

LEGAL NOTICES**ESTATE NOTICE**

The undersigned, having qualified as Co-Administratrix of the Estate of Rufus Graham, deceased, late of Brunswick County, this is to notify all persons having said claims against said estate to present them to the undersigned on or before the 8th day of December, 1994, 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 the 6th day of September, 1994.
Anita G. Lewis,
3836 Woodridge Circle
Little River, SC 29566
Miranda Barefoot, Co-Administratrix
of the Estate of
Rufus Graham
Rt. 1, Box 293
Newton Grove, N.C. 28366
Sept. 29 pd.

NOTICE TO CREDITORS AND DEBTORS OF GRACE B. BISCHOF

United Carolina Banks Trust Group, having qualified as Executor of the Estate of Grace B. Bischof, late of Sand Dollar Drive, Carolina Shores, 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 P.O. Box 60, Wilmington, N.C. 28402 on or before the 9th day of December, 1994, 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 the 8th day of September, 1994.
United Carolina Bank, Trust Group
Executor of the Estate of
Grace B. Bischof
BAXLEY and TREST
Attorneys for the Executor
P.O. Box 36
Shallotte, N.C. 28459
(910) 754-6582
Sept. 29

NOTICE OF PROCEEDING AND SERVICE OF PROCESS BY PUBLICATION

STATE OF NORTH CAROLINA
COUNTY OF WAKE
IN THE GENERAL
COURT OF JUSTICE
DISTRICT COURT DIVISION
FILE NO. 94CV 04550

In Re: Cassidie Patrice Snipes
d.o.b. 11/24/82

To: Mr. Billy Dee Snipes
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: termination of your parental rights in the above-named child.

You are required to make defense to such pleading not later than October 10, 1994, and upon your failure to do so the party seeking relief against you will apply to the Court for the relief herein sought.

You are entitled to attend any hearing affecting your rights. You are entitled to have counsel appointed by the Court if you are indigent. If you desire counsel, you should contact the Eligibility Screeners at (919) 755-4121 immediately to request counsel. This is a new case and any attorney appointed previously will not represent you in this proceeding unless ordered by the Court.

This the 31st day of August, 1994.
James R. Ansley,
Attorney for Petitioner
1100 Logger Court 102B
Raleigh, NC 27609
(919) 850-0755
Sept. 22

STATE OF NORTH CAROLINA COUNTY OF BRUNSWICK CAROLINA SHORES NORTH HOME OWNERS ASSOC. INC. PLAINTIFF (S)

VS
WLODZIMIERZ WIDOCKI & LUDMILLA WIDOCKI
DEFENDANT(S)
NOTICE OF SALE
CASE # 92CVD 1001

Under and by virtue of an execution directed to the undersigned by the Clerk of Superior Court, Brunswick County in the above entitled civil action, I will on the 23rd day of September 1994, at 12:00 noon at the door of the Brunswick County Courthouse, Bolivia, North Carolina, offer for sale to the highest bidder for title and interest of the defendant (s) Wlodzimierz Widocki and Ludmilla Widocki for the following described real property. Said real property lying in Brunswick County and described as follows:

Being all rights and title in the property of Wlodzimierz Widocki and Ludmilla Widocki described as Lot 253 of Carolina Shores North Subdivision as shown on a plat recorded in Map Cabinet K at Pages 194, 195 and 196 and recorded in Deed Book 651 at Page 509 of the Brunswick County Register of Deeds.

The execution is being made subject to all prior recorded liens, encumbrances, outstanding taxes and special assessments, if any. The purchaser will be required to make a deposit in the amount of 10 percent of the first \$1,000 of the bid and 5 percent of the remainder. Said deposit is to be in cash or certified check.

This the 15th day of August 1994.
John C. Davis, Sheriff
Lt. Larry Jones, Civil Division
Sept. 22

ESTATE NOTICE

The undersigned, having qualified as Administratrix of the Estate of Roland Pigotte, deceased, late of Brunswick County, this is to notify all persons having said claims against said estate to present them to the undersigned on or before the 8th day of December, 1994, 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 the 2nd day of September, 1994.
Effie O. Pigotte, Administratrix
of the Estate of
Roland Pigotte
P.O. Box 41
Supply, NC 28462
Sept. 29 pd.

NOTICE OF CONFIRMATION OF ASSESSMENT ROLL AND LEVYING OF ASSESSMENTS

The public will take notice that the Assessment Rolls for the SAD Shallotte Point water extension was duly confirmed by the Brunswick County Commissioners and the assessments shown thereon duly levied, on the 6th day of September, 1994 at 7:15 P.M.

Assessments shown on the Assessment Rolls may be paid to the Tax Collector of Brunswick County and are due sixty (60) days from the date of this notice.

Dated: September 21, 1994
Nancy L. Moore, Tax Collector
Brunswick County

Legal Notices**NORTH CAROLINA BRUNSWICK COUNTY IN THE GENERAL COURT OF JUSTICE SUPERIOR COURT DIVISION 94-SP**

In the Matter of the Foreclosure of the Deed of Trust of Fleet P. Crowell, Inc., Grantor, To Michael R. Isenberg, Substitute Trustee, As recorded in Book 773 at page 956 of the Brunswick County, North Carolina Public Registry. See Substitution of Trustee as recorded in Book 943 at page 906 of the Brunswick County, North Carolina Public Registry.

AMENDED NOTICE OF TRUSTEE'S SALE OF REAL ESTATE
Under and by virtue of the power and authority contained in the Deed of Trust executed and delivered by Fleet P. Crowell, Inc. dated June 30, 1989, and recorded in the Brunswick County, North Carolina Public Registry, in Book 773 at page 956 ("Deed of Trust"), and because of default in the payment of the indebtedness thereby secured and failure to carry out or perform the stipulations and agreements therein contained and pursuant to the demand of the owner and holder of the indebtedness secured by the Deed of Trust, and pursuant to the Order of the Clerk of Superior Court for Brunswick County, North Carolina, entered in this foreclosure proceeding, the undersigned, Michael R. Isenberg, Substitute Trustee, will expose for sale at public auction on SEPTEMBER 28, 1994 AT 12:00 NOON, at the door of the Brunswick County Courthouse, Bolivia, North Carolina, the following described real and personal property ("Property") (including any improvements thereon):

EXHIBIT A

FIRST TRACT: Being all of that certain parcel or tract of land lying and being in the Town of Ocean Isle Beach, Shallotte Township, Brunswick County, North Carolina; and being more particularly described as follows:

BEGINNING at a right-of-way monument found in the westerly right-of-way line of N.C. Highway 904 (100' R/W). Said monument being located at the point where the western right-of-way line of NC Highway 904 intersects the North Carolina Department of Transportation sight triangle for N.C. Highway 904 and NC. Highway 179 (60' R/W). Thence from the beginning South 06° 10' 11" East, 191.92 feet with the western right-of-way line of NC. Highway 904 to an "X" mark in concrete; thence South 82° 18' 30" West, 209.05 feet to an "X" mark in concrete; thence South 75° 36' 06" West, 137.10 feet to an X mark in concrete in the eastern property line of Frank Williamson; thence with said Williamson line North 14° 44' 20" West, 165.14 feet to a point in concrete in the southerly right-of-way line of N.C. Highway 179; thence with the southerly right-of-way line of N.C. Highway 179, North 59° 21' 40" East, 291.24 feet to a P.K. nail found in said right-of-way; thence South 63° 29' 25" East, 123.78 feet to the place and point of BEGINNING, containing 1.78 acres, according to a survey by Steve M. Norris, R.L.S., recorded 28 June, 1989 in Map Cabinet T at Page 386, in the Office of the Register of Deeds for Brunswick County, North Carolina, to which plat reference is hereby made and which is incorporated herein for greater certainty of description of said property.

SECOND TRACT: BEING all right, title and interest of Fleet P. Crowell, Inc. in and to certain non-exclusive rights-of-way and easements for purposes of ingress, egress and maintenance of a joint driveway connecting the First Tract described above with N.C. Highway 904 as shown on the survey plat referenced in said First Tract; and, further, for purposes of the operation, repair, construction and maintenance of a septic tank and conduit discharge sewer line connecting said tank with the Town of Ocean Isle Beach sewer main which runs along the western right-of-way of said N.C. Highway 904, all as more particularly described in a Right-of-way and Easement instrument dated 30 June, 1989, recorded in Book 943 at Page 906 in the Office of the Register of Deeds for Brunswick County, North Carolina, to which reference is made for greater certainty of description. The area to which these rights-of-way and easements extend is more fully described as follows:

BEGINNING at an "X" in concrete in the western right-of-way of N.C. Highway 904, the southeast corner of the First Tract described above, the place and point of beginning. From the beginning point as thus described, then South 82° 18' 30" West 209.05 feet to an "X" in concrete; thence South 06° 10' 11" East 30 feet to a point; thence North 82° 18' 30" East 209.05 feet to a point in the western right-of-way of NC. Highway 904; thence with said right-of-way North 06° 10' 11" West 30 feet to an "X" in concrete in said right-of-way, the place and point of beginning.

Less and except the following real property: That certain 0.45 acre tract as shown on plat recorded in Map Cabinet X at Page 396 of the Brunswick County, North Carolina Public Registry. Together with the following personal property: All plumbing, heating, lighting, and air conditioning fixtures, and all fixtures located on or used in connection with the real property.

The sale will be made subject to all prior liens, unpaid taxes, restrictions and easements of record and assessments, if any.

The record owner of the Property as reflected on the public records of Brunswick County, North Carolina not more than ten (10) days prior to the posting of this Notice is Fleet P. Crowell, Inc.

Pursuant to N.C. Gen. Stat. §45-21.10(b), and the terms of the Deed of Trust, any successful bidder may be required to deposit with the Substitute Trustee immediately upon conclusion of the sale a cash deposit not to exceed the greater of five percent (5%) of the bid amount or \$750. Any successful bidder shall be required to tender the full balance purchase price so bid in cash or certified check at the time the Substitute Trustee tenders to him a deed for the property or attempts to tender such deed, and should said

Legal Notices

successful bidder fail to pay the full balance purchase price so bid at that time, he shall remain liable on his bid as provided for in N.C. Gen. Stat. §§45-21.30(d) and (e).

This sale will be held open ten (10) days for upset bids as required by law.
This Notice of Sale was executed on August 30, 1994.

Michael R. Isenberg, Substitute Trustee
Fairley, Jess & Isenberg
109 East Moore Street
Southport, North Carolina 28461
(910) 457-9506
Sept. 22

ESTATE NOTICE

The undersigned, having qualified as Executor of the Estate of John Anthony Basney, deceased, late of Brunswick County, this is to notify all persons having said claims against said estate to present them to the undersigned on or before the 8th day of December, 1994, 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 the 2nd day of September, 1994.
Dorothea McDermott Basney, Executrix
of the Estate of
John Anthony Basney
2926 Bridgeton Street
Supply, N.C. 28462
Sept. 29 pd.

ESTATE NOTICE

The undersigned, having qualified as Executor of the Estate of Roger Dean Armbruster, deceased, late of Brunswick County, this is to notify all persons having said claims against said estate to present them to the undersigned on or before the 15th day of December, 1994, 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 the 8th day of September, 1994.
Dale Allen Armbruster, Jr., Executor
of the Estate of
Roger Dean Armbruster
AIMD IMO1 USS Wasp LHD1
FPO AE 09556
Oct. 6 pd.

CAMA PERMIT NOTICE

Pursuant to NCGS 113-119(b), the North Carolina Division of Coastal Management, an agency authorized to issue CAMA permits in the areas of environmental concern, hereby gives NOTICE that on September 16, 1994, Mr. Michael Affemann applied for a CAMA permit to construct a single-family residence at 1243 Fletcher Hewett Road, in Brunswick County.

The application may be inspected at the below address. Public comments received by September 30, 1994 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.

Jerry A. Parker
Field Representative
Division of Coastal Management
127 Cardinal Drive Extension
Wilmington, NC 28405-3845
Phone: (910)395-3900
Sept. 22

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 Sept. 20, 1994, applicant Earl Deese, applied for a CAMA minor development permit to construct a single-family dwelling at Lot 90, Blk. 14, Section B&C, 44 Wilmington St.

The application may be inspected at the below address. Public comments received by Sept. 29, 1994, 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. Roberson
Local CAMA Permit Officer
3 West 3rd Street
Ocean Isle Beach, NC 28468
(910)579-2166
Sept. 22

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 Sept. 16, 1994, applicant W. Nelson Hare, applied for a CAMA minor development permit to construct a single-family dwelling at Lot 3 and half of 4, Block 13, Section C, 89 West First St.

The application may be inspected at the below address. Public comments received by Sept. 29, 1994, 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. Roberson
Local CAMA Permit Officer
3 West 3rd Street
Ocean Isle Beach, NC 28468
(910)579-2166
Sept. 22

ESTATE NOTICE

The undersigned, having qualified as Executor of the Estate of Nancy D. Graham, deceased, late of Brunswick County, this is to notify all persons having said claims against said estate to present them to the undersigned on or before the 15th day of December, 1994, 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 the 8th day of September, 1994.
James J. Graham, Executor
of the Estate of
Nancy D. Graham
253 Longleaf Hills Dr. SE
Bolivia, NC 28422
Oct. 6 pd.

NOTICE TO THE PUBLIC TRIHALOMETHANE MONITORING FAILURE

The water serving your home failed to meet the trihalomethane monitoring requirements as they appear in the "Rules Governing Public Water Systems." Every quarter, your water system is required to have water samples analyzed for trihalomethane contamination. No samples were collected and analyzed during the second quarter of 1994. Therefore, the "Rules Governing Public Water Systems" require that the consumers be notified of the violation.

This failure to meet monitoring requirements does not imply that the water is contaminated. However, in order to better protect your health, we will conduct adequate monitoring in the future. If you have any questions regarding this notice, please contact: B&C Development, Inc., (910) 579-7988, System ID #0410140, Ocean Aire Estates, PO Box 877, Shallotte, NC 28459.

MONEY MANAGEMENT**Good Locations Enhance Profitability**

Selecting an appropriate location for your business can give you a competitive edge and contribute to your company's profitability.

To be sure your business is positioned to succeed, the North Carolina Association of Certified Public Accountants recommend you consider the following when selecting office space.

How Much Space?

Determine the amount and type of space you need for your employees, as well as for records, equipment and inventory.

If customers will frequent your business, be sure you have a reception area that can accommodate them. If you're opening a retail store, you'll need sufficient room for customers to look at your merchandise. Cramped quarters can be uninviting to potential customers and damaging to sales.

Think not only about the space you'll need today, but also the space you'll need to accommodate future expansion. Moving a business is costly, so you'll want to be sure you can stay in the same location for at least several years.

Customers And Vendors

Match your location to the customers or clients you want to attract. Define your potential customers as specifically as possible. Classify them by age, sex, income levels and other factors. Then select a location or area that is likely to attract these types of individuals.

If your business does not depend on customer traffic, give some thought to the types of materials and vendors you will be using. It may be more beneficial—and less costly—for your company to be near them.

Who Are Neighbors?

Your business neighbors can affect the image of your company as well as its sales. Try to locate your business near others that attract similar customers or offer services that complement yours.

For example, a shoe-repair store or tailor could succeed on a busy street with clothing stores and shoe outlets. A professional service firm, on the other hand, which does not depend on walk-in customers, would project a better image in a building with similar profes-

sionals or in a neighborhood of professional buildings.

Rental History

When evaluating a facility, investigate its rental history. How long has the space been empty? Who occupied it last? How long did the previous tenants stay in the location and why did they leave?

The answers to these questions can help you to evaluate whether your business would succeed in the location.

Can You Afford It?

Although some new business owners can afford to purchase office space, most rent the space they need. If you'll be renting, make sure you can afford the monthly payment, even if your business has a temporary downturn. Find out in advance if the costs of repairs and utilities are included in your rental fee.

Also, determine whether the landlord plans to pass along to you prorated increases in taxes, utilities or other direct costs, and whether you will face periodic increases in your rent. If so, be sure your business plan provides a means for generating the income necessary to cover any increase in expenses.

What Kind Of Lease?

Typically leases offer three-, five-, or 10-year terms, but you can usually negotiate other terms. When starting a business, it's often wise to negotiate a short-term lease with an option to renew for a longer period of time. This allows you to get your business running without making a long-term financial commitment and gives you the option of staying in the same location.

Consider, too, whether you want any restrictions in the lease, such as a protection clause in which the landlord agrees not to lease adjacent space to an identical business. Other issues to discuss include insurance coverage and provisions for subletting.

The North Carolina Association of CPAs recommends that you work these and other details out in advance so you don't find yourself locked into office space that will hinder your business's growth.

Money Management is a weekly column on personal finance prepared and distributed by the North Carolina Association of Certified Public Accountants.

'94 Record Permits Suggest Brunswick County Building Boom

Brunswick County is experiencing a building boom, with starts of new "stick-built" homes up 38 percent in the first seven months of 1994 compared with the same period last year, according to building permit reports released by the county planning department last week.

Legal Notices**ESTATE NOTICE**

The undersigned, having qualified as Executrix of the Estate of Walter M. Tharpe, deceased, late of Brunswick County, this is to notify all persons having said claims against said estate to present them to the undersigned on or before the 22nd day of December, 1994, 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 the 14th day of September, 1994.
Thomas Earl Tharpe, Executrix
of the Estate of
Walter M. Tharpe
1002 Oak Avenue
Hamlet, N.C. 28345
Oct. 13 pd.

EXECUTOR'S NOTICE

Having qualified as Executor of the Estate of Oleta Lindsey, deceased, late of Brunswick County, North Carolina, the undersigned does hereby notify all persons, firms and corporations having said claims against said estate of said decedent to exhibit them to the undersigned at 5701 Old Pearman Dairy Road, Anderson, South Carolina 29625, on or before the 28th day of October 1994, 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 the 20th day of September, 1994.
Teddy Bennett, Executor
of the Estate of
Oleta Lindsey, deceased
Frink, Foy, Gainey & Yount, P.A.
Attorneys at Law
319 N. Howe Street
Southport, North Carolina 28461
Oct. 13

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 Sept. 20, 1994, applicant Amar Armstrong, applied for a CAMA minor development permit to construct a 30x36 ground-level deck at 34 Leland St.

The application may be inspected at the below address. Public comments received by Sept. 29, 1994, 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. Roberson
Local CAMA Permit Officer
3 West 3rd Street
Ocean Isle Beach, NC 28468
(910)579-2166
Sept. 22

PUBLIC HEARING

Notice is hereby given that the Board of Alderman of the Town of Shallotte will hold a public hearing on October 4, 1994 at 7:00 P.M. in the Town Hall for the purpose of receiving public input on the proposed thoroughfare plan for Shallotte. A copy of the thoroughfare map is on display at the Shallotte Town Hall for public inspection. All interested citizens are invited to make written or oral comments.

Mary Etta Hewett, Town Clerk
Town of Shallotte

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INVITATION FOR BIDS

The Cape Fear Service Delivery Area Job Training Consortium is soliciting bids for North Carolina Employment and Training Grant funds.

Programs funded under this grant will be governed by the rules and regulations of the Job Training Partnership Act (JTPA). Programs will operate in Brunswick, Columbus, New Hanover and Pender Counties.

Program Specifications may be picked up at the Cape Fear Council of Governments, 1480 Harbour Drive, Wilmington, North Carolina on Monday, September 19, 1994, beginning at noon. Monday, October 10, 1994 at noon, will be the final day for bid submissions. All conditions, stipulations and specifications relevant to the bid may be obtained by contacting Chica Grate at (910)395-4553.