

# THE PERQUIMANS WEEKLY

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photo by Gina Jepson

## Serene and beautiful!

The Perquimans River remained relatively calm Monday despite gale-like conditions in the area. White caps could be seen on the water, but for the most part the river appeared serene and beautiful.

## Financial options for financially stressed farmers

By JACK R. WARD  
Area Assoc. Ext. Agent  
Farm Management

This is the third article in a 4 part series on the Financial Crisis Facing Farmers here in Perquimans County.

Earlier articles have dealt with the facts that financial problems for farmers are a reality and with ways of dealing with stress. We shall now look at some of the options a farmer may have to remedy or at least to lessen the intensity of his financial dilemma.

The first step in this process is to define the problem. That is, he must analyze his financial situation to determine what events or lack of events may have caused him to be in his situation. In order to do this he might ask himself the following questions:

1. How much do I owe?
2. How much do I own?
3. What time limits are placed on when I am to pay?
4. How much more do I have to make to be able to pay up?
5. Can I make any more money than I am now?

6. Am I doing the best job I can with my farming operation?
7. Can I cut back on operating or living expense?
8. Should I change the mix of my crops (more peanuts, less corn, include a vegetable crop, take out a crop that is a loser, etc.)?
9. Will getting bigger or smaller help?
10. Can I move some of my debt to longer terms?
11. Would reducing the interest rate allow proper repayment?
12. If my debts could be reduced could I make it?
13. Would a part time job help be the answer?

This list of questions could go on and on. Answers to these and other questions would determine what methods could be used to work out of this financial dilemma. A partial list of potential alternatives would be as follows:

1. Change operation by increasing or decreasing size (remember—get better before getting bigger).
2. Sell assets to reduce debts and consider renting.

3. Rent more land to better justify equipment investment (careful attention must be paid to this option).
4. Consider custom work with your equipment.
5. Reduce operation and seek employment outside the farm.
6. Ask your wife to work outside the farm.
7. Move short term obligations to longer terms.
8. Seek different source of money with lower interest rates.
9. Make every effort to reduce operating inputs without reducing yield potential.
10. Learn to market for a profit consistently (hedging).

If your problems are beyond the remedies listed above then you may have to consider more severe forms of action.

Go to your creditor and explain your situation and ask for his help. Suggest a reduction in current payments and ballooning the principle at a later date or maybe forgiving part of the principle. Should you find no relief in this manner, you may have to consider one of the chapters under the

bankruptcy code. In fact, due to current financial situations on the farm a new chapter has been designed specifically for family farmers, Chapter 12. If, after an analysis has been completed and Chapter 12 will not work due to valuation, term, rate or feasibility, then you may have to consider Chapter 7 or total liquidation and look ahead to some other way of making a living. These are hard choices and create great stress in both the decision making and follow through. You will probably need help during these times but have problems in asking for it. The purpose of this and earlier articles is to make you aware that you are not alone and that a helping hand is yours just for the asking. As awkward as you may feel in asking for help, it does not compare with seeing someone hurting and knowing you could help but fearing to offer because of how it might seem. Help your friends help you, reach out and ask.

The Fourth and final article in this series will be entitled "Back to the Basics".

## Perquimans County Committee of 100 holds annual meeting

The Perquimans County Committee of 100 held their annual meeting on Monday, February 2nd. The meeting was held at Angler's Cove Restaurant at 7 p.m.

Members and guests were welcomed by Mr. Gregory Terranova, and Mr. Dennis Terry of the Albemarle Commission was the speaker for the evening.

Mr. Terry, Industrial Developer, Albemarle Commission, highlighted various programs offered by the Albemarle Commission, and described some of the Albemarle Commission's duties.

The Perquimans County Committee of 100 also elected four new members to the Board of Directors. The four new members elected in 1987 to the board of directors are Henry Carney, owner and operator of Angler's Cove Restaurant, David Carter, Assistant Vice President, North Carolina National Bank, Erie Haste, owner and operator of Hertford Hardware, and Mrs. Shirley Perry, Agro-Business. They join Ben Berry,

Vice President and Assistant City Executive, Peoples Bank and Trust Company, Hal Byrum, Vice President of Operations, Don Juan Mfg. Company, John Christensen, owner and operator of Darden's Dept. Store, Gregory Terranova, co-owner-operator of Apricot, Inc., and Charles Ward, owner of Dixie Auto Parts who were previously serving on the board of directors for the Perquimans County Committee of 100.

Ex-officio directors for the committee of 100 are Randy Keaton, Perquimans County Manager, Welly White, Chairman, County Commissioners, Lloyd Ray Morgan, Mayor, Town of Winfall, Bill Cox, Mayor, Town of Hertford, Mary Harrell, Perquimans County Chamber of Commerce, and Jewel Hollar, Holiday Island Association.

The Perquimans County Committee of 100 is a group of businessmen and concerned citizens who are working to promote industrial development in Perquimans County.

## Commissioners discuss upcoming jail expansion

Area County Commissioners gave the go ahead Thursday to expansion of the Albemarle District Jail.

Members of the Albemarle District Jail Commission met with commissioners from Camden, Pasquotank, and Perquimans Counties Thursday evening in Elizabeth City to ask for their support of the jail expansion project. It is hoped that expansion of the jail will eliminate current overcrowding.

Alphonso Nixon, Chairman of the Albemarle Jail Commission, told area commissioners that the jail commission was seeking the green light to begin the search for an architect for the project. "We would like you to go back to your counties and make a resolution giving us the go ahead to start searching for an architect for expanding the jail," said Nixon.

Members of the jail commission reported that at certain times there have been as many as ten people sleeping on the floor at the jail, and they added that numbers continue to rise due to the change in the laws especially the drunk driving laws.

Nixon and other members of the Commission stated that they feel fortunate that no prisoners have fallen them on the overcrowded conditions which now exist at the jail.

Pasquotank County attorney, Herbert Mullen, stated that the jail commission is open for law suits stem-

ming from current conditions. "All someone has to do is be stepped on, and they'll sue the commission and anyone else they can think of to sue," said Mullen.

The present jail facility was constructed in 1972, and is located off Hughes Blvd. It is designed to house 46 prisoners, and six cells are set aside to accommodate women prisoners.

The proposed expansion project for the jail calls for sixteen additional cells and a jailor's station to be added to the existing facility.

No cost figures were reported by the commission. Cost figures will come from the architect hired for the project.

Funding for the project must still be ironed out, and according to the commission members state and federal funds are limited, and may not even be available for the project.

Pending formal approval by the counties, the expansion costs will be shared on a pro rata basis. Each county's share will be based on population, and according to Pasquotank County Commissioner, Bill Owens, Pasquotank County has already earmarked \$112,000 dollars for the project.

## Town approves ordinances

The Hertford Town Council met Monday night and approved two new ordinances for the town of Hertford.

The first ordinance deals with the mowing and trimming of grass from lots within the city limits.

The ordinance states that if a lot in the town becomes excessively overgrown with weeds or grass that the town may enter the premises and cut the grass or weeds. It also states that the town may tax the land owner with the costs of removal and fine them a \$10.00 civil fine.

The second ordinance deals with pick up of tree limbs and debris. It states that the town shall not be responsible for pick up of tree limbs or any other debris from trees over four inches, it states that the town may be contacted to remove same after it is trimmed but there shall be a charge of \$25.00 per hour per truck and man for doing so.

The ordinance also goes on to say that the town shall not be responsible for clean up after any construction materials left on the street, and that contractors doing the work have an obligation to remove those materials.

The town will also no longer be responsible for pick up of refrigerators, cookstoves, bathroom fixtures, or any other large, bulky or unwieldy debris unless notified and ask to do so by the owner. The ordinance further states that the town will charge a minimum fee of \$25.00 to pick such items up.

Any violation of this ordinance will carry a fine in the amount of \$10.00.

The town council also voted to have Mayor Bill Cox draw up a resolution honoring Margaret Cash, retired owner and operator of the Hertford Cafe, for years of service to the community.

There being no further business the meeting was adjourned.

## Turner selected for district band

David Ziemba recently announced that Renee Turner, an 8th grader at Union School, was named to the all district band.

Renee plays the clarinet. All members of the district band participated in a band clinic held February 6th at ECU in Greenville.

## High school students take second in local quiz bowl

On Wednesday, February 4th, members of the Perquimans County High School Quiz Bowl team traveled to Creswell to compete in Quiz Bowl 1987.

The Perquiman's team made up of Calvin Hobbs, Capt., Alan Kirby, Bob Luke, and Stuart Rayburn did very well, but for the second consecutive John A. Holmes High School of Edenton edged past Perquimans for the win.

Perquimans High School was undefeated and lead the competition going into the last round, but Holmes High School beat them twice to clinch the match and advance to the district competition.

Quiz Bowl competitions were started in the state of North Carolina in 1978, and in 1981 Pettigrew Regional Library became involved with the quiz bowl program. The library now sponsors the program which is conducted throughout the state.

Local students compete annually at quiz bowl competitions which are held at different high schools throughout the region. The local region includes Creswell, Plymouth, Columbia, Edenton, and Perquimans high schools.

Quiz Bowl competitions are designed to give students with a flair for academics a chance to become state champions, a chance that before was only available to student athletes.

The quiz bowl competition also gives local libraries a chance to in-

teract with the school systems, and the local community.

Teams from the high schools are made up of four members, and from two to four alternates. Teams practice prior to the competition for several months, and the actual competition begins in February. The state championship is held sometime in April.

Questions for the competition are selected randomly, and cover a broad range of topics including politics, history, science, literature, and religion. The questions also vary in their degree of difficulty.

Each quiz bowl game consists of three rounds. The first round questions are worth ten points each, and are answered by individual members of each team in a rotating order. Second round questions are worth 20 points and are answered individually, and third round questions are worth 30 points. Team members may consult with each other regarding answers during the third round of the game. If a team misses a question during any round of competition the question is referred to the other team for one-half credit.

Quiz Bowl is based on double elimination from the tournament, and provides team members with a challenge.

Wednesday's victory moves Edenton into the district level of competition. The district competition will be held in Wilson on March 7th.

## Council approves sale of town fire truck

The Winfall Town Council met Monday evening and accepted a bid for the Winfall Fire Department's pumper truck.

Two bids were received on the pumper truck, and councilman voted to accept the highest bid of \$601.00 dollars from a gentleman at Holiday Island.

The pumper truck has been in use by the Winfall Fire Department since

1968, and was recently replaced with a truck purchased from Perquimans County.

The Winfall Council also voted to put into service a van donated by North Carolina Power. The van will be used as an equipment vehicle by the fire department.

There being no further business the meeting was adjourned.



photo by Gina Jepson

Members of the quiz bowl team are pictured above as they battle Plymouth High School. They defeated Plymouth, but later lost to John A. Holmes High School of Edenton.

## Food assistance program to continue

RALEIGH—Governor Jim Martin, Human Resources Secretary Phillip J. Kirk, Jr., and Agriculture Commissioner Jim Graham, said today the state will not allow the discontinuation of the Temporary Emergency Food Assistance Program.

"We do not intend to let this important food program end," Governor Martin said. "I have written to President Reagan and the U.S. Department of Agriculture Secretary Richard Lyng requesting the restoration of the TEFAP administration funds, and I will seek alternate funding sources if federal relief is not forthcoming."

On January 14, 1987, the U.S. Department of Agriculture (USDA) notified the N.C. Department of Agriculture that administrative funds for the Temporary Emergency Food Assistance Program (TEFAP) were being reduced 29 percent for the second

quarter of the federal fiscal year (January-March 1987), and eliminated for the final two quarters (April-September 1987). TEFAP distributes USDA-donated commodities such as cheese, butter, instant milk, and rice to low-income North Carolinians through 101 Emergency Feeding Organizations throughout the state.

"The recipients of this assistance cannot qualify, in some instances, for food stamps," Kirk said. "This group includes the elderly, laid-off textile workers, drought-stricken farm workers, the underemployed, and others who have lost their jobs."

North Carolina is currently allocating approximately \$1.3 million in TEFAP administrative funds for the distribution of products valued at \$15.5 million.

The administrative funds provides staff, distribution, and storage costs at state and local sites, according to Commissioner Graham. He added, "The loss of these federal funds will deprive the needy of food and adversely affect the state's economy."

Secretary Kirk and Commissioner Graham have enlisted Governor Martin's support and have requested funding from the contingency and emergency fund or alternate funding sources if federal funds are not restored. Initial estimates indicate the need for approximately \$500,000 to continue administrative funding through the end of the state fiscal year (June 30, 1987).

"Secretary Kirk, Commissioner Graham, and I are committed and optimistic about finding alternative ways to continue this important program," Governor Martin said.