

THE PERQUIMANS WEEKLY

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Hertford, Perquimans County, N.C., Thursday, December 29, 1983

25 CENTS

Annual N.C.-Va. Crop Conference scheduled

On January 19, the 3rd Annual Virginia-North Carolina Field Crop Conference will be held in Virginia Beach at the Virginia Beach Pavillion, located at the east end of Rt. 44 near the oceanfront.

An excellent program has been planned. Dr. Billy Caldwell, Head of the North Carolina State University Soil Science Department, Raleigh, will preside during the morning session.

Mayor Louis Jones of the City of

Virginia Beach will open the Conference with the Welcome and Opening Remarks. Dr. Harold Coble, Weed Specialist with the North Carolina State University Crop Science Department, will speak on "Low Volume Rate Decisions When Applying Herbicides with Crop Oils."

Dr. John Clapp of Allied Chemical Company, Morristown, New Jersey, will talk on "Fertilizer Application Rates for Corn." "Nematode Control

in Corn and Soybeans" will be discussed by Pat Phipps, Extension Plant Pathologist, Tidewater Research and Continuing Education Center, Virginia Tech, Suffolk, Va.

Concluding the morning session will be Mr. James A. Gallman, Representative, Stauffer Chemical Company with a special audio-video presentation titled "The Stewards of the Soil."

Dr. Thomas B. Hutcheson Jr., Head of the Virginia Tech Agronomy

Department in Blacksburg, will preside during the afternoon sessions. Two keynote addresses will be made.

Virginia Tech Professor Dr. Wayne Purcell of the the Agriculture Economics Department will give a "Market Outlook for '84."

He will be followed by Mr. Charles H. Harvey, Senior Vice-President of People Bank, Rocky Mount, North Carolina, who will speak on "Financial Considerations for the Farm Economy."

A brief break will then be held and farmers wanting in-depth information on particular matters of interest will have a choice of attending one of three 45 minute workshop sessions.

Mr. Billy Smith, Area Representative for Kelley Manufacturing Corp. Suffolk, Va. will speak on "Adjusting and Matching Tillage Equipment to Machinery." "Liming Options and Early Season Nutrient Deficiency Diagnosis" will be discussed by Dr. George Hawkins, Virginia Tech Extension Agronomist, Soil Fertility.

Dr. Robert Sowell, Assistant Professor of Agricultural Engineering at North Carolina State University will talk on "Computer Software for the Farm."

The Conference trade show will feature over 60 exhibits from all phases of the agricultural industry.

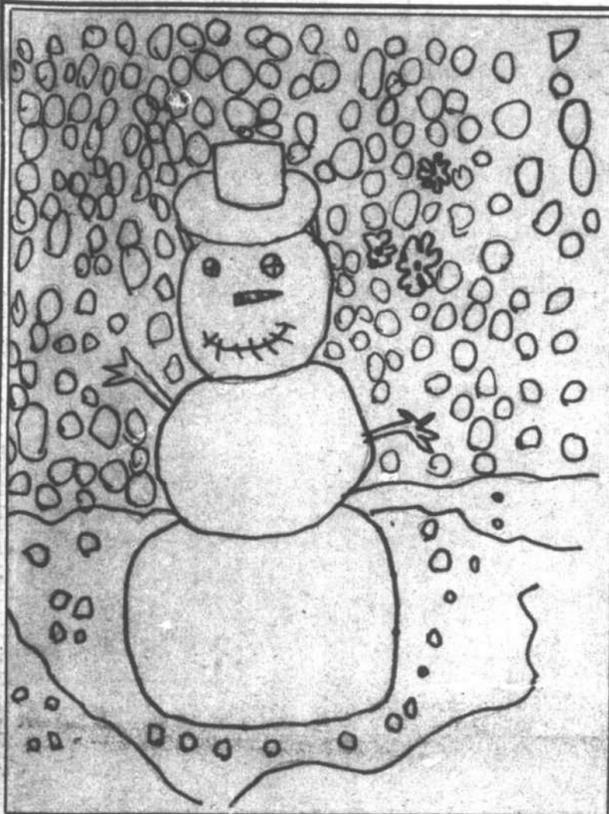
The meeting portion of the program will be held in the new 1,000 seat Pavillion Theatre. The sound

system is excellent and the seating quite comfortable. Virginia farmers can be recertified for the Private Pesticide Applicators Category by attending this meeting.

Tickets are free but farmers must have a ticket in order to enter. The first 500 people to register at the door will receive a free lunch.

The exhibits will open at 8:30 a.m. and coffee will be served. The regular scheduled program will conclude at 2:30 p.m. with optional workshops ending at 3:30 p.m.

The Conference is being sponsored by the Virginia Cooperative Extension Service and the North Carolina Cooperative Extension Service in cooperation with area Agribusinesses, the Virginia Farm Bureau Federation and the North Carolina Farm Bureau Federation.



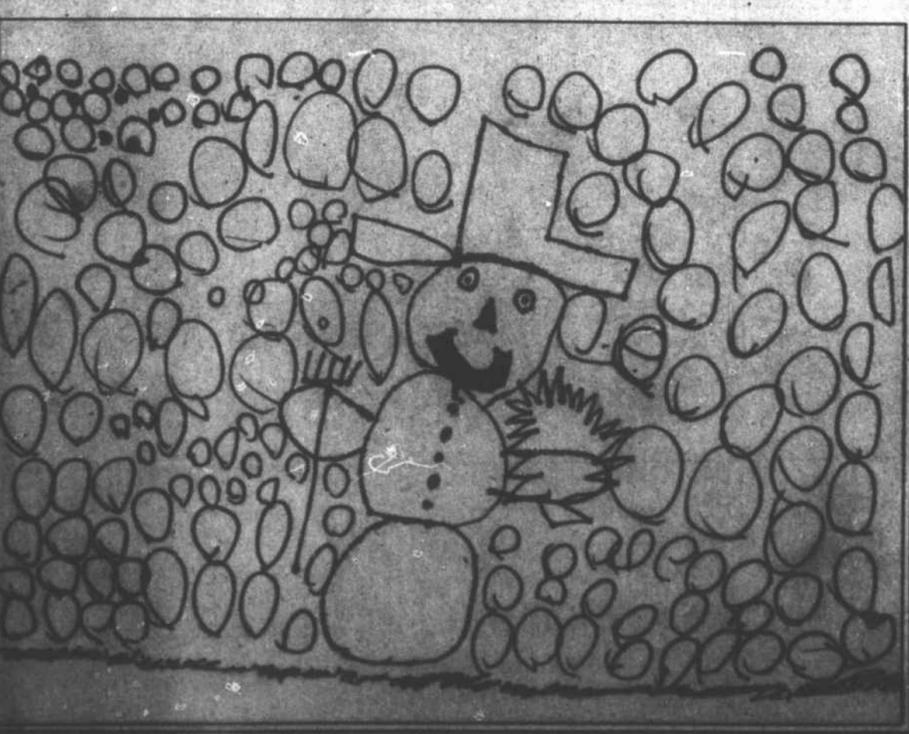
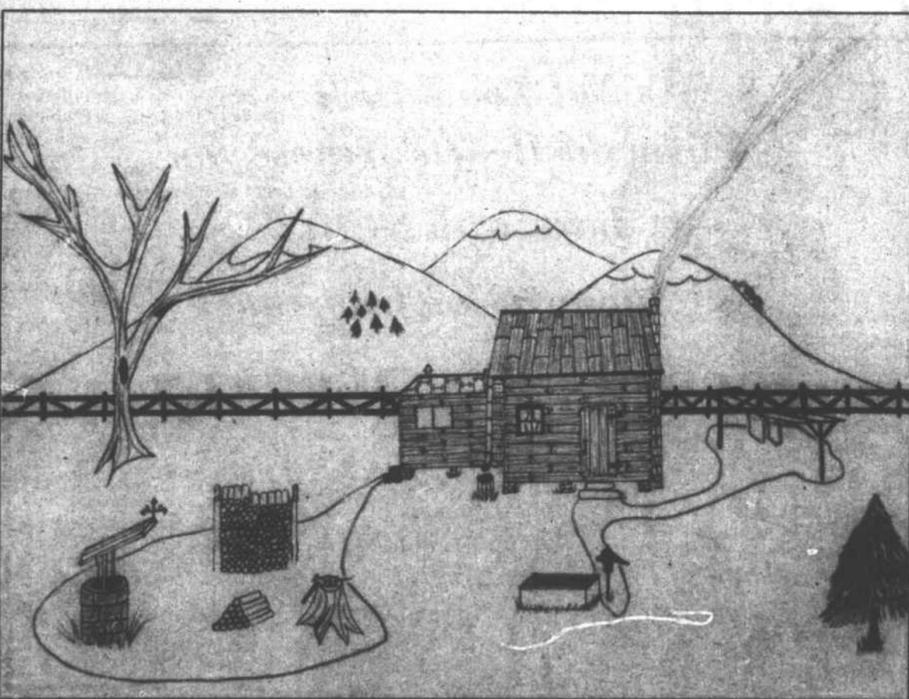
Holiday Art

This week's theme for the Holiday Art Contest sponsored by the Perquimans County School System features the topic of "Wintertime."

The top drawing is by Scott Turner of the second grade at Central Grammar School.

The middle drawing was done by Ben Cullipher an eighth grade student at Perquimans Union School.

The bottom drawing is by Susan Ellen Roberts of Central Grammar School's Kindergarten.



NCNB to introduce Electron bank card for use in 1984

NCNB National Bank plans to introduce a new bank card early next year that will allow customers to make purchases electronically through merchant point-of-sale terminals and to access their bank accounts through automated teller machines worldwide.

The new card is the Electron Visa card, the first of its type issued for worldwide use.

"This new card will combine three types of computer technology that will allow it to be used in the electronic systems of banking, retail and supermarket industries," said Winton R. Poole, NCNB marketing executive.

The three technologies on the back of the card are the magnetic stripe used by automated teller machines, Optical Character Recognition symbols used by retail stores and Universal Product Code bars used by supermarkets.

Each of the technologies will be used to carry numbers identifying customer accounts and allow the card to be used for electronic transactions.

"The Electron card will initially be

used in automated teller machines, but eventually will be expanded to millions of merchant outlets where it can be used to replace check or cash," Poole said.

When the Electron card is expanded to retail outlets, computer systems will be used that can automatically authorize or decline purchases in seconds.

Authorized purchases will be paid for through electronic transfer of funds from the customer's bank account to the store's.

"The advantages to customers of point-of-sale transactions will include faster check-out lines and elimination of the need to write checks," Poole said.

"Electronic transactions will also help hold down costs of banking, which also benefits customers in the long run."

Pilot tests for the Visa Electron card for point-of-sale transactions are planned for participating banks in Ohio, Florida, Oregon and Washington, D. C. These tests will gradually be expanded to more markets as card issuers complete negotiations with major retailers. Poole said NCNB is considering

conducting a pilot test, but that no definite plans have yet been made.

NCNB will initially issue the new Electron Cards to its customers who have NCNB 24 cards, which are currently limited to automated teller machine use.

Other customers who don't have NCNB 24 cards will be able to apply for the Electron card after it is available next year.

The Electron Card can be used in NCNB 24 automated teller machines and in machines in the Visa automated teller machine network and the Visa Travel Network. The Visa Travel Network consists of free-standing cash dispensers at major transportation and tourist attractions.

NCNB is a member of the Visa Travel Network and the Visa Automated Teller Machine network, which are to begin operation in 1984.

The NCNB Visa Electron card will be \$5 a year, the same charge currently applied to the NCNB 24 card, Poole said. The card's design will include a stylized "e," which will also appear in the stores of merchants accepting the card through point-of-sale.

North Carolinians to receive Federal tax forms this week

Almost 3.4 million North Carolinians will receive their 1983 Federal tax form packages during the week of December 27, the Internal Revenue Service has announced.

Each recipient will receive the type of form he or she filed last year, the IRS said. However, filing a different form may be beneficial this year due to some changes.

For instance, the 1040A, called the short form has been extended to four pages, which allows the taxpayer to claim certain adjustments, credits, and deductions formerly required to be filed with the 1040 long form.

A taxpayer may now file the 1040A and still claim the Individual Retirement Account adjustment, the deduction for a married couple with two wage earners, tax credit for child or dependent care, and up to \$25 in charitable contributions.

Deductions for other expenses must be claimed on Schedule A and B and filed with the 1040.

Glenn Jones, IRS Public Affairs Officer, said, "Last year, about 375,000 North Carolina taxpayers filed the 1040A, but with the new provisions, we expect that to increase this year.

The longer form will not increase the waiting time for a refund significantly, but it will be a real plus for people who do not have large amounts of such expenses as

medical, interest, and contributions."

In 1984, because April 15 falls on a Sunday, taxpayers will have an extra day or until midnight on the 16th of April to file their tax return.

The Federal tax package has two

sets of the basic forms and schedules so the taxpayer may use one to compute the tax and keep the other to fill in neatly for mailing in.

The 1040A and 1040EZ forms are contained in the same package, the IRS said.

Loan program to be reinstated by FmHA

The Farmers Home Administration, will resume making economic emergency loans by the beginning of next year, according to FmHA County Supervisor Melvin E. Howell.

"Economic emergency loans are designed for farmers who are in a cost-price squeeze or face other financial difficulty beyond their control," Howell said.

"In other words, the loans are for a financial emergency rather than a natural disaster such as a drought or flood."

The economic emergency of "EE" program was in operation from 1978 to 1981. The program expired in 1981 but was later reauthorized by Congress. It is being reopened under an order by the U.S. district court in Washington, D. C.

"Under the program, loans will be available to farmers who are suffering an economic emergency

through no fault of their own. They must show that they have tried unsuccessfully to get a loan from another source before coming to FmHA."

"They must show that they have the cash flow necessary for the repayment of the loan, depending on the use of the funds. The funds can be used to finance 1984 crop production, to refinance delinquent farm and family operating debts and related uses," Howell said.

The interest rate for direct loans fluctuates with the cost to the government of borrowing money. The interest rates for guaranteed loans, which are made by commercial lenders and backed by the government, are negotiated between the borrower and the lender.

Applications for economic emergency loans will be available at the FmHA county office located at the ARPDC Building, Hertford, North Carolina 426-5733 or 426-5734.