmology, with particular interest in treatment of cataracts, diabetic retinopathy, glaucoma and plastic surgery of the eyes. He was formerly in practice at the Greater Baltimore Medical Center, Baltimore, Md. Brown received his medical degree from the Medical College of Virginia, Richmond, Va., and also holds several medical patents related to diagnostic and surgical instrumentation in ophthalmology.

He and his wife, Debbie, and their two daughters, Kari and Natalie, will reside in Brunswick County.

Care Center Featured

The Care Center, the bereave-

ment resource center division of Brunswick Funeral Service, was featured as the lead story in the November edition of YB News, a publication for funeral services with a monthly circulation of more than 21,500.

Located in a newly constructed addition to Brunswick Funeral Service in Shallotte, the center is one of the first in the state devoted solely to providing help, on a no cost basis, to anyone experiencing loss through death.

Mentioned in the article were the center's lending library, mutual support groups, professional workshops for caregivers and the Living Through Mourning series for bereaved adults in the community.

Space Expanded

Sea Trail Plantation and Golf Links in Sunset Beach recently renovated the second floor banquet and meeting space in the Maples Clubhouse.

The improvements resulted in additional meeting space on the sec-

ond floor of the six-year-old building, which also contains a pro shop, restaurant and lounge.

Bob Coyne, director of food and beverage, said these renovations will allow an increased number of seminars and meetings to be held.

For Women Only

Precise steps for women who wish to start and manage their own business will be outlined as part of a small business seminar set Tuesday, Nov. 12 at Brunswick Community College.

Presenter Maureen Brennan, of Hamilton and Associates, Inc., will discuss why women start businesses, as well as the five biggest stumbling blocks to their business success, tips on the best cash sources and negotiation strategies for getting money, low-budget marketing and other topics.

For Women Only: How to Successfully Start and Manage Your Own Small Business will be held from 6:30 p.m. to 9:30 p.m. on the BCC main campus north of Supply.

It is sponsored by the BCC Small Business Center. There is no charge to participants since the seminar is funded by a state grant.

A former banker, Ms. Brennan has successfully started and managed two businesses and co-authored a Small Business Administration publication on financing small businesses. She holds a master's degree in finance from Fairfield University.

To pre-register, contact the Small Business Center at 754-6900, 457-6329 or 343-0203.

Wins Grand Prize

William Ziegler of Calabash is one of 10 grand prize winners nationwide in the True Value/Reflex "Home Security Puzzle" Sweepstakes, according to Samuel Leonard, owner of Calabash True Value Hardware.

Ziegler will receive a \$1,000 shopping spree at the Calabash store, where he entered the national sweepstakes. The event was held in conjunction with the stores' Summer Value Days promotion.

Trends Are Shifting In Travel And Tourism

BY HOLLY RICHARDS, EXECUTIVE VICE PRESIDENT
South Brunswick Islands Chamber Of Commerce

This week I attended the Travel Council of North Carolina's annual meeting in Hickory. The theme was "Rags to Riches" and spotlighted Hickory's textile and upholstered furniture industries.



RICHARDS

According to the Hickory meeting hosts, upholstery fabric, "rags," can mean "riches" to the travel and tourism industry. Hence the theme. The convention was informative and enlightening and started with a motivational session on team building, updates on the Travel and Tourism Coalition's legislative progress, updates on tourism research by North Carolina State University, and a media marketing seminar with emphasis on using newspapers, radio and TV as cost effective tools in advertising.

The travel and tourism industry is in transition. The trends are shifting to accommodate the leisure needs of a more mobile and sophisticated society. We want to get people off the interstate to visit our area for more than just gas and fast food. Information, generated by studies currently taking place at North Carolina State University, is providing the planning tools needed by industry leaders to boost tourism from its third ranked spot to the state's top industry by the year 2000. That means a shift in the economy of the South Brunswick Islands.

As I've told you many times, we are industry leaders in positive trends that affect our area. We will continue to attend conferences that benefit the South Brunswick Islands and to implement the ideas that we bring home into action to better our way of life.

Bank Claims Marsh Harbour Marina Owes \$1.4 Million

An Illinois-based bank has filed a lawsuit against Marsh Harbour Marina Inc., claiming the Calabash business has defaulted on a \$1.4 million construction loan.

King City Federal Savings Bank, of Mount Vernon, Ill., filed suit Oct. 22 in Brunswick County Superior Court against the marina and Charles E. and Melinda H. Kronenwetter, of North Myrtle Beach, S.C., its operators.

The bank claims it is owed and is asking for \$1,454,221 plus interest on a loan, \$33,402 plus interest for sale of receivables and attorney fees.

As part of the Calabash development, the marina intended to build and sell a time-share project in a condominium building at the marina, the lawsuit states.

Time-shares are joint ownership or rental of a vacation lodging by several persons, with each occupying the premises in turn for short periods each year.

According to the claim, the marina executed a construction loan promissory note worth \$1.5 million on April 24, 1989. The balance plus interest on that note was due and payable on Oct. 23, 1990, it states.

The Kronenwetters, it says, executed a guaranty of payment, guaranteeing the obligations of the marina to the bank note.

The bank has demanded payment for the loan since October 1990, the claim states, but the company has failed and refused to pay the balance due. It says the Kronenwetters have failed "to comply with their obligations" for the loan.

On Aug. 28, 1991, notices were mailed to Marsh Harbour and the Kronenwetters, giving them an opportunity to pay the balance without incurring attorney fees, but no payment was made, the lawsuit states.

The amount owed, it states, is \$1,398,000 in principal and \$56,221 in interest, plus attorney fees allowed by law.

Time-shares at the condominium project were to be cash sales or financed sales, in which the purchaser would pay by installments, the claim filed by Wilmington attorney Vaiden P. Kendrick states.

On Jan. 3, 1990, the bank agreed to buy certain receivables or time-share ownership purchase agreements and installment notes from the marina, provided the marina would agree to repurchase ones

that became delinquent, it claims.

Five such purchase agreements or notes at the condominium project are now in default, worth \$33,402.69, the lawsuit claims, an amount that is owed to the bank.

As of September 19, 1991, the following amounts were in default, the lawsuit claims: \$8,963.13 for a time-share purchased by R. Steven Baugh; \$5,705.35 for a time-share purchased by Gary W. Martin; \$4,777.06 for a time-share purchased by Edgar C. Simms; \$5,504.77 for a time-share purchased by James L. Paradis; and \$8,011.83 for a time-share purchased by Joe Singleton.

The marina was notified Aug. 26, 1991, that it had to repurchase the delinquent accounts, but has failed to do so, the claim states.

Chamber Contest To Select Best Decorated Storefront

This year the South Brunswick Islands Chamber of Commerce is holding a "Best Decorated Storefront" contest as part of its Hometown Holidays shop-at-home campaign.

To enter, participating businesses must decorate their storefront for the holiday season after registering with the chamber as a contest entrant. Sign-up will end Monday, Nov. 18.

A committee of judges will be formed to visit each business entered in the contest, with judging to take place Wednesday, Dec. 11. Winners will be presented with trophies.

Chamber spokesperson Kathi Grissett said all area chamber member businesses are being encouraged to participate.

For three consecutive weeks, Hometown Holidays will also award a weekly cash giveaway. Member retail merchants may have a registration box placed in their business allowing customers to register for the cash awards. Registration will begin Friday, Nov. 29 and continue through Tuesday, Dec. 17.

A drawing will be held Thursday of each week. The deadline for merchants who are interested in participating in the cash giveaway project is Friday, Nov. 15.

More information on Hometown Holidays is available from the chamber, located on U.S. 17 Business in Shallotte, 754-6644.

BAROMETER ON THE ECONOMY

Retail Sales Increased With Summer 'Season'

Retail sales in Brunswick County rose 8.4 percent between May and June to \$32.2 million, up from \$29.7 million, according to the "Barometer on the Local Economy" produced by the Center for Business and Economics Services, Cameron School of Business at the University of North Carolina at Wilmington.

The June 1991 level for the coun-

ty was 6.6 percent above the June 1990 level of \$30.2 million.

For the year ending June 1991, retail sales in the county were \$64,059.1 million, 7 percent above the comparable year-earlier level of \$62,463.

Employment Rose

That same barometer indicates

that employment in Brunswick County rose 3.4 percent between July and August 1991, from 15,726 to 16,265.

The August 1991 level was 2.6 percent below the August 1990 level of 16,703.

Over the same time period, unemployment in the county fell 2.4 percent between July and August 1991, from 12.5 percent to 11.9 percent. In August 2,198 people were looking for work, compared to 2,251.

The August 1991 unemployment rate of 11.9 percent was below the July 1991 rate but above the August 1990 rate by 59.6 percent. In

August 1990, just 1,377 people, constituting 7.6 percent of the workforce, were looking for jobs.

Registrations Up

Between July and August new vehicle registrations rose 18.8 percent in Brunswick County, from 133 to 158.

The August 1991 level, 158, was 4.8 percent below the August 1990 level of 166.

For the year ending August 1991, new vehicle registrations in the county of 1,770 were 17.3 percent below the comparable year-earlier level. For the year ending August 1990, 2,140 new vehicles were registered.

Correction

A photo caption in the Oct. 31 issue of *The Brunswick Beacon* incorrectly stated that the South Brunswick Islands Home Builders Association donated \$500 to Hope Harbor Home.

The Home Builders Association actually contributed \$1,000 to the shelter. *The Beacon* apologizes for the error.

Diverse Topics On Tour Agenda

Three diverse topics relating to the environment are on the agenda of the Brunswick Soil and Water Conservation District's annual tour Friday, Nov. 15.

The tour begins at 1 p.m. at the Agriculture Building, Brunswick County Government Center, with a presentation on mosquitoes and local mosquito control efforts by Rick Hickman, county mosquito control officer.

From the complex, the tour will go to the Carolina Power & Light Co. Biology Lab at the Brunswick

Nuclear Plant, to look at their environmental protection system.

At approximately 5 p.m., the bus will return to the county complex for an evening meal and a presentation on Stream Watch by local 4-Hers who have become involved in the program through the conservation district office.

The tour is open to all local farmers and landowners. Those interested in attending are asked to contact the Brunswick Soil and Water Conservation District office by Nov. 13, at 253-4458, to provide an accurate head count for meal preparation.

IRS To Listen To Problems

Area residents can receive help with unresolved tax problems when the Internal Revenue Service opens its doors for "IRS Listens Day" Thursday, Nov. 14.

At its Wilmington offices at 3904 Oleander Drive, Suite 200, IRS officers will be on hand from 9 a.m. to 2 p.m. to listen to taxpayers who have problems with their taxes.

"Many taxpayers are not aware of the services my office offers," said Patsy Kivett, problem resolution offi-

cer for the IRS. "My office was established to cut through red tape and resolve problems."

Area residents who visit the office that day can expect to meet with Ms. Kivett in a confidential setting. They should bring with them any documentation or letters received from the IRS which will assist in understanding and resolving their problem.

This service is free of charge and persons who attend will be seen on a first-come, first-served basis.

Legal Notices

CAMA PERMIT NOTICE

Pursuant to NCGS 113-119(b), the municipality of Ocean Isle Beach, a locality authorized to issue CAMA permits in the areas of environmental concern, hereby gives NOTICE that on November 4, 1991, applicant Vann Tyner applied for a CAMA minor development permit to construct a single-family dwelling at Lot 2, Blk. 2, Section B, 77 East First Street.

The application may be inspected at the below address. Public comments received by November 14, 1991, will be considered. Later comments will be accepted and considered up to the time of permit decision. Project modifications may occur based on further review and comments. Notice of the permit decision in this matter will be provided upon written request.

T. D. Robertson
Local CAMA Permit Officer
3 West 3rd Street
Ocean Isle Beach, NC 28459
(919) 579-2166
Nov. 7

ESTATE NOTICE

The undersigned having qualified as Administrator of the Estate of Mildred S. Hewett, deceased, late of Brunswick County, this is to notify all persons having claims against said estate to present them to the undersigned on or before the 24th day of April, 1992, or this notice will be pleaded in bar of their recovery. All persons indebted to said estate will please make immediate payment to the undersigned.

This 15th day of October, 1991,
Gayla Varman, Administratrix of the Estate of Mildred S. Hewett
Rt. 2, Box 214 E
Supply, NC 28462
Nov. 14 pd.

STATE OF NORTH CAROLINA COUNTY OF BRUNSWICK IN THE GENERAL COURT OF JUSTICE DISTRICT COURT DIVISION FILE NO. 91CVD 880 FESTUS STANLEY, Plaintiff vs. GLORIA ANN ROBINSON NOTICE OF SERVICE OF PROCESS BY PUBLICATION

To Gloria Ann Robinson the above named defendant:

Take notice that a pleading seeking relief against you has been filed in the above entitled action. The nature of the relief sought is as follows: custody of minor children. You are required to make defense to such pleading not later than the 10th day of December, 1991, said date being 40 days from the first publication of this notice, or from the date complaint is required to be filed, which ever is later, and upon your failure to do so the party seeking service against you will apply to the court for the relief sought.

This 28th day of October, 1991.
Barxley and Trest
Attorneys for Plaintiff
P.O. Box 36
Shallotte, N.C. 28459
Telephone: (919) 754 6582
Nov. 14

Legal Notices

ESTATE NOTICE

The undersigned having qualified as Administrator and Administratrix of the Estate of Lindsey Jacob Simmons, Sr., deceased, late of Brunswick County, this is to notify all persons having claims against said estate to present them to the undersigned on or before the 17th day of April, 1992, or this notice will be pleaded in bar of their recovery. All persons indebted to said estate will please make immediate payment to the undersigned.

This 15th day of October, 1991,
Robert Lee Simmons, Administrator,
P.O. Box 24
Ash, NC 28420
Paula Gordon, Administratrix
of the Estate of
Lindsey Jacob Simmons, Sr.
103 Graham St.
Chadbourn, NC 28431
Nov. 7 pd.

NOTICE TO CREDITORS AND DEBTORS OF CARL L. PETERS

Evelyn P. Welch, having qualified as Executrix of the Estate of Carl L. Peters, late of P.O. Box 2370, Shallotte, Brunswick County, North Carolina, the undersigned does hereby notify all persons, firms and corporations having claims against the estate of said decedent to exhibit them to the undersigned at 2217 Colony Rd., Charlotte, NC 28209 on or before the 12th day of May, 1992, or this notice will be pleaded in bar of their recovery. All persons firms and corporations indebted to the said estate will please make immediate payment to the undersigned.

This 7th day of November, 1991.
Evelyn P. Welch, Executrix of the estate of Carl L. Peters
Barxley and Trest
Attorneys for the Executrix
P.O. Box 36
Shallotte, N.C. 28459
Telephone (919) 754 6582
Nov. 7

CAMA PERMIT NOTICE

Pursuant to NCGS 113A-119(b), the municipality of Holden Beach, a locality authorized to issue CAMA permits in the areas of environmental concern, hereby gives NOTICE that on October 31, 1991, applicants Mr. and Donald R. Schreiber applied for a CAMA minor development permit to construct a 4-BR, 4-bath house at 199 Ocean View Blvd. West, S. E. Holden Subdivision, Section A, Blk. 1, Lots 29 & 30.

The application may be inspected at the below address. Public comments received by November 14, 1991, will be considered. Later comments will be accepted and considered up to the time of permit decision. Project modifications may occur based on further review and comments. Notice of the permit decision in this matter will be provided upon written request.

D.E. Carroll
Local CAMA Permit Officer
110 Rothschild Street
Holden Beach, NC 28462
(919) 842-6080/842-6488
Nov. 7

Legal Notices

NOTICE OF SUBSTITUTE TRUSTEE'S FORECLOSURE SALE OF REAL PROPERTY 91 SP 216

Under and by virtue of the power and authority contained in that certain Deed of Trust executed and delivered by Beverly M. Heilig and husband, Harry L. Heilig, dated April 20, 1990 and recorded in the Office of the Register of Deeds for Brunswick County, North Carolina, in Book 808, Page 70, and because of default having been made in the payment of the indebtedness secured by said Deed of Trust and failure to do and perform the stipulations and agreements therein contained, and pursuant to demand of the Owner and Holder of the indebtedness secured by said Deed of Trust, the undersigned Substitute Trustee will expose for sale at public auction to the highest bidder for cash, the property herein described, to wit:
BEING all of Lot 16, Gate II of Oyster Bay, Section II, a map of which appears of record in Map Cabinet O, Page 125 of the Brunswick County Registry.
SAVING AND EXCEPTING OUT OF THE GRANT HEREBY MADE ALL MINES AND MINERALS UNDER THE SAID PREMISES HEREBY CONVEYED.
This conveyance is made subject to those certain covenants, reservations and restrictions as contained in the Deed from Sea Trail Corporation as appears on Book 531, Page 365 of the Brunswick County Registry.
Address of Property: Lot 16, Gate II, Oyster Bay, Section II, Calabash, NC.
Present Record Owner(s): Beverly M. Heilig.

The terms of the sale are that the real property hereinbefore described will be sold for cash to the highest bidder and that the undersigned may require the successful bidder at the sale to immediately deposit cash or a certified check in the amount of ten percent (10%) of the high bid up to and including \$1,000.00 plus five percent (5%) of any excess over \$1,000.00.

The real property hereinabove described will be sold subject to any superior liens, including taxes and special assessments.

The sale will be held open for ten (10) days for upset bids as by law required.

Date and Hour for Sale: November 13, 1991 12:05 p.m.
Place of Sale: Brunswick County Court-house.
Date of this Notice: October 29, 1991.
Sheila K. McLamb,
Substitute Trustee
ANDERSON & MC LAMB
Attorneys at law
P.O. Box 345
Shallotte, North Carolina 28459
Nov. 7

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