

NOTICE

The Special Board of Equalization and Review for Iredell County will meet in the Conference Room, Iredell County Government Center Annex Building, Statesville, N.C., on April 1 and April 15 at 12 noon to equalize and review the property on the tax assessment roll for the year 1991. All appeals to the Board must be scheduled by appointment, and notice of appeal must be completed for each parcel to be discussed. Appointment and forms may be obtained from the County Assessor's office. Date for adjournment will be April 29, 1991, at 7:00 p.m. Earlier or later adjournment will be advertised.

Lois K. Troutman, County Assessor

FmHA Program Underway To Help Farmer Credit

The Farmers Home Administration is launching a new program to help local farmers obtain credit from local lenders, according to Robin Hampton, FmHA county supervisor for Iredell County.

Known as the Interest Assistance Program, it provides strong incentives for commercial lenders to make loans to farmers who otherwise would not qualify. Under the new program, FmHA will pay up to four percentage points of interest for farmers to help them qualify for FmHA guaranteed loans.

"If a creditworthy farmer can't cash flow with a guaranteed bank loan at regular interest rates, we can pay part of that interest for him until he can," Hampton said. The percentage of interest FmHA will pay depends on the financial condition of the farmer. FmHA will pay only the number of points necessary to help the farmer cash flow with a small reserve.

An FmHA guaranteed loan is made by a bank, PCA, or other

lender with an agreement from FmHA that if the loan goes bad, FmHA will compensate the lender for up to 90 percent of its loss.

"That guaranteed plus the new interest assistance," Hampton said, "should greatly increase availability of farm credit through the private sector."

"The program, made law in late 1980, was on a fast track so as to assist farmers in time for the 1991 planting season," Hampton added.

According to Hampton, the level of interest assistance will be adjusted each year, based on a review of the borrower's need for contained assistance. In addition, a borrower must be able to project a positive cash flow, including a 10 percent debt service reserve to qualify for assistance. This is the same rule for guaranteed farm loans not receiving interest assistance.

Additional details about the Interest Assistance Program can be obtained from the FmHA county office at 201 Water Street in Statesville.

Alcohol-Drug Information

By BILL WEANT

Tri-County Mental Health Center

About 90 percent of high school seniors and 50 percent of seventh graders in America have tried alcohol according to current statistical information. The percentage of regular users of alcohol is only slightly lower - 70 percent of seniors. This is an issue causing concerned parents to ask why teenagers drink and what they, as parents, can do.

The reason teenagers drink is fairly well agreed upon by professionals. The consumption of alcohol is socially acceptable and alcohol is readily available in our society. Although North Carolina law makes it illegal for anyone under 21 to buy or use alcohol, teens have no problem getting it. Teens may get a friend to buy it, use a false I.D. or use their parent's supply at home.

Not only is drinking acceptable among their peers, but adults are often so relieved that their child is not using other drugs that they show no disapproval of the drink-

ing. They may not be happy that their teenager is impaired, but their reaction often leans more toward relief that other drugs are not involved, and young people sense this very quickly.

If you are a parent, it is important to remember that children learn their drinking attitudes and behaviors from their parents and other adults. Children notice things at an early age. Behavior is a result of our attitudes.

Parents should learn about alcohol and chemical dependency and hold open discussions with the children. Talk to other parents about the activities in which your children participate. Find out what is going on in your child's world. As you become knowledgeable about chemical dependency and what's happening with other parents and teenagers, you can be more effective in helping your child make healthy, responsible decisions about alcoholic beverages.

In the process you may feel better about your role as a parent when you take some positive action concerning teenage drinking. (This series is prepared by Bill Weant, substance abuse education consultant with Tri-County Mental Health Center at 132 West Statesville Ave. If you have a question concerning alcohol or other drugs, phone 663-3599.)

Amish Items Sale At NC Fairgrounds

Amish quilts and crafts from Lancaster County, will be on sale at the N.C. State Fairgrounds April 19 from noon to 8 p.m. and April 20 from 9 a.m. to 5 p.m.

The fairgrounds is one of 10 locations nationwide where sales will be held this year. Other locations include Santa Monica, California, New York City and Phoenix, Arizona.

Jane Benton, owner of Amish Country Quilts and Crafts, collects handmade wall hangings, pillows, rugs, furniture, dolls, toys, books and quilts from her Amish friends and neighbors. Benton said it gives her great satisfaction to help the Amish at a time when their family farms are disappearing.

"The Amish quilt sale is one of many impressive attractions at the N.C. State fairgrounds," N.C. Agriculture Commissioner Jim Graham said. "I'm especially interested in this event because small family farmers are helped by the sales, and they need all the help we can give them now with small farms disappearing all over the country, including North Carolina."

The quilt and craft sale will be held in the Governor Holshouser Building, a round building towards the west end of the fairgrounds.

According to Benton, most of the items at the sales are made by the "Plain Sects," the Amish of Lancaster County who live on family farms. Benton said the extra income for the families helps keep the farms running.

Benton said she knows of no shop in Lancaster County that carries the number or variety of quilts and crafts that her Amish sale has.

Cost-Cutting Doesn't Have To Lower Quality Of Service

This material was written by Dr. Larry McGeehan, vice president for development and professor of religion at Wofford College. It was provided free to newspapers by the Spartanburg, S.C. School.

Governor Ned Ray McWhorter in Tennessee is setting the nation an example of political courage and good sense. A fiscal conservative in state government for nearly 20 years, he has squeezed every dollar received for all it is worth without embarking upon major new public programs.

During these years, as speaker and now as governor, McWhorter has been exposed to all tax ideas and practices in the other states and has been cautiously moving his state toward remedies for its own inadequate revenue base.

In 1928, Phillip Lindsay, a Princeton who was the new president of the University of Nashville, spoke on "The Cause of Education in Tennessee." He counseled: "Employ teachers qualified to govern and instruct children in the best possible manner. Pay them according to their merit. Pay any sum necessary to command the services of the best and most accomplished teachers. Parsimony in this particular is not only impolitic; it is mean, it is absurd, it is ruinous. Better have no teachers, than to have incompetent, immoral, lazy, passionate or indisciplined ones; however they may be procured. Now if there be anything on earth for which a parent ought to feel disposed to pay liberally it is for the faithful instruction of his children. Compared with this, every other interest vanishes like chaff before the wind. It is less than nothing. And yet, unless the world has suddenly grown much wiser, there is no service so grudgingly and so pitifully rewarded. The consequence is what might have been expected. . . . Until school keeping be made an honorable and a lucrative profession, suitable teachers will never be forthcoming in this free country."

Similarly, in South Carolina in 1853, President James Thornwell of South Carolina College wrote Governor Manning about public education: "Comparatively, public education is cheap, as general intelligence contributes to general virtue, and general virtue diminishes expenditures for crimes. It is cheap, as it develops the resources of the country and increases the mass of its wealth. It is not labor, but intelligence, that creates new values, and public education is an outlay of capital that returns to the coffers of the State with an enormous interest. Not a dollar, therefore, that is judiciously appropriated to the instruction of the people will ever be lost. The five talents will gain other five; and the two talents other two, while to neglect this great department of duty is to wrap the talent in a napkin and bury it in the bowels of the earth."

Very little has changed in the 165 years and 138 years since Lindsay and Thornwell made their impassioned appeals for public schools. The urgency upon the legislatures of the states, and upon the nation, to face up to the hard problems of financing properly this noblest public service in the land has never gone away.

There has always been inequity in educational support from the state and federal governments in our southeastern states when contrasted with financing of education in the north and east.

Not only are our southern states not spending as much per student as elsewhere, we as citizens are not paying as much per taxpayer of our share as in other states. Yet, it is a paradox that in the South larger shares of total state revenues are earmarked for education than in those other regions.

The explanation for the paradox is easily found. The South remained rural and agrarian long after cities and industries came to the northeast. Our economy reflects that transition, for while we are growing rapidly in population and economies, and while income is increasing more rapidly than ever in its history, the south is still a national economic problem. It is not "the nation's number one economic power" it was at the beginning of the New Deal, but it is still low on the ladder of personal income, full employment, and diversified

businesses. And the South is still low in its tax bases. Whenever we have sacrificed invested in education, economic benefits for ourselves and our posterity have returned to us like bread cast upon waters. There is a clear correlation between educational resources and economic progress in the South. As school enrollments have doubled, per capita income has doubled.

Our southern states can adopt no better investment policy than to invest heavily in education at all levels. We must continue our

high percentage of state dollars for education, and we must increase them. We must dig deeper for the sources of revenues for education. We must erase the gap between funding education in the South and what is being spent elsewhere in the nation. We are running downhill on an upward bound escalator if we do not make this sacrifice.

There is probably no southern state which would not profit from a hard look at its tax structures. Qualified investigators could find all sorts of potentialities. Blatant loopholes could be closed.

Favoritism to certain individuals or classes could be remedied. Adjustments could be made to take into account the change from a farming to industry economy. Balances could be made among several taxes, ending overdependence upon any one regressive tax.

Such a review takes great political courage and much thoughtful study these days, of the kind McWhorter is showing. But what is more worthy of courage than our children and their future? As President Lindsay said, "If there be any-

ing on earth for which a parent ought to feel disposed to pay liberally, it is for the faithful instruction of his children."

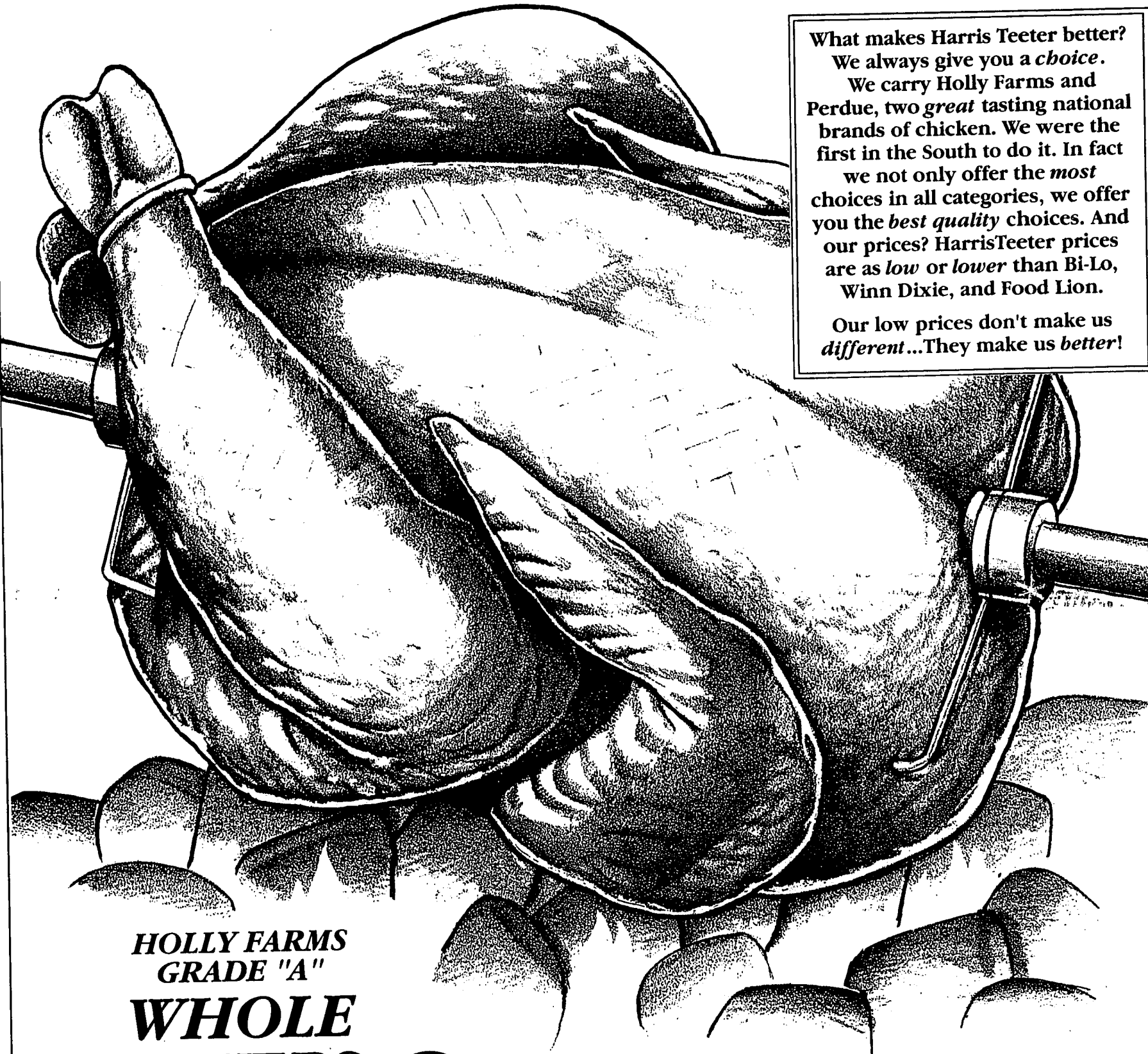
Unless there is some public understanding of how we are in education contrasts with where we could be, we can deceive ourselves into thinking we have already reached the top of the mountain. Poor education is an old theme in the South, and public vision is fickle and fades frequently and fast. The vision needs constant reaffirmation.

The destiny of our children is chained to the destiny of their

education. They rise or fall together. And they rise or fall as high or as low as the general public wills them to.

No governor, no legislature, no president, no Congress, can long ignore the demand of an aroused public which seeks justice not for itself, but for its heirs. We hope the loud voice of reason in favor of tax reform being heard from Tennessee these days will find eager ears in all southern states. Our grandchildren's survival hinges on their having knowledge and on their knowing how to use it in a highly technological world.

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