

Business

Tate retiring from Home Federal

Thomas A. Tate, Sr., President of Home Savings, announced today that he will retire from active management of Home Savings Bank on December 31, 1992 following a 33-year career with the bank.

Tate graduated from Appalachian State University in 1957 and joined the late Hunter

Patterson as Home Savings' third employee in 1959. He has served Home Savings in many capacities but has served as its President and Chief Executive Officer since 1977.

Mr. Tate is active in Kings Mountain Baptist Church and

Kings Mountain Rotary Club, serving as secretary-treasurer for many years. He served on the Board of Directors of Kings Mountain Hospital for 20 years.

Tate stated, "the thrift business has been a wonderful challenge these past 33 years. To be in a position to help people buy a home and

to encourage them to save for the future has been fulfilling. I have made many friends over the years."

Mr. Tate will remain active on the Home Savings Board of Directors and the parent company, Security Capital Bancorp, Board of Directors.

Nancy Scism to manage Home Federal

Thomas A. Tate, Sr., President of Home Savings, announced today that Nancy S. Scism has been elected as Executive Vice President and managing officer of Home Savings Bank effective December 31, 1992.

Mrs. Scism has been with Home Savings for 29 years and has served the company in many different capacities.

Mrs. Scism is the daughter of the

late Charles and Willie Spearman. She grew up in Kings Mountain, graduated from Bethware High School, and joined Home Savings in December 1963, as teller. Previously employed by First Union National Bank, she has completed bank and savings and loan courses through the Institute of Financial Education. She served on Home Federal's Board of Directors since 1981, and currently

serves on the United Fund Board of Directors.

She is married to Charles Scism and they have two grown children, Charlotte and Philip, and one granddaughter. The family is active in Bethlehem Baptist Church.

Mrs. Scism regards the thrift industry as the "happiness business." "We pay interest on depositors' savings and that makes them happy; we use the savings to lend to

customers in our community to build or purchase a home and that helps the borrower and the community; and, the organization makes a profit which makes the stockholders happy."

Tate praised Mrs. Scism for her commitment and dedication to Home Savings and to the community of Kings Mountain.

Bank to upgrade ATMs

First Citizens Bank announces that it will perform a computer system upgrade that will affect all First Citizens automated teller machines (ATMs) statewide on Saturday, Dec. 12 and Sunday, Dec. 13, causing a temporary interruption of services.

The maintenance is scheduled to occur between 10 p.m. on Saturday and 4:30 p.m. on Sunday, according to Jerry Wood, senior vice president and systems operations manager. The upgrade is designed to expand the capabilities of the system by increasing the central computer's ability to process transactions. Customers will not be able to use their ATM cards at First Citizens machines during those hours. Regular service is slated to resume after 4:30 p.m. on Sunday.

Customers who must utilize an

ATM at another financial institution during that time may take their transaction receipts to any First Citizens location during regular business hours for a refund of any additional ATM service charges incurred between the designated hours. Quest and Senior Quest customers may use ATMs at other institutions at any time with no service charge.

Wood says that the upgrade is intended to ultimately improve customer convenience by ensuring consistent transaction processing. "We appreciate our customers' patience as we work for enhancements in our system that will allow us to serve them better," he says.

First Citizens operates 157 ATMs across North Carolina. The bank serves the state with 321 offices in 170 cities and towns.



WINS TURKEY - Clarence Spratt, right, was winner of a recent drawing for a turkey at Bridges Hardware in Kings Mountain. Making the presentation is store employee Charles Beachum.

Employees, customers support Food Lion

In a united effort to protest against a recent ABC-TV "PrimeTime Live" program's allegations, thousands of Food Lion employees, joined in many cases by customers, have held rallies and marches in several states to show their support for the supermarket chain.

Since the November 5 airing of a "PrimeTime Live" segment raising allegations of food mishandling and sanitation problems by company employees, Food Lion workers have held 23 separate rallies in North Carolina, Virginia, Florida, Tennessee, Texas, Oklahoma, and Delaware, involving thousands of participants. One rally in

Oklahoma City included a march on the state capitol.

The rallies, organized by workers, signaled their contempt for the charges by ABC, as well as a universal belief that the United Food and Commercial Workers union played a substantive and contributing role in the show's development.

"Ever since that show went on the air, our employees have become increasingly closer. And I've noticed a similar feeling among our Food Lion customers; many of them came out to the rallies, too," said Tina Britt, manager of a Salisbury Food Lion store.

"These impromptu and spontaneous events symbolize the underlying principle which has made Food Lion successful," said Vince Watkins, Food Lion's vice president of government affairs. "Food Lion is a great company, not simply because it is growing and creating more American jobs and providing consumers with quality products at competitive prices. Food Lion's success is in its people, who bring to the company a spirit of camaraderie, hard work and enterprise."

Food Lion President Tom E. Smith expressed his pride in the employees' support. "We are proud

of our company, proud of our employees," he said. "We serve quality products in quality stores. If we ever find any problems, in any of our stores, at any time, we fix them...We always have, and always will."

Many of the rallies have drawn widespread community support. At corporate headquarters in Salisbury, company officials reported sales and stock prices had returned to normal within days of the airing of the "PrimeTime" show, and consumers have indicated their support for the grocery chain by an 8-to-3 positive ratio through their phone calls and letters.

Unemployment rate is up

Ann Q. Duncan, Employment Security Commission chairman, announced today North Carolina's seasonally adjusted unemployment rate went up in November, going up .4 percent from 5.5 to 5.9 percent.

November's unemployment rate compares to a rate of 5.7 percent in November, 1991. North Carolina's rate remains below the U.S. rate, which went down by .2 percent in November from 7.4 to 7.2 percent. ESC analysts consider 5 percent near full employment.

"When it looks like the economy is improving you usually have a lot more folks going back into the work force looking for a job," said Duncan. "It appears that's what happened in November. We continue to have some small job growth, but not enough to keep up with the

demand."

The U.S. Department of Labor figures for November show North Carolina's labor force at 3,541,000 compared with 3,519,000 in October and 3,468,000 in November 1991. There were 3,332,000 North Carolinians employed in November, compared with 3,326,000 in October and 3,272,000 in November 1991. There were 209,000 North Carolinians unemployed in November, compared with 193,000 in October, and 196,000 in November 1991.

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