

Area BUSINESS

Campbell receives Reynolds Award

Howard B. Campbell, Health Director of the Pasquotank-Perquimans-Camden-Chowan District Health Department was presented the prestigious Carl V. Reynolds Award during the Awards Banquet of the Annual Meeting of the North Carolina Public Health Association on September 22 in Raleigh.

The Reynolds Award is bestowed to the individual member of the North Carolina Public Health Association who has made the greatest contribution to public health in North Carolina during the past year.

During the past year, Mr. Campbell has worked diligently with the Division of Health Services, Department of Human Resources and the General Assembly to assure maximum funding for the provision of services by local health departments throughout the State.

He has served through the North Carolina Association of Local Health Directors as a major liaison with the National and North Carolina

Associations of County Commissioners and the Maternal and Child Health Section of the Division of Health Services.

He has been instrumental in the review process of the recodification of the Public Health Law before its introduction in the Legislature.

On the local level, Mr. Campbell continues to provide services, which are not usually available in rural counties, through a district health department and a ten county Developmental Evaluation Center which includes two Speech and Hearing Satellite Centers.

He is also maintaining and expanding a unique health department based transportation system which makes it possible for clients to reach clinics and specialized services as far away as Greenville, Chapel Hill and Norfolk, Virginia.

Mr. Campbell's dedication to the health and well being of the citizens of his health district exemplifies the concept and character of public health in North Carolina.



HOWARD B. CAMPBELL

New program at NCNB

NCNB National Bank began a new program October 1 that allows customers to design their own certificates of deposit, selecting any deposit amount from \$1,000 on up and any term from seven days to five years.

"This new program allows our customers to take advantage of deregulation, and tailor certificates of deposit to meet their specific financial needs," said Ken Reynolds, NCNB marketing vice president.

NCNB currently offers six types of certificates of deposit to individual

customers — three and a half years, two and a half years, 18 months, six months, 91 days and Flexi-Term of seven to 31 days.

Under the new program, customers will choose their own term for time deposits, from seven days to five years. They will also choose the specific amount they want to deposit, from \$1,000 and up.

The interest rate the certificate will earn will be based on the combination of term and amount of money the customer chooses, Reynolds said. Certificates with

longer terms and certificates in greater amounts normally will earn more interest than shorter term, small certificates.

"What it boils down to is that deregulation has given us the opportunity to offer our customers a high degree of flexibility in our certificates of deposit," Reynolds said.

"Deregulation gives banks many more opportunities to be innovative in the products and services they offer," Reynolds said.

"At NCNB, we plan to use our new authority under deregulation to offer customers as many financial advantages as possible. The changes in our certificate of deposit program is one example of these advantages."

Effective October 1, the Depository Institutions Deregulation Committee (DIDC) eliminated the interest rate ceilings on almost all time deposits, except regular savings.

As part of this deregulation, DIDC is also reducing the minimum required interest penalty for early withdrawal. On time deposits of 32 days to one year, the penalty is being reduced from loss of three months' interest to loss of one month's interest.

And on time deposits of more than one year, the penalty is being reduced from loss of interest for six months to three months.

Banks are allowed to impose penalties greater than the minimum required by law, but NCNB will implement only the minimum early withdrawal penalty.

Foundation grants award to Hotline

The Elizabeth City Foundation has awarded a \$2,000 grant to the Outer Banks Hotline to assist with the non-profit crisis counseling organization's planned expansion into the five-county Albemarle region this fall.

Hot line was established in June 1980 to help bridge the gap between people needing assistance and the limited resources available in this area.

Currently, Hotline's twenty trained volunteer peer counselors offer free and confidential short-term counseling on a nearly 24-hour basis to persons in Dare County.

Last month, with the help of a \$1,200 matching grant from the Outer Banks Community Foundation and local contributions, a toll-free extended phone line from Hotline to Hatteras was installed, making services more accessible to the people of Hatteras Island.

Nancy Griffin, Executive Director of Hotline, said she expects a similar toll-free phone line to be in place by late October which will extend telephone counseling, information and referral services to Currituck, Camden, Pasquotank, Perquimans and Chowan Counties.

Over the last three years, Hotline, sometimes described as an "emotional rescue squad," has handled calls concerning suicide, depression, rape, drug and alcohol abuse, family violence, problem pregnancy and sexuality, as well as generalized problems of transience.

For the last several months, Hotline has averaged over 100 calls per month and expects the numbers of calls to increase significantly with the addition of the new toll-free lines.

Hotline also acts as an information and referral link to other service providers in the area. In several recent cases, Hotline has worked cooperatively with Albemarle Hoeline, a crisis service for women who are victims of rape or spouse

abuse.

"Both agencies want the public to be more aware of the different kinds of help we can provide," Griffin stated. "Right now, Hotline is in the process of contacting agencies, civic, school and church groups throughout the Albemarle region to let them know about our services."

Griffin added that Hotline is always looking for new volunteers. "We're beginning to recruit and set up screening interviews now for another training session this fall."

Anyone interested in becoming a Hotline volunteer or arranging for a speaker should call the Hotline business office at 441-6066.

W. G. Gaither Jr., Chairman of the Elizabeth City Foundation, said the grant to Hotline was made possible by the generosity of the late Pauline Clark and that the Foundation hopes its assets will grow in value so that the Foundation can be of greater service to the community.

Cole announces plans to open new law practice in Hertford

On October 5, Janice McKenzie Cole was sworn in as an attorney licensed to practice law in North Carolina by Judge Herbert Smalls in the presence of Judge Herbert O. Phillips at the County Courthouse in

Elizabeth City.

Cole was introduced to the court by William T. Davis, an attorney practicing in Elizabeth City.

She moved to Hertford this year with her husband, James Carlton Cole, a native of Elizabeth City. Cole intends to open her office in Hertford, for the general practice of law.

Cole was formerly an Assistant United States Attorney in the Eastern District of New York. She was licensed to practice law in New York State after receiving her law degree from Fordham University in New York City.

She also holds a B.A. degree in government (which she received summa cum laude) and a Masters degree in public administration from John Jay College of Criminal Justice, part of the City University of New York.

Prior to entering the U.S. Attorney's Office, Cole held a wide variety of jobs which included two years as a police officer with the New York City Police Department.

While in the U.S. Attorney's Office

she prosecuted violations of the federal laws which included violations of the narcotic, immigration, copyright, postal, counterfeiting, interstate theft and agriculture laws.

In addition to being licensed to practice before the state courts in New York, Cole is also admitted to practice before the federal district courts in the Eastern and Southern Districts of New York and the United States Court of Appeals for the Second Circuit.

Ms. Cole's office telephone number is 426-8282.

Edwards named rep

Bonnie K. Edwards of Rocky Mount has been employed as Eastern Regional Representative for the North Carolina Affiliate of the American Diabetes Association. The announcement was made recently by Ellen Henson, Executive Director.

Prior to joining the ADA staff, Edwards, a Nashville native, was Office Manager of People's Bank West Office in Rocky Mount. She attended Hardbarger Business College and the University of North Carolina at Chapel Hill.

She has been active in community affairs, having worked on the YMCA Membership Drive, Heart Fund, and Rocky Mount Chamber of Commerce.

Edwards duties will include recruitment and orientation of volunteers, developing new chapters and assisting existing chapters, serve as liaison between chapters and the Affiliate, workshop coordinator, assisting in the development and implementation of programs and fund raising.

She will be servicing the Perquimans County area.

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119.50	10-00	DELSEY Bath Tissue Colors 6-Pack	24/4	11.10	9.00
119.50	10-00	DELSEY Bath Tissue Print 6-Pack	24/4	11.10	9.00
114.49	10-00	HI-DRY Family Napkins Colors	112/14	12.30	10.00
124.50	10-00	HI-DRY HUGOBOS Heavyweight Napkins 14"	12/14	10.39	9.00
124.50	10-00	HI-DRY HUGOBOS Daytime Napkins 14"	12/14	10.39	9.00
124.50	10-00	HI-DRY HUGOBOS Twofold Napkins 12"	12/14	10.39	9.00
131.50	10-00	HI-DRY HUGOBOS Soft Touch Daytime Napkins 4 1/2"	4/48	36.79	33.00
131.50	10-00	HI-DRY HUGOBOS Soft Touch Twofold Napkins 2 1/2"	4/36	36.79	33.00
100.70	10-00	HI-DRY Super Dry Handkerchiefs 200	2/20	51.79	48.00
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103.80	10-00	HI-DRY Super Dry Twofold Napkins 12"	10/100	10.99	9.99
104.84	10-00	HI-DRY Facial Tissue Colors 175"	36/175	5.00	4.00
104.84	10-00	HI-DRY Facial Tissue White 175"	36/175	5.00	4.00
102.50	10-00	HI-DRY Facial Tissue White 500"	24/500	11.20	9.00
104.84	10-00	HI-DRY Soft Touch Facial Tissue Print 100"	36/100	5.93	4.00
104.84	10-00	HI-DRY Soft Touch Facial Tissue Colors 100"	36/100	5.93	4.00
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