



C-NC NEWS

Vol. 3 - No. 4

Chatham Manufacturing and Northern Chatham Bedding, Elkin, North Carolina 28621

April 1, 1991

50th Anniversary

1941

1991



The Credit Association celebrates its 50th anniversary April 15, 1991. In its fifty years of operation, it has proved to be a very strong and vital part of the lives of our employees. Though few changes have been made in the plans offered since its inception, the Association continues to satisfy the financial needs of our employees.

What is the purpose of our Credit Association? The following statement reprinted from the Credit Association By-Law Handbook, Article I, Section 2 answers this question. "As a cooperative nonprofit association, the purpose of this credit association is to promote thrift among its members by affording them an opportunity to accumulate their savings; and to create for them a source of credit at a fair and reasonable rate of interest, and to provide for its members an opportunity to use and control their own money to improve their economic and social condition."

Saborah Robinson is the Secretary-Treasurer. In this capacity she is responsible for processing and preparing all loans, posting of all daily and monthly transactions, preparing financial reports, ordering all currency, and making investments. She is answerable to the Board of Directors.

The Board of Directors is the governing body. This Board is composed of nine members of the Association. They are responsible for by-laws, regulations, and changes in policy. They also approve dividends for interest earning accounts. Loans are approved through one of their subcommittees, the credit committee.

The Credit Association offers a variety of savings plans and loans for employees. All of these are catered to the individual needs of the applicants.

Two savings plans are offered - a regular savings and a Christmas saving plan. In the latter plan employees sign up for weekly payroll check deductions which continue for 50 weeks. The savings plus accrued interest are paid out to employees in the form of a check on the first or second week in November.

Basically four types of loans are available. Educational loans

can be set up for employees or their families. For payment of their expenses, employees must present a bill from the college. Disbursement of money is made directly from the Credit Association to the college. Collateral loans are available if secured by stocks or CDs. Share secured loans are a possibility for employees who have savings here. Employees can obtain a regular loan based on such criteria as income and years of service.

In recent years a new loan policy has been adopted which greatly benefited long service employees. Under this policy employees with five or more years of service are eligible to borrow more than employees of six months.

The financial operation of the Credit Association is separate and apart from the operations of the Company. All accounts are insured by the National Credit Union Administration (NCUA), an agency of the U.S. government.

All the financial activities of federally-insured credit associations are strongly regulated with yearly examinations. Our Association is audited yearly by a state examiner and by independent auditors.

In January of 1991 our Credit Association was awarded a five-star rating by Bauer Financial Reports, Inc. for exemplary financial performance. The award is based on a zero to five-star rating assigned by BFR based on its analysis of June 30, 1990 financial data as filed with federal regulators. This prestigious award identifies our institution as one of the safest most credit-worthy associations in the United States. Out of 13,791 credit associations reporting only 3,690, 26.4%, received a five-star rating.

Active and retired employees of Chatham Manufacturing Company and Elkin-based Northern Chatham and their immediate families may be members of the Credit Association. To become a member one must simply complete a membership card. There is no membership fee. Members receive quarterly statements summarizing transactions in accounts and year-end tax information. Today our Association is 1900 members strong.

Credit Association Is Formed By Employees

Officers and Directors of New Organization Are Named at Meeting Held at Club House; Will Be for Benefit of All Chatham Employees and Their families

A group of employees, who were interested in the organization of a Credit Association met at the clubhouse, Tuesday night, for the purpose of organizing a Credit Association for the employees and their families. Seventy-eight employees signed as members to start the association. Mr. B.W. Johnson, of the Credit Union Division, of North Carolina State Department, Raleigh, and Mr. Hurst Owen, Jr., of the N.C.-Va. Regional Credit Union Association, Richmond, Va., were present to help with the organization of the Chatham Employees Credit Association.

The following officers were elected to serve until January, 1942: Board of Directors: Walter, Burgiss, E.E. Shore, Jr., Bill Dixon, Eugene Hall, George Sparks, H.H. Parker, Bessie Gilliam, Eva Poole, Ab Crater, H.H. Barker, Jr., and Sherman Newman; Super-

visory Committee: Fred Neaves, Spinning; Milton Cooper, Office; Ford Cothren, Carding; Loan Committee: W.E. Burcham, Weaving; Lewis Petree, Packing; R.B. Boles, Spinning; President, H.H. Barker, Jr.; Vice President, Bessie Gilliam; Secretary-Treasurer, Hubert H. Parker; Assistant Secretary-Treasurer, Walter Metz.

This group of officers met Friday afternoon, discussed the By-Laws and Constitution and made final plans for the operation of the Chatham Employees Credit Association. All employees will be given an opportunity to join as soon as final plans can be perfected. A centrally located office will be provided and mimeographed announcements will be sent out to all employees this week.

-Reprinted from April 15, 1941
Chatham Blanketeer

Anniversary Knives to be Offered

To commemorate the 50th anniversary of the Credit Association, limited edition anniversary knives will be designed by Case. Case will produce two hundred fifty of these blue bone trapper-style knives for Chatham. They should be available for sale by the anniversary date of April 15.

Treasurer

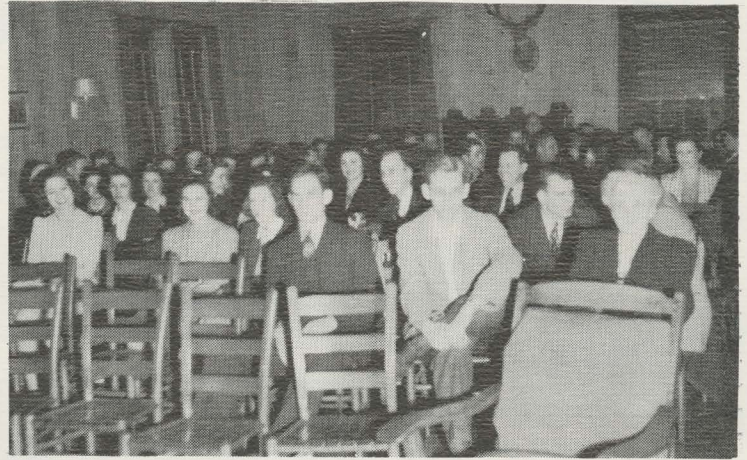


Mr. Hubert H. Parker, of the Office staff, who will serve as treasurer of the Chatham Employees Credit Association.



Today **Hubert H. Parker** is a Chatham retiree. In the articles that follow he has shared with us some information about his career at Chatham and his experience with the Credit Association.

As Credit Association Is Organized



The above photo gives an idea of the real interest on the part of employees in the organization of a Credit Association.

Collectors



Above is pictured the Credit Association collectors. On the front row is Hubert Parker, treasurer, and Walter Metz, assistant treasurer.

Hubert Parker, His Contributions to Chatham

Hubert Parker, the first Secretary-Treasurer of the Credit Association, contributed thirty-seven years of his life to Chatham. During those years, he worked in several different capacities throughout the mill while fulfilling his role as Secretary-Treasurer.

When Hubert Parker came to Chatham in 1936, he worked as a machine operator in the Carding Department. He then moved to the Engineering Department where he eventually became the assistant to the engineer, J.W.L. Benson. During the time Mr. Parker worked in Engineering, Chatham built the YMCA building and he was appointed as Secretary-Treasurer of the Credit Association.

Chatham was growing and needed some standards by which to gauge its operations. So, Mr. Parker was appointed the first industrial engineer. He oversaw the operations of this area for about ten to twelve years until it became a formal department.

In 1961 he went to Tennessee to manage a Chatham Plant. He remained there until 1963 when the plant closed.

After the plant's closing, Mr. Parker returned to Chatham in Elkin and was sent to manage Klondike Farm. He held this position until his retirement in 1973.

Hubert Parker Talks About the Credit Association

Hubert Parker accredits Thurmond Chatham for the instigation of a Credit Association at Chatham. Mr. Chatham envisioned this institution to be a benefit for all employees.

In 1941 families faced some difficult financial times. The United States was engaged in the conflicts of World War II and our nation had just come out of a depression. It was difficult for people to save or to borrow money. At that time there was only one financial institution in Elkin, a building and loan which specialized in real estate loans.

Mr. Chatham sent Mr. Parker to Raleigh to apply for a state charter for the Credit Association. He was granted a charter and people were sent from Raleigh to Chatham to help Mr. Parker establish the Association.

The office was set up in the old Personnel Building. The first employees in this area were Erlene Mayberry and Pauline Masten. These ladies basically ran the Credit Association. Mr. Parker was their supervisor.

The Credit Association was governed by the Board of Directors. A subcommittee of the Board, the supervisory committee, met on a monthly basis to look at the overall operation of the Association. It was their duty to see that by-laws and regulations were followed and to look at any operational problems that might arise.

One of the main purposes of the Credit Association was to help employees save money. It fulfilled this purpose. Employees were encouraged to buy War Bonds through the Association.

The primary use of the Credit Association was for the purpose of borrowing money. In the beginning only personal loans were allowed. In 1945 when Chatham stock was offered to employees, those purchasing stock could present this stock as collateral for a loan.

Loans were available to employees who were members of the Credit Association and had a savings account with them. To become a member one was required to pay a \$.25 membership fee and purchase one share which cost approximately \$5. After an employee applied for a loan, the loan was approved

by the loan committee based on the applicants credit standing.

Loans and deposits were paid to the Credit Association on a weekly basis. Payroll deductions were used sparingly. It was believed that if a person wanted to save money or pay on a loan that he should be responsible for getting the money to the Association. This action on the part of an employee would build character and responsibility.

To make financial transactions easier on employees, collectors were established in each department. The duties of the collectors were to accept deposits or payments employees wished to make to the Credit Association and then present these to the Association for those workers. Collecting was only a part-time job for these people. Along with collecting they held down their regular jobs in the departments.

If an employee became delinquent on his loan payments, a representative of the Credit Association would talk with him. They would try to reach a settlement of the situation based on the financial status of the borrower. Only as a last resort were the borrowers wages garnished by a payroll deduction.

In the early days money in the Credit Association was not federally insured. Mr. Parker was bonded. The National Credit Association had an insurance agreement that they carried on Mr. Parker pledging that they would step in and make good on financial loss caused by any misdeeds on his part.

The Credit Association was audited on a yearly basis by a state examiner and by independent auditors.

"Just as Thurmond Chatham saw it, the Credit Association has been good for the mill and the people. It was well worth the expense that it was and is to the company. People who need money need someone to go to who can help them," said Mr. Parker.

We appreciate Mr. Parker's willingness to share his knowledge and experience with us. Thanks to his help we now know how our Credit Association came into being. He started a great work which has continued on to the present. A big "thank you" from all of the employees at Chatham, Mr. Parker.

Employees Talk About the Credit Association

Are employees satisfied with the Credit Association? Through several interviews we found the answer to be a resounding - yes. Employees expressed that they enjoyed the convenience of cashing checks here often before area banks open. They also appreciate the payroll deduction plan allowing them to save with the Association. Saving in this manner money is never missed. The ease of loan processing and borrowing money has been a benefit to many employees. They felt that rates offered here were better than those of local banks. Loans have helped many employees through financial difficulties such as putting a child through college or being a single parent. Employees definitely feel that the Credit Association is working for them.

We appreciate employees who were willing to stop and take time out of their busy schedules to express their opinions about the Credit Association. Those employees who helped us with this article were W.L. Holbrook (Piece Dye), Kelly Bray (Wet Finish), Wade Mounce (Guard Force), Tommy Burgess (Guard Force), Joan Lyles (Butler Plant), Michael Nance (Spinning), Burt Finney (Wet Finish), Mark Mitchell (Wet Finish), Joe Blackburn (Weave), Brian Sparks (Wet Finish), Shirley Brown (Burling), Dean Todd (Engineering), Tracy Carter (Burling), Tammy Brown (Burling), Leona Myers (Spinning), Bill Wyatt (Yarn Manufacturing, Boonville), Sharon Russell (Spinning, Boonville), Randy Durham (Winding), and Iva Dean Dobbins (Winding).



Bobby Smith, the son of Georgia (Burling) and Joe Smith, is pictured with his family. The Smith family consists of Bobby (far left), his sons Joel and Zann, and his wife Sally.

Bobby recently retired from Lowe's Hardware after sixteen years of service. He has been a store manager for Lowe's the past ten years of his employment. When he retired, he was the Store Manager for Lowe's Building Supply in Charlotte.

Bobby now works for Pelican Building Supply Centers in Myrtle Beach, South Carolina where he holds the position of Vice-President.

Bobby is the nephew of Ronald Absher and Kenneth Luffman of the Technical Maintenance Department and Joe Southard, retired.

Retiring - Retiring



Herman Darnell was given a party honoring his retirement by the Weave Department on March 1, 1991. Several family members were present for the celebration. Pictured from left to right are his son-in-law, **Darrell Holloway**; his granddaughter, **Allison White**; **Herman Darnell**; his wife, **Mamie (Cloth)**; his daughter, **Karen Holloway**; and his grandson, **Brad White**.



Lawrence Cartwright was given a retirement party by the Garnett Department on February 28, 1991. Also present for the occasion was his wife, **Faye**.

Pearl Shore Retires



For twenty-five years, Pearl Shore has been employed with Chatham. All of her time of employment, except four years in the Cloth

Department, Pearl has worked in the Binding Department from which she retired as a sewing machine operator.

Pearl and her husband Coolidge (retiree) have one daughter, Vicki Vestal. Vicki is married to William Vestal (Piece Dye). Pearl and Coolidge have three grandsons. Jamie and Jodie Vestal are 15 year old twins and their older brother Dean is 18 years old.

Pearl plans to stay busy during her retirement. She wants to indulge in her favorite hobbies of crocheting, cross-stitching, and cooking. She also intends to have more time to visit with her mother.

"I enjoyed working with the people in my department. The supervisors were great," said Pearl.

Herman Darnell Retires

For forty-three years and ten months, Herman Darnell has been a Chatham employee. All of this time he has worked in the Weave Department where he retired as a tie-in operator.

Herman and his wife Mamie (Cloth) have one daughter, Karen Holloway, who lives in Jonesville. They have a granddaughter, Allison White, who is 11 years old and a grandson, Brad White, who is 13 years old.

Herman has no special plans for retirement. He wants to enjoy his hobbies of fishing, gardening, hunting, and collecting antique glass. He and Mamie do intend to take a few trips.

"I appreciate the retirement party and all the gifts. I will miss all my friends and the people I have worked with," said Herman.

Several of Herman's relatives have been a part of Chatham. His brother, Leo Darnell, and his sister, Frances Wall, are Chatham retirees.

Herman is a member of Pleasant Hill Baptist Church.

Lawrence Cartwright Retires

Lawrence Cartwright has been employed with Chatham for thirty-three years and ten months. Lawrence spent his first two months of employment in the scouring plant. He then moved to the Garnett Department, where he retired as a shipping clerk.

Lawrence and his wife Faye have two children. Their son Edward lives in Boonville. Their daughter Lisa lives in Rural Hall. They have a granddaughter, Chrissy, who is 13 years old and a granddaughter, Amanda, who is 10 years old.

Lawrence feels that his two chicken houses will be occupying quite a bit of his time during his retirement. In his spare time, he plans to play golf and read Western novels. He would also like to be able to get more involved in Church.

Lawrence and Faye plan to enjoy the retirement gift they received from the Garnett Department during the month of April. The department gave them a weekend trip to Gatlinburg where they honeymooned thirty-eight years ago.

Lawrence is a member of Peacehaven Baptist Church.

Maxie Caudle Retires



Maxie Caudle has worked at Chatham for seventeen years and ten months. Maxie came to work for Chatham in the Winding Department and then moved to the Binding Department. She then

went to the Restwarmer Department from which she retired after working fifteen years as a machine operator.

Maxie has three children: Debbie Caudle (Butler Plant), Robbie Caudle and Brenda Athan all of Yadkinville. She has four grandchildren: Ashley Caudle, who is 5 years old; Shawn Caudle, who is 8 years old; John Athan, who is 18 years old; and Danny Athan, who is 20 years old.

Maxie plans to do some traveling and enjoy her grandchildren during her retirement. She also plans to indulge in her hobbies of sewing and working in her flower garden.

"I have always liked working here. I like the people I have worked with and my boss men," said Maxie.

Maxie is a member of South Oak Ridge Baptist Church.

Ima Gene Chappell Retires



Ima Gene Chappell has been a Chatham employee for forty-five years and ten months. During her employment here, she has worked in the Weave Department, Repacking, Rug Yarn, and the Warp Department. Ima Gene retired from the Technical Department as a clerk in the Stock Room. Ima Gene felt that it was ironic that when she came to work the United States was fighting in World War II and when she retired they were fighting in the Persian Gulf War.

Ima Gene and her husband James William Chappell (retiree) have a daughter, Sandra Wood, of State Road and a son, James Chappell Jr., of Charlotte. They have one granddaughter, Angela, who is 21 years old.

Ima Gene plans to do what she wants to do for a change. She wants to have time to do some projects around the house. She walks at the track faithfully and wishes to continue to do so. Ima Gene intends to learn to quilt.

"I appreciate the retirement and profit sharing. I thank everybody who has been a help to me over the years. I appreciated the retirement party and the gift," said Ima Gene.

Ima Gene has two relatives who are employed at Chatham. Her nephew, Lynn Crouse, and her son-in-law, James Wood work in the Engineering Department.

Ima Gene is a member of the LHC Club. She attends Union Hill Baptist Church.

Then and Now Guess Who



This cute 6 year old is now employed in the Winding Department.

(Answer on Page Nine)

CPR/First Aid Course to be Offered in April

A CPR/First Aid course is scheduled to be held April 15, April 22, April 29, and May 6 from 6:30 p.m. until 9:30 p.m. The class will meet in the Personnel Building outside of the First Aid.

This twelve hour course includes classroom and hands-on training in cardiopulmonary resuscitation and first aid. The training includes performing CPR on children and adults, performing the Heimlich maneuver, and learning basic first aid techniques.

The class will be offered through Surry Community College to employees and retirees for a cost of \$36 per student. This price includes \$25 for registration, \$9 for a book, and \$2 for a First Aid and CPR card.

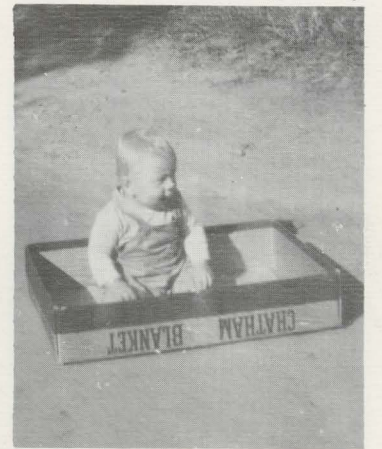
Many employees have expressed an interest in the class. If you have not yet signed up, please contact Beth Steelman, Ext. 530.

A Unique Easter Dress



Frances Carter (Winding) is holding a lovely little Easter dress made by her mother, Dorothy Riggs. Dorothy is also the mother of Hannah Riggs (Binding). Dorothy made the dress for her great-granddaughter.

This skillfully constructed dress is not your average dress. It was made out of material familiar to many of our employees and retirees - blanket binding. Dorothy has sewn strips of the binding together to form intricate tucks and ruffles throughout the dress. She wants everyone to know that binding can be used for many different things. In her spare time, Dorothy sews when she is able. She has made several quilts from blanket scraps and blanket binding purchased at the Country Store.



The young man sitting in this Chatham Blanket box works in our Shipping Department. He was about a year old when this picture was made.

(Answer on Page Nine)

Happy Birthday Richard



Richard Hall (Butler Plant) celebrated his 40th birthday February 28, 1991. Soon after arriving at work on his birthday, he was delivered this flower arrangement and balloon from his friends. He also had a birthday cake and received several birthday cards.

Precious as are all the seasons of the year, none so rejoices the heart as Spring. There is about Spring a gladness that thrills the soul and lifts it up into regions of spiritual sunshine.

-Helen Keller

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Beth Steelman, Editor

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Let me tell you about...



Brett Stike is the 8 month old son of Amy (Production Control) and David Stike. He is the grandson of Lois Blackburn.



Tallon Alexis Gentry is the month old daughter of Marvin and Helen Gentry of Arlington, Virginia. She is the granddaughter of Abraham (retired) and Lula Gentry.



Brian Andrew Nelson is the 2 year old son of Tony Nelson (Spinning) and Starlene Nelson (Burling). He is the grandson of Ruby Jenkins and Johnsie and Imogene Nelson. He is the nephew of Jackie Jenkins (Carding), Allen Nelson (Technical Maintenance), and Nita Nelson (Fiber Reclamation).



Megan Nicole Stewart is the daughter of Craig and Kim Stewart of Poplar Springs. Megan was born January 13, 1991, weighing 7 pounds and 12 ounces. She is the great-granddaughter of Cecil Mitchell (retired) and Jack Anderson (retired). She is the niece of Denise Adams (Spinning) and Renee Cheek (Yarn Manufacturing).



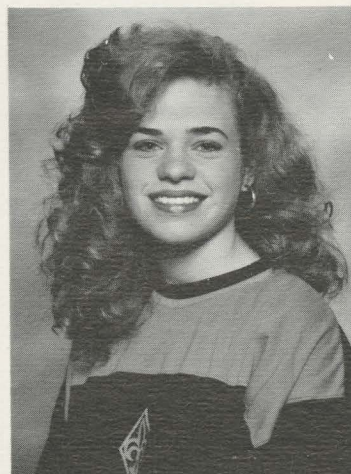
Brittany Reece is the 2 year old daughter of Sgt. Derek Reece and Andrea Reece of Colorado Springs, Colorado. She is the granddaughter of Leon and Katherine Reece of Elkin. She is the great-granddaughter of Roby (retiree) and Ruby Reece of Arlington.



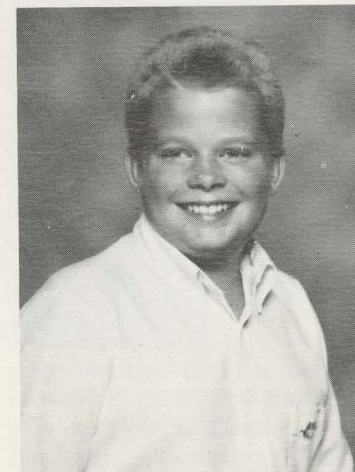
Amanda Jane Lowe is the month old daughter of Marty (Wet Finish) and Glenda Lowe. She is the granddaughter of David and Betty Lowe of Dobson and Clyde and Ruby Jenkins of State Road. She is the niece of Michael Jenkins (Pillow Plant), Jack Jenkins (Carding), Ray Harris (Dye House) and Starlene Nelson (Burling).



Callie and Cassie Somers (left) are the daughters of Janice and Barry Somers. Callie is 1 1/2 years old and Cassie is 5 1/2 years old. **Andy and Jessie Childress** (right) are the children of Debbie and Ralph Childress. Andy is 5 1/2 years old and Jessie is 4 years old. These children are the grandchildren of Walter (Weave) and Carol Barker.



Amber Edwards is the 16 year old daughter of Russell and Petrice Edwards. She is the granddaughter of Carl and Esther Reece (retirees) and Ronald and Joy Edwards. She is the niece of Judy Lowe (Spinning). Amber is a junior at East Wilkes High School. Recently, she was inducted into the National Honor Society for her academic achievements.



Bryan Edwards is the 13 year old son of Russell (Transportation) and Petrice Edwards. He is the grandson of Carl and Esther Reece (retirees) and Ronald and Joy Edwards. He is the nephew of Judy Lowe (Spinning). Bryan is an honor roll student at CB Eller School. On February 24, 1991, he received the God and Church Award through the Boy Scouts, presented to him by Benham Baptist Church. Bryan wants everyone to know he is a Duke basketball fan.



Angela and Justin Bauguess are the children of Tony (Pipe Shop) and Joyce Bauguess (Dye House). They are the grandchildren of Joan Blevins (Binding) and Grace Lee Bauguess (retired). They are the niece and nephew of Lois Inscoc (Binding), Chester Blevins (Weave), Terry Blevins (Binding), Leon Bauguess (Garnett), Sue Bauguess (Cloth), and Gail Burchette (Winding). Angela is 12 years old and Justin is 9 years old.



Shanea Norine Poteate is the 5 month old daughter of Air Force Sergeant Shane Allan and Josette Marie Poteate of Shaw Air Force Base in Sumter, South Carolina. Shanea is the granddaughter of Sammy Lou and Bill Poteate and Mickey Yarborough (Shipping). She is the great-granddaughter of Elizabeth Thompson.



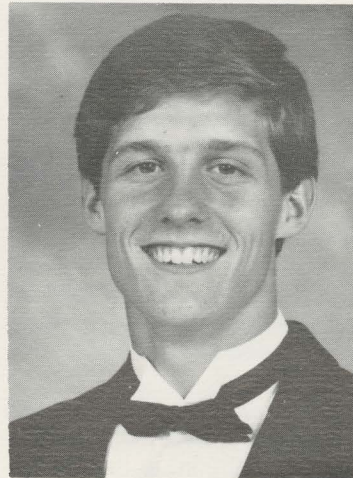
Bradley Aaron Harris is the 2 year old son of Lonnie Ray (Dye House) and Loretta Harris. He is the grandson of Mary Richard Harris and Ruby Jenkins. He is the nephew of Starlene Harris (Burling), Jackie Jenkins (Carding), and Johnny (Dye House) and Mary Beth Harris (Winding).



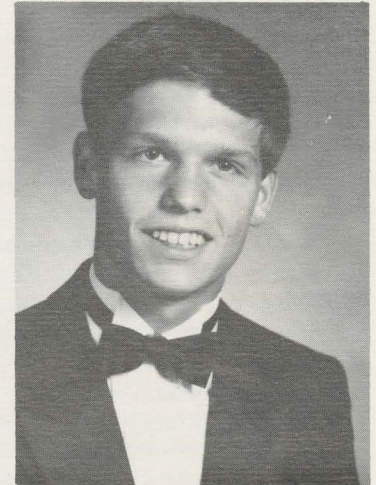
Joshua Charles and Leah Catherine are the children of Shawn and Melanie Weatherman of East Bend. They are the grandchildren of Joe (retired) and Pauline Weatherman. Joshua is 22 months old and Leah is 4 months old.



Stacy Covington is the 3 year old daughter of Steve and Reesa Covington of Winston-Salem. She is the granddaughter of Bud and Betty Roberts of Winston-Salem. She is the great-granddaughter of Roby (retiree) and Ruby Reece of Arlington.



JAMES BANNER



JOE BANNER



Heather Leigh Brock is the 17 month old daughter of Johnny (Dye House) and Sherry Brock. She is the granddaughter of Willie Bates (Wet Finish).



Katleen Yale is the 6 month old daughter of Greg and Lena Yale of East Bend. She is the granddaughter of Doris Sams (Winding) and the niece of Brenda Oliver (Insurance).

For Mr. and Mrs. McNeer Everidge (retired) and Mr. and Mrs. Reg Banner (retired) having twin grandsons means double pleasure. Joe has received an appointment and will attend the United States Military Academy at West Point this fall and James recently received a coveted Morehead Scholarship to attend the University of North Carolina at Chapel Hill.

Joe, a senior at Mount Airy High School, is President of the Student Body, co-captain of the soccer team, and a member of the track team. In 1989 he represented North Carolina in the U.S. Junior Olympic Fencing Championships in Colorado Springs. He is past president of the Central United Methodist Youth Group and is a member of the Chancel Choir.

James, a senior at the North Carolina School of Science and Mathematics in Durham is President of the Student Body, a member of the cross-country team, and co-captain of the wrestling and tennis teams. He recently finished 2nd in the state wrestling championships in the 125 lb. weight class. He is active in the Students for Christian Studies at NCSSM.

Both are eagle scouts, members of the National Honor Society, and attended the North Carolina Governor's School. They are the sons of Reg Banner and Nancy Everidge Banner, both 1960 graduates of Jonesville High School.

Life takes on new meaning when we invest it in others.

Tax Tips From Two Brothers



GROVER HANES



BOBBY HANES

From the cradle to the grave we are plagued with taxes. "Taxes are what we pay for living in a civilized society," said Justice Oliver Wendell Holmes. Taxes are a necessary evil. They fund the operation of our government.

April is the month all taxpayers look forward to with anxious anticipation. At this time we get the opportunity to determine if we have paid Uncle Sam too much or too little of our incomes.

Do not let tax time get you down. Remember almost all Americans are going through this same ritual. We have found two brothers who actually enjoy this time of year.

Grover and Bobby Hanes have spent several years helping people with their tax problems. They have shared with us some points which can ease the tax filling procedures for employees and retirees.

The Hanes brothers have a combined total of eighty years of service with Chatham. Grover retired from Chatham in 1985 from Cost Accounting with thirty-nine years and six months service. Bobby has been employed with Chatham forty-one years. Presently, he works in the Piece Dye Department as a Dyer.

How did these brothers get interested in taxes? In 1949 Grover was working in the Spinning Department at Chatham. That year many changes were made in the state tax forms. Because of these changes, Chatham decided to help employees by training some of them to complete these forms. Chatham chose several employees and sent them to Dobson to take courses in tax filing. Grover was in this group. After completing this course, part of Grover's job was helping employees file their taxes. Chatham offered this benefit to employees from 1949 to 1951. The program was discontinued because of the competition it gave private tax businesses in the area. Many employees whom Grover had helped continued to want him to complete their tax forms. So, for the past forty-two years, Grover has helped people with their tax forms. Bobby has been filing taxes for about thirty years. He got interested in taxes through his brother, Grover.

These brothers have a combined total of seventy-two years in tax filing. These years have brought them knowledge that can be meaningful for all employees and retirees. The information that follows will be a combination of thoughts presented by Grover and Bobby Hanes.

The key to filing taxes is accurately kept records. Each taxpayer should develop a filing system to keep a record of all information pertinent to tax filing. The records should be kept up-to-date. Do not wait until time for tax filing to begin to organize. Keep all receipts. Do not guess at your deductions. Keep all dividend and interest statements from any institution. Give full information on **all** the income you have received. People cheat themselves more than they cheat the IRS

because of incomplete or overlooked information. If you have someone file your taxes for you, the keeping of accurate records will save this person time and effort, therefore, possibly resulting in a smaller charge for his or her services.

Even if you never plan to file your own taxes, you should learn all you can about them. Reading the instruction books that comes with your tax forms is a good place to start. Knowledge you gain about taxes could save you tax dollars. Most people fear taxes because they do not understand them.

Deductions can be a tax savings item. With enough deductions a taxpayer can file a long form which will alleviate or reduce any taxes owed to the government.

Some of the common deductions are summarized below. Keep records and receipts for all of these.

1. Medical expenses. Medical expenses include doctor, dental, and medication bills. Medical bills must exceed 7 ½ % of your adjusted gross income. This also includes medical mileage of \$.09 per mile to and from your medical appointments.
2. Medical insurance premiums. Chatham employees may **not** deduct Chatham medical insurance premiums because these premiums are deducted from before tax dollars. You may, however, deduct premiums on any private medical insurance policies.
3. Taxes paid for city, county, or state.
4. Home mortgage or home equity interest.
5. Contributions. This includes any monies contributed to a church or charitable organization. Charitable mileage of \$.12 per mile is also allowable to such people as volunteer firemen, Sunday School teachers, and rescue squad members whose travel is in the line of duty.
6. Miscellaneous deductions. This group includes such deductions as payment for use of a safety deposit box and fees for income tax filing. Any special clothing purchased such as safety glasses, safety shoes, nurses' uniforms and nurses' shoes fall in this category. The cost of professional magazines and journals exceeding 2% of adjusted gross income is also an allowable deduction.

The subject of allowable deductions is one of the biggest misconceptions for taxpayers. Allowances for deductions ten years ago do not still apply today. It is very important for taxpayers to keep abreast of changes in deductions.

One tax penalty that Grover and Bobby saw a few people fall into this year was early withdrawal of profit sharing. If an employee takes money out of the profit sharing plan before age 59 ½ and does not invest the money in a rollover plan, he will pay a 10% penalty plus taxation of these monies. Often this action results in sizable taxes owed the government.

Several credits and exemptions that would aid the tax crunch on many of our employees are often overlooked. Grover and Bobby shared a few such examples for us.

One such help is the tax credit for the elderly and disabled. This applies to those receiving lump sum rollovers or yearly pension installments. This credit may help relieve payment of large sums of taxes or may completely eliminate taxes due.

Sometimes people are entitled to an exemption for a parent or someone whom they help support. In order to qualify one must be responsible for 50% of the support of the person claimed. Guidelines are followed by tax filers for qualification of support. Ask your tax person.

The Child Care Credit for state and federal returns can apply to many employees. In order to utilize this credit, you must supply the IRS with the name and social security number of the person performing day care services for you.

The Earned Income Credit will benefit many employees. This credit applies to a single parent or a married couple with at least one dependent whose income is less than \$20,256 per year. The single parent's child need not be a dependent as long as he or she lives in the parent's home six months out of the year and the child does not have enough income to require him to file tax.

Cashing in Savings Bonds can put taxpayers in a bind. Accrued interest on bonds which are cashed in is taxable on the federal but not on the state return.

These few points only scratch the surface of all the credits and exemptions allowable. These are some which are commonly overlooked.

Grover and Bobby both expressed the importance of tax knowledge. Know the facts even if you do not complete your own tax returns. What you do not know can hurt you.

Grover and Bobby have been educating people about taxes for a combined total of forty-seven years. They are both part-time instructors at Surry Community College. Grover has been teaching taxes at the college since it came into being in 1965. Bobby started teaching taxes in 1970.

We appreciate Grover and Bobby for sharing this information with us. Hopefully, we have all learned something that can benefit us as we approach the tax filing deadline of April 15.



John Sears is a long service employee who retired from Chatham in 1974. Now at age 82, he is living in the Masonic Home in Greensboro.

John made many friends at Chatham. He has had them on his mind lately. He would like them to know that he is fine and would like to hear from them.

If you know John and would like to communicate with him, call Beth Steelman, Ext. 530 for his mailing address.

*This is the beginning of a new day.
God has given me this day to use as I will.
I can waste it or use it for good,
but what I do today is important
because I am exchanging a day of my life for it.
When tomorrow comes, this day will be gone forever,
leaving in its place something that I have traded for it.
I want it to be gain and not loss; good and not evil;
success and not failure; in order that I shall not
regret the price I have paid for it.*

Contributed by John M. Sears (retiree)

Now and Then Answers



Nancy Hamlin has been employed as an office clerk for forty years. She has been a Chatham employee for the past forty-five years. She is the sister of Bobby Hanes (Piece Dye) and Grover Hanes (Retired). Nancy and her husband Howard make their home in Dobson. They have one daughter, Susan Gentry, of Mount Airy. Susan and her husband, Sam, have two children. Their son, Sammy Gentry is 6 years old. Their daughter Nancy is 4 years old. Young Nancy is the fifth generation of her family to bear the name "Nancy."



Tommy Benton and his wife, **Stevanna**, make their home in State Road. Tommy is an active member of the Elkin Rescue Squad. He recently celebrated twenty years of service with Chatham.

Do more than belong, participate.
Do more than care, help.
Do more than believe, practice.
Do more than be fair, be kind.
Do more than forgive, forget.
Do more than dream, work.

-William Arthur Ward

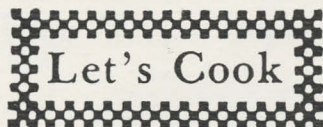
Circumstances do not make a man, they reveal what he's made of.

If you remove the rocks the brook will lose its song.

Department Head is Arrested



Ab Brown, Department Head of Engineering, had a surprise visit from the Surry County Sheriff's Department March 20, 1991. He was arrested and taken to a jail set up at Wal-Mart by the local March of Dimes. He then had to come up with \$200 bond money before being released. The bond money was pledges from friends on behalf of the March of Dimes.



Let's Cook

Chicken Casserole

4 breasts of chicken, deboned
1 can cream of celery soup
1 can cream of mushroom soup

Pepperidge Farm dressing
1 stick margarine

Melt margarine and mix with dressing. Place a layer of dressing in the bottom of the dish, then a layer of chicken. Put celery soup in a 2 cup measuring cup and fill with chicken broth to equal 2 cups. Pour this mixture over dressing and chicken. Put another layer of dressing and then a layer of chicken. Mix mushroom soup same as the celery soup and pour over dressing and chicken. Bake about 30 minutes in a 350 degree oven.

Southern Pecan Pie

1 cup sugar
½ cup corn syrup
¼ cup butter or margarine
3 eggs, well beaten
1 cup pecans

Melt butter, combine all ingredients and mix well. Pour in 9-inch pie shell (unbaked). Bake 40-45 minutes at 375 degrees.

If you have a recipe, a guess who, a picture, or something interesting that you would like to be used in the C-NC NEWS, send a copy in care of the C-NC NEWS, Chatham Manufacturing Company, your news department representative or come by the Personnel Office.

His end is coming nearer and nearer each day.

His pain keeps growing and won't go away.

I wonder when I'm going to hear the phone,

Saying that my grandpa has left me all alone.

All the family's full of tears and sorrow,

Wondering if he'll be here tomorrow.

We love him so much, it's hard to say good-bye,

And would do anything not to see him die.

But when he really is gone, I'll know God has prepared him a home.

Written by Lisa Lyall in memory of her grandfather, Fred Layell. Fred is the brother of Minnie Nance (Warp), Joe Layell (Weaving), Judy Evans (Binding), Ruby Pardue (retired) and Coolidge Layell (retired).

Coconut Pie

3 eggs
2 cups sugar
¼ cup margarine, melted
1 cup milk
1 tablespoon flour (heaping)
1 can (2 cups) Angel Flake coconut

½ teaspoon lemon flavoring
1 teaspoon vanilla

Beat eggs well, add milk; mix sugar and flour together; add to mixture. Add butter, coconut and flavorings. Pour into 2 unbaked 9-inch pie shells and cook 350 degrees 35-40 minutes until filling is set.

Black Walnut Cookies

1 cup margarine
½ cup brown sugar
½ cup white sugar
3 to 3½ cups flour
1 egg
½ teaspoon soda
1 teaspoon vanilla
¾ cup black walnuts, chopped

Mix all ingredients together. Make rolls 6-inches long and about 2 inches diameter. Roll up in wax paper and freeze. Slice about ¼ inch thin and bake at 400 degrees until lightly browned.

The End is Only the Beginning

My grandpa has finally passed away,

No more to suffer from pain everyday.

I'll always carry his love with me,

No matter where that I may be.

I'm glad that God has taken him on,

To live with him in that wonderful home.

At least I know one thing for sure I can say,

I know I'll get to meet him again someday.

C-NC Trader

FOR SALE

1979 CJ-5 Golden Eagle Jeep. New cloth top and carpet. New 1250 Wrangler RT tires. 304 V-8 engine. \$2,300. 366-4289.

Grassy Creek, Ashe County, New River lots. .62 and .895 acres. \$6,000 and \$9,500 respectively. State paved roads. Some owner financing possible. 919-696-5153 evenings only.

1970 Mobile Home 12 x 65. 3 bedrooms, 1 bath, plumbing replaced in kitchen and bath. Underpinning and appliances included. Also power pole and oil barrel. \$4,000. 696-5357 or 696-2504 after 6 p.m. Available in May.

1984 Chevy 4 x 4 truck. Short-bed, automatic, O-drive, AM-FM stereo, AC, PW. Extra clean. New rally wheels and tires. 52,000 miles. \$7,800. 696-2504 or 696-5357 after 6 p.m.

Piano. Very good condition. 984-2938 after 6:00 p.m.

1984 Goldwing 1200 series Honda motorcycle. Fully dressed. \$3,500 cash. 961-6166 anytime before 10:00 p.m.

Black labrador puppies. AKC registered. \$125 for males. \$100 for females. 961-6166 anytime before 10:00 p.m.

2 prom dresses. Size 7/8. Each worn once. 835-7465.

Pink prom dress. Size 3. Like new. 835-6218 after 5:00 p.m.

Help chair. Used only 3 months. Tan leather. \$500. 835-3921.

25" Sylvania GTmatic color console television. \$200. 366-2459 after 4:00 p.m.



LISA LYALL

Rotary antenna. \$50. 366-2459 after 4:00 p.m.

Richard Petty blue knife #518. \$250. 366-2980 after 5:00 p.m.

8 hp Dynamark riding lawnmower. New shafts and gears in rear end, 36 inch deck. \$350. 366-2980 after 5:00 p.m.

Full-sized sofa bed. Like new. 835-3644 anytime.

Platform rocker. 835-3979.

1983 Mercury Lynx. 4-door, clean, excellent condition. 984-3487.

Bathroom cabinet and sink, white commode, chest-of-drawers, and dinette table. Call 835-3565.

Antique Standard sewing machine with cabinet. Runs good. \$100. Call 957-8240 before 2:00 p.m.

The Racing Legend Collection knife set of Richard, Lee, and Kyle Petty. Serial number 123. Call 366-4043 after 4:00 p.m. \$400.

Avocado Frigidaire refrigerator. Good working condition. \$65. Call 957-8998.

Antique typewriter. Works real well. \$55. Call 835-3072 evenings.

Check It tournament bow, sight with one down pen sight with level. One up pin with hood. Invested \$85 in equipment. Will take \$65. Call 367-7181.

1968 Chrysler New Yorker. 440 engine, excellent mechanical condition but needs carburetor work. \$600. 366-4716 between 3:00 p.m. and 9:00 p.m.

Antique oak chest, one 3-legged antique oak table, one 12,000 BTU and three 6,000 BTU air conditioners, window units. 835-9963.

OTHERS

Free to a good home. Chow mixed puppies. 984-3536 anytime.

Will mow yards. Call 835-1391 anytime after 9:00 a.m.

Will clean houses and run errands. 526-5943 and leave message.

Need old wooden tray off of baby high chair. Also hardware pieces to the tray. Call 835-6418.

FOR RENT: 2 bedroom frame house on private wooded lot. No children or pets. \$225 per month. Call 957-8240 before 2:00 p.m.

February Club Meetings

The Fellowship Club met Tuesday, February 19, 1991. Refreshments were served by the hostesses Disa Wood, Annis Carter, and Bessie McGrady. A business meeting followed the refreshments. After the business meeting, the club members enjoyed a game of Bingo.

* * *

The Binding Room Club met Tuesday, February 26 at Dock of the Bay Seafood. Twenty-four members were present to enjoy the food and fellowship. The program for the meeting was the installation of club officers by Velma Darnell, Club Sponsor.

1991 Fellowship Club Officers



The Fellowship Club officers for 1991 are (seated) **Velma Darnell**, Club Sponsor; **Louise Bunton**, Vice-President; **Pauline Jarvis**, Welfare; (standing) **Nellie Ray**, Welfare; **Judy Hamby**, Treasurer; **Margaret Poplin**, Secretary; **Mattie Spicer**, President; **Ruby Swaim**, Assistant Treasurer; **Gladys Lane**, Assistant Chaplain; and **Virginia Shaw**, Assistant Secretary. Not pictured are Ruth Overcash, Chaplain; and Edith Maines, Birthdays.

1991 Binding Club Officers



The Binding Room Club Officers for 1991 are (seated) **Hilda Weatherman**, Secretary; **Velma Darnell**, Club Sponsor; **Doris Rogers**, Welfare; (standing) **Bessie Spainhour**, Welfare; **Nancy Darnell**, Welfare; **Barbara Lyles**, Vice-President; **Millie Parks**, President; **Deloris Anderson**, Assistant Secretary; **Pat Fortner**, Treasurer; and **Carol Bryant**, Assistant Chaplain. Not pictured were Vena Sprinkle, Chaplain; and Georgie Messick, Assistant Treasurer.



Proud father **Earl Burgess** does not seem to mind what fun-loving employees have done to him. Earl and his wife, Patsy, had a son. **Ross Landon Burgess** was born March 15, 1991 at Forsyth Memorial Hospital weighing 8 pounds and 7 ounces.

Checking up on Basics

Check up on your basics through adult education classes. These classes are open to employees and retirees with or without a high school diploma. They are designed to meet any need you may have. Join adult education classes if you would like to improve your basic reading and math skills or if you want to complete your high school diploma. Adult education classes meet on Mondays and Wednesdays from 2:00 p.m. until 6:00 p.m. in the Personnel Building.



Ernest (Transportation) and **Dorothy Layell** (Yarn Finishing - Boonville) are pictured with their grandson and great-grandson. Ernest is holding their grandson, **Dustin Jimmy Brown**, who is the son of David Brown. Dot is holding their great-grandson, **Shannon Richard Brown**, who is the son of Lelonie Brown.

The C-NC NEWS is published for...



employees and retirees like **Ray Stanley** of the Engineering Department. Ray has been employed with Chatham for twenty-six years. Before coming to the Electric Shop to work as an electrician, Ray worked in the Spinning Department. Ray and his wife, Jean (Yarn Manufacturing, Boonville) have three children. Their daughters are Tammy Prevette of Ronda and Paula Rice of Jonesville. Their son Chad lives at home.



Service Anniversary Dates

45 Years

J. Trenton Snow, Finishing - April 21

40 Years

Denver R. Ledbetter, Garnett - April 2
Lorene Mendenhall, Binding - April 15

35 Years

Robert D. Brown, Cost Accounting - April 9

25 Years

Carol H. Anderson, Cloth - April 5
Tommy L. Crouse, Burling - April 7
Mary Jo Cook, Engineering - April 18
Charles C. Walters, Wet Finish - April 20

20 Years

Larry L. Vaneaton, Yarn Finishing - April 1
Joe B. Reynolds, Weave - April 20
Mary E. Dobson, Spinning - April 30
Michael R. Caudill, Weave - April 30

Retirements Effective April 1, 1991

E.D. Bryant, Technical, 1st shift; 25 years and 2 months
Granville H. Cheek, Statistical Quality Control, 1st shift; 44 years and 1 month.
John F. Darnell, Weave, 3rd shift; 42 years and 11 months
Robert L. Day, Department Head, Napping and Binding; 1st shift; 41 years and 6 months
John Hunter, Jr., Shipping, 1st shift; 45 years and 7 months
Raymond Layell, Jr., Spinning, 1st shift; 42 years and 8 months
Roy G. Lyon, Binding, 2nd shift; 47 years and 3 months
Allen W. Wagoner, Weave, 2nd shift; 24 years and 5 months
Comas G. Groce, Wet Finish (LTD), 3rd shift; 28 years.

Guard within yourself that treasure, kindness. Know how to give without hesitation, how to lose without regret, how to acquire without meanness. Know how to replace in your heart, by the happiness of those you love, the happiness that may be lacking in yourself.
-George Sand

Chatham Manufacturing Company
Elkin, North Carolina 28621

Address

Correction

Requested

BULK RATE

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U.S. POSTAGE

PAID

ELKIN, N.C.

TO:

MR JUNIOR L KEY
ROUTE 2 BOX 19
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In Memoriam

James P. Eldridge
February 20
Brother of Louise E. Bunton, retired.

Henry R. Shaffner, Sr.
February 21
Brother of Dewitt C. Shaffner, Pillow Plant; brother of Maxine S. Wagoner, Cloth.

Stella Woodruff
February 22
Retired Employee
Mother of Howard G. Baugus, Piece Dye; sister of Grace L. Bauguess, retired.

Frances Burcham
February 23
Daughter of Ellis Hodge, Engineering; mother of Jeffrey S. Burcham, Yarn Manufacturing.

Grady "Casey" Haynes
February 24
Retired Employee
Husband of Myrl G. Haynes, retired.

Shirley Willard
February 25
Sister of Banner O. Blevins, Weave; sister of Henry Blevins, Technical Maintenance.

Emma E. Johnson
February 26
Employee
Wife of Herbert J. Johnson, Garnett.

William (Bill) Swift
February 27
Brother of Versie S. Cockerham, retired.

Clinard H. (Tom) Norman
March 2
Retired Employee
Husband of Mary P. Norman, LTD; father of Linda N. Mastin, I.E.; brother of Maynard F. Norman, retired.

Fred Hinson
March 4
Retired Employee

Earl H. Conrad
March 4
Retired Employee

Thurmond T. Harris
March 4
Retired Employee

Marilyn M. Long
March 5
Mother of Marty Long, Yarn Manufacturing.

Marie E. Cox
March 6
Mother of Pearl Simpson, Cloth.

Bertha S. Snow
March 7
Mother of J. Trenton Snow, Cloth.

Ray Franklin Coe
March 8
Brother of Jerry L. Coe, Weave.

Clifton B. Warner
March 10
Retired Employee

Delcie Moose
March 11
Retired Employee
Mother of Shirley R. Johnson, Accounting.

John Paul Parsons
March 13
Retired Employee

Henry C. Reece
March 14
Retired Employee

John Anson Burcham
March 15
Brother of Fred D. Burcham, retired.

Alonzo H. Nichols
March 16
Retired Employee
Husband of E. Mae Nichols, retired.

Joseph L. Jackson
March 21
Father of Ruth J. Davis, Binding; Wilda Long, Blanket Order Processing; and Billy J. Jackson, Weave.

Joseph Alexander Ball
March 21
Retired Employee
Brother of Nonnie B. Smitherman, retired; and Hallie B. Disher, retired.