

THE DAILY REFLECTOR

Greenville, N.C.

Friday Afternoon, January 27, 1989

25¢

LaRouche Draws 15-Year Sentence

THE ASSOCIATED PRESS

ALEXANDRIA, Va. — Lyndon H. LaRouche Jr., political extremist and perennial presidential candidate, was sentenced today to 15 years in prison for scheming to defraud federal tax collectors and deliberately failing to repay more than \$30 million in loans from his political supporters.

U.S. District Judge Albert V. Bryan Jr. also sentenced chief LaRouche fundraiser William Wertz to five years in prison and an \$11,000 fine, and gave LaRouche legal coordinator Edward Spannaus a five-year term and a \$10,000 fine.

At the same time, government prosecutors in Boston dropped related charges against LaRouche and three of his associates. Charges against three other defendants who are fugitives were maintained. That case ended in a mistrial last May and had been scheduled for retrial on Feb. 22.

In a document filed in U.S. District Court in Boston today, the

prosecutors said that, with the conviction of LaRouche and his associates in Alexandria last month, the law enforcement interests of the United States had been served "from the point of view of both deterrence and punishment."

In the federal courtroom in Alexandria, four LaRouche fund-raisers awaited sentencing by Bryan. They were Michael Billington, Joyce Rubenstein, Paul Greenberg and Dennis Small.

Bryan told LaRouche, who stood facing the judge with arms folded in front of him, that he had been convicted of "a serious crime" and said he rejected LaRouche's belief "that the end justifies the means as resorted to in this case."

Bryan refused to grant bail to the three main defendants pending appeals.

The judge also rejected as "errant nonsense" the defendants' claims that their prosecution by the government was politically motivated. He said the idea that LaRouche's organization was of sufficient threat to warrant such a prosecution "just defies human experience."

Winterville Hears '60s Protest Songs

By John Bare
 THE DAILY REFLECTOR

Stirring echoes from the civil rights marches of the 1960s, a group of about 50 people upset over the firing of two Winterville police officers met Thursday night, singing protest songs and plotting strategy against the town.

Golden Frinks of Edenton, regional director of the Southern Christian Leadership Conference, and Benny Rountree of Greenville, state SCLC president, presided over the meeting in Winterville. They led the group in chants of "Soul Power," "I Am Somebody" and the singing of "We Shall Overcome" as the meeting ended.

"We must stay together and

work together because we all are in the same boat together," Rountree said to the crowd. "This is not a white or black issue. This is a situation where citizens have been mistreated."

The meeting was called because several Winterville residents said they believe the two officers were unjustly fired Saturday and another was unfairly disciplined. Several said they fear the town is without adequate police protection and they are upset that town officials appear to have neglected the voters who put them in office.

About two-thirds of the people in attendance were black, and the crowd ranged in age and cultural background from 6-year-old Morgan Deaver of Winterville, who is white, to 85-year-old

George Garrett of Greenville, a black who claimed he has seen injustices in area police departments for the last 40 years.

Police Chief Lester Smith, who did not attend the meeting, claims he fired Harold Evans and Ralph Whitehurst because the two went over his head and complained directly to town aldermen when they had no authority to do so. Officer Tony Summerlin has been restricted to desk duty.

The officers, who are all white, claim they were fired because they refused to obey an order from Smith not to ticket any aldermen or their family members. They claim Smith ordered them not to stop aldermen unless they were committing a felony crime.

Whitehurst, the only one of the

three certified to use radar equipment, said he spotted Alderman Bobby Crawford speeding last week, and he believes that incident caused Smith to hand down the order that aldermen were off limits.

At the request of Pitt County District Attorney Tom Hagwood, the State Bureau of Investigation is investigating the situation.

Bill Dinkins of Winterville, who was elected Thursday night to chair a seven-member citizens committee, said he was disappointed with the actions of the aldermen, who approved Smith's actions this week.

"If people have problems with the police, they can come to this

(See CITIZENS, A-12)

Private Funding Sought For Center

By Stuart Savage
 THE DAILY REFLECTOR

Pitt County commissioners agreed Thursday to investigate private funding for a proposed agricultural center and to study the future of Pitt Community College before deciding what to do about a bond issue or other means of funding the proposed building projects.

Last October, officials of the county's Agricultural Extension Service and the federal Agricultural Stabilization and Conservation Service, the Soil Conservation Service and the Farmers Home Administra-

tion asked the board to consider an agricultural center to house all four agencies.

Later estimates set the cost of such a facility at about \$1.5 million. But the board was told that rent paid by the three federal agencies — estimated at about \$77,000 a year at the present time — could help offset the costs of the project.

Pitt Community College trustees, in December, asked commissioners to approve a \$22.08 million bond referendum to fund improvements — including eight new buildings — at

(See BOARD, A-3)

PCC, Reluctantly, Could Delay Funds

By Cherie Evans
 THE DAILY REFLECTOR

The Pitt Community College Board of Trustees feels the college needs every bit of the \$22 million it is requesting from the Pitt County Board of Commissioners through a bond referendum. But, if push comes to shove, it can get by with \$15.5 million — for a little while.

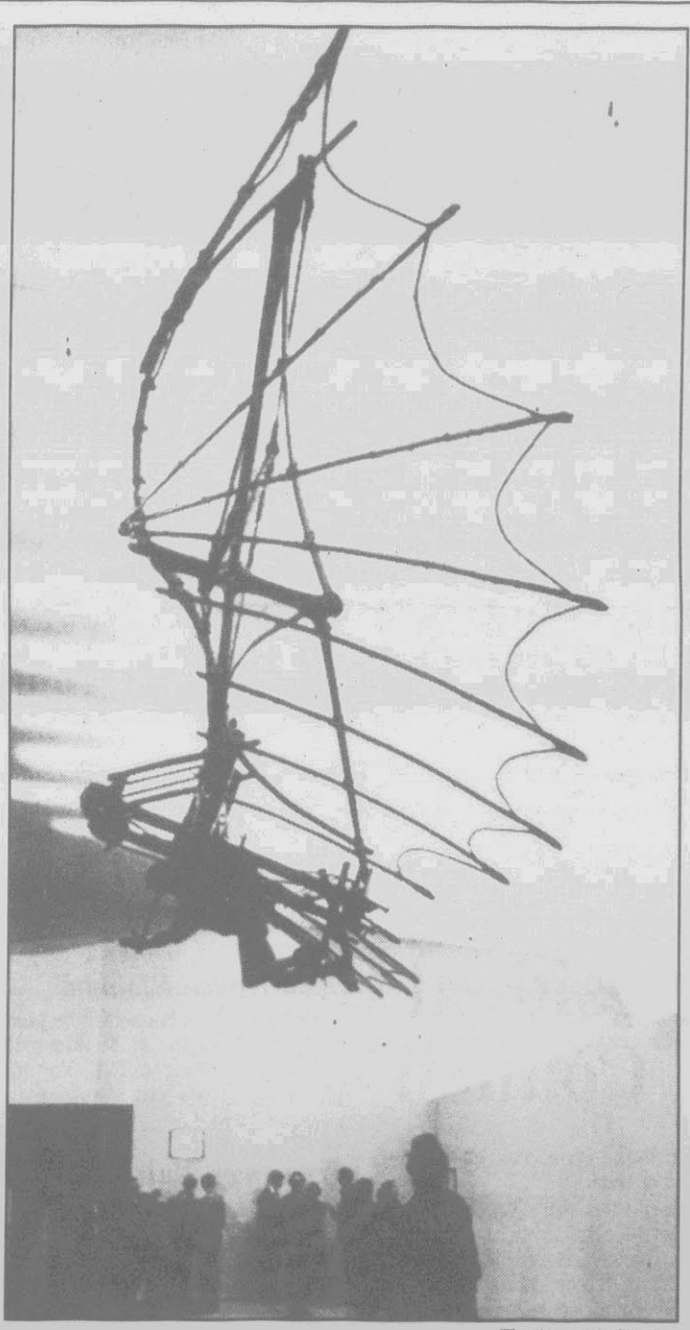
"We would like to get a minimum of that, then we'd be back in two years to get the rest of it," PCC President Charles Russell said to the

board during its meeting Thursday afternoon.

The \$15.5 million would pay for most of the new buildings and facilities the college says it needs, including the allied health building, the roads and utility system, the continuing education-classroom facility, the student services building and a day care center.

But, Russell said, "We need the total \$22 million." The remaining \$6.5 million would pay for the general classroom building, the multipurpose training facility and renovations to the Humber Building, according to Russell.

(See PCC, A-12)



The Associated Press

Flying Machine

Visitors stare at a "flying machine" assembled from the original drawings of Italian artist Leonardo da Vinci at London's Hayward Gallery. The exhibition is exploring Da Vinci's work as an artist, inventor, scientist and engineer and includes 88 original drawings on loan from Queen Elizabeth II.

Measles Report Nixed In Greene

By Carol Tyer
 THE DAILY REFLECTOR

Greene County Health Director Joey Huff received word from a state laboratory late this morning that a Greene County resident suspected of having measles instead has streptococcus infection.

Huff said that, although no measles have been found in Greene County, the health department, schools and private physicians' staffs in the county began last week reviewing immunization records of, starting with the 12th grade and going down, in the event that measles occurs. If it were to occur, he said, free inoculation would be given in the school in which a case was reported, not systemwide nor countywide.

Whether there has been direct contact with someone having measles is the criterion for determining whether a large group of young people will be inoculated or reinoculated for measles, said Pitt County Health Department Nursing Director Nan Rogers.

Ms. Rogers said free measles inoculation at East Carolina University, Pitt County Memorial Hospital and the ECU School of Medicine have been carried out during the past week because there was direct contact with someone who had measles. Because there has not been reason to think that direct contact existed within the Pitt County schools or Pitt Community College, the measles vaccine has not been

(See MEASLES, A-3)

Reflector Editorial Writer Wins Award

Mary C. Schulken, editorial page editor for The Daily Reflector, has been awarded second place for editorial writing in annual competition sponsored by the North Carolina Press Association.

The award, for the year 1988, was presented Thursday night as part of the NCPA's annual conference in Chapel Hill.

Mrs. Schulken's award, based on an entry which included three editorials, was for newspapers with a circulation of from 15,000 to 35,000. Among the newspapers in the category: The Raleigh Times, the Fayetteville Times, the Salisbury Post.

One of the editorials in the award-winning package expressed opposition to a proposed hazardous and low level nuclear waste dump in Edgecombe County, while a second editorial took Greenville Mayor Ed Carter to task for describing the Pitt-Greenville Airport as rinky-dink. "Instead of a badly needed runway expansion he wants a \$150,000 noise impact study done in the neighborhoods surrounding the airport," the editorial charged.

The third editorial in the winning entry dealt with President Ronald Reagan's need for a new chief of staff after Howard Baker resigned, suggesting that Baker's replacement "Must be knowledgeable in planetary affairs and proficient at celestial predictions," among other things. The writing also said it might be time to make a pitch for a new president.

A native of Lake Waccamaw, Mrs. Schulken earned her bachelor's



MARY SCHULKEN

degree in English with a journalism minor from East Carolina University in 1979 on a Golden Star scholarship from the Star-News newspapers of Wilmington.

She became a staff writer for The Daily Reflector in 1980, covering Pitt County schools, agriculture and the communities of Winterville, Ayden and Gritton. She then worked as interim editor of the Williamston Enterprise in 1984. Mrs. Schulken began editorial writing and copy editing duties at The Daily Reflector in June 1986 and was named editorial page editor in September 1987.

She is married to Bion Schulken, a Whiteville native, and they live at Route 1, Winterville.

Money Facts

Managing your money, paying your taxes or using credit can be a problem for most people.

Timely suggestions for making your task easier are included in a fact-filled special section of today's Daily Reflector. Be certain to take a look.

There may be something just for you.

(See PUBLIC, A-12)

Couple Gets Water Bill Surprise

Water isn't cheap. Marvin Little of Greenville is a witness to that after receiving a water bill that is apparently incorrect this month for \$542.44 from the Greenville Utilities Commission.

"It's just my wife and myself," he said this morning in a telephone interview. "We're senior citizens, and we usually use three or four cubic feet (of water) a month."

According to his bill, the past figure on his meter was 7.89 and the

present figure is 2.96, Little said. "My present should be larger than my previous. That's what amuses me. I thought it was kind of unusual with that computer stuff."

When customers ask about bills that seem unusually high, "we go out and reread the meter," George Reel, said GUC's consumer assistance supervisor. "When we find the readings are wrong we make the corrections and we mail them a correct bill."

Reel said GUC is in the process of

checking the Little reading and he suspects the problem involves transposed numbers.

Greenville Utilities reads about 54,000 meters a month to compute electric, natural gas and water bills, Sue Bizzaro, public information officer, said. From 50 to 60 or less than 1 percent of those are incorrect.

"They kept telling us about the bill would be bigger this month for three or four days but I didn't think it would be that big," Little said.

Trees, Trees ... And Now No Trees

By Greg Laudick
 THE DAILY REFLECTOR

When the Greenville City Council approved the rezoning of the corner lot on 14th Street and Charles Boulevard to provide for a commercial use, many local residents were emotionally unprepared for the consequences.

While the city, along with the financial assistance and cooperation from the developer, was able to save the historic Patrick-Arthur House from certain demolition, something else was lost forever.

The heavily wooded property fell victim to the bulldozers.

A parcel of land, where trees once stood, was reduced to a flat, barren development tract.

The corner lot development has been a hot topic of conversation in the community during the new year. People in restaurants, churches and even health clubs are reminiscing about the days when the railroad tracks and rusted box cars were not visible from the intersection, hidden by the natural foliage.

The subject of tree preservation, a widely discussed issue throughout

the country, has apparently become an issue in Greenville.

Letters commenting on the removal of the trees have appeared in the Public Forum section of The Daily Reflector. Greg Brown, the city's recently hired public information officer, has received telephone calls from angered citizens deman-

Weather

Accu-Weather® forecast for Saturday
 Daytime Conditions and High Temps

Chicago 50° MILD
 Washington 58° MILD
 Greenville 64° DRY
 Memphis 57° DRY
 Atlanta 68° DRY
 New Orleans 68° RAIN
 Miami 80°

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Forecast

Clear tonight. Low around 30. Mostly sunny Saturday. High in lower 60s.

Looking Ahead

Fair Sunday, chance of rain Monday, fair Tuesday. Lows near 40. Highs near 60.

In The Area

Three People Arrested

Greenville police said three people were arrested on theft charges Thursday.

Officer H.D. Hilliard said Mitchell Gordon Randolph, 32, of Route 1, Bethel, was charged with larceny for the theft of 2.5 pounds of ham from the Foodland store at the Buyers Market at West End Circle about 6:55 p.m.

Officer K.P. Woods said Thomas Earl Warren, 44, of 207 Manhattan Ave. was arrested on larceny and trespassing charges for the theft of wine from the Fast Fare store on Cotanche Street about 8:59 p.m.

Woods also said Stephen Matthew Bindulski, 29, of 705 E. Fourth St. was charged with shoplifting, resisting arrest, intoxicated and disruptive and carrying a concealed weapon in connection with a 9 p.m. incident at the Cotanche Street Fast Fare, where a package of cheese dip was taken.

Fire Investigated

Greenville police are investigating a Wednesday morning fire at 120 Manhattan Ave. which caused heavy smoke damage to the four apartments in the building.

Detective S.B. Pass said this morning that the fire, reported about 8:45 a.m., started in a closet in one of the apartments.

"It's definitely a suspicious fire," Pass said, "possibly a set fire." But he said investigation is continuing into the blaze, which caused relatively light fire damage to the closet, but resulted in heavy smoke damage to all four apartments.

"We're going back in there this morning to see what we can find," Pass said.

Embezzlement Charge

Robin Frances Mozingo, 25, of 42 Edgewood Trailer Park was arrested by Greenville police Thursday on two counts of embezzlement.

Detective G.W. Williams said Ms. Mozingo was charged with the theft of \$244 from East Carolina Lincoln Mercury on Dickinson Avenue, where she was employed. The embezzlement was reported on Jan. 17, Williams said.

Man Dies In Wreck

An Orangeburg, S.C., man was killed in a tractor-trailer accident 2 miles south of Farmville on U.S. 258 Thursday afternoon.

Trooper R.E. Backus said Freddie Capers Jr., 37, was killed in the 5:20 p.m. accident. He was driving alone in a tractor-trailer registered to Builders Transport Inc. of Savannah, Ga.

Backus said it appeared that the truck rounded a curve too fast for conditions, causing the load on the trailer to shift and make the vehicle

overturn. The driver was pronounced dead at the scene.

Man Arrested

Greenville police arrested Kenneth Best, 29, of 1512 Mumford Road on possession of stolen vehicle charges Thursday.

Sgt. T.V. Woolard said Best, arrested about 9:10 p.m. on VanDyke Street, was charged with possessing a truck stolen from Sylvan Drive on Dec. 17. The truck was recovered several days after the theft. Woolard said.

Inspector Spoke

Jim Kaufman, Greenville's chief building inspector, visited a meeting of the Pitt County Committee for the Employment of People with Disabilities. He reviewed the concerns and obligations of eliminating architectural barriers to disabled people.

Obstetric Nurse Spoke

Iveta Farrance, head nurse in obstetrics at Pitt County Memorial Hospital, spoke to Medical Explorer Post 318. She talked about nursing and other careers.

Students Named

Several area students have been named to the dean's list for fall semester 1988 at Wake Forest University.

Students who earned at least a 3.0 grade point average are Page Griffin, William Kendrick, William Kopelman and Richard Lewis, all of Greenville, and Vivian Roebuck of Farmville.

Nurse Recognized

Greenville native Deborah Cannon, a staff nurse at Nash General Hospital in Rocky Mount, has been recognized by the National Distinguished Service Registry in Nursing.

She was nominated by her associates on the basis of her participation in national associations, years of service, achievements, advanced certification, awards, honors and community activities.

Ms. Cannon worked previously as a lead preceptor-charge nurse at Pitt County Memorial Hospital. She is certified by the Nurses Association of the American College of Obstetrics and Gynecology in inpatient obstetrics and the American Nurses Association in high-risk prenatal nursing.

A 1969 graduate of C.M. Eppes High School, she received her nursing degree from Beaufort Technical Institute. She is the daughter of James and Hattie Cannon of Greenville and a member of Cherry Lane Free Will Baptist Church.



The Daily Reflector/Thomas Forrest

DARE Donation

Rick Fisher, right, DARE officer for the Pitt County Sheriff's Department, shares DARE materials with Weyerhaeuser officials Bill Buchanan, far left, and Karen Matthews, second from right, and Becon Constructin site manager Rich DeRemer. Weyerhaeuser and Becon gave the department a check to help fund the program.

Williams Arrested

Willie James Williams, 28, of 1105 Melody Lane was arrested Thursday on assault with a deadly weapon and damage to personal property charges by Greenville police.

Officers said Williams, armed with a pistol, allegedly shot at one man and shot the windows out of a car belonging to another man. The incident, which occurred in the 1100 block of VanDyke Street, was reported about 8:40 p.m.

Radio Concert

A selection of piano music performed by Dr. Charles Bath of the East Carolina University School of Music faculty will be featured on the regular Sunday morning "ECU Concert" series aired Sunday at 10 a.m. by WTEB-FM (89.3 MHz), New Bern.

The recorded recital will include Mozart's 12 variations of the tune, "Ah, vous dirais-je, Maman" or "Twinkle, Twinkle, Little Star," K. 265; the "Andante Favori" from the Beethoven Piano Sonata in F Major, Opus 53, and Debussy's "Masques" and "Carnival," Opus 9 by Robert Schumann.

Bath is professor of piano and heads the keyboard department at ECU.

Now in its fourth season, the "ECU Concert" program is narrated by James Rees of the ECU speech and broadcasting faculty. Coordinator of the program series is David Hawkins of the ECU School of Music.

The program will feature four ECU faculty performing works by Beethoven, Brahms, Milhaud, Chausson and Wolf.

Two Firms Helping Fund Dare Program

The Pitt County Sheriff's Department has received \$1,100 from two companies to help fund aspects of the county Drug Abuse Resistance Education (DARE) program in the Pitt schools.

The money was presented by Weyerhaeuser Corp. and Becon Construction Co. during a seminar on creating a drug-free work environment held Thursday by the firms at the Weyerhaeuser plant under construction by Becon near Ayden.

Rick Fisher, who runs the Sheriff's Department component of the DARE program in the county

schools, said the money will be used for materials for fifth-graders throughout Pitt taking part in the program.

Fisher and his counterparts in the Greenville, Farmville, Bethel and Ayden police departments are providing DARE curricula in each of the county's public school fifth grades, with the exception of two which will enter the program next semester.

Morning and afternoon seminars were conducted for supervisors and foremen of Weherhaeuser and Becon. Speakers for each session included Al Dubnick, personnel supervisor of Becon; Tony Catapano of McKenzie Security of Greenville, and Fisher.

The importance of workers being drug-free was discussed and information on providing drug testing for prospective employees and random testing for ongoing employees was presented.

Representatives of various Pitt County communities were invited to attend a third session of the seminar during the afternoon. The funds for the DARE program were presented during the third session.

Spring Preregistration

Pitt Community College is preregistering students for the spring quarter Wednesday through Feb. 3.

The hours are from 8 a.m. to 2 p.m. Wednesday through Feb. 3, and from 6 p.m. to 8 p.m. Wednesday and Feb. 2. For information, call 355-4245.

Semifinalists Named

Two J.H. Rose High School students, Chris Forsyth and Jeff Likosar, have been named semifinalists in the N.C. State University Merit Awards program.

The students will be interviewed Feb. 11 and Feb. 25 at N.C. State's McKimmon Center during the next phase of the selection process. Eighty of the 220 semifinalists will receive the scholarships.

Open House Planned

A parents' open house will be held Tuesday at 7 p.m. at Montessorie School in Washington, N.C. For information, call 946-9003.

Treasurer Named

Robert A. Tyson of Route 1, Greenville, has been named treasurer of the Bell Arthur Fire Department.

(See IN, A-3)

The Daily Reflector

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Car Theft Reported To Police

Investigators said seven thefts, among them a 1984 model car, were reported to Greenville police Thursday.

Officer M.R. Benton said the car was taken from Cox Armature on Memorial Drive in an incident reported at 8:32 a.m. and a purse was taken from a car parked at the Piggly Wiggly grocery at the intersection of Dickinson Avenue and Hooker Road in an incident reported at 2:47 p.m.

Officer R.L. Smith said an undetermined amount of change was taken from a coin operated drink machine at the Econo Lodge on Memorial Drive in a break-in reported at 1:39 a.m.

Officer P.K. Burrows said radios were taken from four vehicles parked at Car Werks on Airport Road in an incident reported at 7:59 a.m., while Officer K.L. Hadnott said four tires, a telephone, 200 ashtrays, five ceiling fans, a television set, a kerosene heater and a lamp were taken from Johnnie's Mobile Homes on Greenville Boulevard in a break-in reported at 1:31 p.m.

Investigators said two back-up light reflectors were taken from a car parked at the Pitt Children's Clinic on West fifth Street in an incident reported at 4:37 p.m., while Officer L.E. White said a stereo and equalizing amplifier were taken from a car parked at 700 E. 10th St. in an incident reported at 5:30 p.m.

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Joe Goodson Elected President Of Boy Scouts' Eastern Council

Joe Goodson, president of Goodson and Flanagan Insurance Agency, Greenville, was elected president of the East Carolina Council of the Boy Scouts of America at the organization's awards banquet and installation ceremony Thursday in Kinston.

As president, Goodson will coordinate in a volunteer capacity all the activities set forth by the National Council of the Boy Scouts of America in conjunction with the regional council's Scout executive.

Goodson, who will serve a two-year term as president, has been involved in Scouting for over 20 years and previously served a two-year term as council commissioner.

"As president, I would like to see the Scouting movement expanded to bring more youth into the program, Goodson said. "I believe Scouting helps develop better leaders and teaches them improved moral values, which I think are generally needed in this day and time."

Goodson has also served as past commander of American Legion Post 39, and is a past president of the Pitt County Shrine Club and the Pitt County Wildlife Club. He is a member of Jarvis Memorial United Methodist Church.



JOE GOODSON

awarded the council's Scoutmaster Award of Merit.

Ashley Dail of Troop 200 in Winterville, Donald Fitts of Troop 452 in Greenville and Joseph Goodson Jr. of Troop 30 in Greenville were recognized for promoting a positive image of Scouting, maintaining a troop operation which attracts and retains Scouts, and developing Scout leadership skills.

Marty Tschetter of Greenville received the Outstanding Youth Service Award for his efforts in the 50th anniversary celebration of the Order of the Arrow. Tschetter served as chairman of the activity.

Also Thursday, Janice Buck, president of Buck Supply Co., received the Silver Beaver Award for outstanding service to the council.

Goodson said the East Carolina Council was one of 20 councils out of 409 in the country recognized for quality growth at the national council meeting in San Diego.

He said the council's Scouts and Scouters collected over 80,000 items of food this past fall which were distributed to the needy. He said the council continues to carry out national Scouting priorities with the continuation of drug prevention and child abuse programs.

The East Carolina Council of the Boy Scouts of America is comprised of 20 counties in eastern North Carolina. Involved are 6,000 adult leaders and 16,000 Scouts, including Tiger Cubs, Cubs, Boy Scouts and Explorers.

Also at Thursday's ceremony, three local Scoutmasters were

Pre-Inventory Sale

20% off Storewide including winter stock reduced up to 70%

Xtra Special

"for the Fuller Figure"

The Plaza

756-1600

In The Area

(Continued from A-2)

Marketing Plan

A downtown marketing and redevelopment plan for the town of Murfreesboro will be completed by the Regional Development Institute at East Carolina University.

The institute will begin the project immediately under an \$8,577 contract awarded through the town and the N.C. Department of National Resources and Community Development. Richard Brockett and Malcolm Simpson will direct the project.

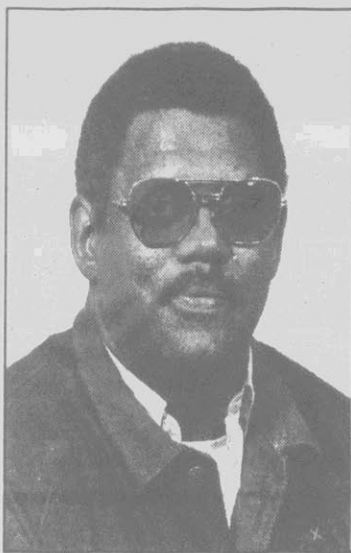
The project is a cooperative effort with ECU's Small Business and Technology Development Center. Teresa Scarlett, an ECU technical consultant for small businesses, will assist the owners of small businesses with marketing and technical advice.

Lanier Receives Award

Roy C. Lanier, chairman of the welding program at Pitt Community College, will receive the Howard E. Adkins Instructor Membership Award from the American Welding Society.

The award, to be presented at the society's national meeting in Washington, D.C. in March, recognizes high school, trade school, technical institute or junior college instructors who have advanced the knowledge of welding to students in their schools.

Lanier was recognized by the PCC Board of Trustees at its meeting Thursday for his contributions to the college. He is a member of the society's Northeast Carolina Section No. 137, where he has served as chairman and is currently program chairman. He also was named PCC's Instructor of the Year for 1987-88.



ROY C. LANIER

Catholic Celebration

St. Gabriel's School will celebrate "Catholic Schools Week" Monday through Feb. 3 with the theme "Communities with Memories."

Each family will make a collage of itself, and parents will eat lunch with their children and will participate in a prayer and open house program. The students also will have a "Fun Day."

Cypress Grill Open

The Cypress Grill, a seasonal restaurant located on the banks of the Roanoke River at Jamesville, is open for the 1989 herring season, according to Sallie and Leslie Gardner, owners.

The restaurant, which opened Thursday, operates Monday through Saturday from 11 a.m. to 2 p.m. and 5 p.m. to 8 p.m., serving herring, rock perch, flounder, shrimp and oysters.

Ms. Gardner said the Cypress Grill usually remains open until late April, with the closing date coinciding with the end of the herring run on the Roanoke.

Course Offered

A college-level course about the geology of national parks will be offered to public school teachers by the East Carolina University Science and Mathematics Education Center.

The course will focus on national parks and will include the study of environmental and conservation efforts, geologic histories and features, and the role that parks play in education in natural history and earth sciences.

Teachers must complete home-study assignments and attend four lectures in February and March given by nationally known experts. They will receive renewal credit in earth and environmental sciences.

For information, call 757-6885. The deadline for registration is Feb. 15.

Sorority Met

The Alpha Iota chapter of Alpha Delta Kappa, a sorority of professional educators, held its monthly dinner meeting Tuesday at Riverside Steak Bar.

Walter B. Jones Jr. presented a program on legislature issues involving education. Billie Lennon was recognized as the first runner-up in the region one teacher of the year competition.

Mary Ann Brannon, Ann Davis and Nancy Higdon were named teachers of the year at their schools. Ms. Brannon, Ms. Davis, Ms. Lennon and Vicki Dunn received mini-grants from the Educators Foundation.

Quiz Bowl Scheduled

Sheppard Memorial Library is sponsoring the 10th annual quiz bowl Feb. 4 at 10 a.m. in the city council chambers on the third floor of the Municipal Building.

Teams of students from Greenville Christian Academy and Farmville Central, Ayden-Grifton, North Pitt, J.H. Rose and D.H. Conley high schools will participate. The winning team will advance to the district quiz bowl in March and district winners will compete in the state finals.

For information, contact the library at 830-4580.

First Aid Class

Pitt Community College is sponsoring a first aid class beginning Monday from 7 p.m. to 10 p.m. in trailer 17 on the PCC campus. Anyone interested should attend the first session.

Students To Compete

Several Pitt County students will compete with other state students to participate this summer in the Governor's Schools of North Carolina.

The program offers residential experience to 800 academically-gifted high school juniors and seniors in a six-week program emphasizing theory, abstraction and integrative principles of knowledge. The schools, located on the campuses of Salem College and St. Andrews Presbyterian College, are funded by the General Assembly.

Students nominated are listed according to their area of participation.

Academics: Jeffrey Dickerson, Alicia Griffiths, Robert Smith, Kay Dunn, Maria Smith, Derek Brown, Vikki Mercer, Melody Hahn, Jessica Kirkpatrick, Stephen Smith, Tamara Gasperson and Dennis Roberson; Performing Arts: Sharon Wall, Jennifer Drye, Nicole Bloodworth, Hollis Gunn, Jeffrey Hill, Patrick Winstead, Jeffrey Boberg, Claire Chesson, Amanda Corbett, Jennifer Gill, Lois Perry, Alan Averette, Marjori Brown, Milton Carawan, Laura Guy, Gregory Parker, Alicia Pascasio, Kim Lee, Heather Noble, Sarah Barnes, Geoffrey Clayton, Brian Marks, Jalyn Parsley and Anna Wirth.

Parade Meeting

The parade committee of the Greenville Industrial-Eppes Alumni Association will meet Saturday and Sunday from 3 p.m. to 5 p.m. at the Wooten School of Music, 1002 W. Fifth St.

Alumni and friends are requested to type parade materials due by Tuesday and to give ideas and themes for the parade. Phone suggestions can be made at 757-1023.

Pirate Reception

The Cumberland County chapters of the East Carolina University Alumni Association and Pirate Club will host a reception Feb. 16 before a basketball game between the Pirates and Campbell University in Fayetteville.

The reception will begin at 6:45 p.m. at the Cumberland County Auditorium Arena Complex. Pirate Coach Mike Steele will speak at 7:10 p.m., followed by the game at 7:30 p.m.

The free reception is open to ECU alumni and friends. Contact the Cumberland County Auditorium Ticket Office for game tickets. For information, contact J.E. Williams at 425-4010 or 487-1989, or Debbie Medlin at 864-6300.



The Daily Reflector/Thomas Forrest

Driver Injured

A Winterville woman was injured seriously Thursday in an accident west of Winterville. According to Trooper K.B. Ward, a car driven by Barbara Copeland Dail was traveling west on Secondard Road 1123 and apparently ran off the right side of the road. Ward said the vehicle went out of control and crossed to the left side of the roadway and struck a ditch. He said no charges were filed.

Former Student Who Testified In Drug Case Gets Three Years

By John Bare
THE DAILY REFLECTOR

A former East Carolina University student who helped send a drug dealer to prison for 42 years was sentenced Thursday to three years in prison for his part in the cocaine sales.

Judge David E. Reid Jr. of Greenville sentenced John Smith, 24, of Kinston in Pitt County Superior Court, after hearing testimony from several of Smith's friends and supporters, including former state Sen. Harold Hardison of Deep Run, who spoke of Smith's participation in a drug awareness program.

"I don't recall any case where I've been more impressed by the contributions an admitted felon ... has performed prior to his sentencing," Reid said about Smith, who pleaded guilty to six cocaine violations and testified against Randy Moye of Farmville, who was sentenced last December to 42 years prison and fined \$300,000.

"No one could help but be impressed by what Harold Hardison said you have done in the drug program he is involved with," Reid

said.

Though Reid said he was impressed with Smith's anti-drug work and his help in convicting Moye, he told Smith he had to sentence him to prison or it would send a message that someone may cooperate with authorities and escape punishment.

Assistant District Attorney Clark Everett argued with Reid for a longer sentence. While Smith appears to be a very nice person, he said, the court should not impose a lesser sentence on a defendant only because he is likeable. Everett said he also was concerned that Smith, who claimed he had never been around cocaine until the summer of 1987, became so swiftly involved in the sale of such a large amount of the drug.

Smith is to begin serving his sentence Wednesday, and under the state's Committed Youthful Offender program, he will technically be eligible for parole the first day he serves in prison, Reid said.

Smith and Moye were arrested in September 1987 behind trash dumpsters on U.S. 264. Moye had agreed to sell a half-pound of cocaine to an undercover Pitt County Sheriff's deputy for \$14,000, and Smith

testified that he had agreed to drive Moye to the site in exchange for \$500.

Smith, a former honor student at Lenoir Community College and ECU, said he never used or sold cocaine, but he came into contact with the drug when he introduced Moye to Andrew Grant, a paid informant who was working with law enforcement authorities. Smith said he was the middleman between Grant and Moye in four sales in 1987, but he never profited from any transaction.

Hardison said he has known Smith since he was born and that Smith enjoyed an excellent reputation in the community. Smith's attorney, Jim Roberts of Greenville, presented Reid with about 20 letters supporting Smith's character and introduced several family members in the courtroom.

After Smith was arrested, he began working with the Winner's Circle Drug Awareness Program, Hardison said, which is a private, non-profit organization that sponsors anti-drug commercials and events. Hardison is president of the organization.

Board

(Continued from A-1)

the school on N.C. 11 south of Greenville.

PCC officials renewed their request for capital improvement funds at Thursday's meeting. "We're here to answer questions and work with you any way we can so (the community college) won't stand still," Kay Whichard, vice chairman of the school's board of trustees, said. "We used this plan because if we begin tomorrow the buildings would be utilized fully when completed."

After a lengthy discussion, County Manager Kramer Jackson suggested. "There are a lot of questions, other than money questions, that need to be answered. What kind of community college do you want? What sort of community college does this board want in Pitt County? What's the future of the community college?"

Once those questions are answered, Jackson suggested, plans could be made to finance the school's long-range needs.

Charles Russell, PCC's president, then suggested that \$15.5 million is needed to meet present needs — an allied health building, roads and utility system, a maintenance and storage facility, a welding a masonry building, a continuing education center, a day care center, a student services building and renovations to the White Building.

"We need that now to get out of the mud," Russell said.

Commissioner Linwood Mercer suggested. "Meet with these people ... try to formulate what these people want in the way of growth and what we want. We need some identification," Mercer said. "Yes — this is why we want that school to grow. This is our goal."

Commissioners then agreed to look into the school's future role before approving any funding for new buildings.

Mitch Smith, Pitt Agricultural Extension Service chairman, renewed the request for an agricultural center Thursday, suggesting that having all four agencies under one roof is "important to the agricultural community of our county. All share the same purpose," Smith said, guidance and service.

Commissioners agreed to appoint a committee, including two board members, the heads of the four agencies and others, to investigate private funding of a facility.

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Measles

(Continued from A-1)

administered in these institutions.

She said she understands that the county schools have looked at shot records on the possibility that a case would show up among secondary school students and inoculation would become necessary.

Ms. Rogers said the health department has received calls from many parents asking why their children who had measles inoculations, but had them before 15 months, would not be given the vaccine as ECU students are. She said there is not enough of the free vaccine to be used throughout the general public for reinoculation.

Anyone not having had the vaccine who was born after Jan. 1, 1957, may be given a free shot at the health department. Also, if there is reason to believe that someone has been in direct contact with a measles case, a free inoculation will be given, she said.

Opinion

THE DAILY REFLECTOR

Established 1882

David Julian Whichard, Chairman of the Board

David J. Whichard II, Editor & Co-Publisher

John S. Whichard, Co-Publisher

D. Jordan Whichard III, General Manager

Alvin B. Taylor, Managing Editor

Mary C. Schulken, Editorial Page Editor

'Truth In Preference To Fiction'

Equal Protection

Law Applies Evenly, Even In Winterville

Laws apply to everybody. It doesn't matter if the locale is Mayberry RFD or the White House. Or Winterville.

And in Winterville, if traffic laws aren't being enforced uniformly, they should be. The town's citizens deserve that kind of protection. If a statute is on the books, it applies to everyone. That's what is meant by equal protection under the law. Otherwise, the long arm of justice falls a bit short.

That potential shortfall is what the State Bureau of Investigation will be looking into as it investigates accusations that Winterville's police chief instructed his officers not to issue traffic tickets to town aldermen. While it won't be certain whether or not those instructions were given until the SBI completes its look-see, it is clear questions should be asked. Two police officers have been fired in connection with those accusations. The citizens of Winterville have a right to know just what kind of police protection they have.

And the actions of the town's public officials may have further confused an already muddled issue for residents.

For example, the police chief is mum. He's not saying whether he told the officers not to ticket town officials.

And the town aldermen declared they knew nothing about the alleged policy and backed the firing of the two officers in question.

Then the town's mayor suggested that in communities like Winterville, a warning might be more appropriate than a real ticket. That's wrong. The law is the law. It doesn't matter where it's broken; the response must be the same. Otherwise, the law is meaningless.

Citizens are justified in their deep concern over the accusations. At stake is the integrity of their police force. They deserve answers. And they deserve equal enforcement.

The law should cast just as tall a shadow in Winterville as it does anywhere else.



Public Forum

To the editor:

In response to Edith Webber's letter, I am sure this was a tongue-in-cheek reply. Anyone with a zealot's propensity for bicycling couldn't with good conscience applaud a developer's efforts to destroy trees. The statement, "If you've seen one tree, you've seen them all" is reminiscent of "Old Jelly Bean's" crack about our magnificent redwoods in California. Will the real Edith Webber stand up, please?

More troubling to me than the once-shady lot at Charles and 14th streets is the awesome development planned at the confluence of Otter Creek and the Tar River, nudging Falkland along one boundary and the Otter Creek Natural Area along another side. The Otter Creek Natural Area is an exceedingly valuable piece of property used for research and teaching by several departments at the University. At the present time, it is a secluded area that has fortunately escaped the screaming chainsaw because of the loving stewardship of its former owners. The natural beauty that pervades the surrounding region makes it obvious that there should be considerable deliberation between developers and naturalists before any hasty irreversible decisions are made. It would seem that a buffer zone between the proposed development and the Otter Creek area might be one possible alternative.

Let's not jeopardize the natural beauty that flourishes in this part of the Coastal Plain. Sane and orderly development should be the hallmark of progress in the East. All aspects of any issue deserve a hearing and we must realize that these decisions, when made, will affect future generations.

Clifford B. Knight
ECU Dept. of Biology
Greenville

To the editor:

What started as a one-week celebration six decades ago centered around the birthdays of Frederick Douglass (Feb. 14) and Abraham Lincoln (Feb. 12) now is observed during the month of February as Afro-American (Black) History Month.

The 1989 theme is "The Role of Afro-American Churches in Economic, Political and Social Development at Home and Abroad."

Carter G. Woodson (1875-1950) founded the Association for the Study of Afro-American Life and History (then called Negro Life and History) in 1915, launched the Journal of Negro History, set up the Associated Publishers as an independent publishing affiliate of the ASALH in 1920, and started the Negro History Bulletin in 1937. In 1926 he instituted the observance of Negro History Week and watched it grow into a nationwide celebration. Woodson devoted his life to the association, its publications, its works and his books. He never married, terming his work in Afro-American history both his wife and children.

Join our 64th celebration Feb. 1-28.

Beatrice C. Maye
Greenville

Submissions to the Public Forum should consist of no more than 300 words. The editor reserves the right to cut longer letters. Signatures, addresses and phone numbers should accompany all letters.

A Hero's Fall From Grace

WASHINGTON — Sur Williams is back in the news.

The first time it happened, he was an 11-year-old hero. At least that's what we called him back in 1983 when he took action that, according to police, might have saved a young girl's life.

What happened is this: Sur was in a St. Louis park when he saw two teen-agers sexually assaulting a 13-year-old girl. Several people, reportedly including at least three adults, watched as they beat the girl and threatened to stab her if she didn't submit. Nobody did anything.

Nobody, that is, except Sur Williams, who jumped on his bike and rode off to get the police. The officers arrived too late to prevent the girl's rape, but they say Sur's action may have kept her from being killed. The boys were caught and charged with rape and sodomy.

For what it's worth, the victim was white; the boys, like Sur, were black.

At any rate, Sur made national news. His story was in newspapers across the country. He appeared on TV's "Good Morning America" and "Real People." President Reagan sent him a congratulatory letter. The St. Louis Post-Dispatch ran 29 separate stories about him.

Last week, they ran another. Sur Williams, now 17, was arrested on a warrant charging him with burglary.

Bill McClellan, a Post-Dispatch columnist who visited the boy at his home following his recent arrest, thinks maybe the media had a role in Sur's fall from grace.

"As we talked, it became clear that the price of celebrity was rather steep," McClellan said in an unusually sensitive piece.

"Oh, the notoriety was fun. The tours were fun. The letter from President Reagan was fun. The television cameras were fun. But finally, it was back to the street."

"My friends, not all of them

William Raspberry



thought it was so neat," McClellan quoted the boy as saying. While the nation was calling him a hero, his friends were saying something else. "Here comes the big hee-ro. He gonna call the police."

The boy told McClellan that he found his own attitude changing.

"Back when all this started, I was real nice. I mean real nice. Then I went through a period where I was mean. (Now) I'd say I'm in neutral. You bother me, I'll bother you."

Says McClellan: "We manufactured a hero. All Williams did was report a crime. That's the mark of a good citizen, not necessarily the actions of a hero. But we wanted a hero....We called the kid a hero, and then we let him fend for himself, as if he really were John Wayne.

"Truth is, he was just a kid. Still is, for that matter."

True enough. But as Sur has learned, even kids have the ability to make life-altering choices.

His choice on that summer day in 1983 was to do what he knew to be right. He said at the time that his mother had told him that if he ever saw a girl being assaulted, he should run and get the police. That's what he did, and we called him a hero.

His choice last week was to yield to peer pressure to be a "regular guy." (He said he only agreed to be a look-out for a group of young burglars, but police found his wallet inside the house.) Now we are in danger of writing him off as a tragedy.

Wrong again. One act of delinquency — one bad decision —

doesn't make a bum any more than a single act of decency — one good decision — makes a hero.

It is still up to Sur to decide what sort of man he will become. That is the big choice he will have to make. But it isn't enough. That big choice entails hundreds of little ones. If he decides to be the sort of person we hoped he would be, back when we called him a hero, he will have to make some decisions about the company he keeps. Surely not all his classmates at Soldan High are burglars and bums. He'll have to decide how he spends his time, to whom he looks for approval, what he wants to do with his life.

He'll also have to learn where to look for reinforcement for the decisions he makes. His peers — chosen by him, whether he realizes it or not — will either admire his cunning, his daring, his lawless machismo, or they will, if he chooses differently, admire his ability to avoid the trouble that is always beckoning.

And not just his peers. The adults who were so eager to reinforce the good they saw in him in 1983 must be ready to reinforce the good that is still there in 1989. After all, aside from his recent charge, the only rap against him was a citation for playing his "boom box" too loudly at a party. A city court judge dismissed that citation.

What Sur Williams needs now is not more publicity but help: help in understanding the nature of the choices still before him, and help — including tangible rewards — in sticking to the good choices he makes.

Can't somebody in St. Louis find him a part-time job, or counseling, or tutorial help, or a scholarship? Is that too much to ask for a kid we once called a hero?

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Based On Appearances

BOSTON — At one moment during the first weekend of the Bush administration, a woman turned from the television set to her friend and beamed, "I think we've got a hit on our hands." The hit was Barbara Bush.

Within days, the new first lady had turned the glamour thermostat down from a Reagan Red to a Bush Blue. With a series of knowing one-liners, Barbara Bush had established her own image: "Please notice — hair-do, make-up, designer dress....Look at me good this week. You may never see it again."

The first impression of a nation was based, as these things often are, on appearances. And Barbara Bush's "hit" was in no small measure a byproduct of the appearance of a woman on the center stage who dared to look her age.

The official trend-watchers called it "refreshing," "striking," even, heaven help us, a true fashion statement. Words like "matron" and "grandmother," banned from the vocabulary of East Wing reporters, suddenly began creeping back into the papers.

Time magazine, gracing the cover with the first gray-haired woman since Golda Meir, gave the story her family nickname, "The Silver Fox." And in a comment that summed up the entire transition, a Los Angeles Republican fund-raiser, Annette Rolf Singer, told a Texas newspaper: "You know, she's really quite darling. My plastic surgeon will die if he hears I've said that, but she really looks darling."

What is going on here? "My mail tells me that a lot of fat, white-haired, wrinkled ladies are tickled pink," Mrs. Bush said in one of a string of comments that sounded sometimes like the kid in a playground who jokes about himself before he can get teased by the others. When asked by her husband whether she was going to eat dessert, she said, "I have to eat it for my fans."

It does seem that a national Barbara Bush fan club has been launched by all the women who ever failed to find a bathing suit they could

Ellen Goodman



wear. The delight in the new first lady is a spontaneous sigh of relief from women who were tired of scaling down their dress size and sick of worrying about their roots. I do not mean the genealogical kind.

This may say less about the first lady than about the country. It is ironic that Barbara Bush has spent a lifetime fighting for literacy only to be judged visually. But after two decades, during which the women's movement cracked the 30 barrier and then the 40, women are still looking for models of how to be 60 and satisfied. Especially with what they see in the mirror.

Simone de Beauvoir once wrote

It is no wonder that they feel hopeful when the spotlight shifts to a woman who has dealt with age armed only with three strands of fake pearls and a full calendar.

gloomily, "I have never come across one single woman, either in life or in books, who has looked upon her own old age cheerfully." In America, we have whole industries based on the notion that women are not good enough to come as we are. Especially if what we are is older.

Those of us who thought that work would change this have been sorely disappointed. Women who work have merely taken on the double burden of the double standard. They are expected to look young in two places.

Ours is an aging nation, but the pictures in our minds and magazines show the American upper crust as powerful men and their second

wives, or wives who look as if they're the second. The public world resembles a local TV anchor team: a gray-haired man and a blonde. We have yet to see a white-haired female Cabinet member or Supreme Court justice and when we finally get a hefty talk-show host, she reappears in Size 10 Calvins wheeling 70 pounds of animal fat behind her.

It isn't just older women who get depressed checking out the before and after portraits of women who injected collagen into their laugh lines. The baby-boom generation of women, raised on youth and fitness, has turned 40 facing a future of Optifast, aerobics and sunblock.

It is no wonder that they feel hopeful when the spotlight shifts to a woman who has dealt with age armed only with three strands of fake pearls and a full calendar.

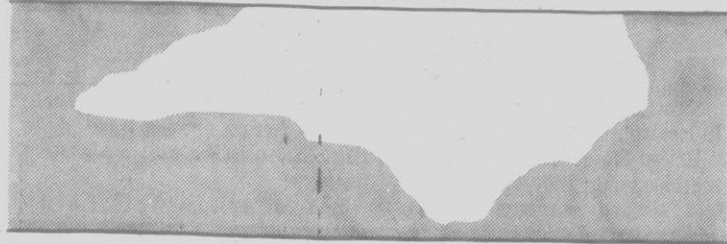
This attention to Barbara Bush's appearance will fade, as all first impressions do. She would rather be

known for graciousness than gray hair, for wit rather than weight. We will shift our gaze from her hairdo to her deeds.

But in this first week of intensive training, it was clear how much American women want from their elders. We are eager to find a model who echoes in life the words May Sarton once wrote at 70: "Now I wear the inside person outside and am more comfortable with myself." Barbara Bush sounds a lot like that person.

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IN THE STATE



Train Deaths

RALEIGH (AP) — Two Nash County men were killed when their car was hit by a freight train and dragged about 19 miles before the engineer discovered the accident, officials said.

Jerry Stone, 31, the driver, and Larry Stokes Sr., both of Middlesex, were killed in the crash around 9 p.m. Thursday, the state Highway Patrol reported.

Sgt. David Green of the state Highway Patrol said the engineer did not know the car had struck the train when the accident occurred somewhere in Nash County. The westbound train, which had four engines and 120 cars, continued to near Zebulon before the accident was discovered.

AP Officers

CHAPEL HILL, N.C. (AP) — Ashley B. Futrell Jr. of the Washington Daily News was elected president Thursday of the North Carolina Associated Press, a state organization of newspapers that are members of the AP news cooperative.

John Ashcraft of The Enquirer-Journal of Monroe was elected first vice president. Ted Hall of The Shelby Star was elected second vice president.

At the meeting, the Tim Parker Award for the best overall cooperation with the AP during 1988 was given to The Fayetteville Times and The Fayetteville Observer.

Cooperations awards also were won by The News and Observer of Raleigh and The Sun Journal of New Bern.

Stock Fraud

RALEIGH (AP) — In the first step in a major crackdown on fraud and abuse in the North Carolina penny stock market, Secretary of State Rufus Edmisten on Thursday revoked the license of a Colorado-based brokerage firm.

Edmisten's actions prohibit Blinder, Robinson and Co. Inc. of Englewood, Colo., from soliciting additional investor funds in North Carolina.

Blinder, Robinson specializes in high-pressure telephone promotions of so-called "penny stocks," which are low-priced speculative shares in small start-up companies, Edmisten said.

The order by the North Carolina securities division concluded an almost five-year review and hearing process, state officials said.

Edmisten said action is expected in nine pending penny stock cases. However, he said he could not specify the names of the firms since they remain under investigation.

Child Struck

ENFIELD, N.C. (AP) — A 5-year-old Enfield boy was critically injured when hit by a car while running to meet a school bus Wednesday morning, the Highway Patrol said.

Trooper J.S. Byrum said Danny R. Whitaker of Rt. 2, Enfield, was hit after running into a car about 7:25 a.m. Wednesday.

Whitaker was transported to Nash General Hospital by Enfield Rescue Squad. A hospital spokesman said he was listed in critical condition Thursday.

The driver of the car was not charged.

Life Sentences

FAYETTEVILLE (AP) — Convicted murderer Shawn Odell Blake has received two life sentences for the January 1988 shotgun slayings of two Fayetteville men during an attempted robbery at their home.

A Cumberland County Superior Court jury unanimously recommended Thursday that the 22-year-old Blake receive a life sentence for the murder of George McNeill, 75, but was unable to reach a unanimous recommendation for punishment in the murder of Charles Lee Newton, 33.

Under North Carolina law, if a jury cannot unanimously agree to its sentence recommendation within a reasonable amount of time, the judge must impose a sentence of life imprisonment.

After determining that the jury would not be able to agree in Newton's case, Judge Joe Freeman Britt of Lumberton dismissed the panel and the life sentence was automatically imposed.

Blake was convicted last week of two counts of first-degree murder for the slayings of McNeill and Newton, who were shot at their residence on the night of Jan. 8, 1988.

Britt ordered that the sentences run consecutively.

House Democrats Complain Their Talents Wasted Under New System

By John Flesher
THE ASSOCIATED PRESS

RALEIGH — Speaker Joe Mavretic says all members of the state House can participate fully under the system he has implemented, despite complaints that his committee assignments squandered some of the chamber's best talent.

But Majority Leader Dennis Wicker says he shares the concerns raised at a Democratic caucus Thursday that some experienced

and knowledgeable Democrats paid for their loyalty to deposed Speaker Liston Ramsey by forfeiting posts in the new leadership.

The complaints were aired at a closed-door caucus of House Democrats. "Some people were getting some things off their chest ... just family affairs, more or less," Wicker, D-Lee, told reporters.

Mavretic, D-Edgecombe, did not attend because of a previous commitment to meet with Gov. Jim Martin. In an interview, Mavretic defended his appointments and said

some members who lost influence "just bet on the wrong horse."

"Any time you have changes in authority, some people rise and other people fall," he said.

The caucus was held the day after Mavretic released a letter that detailed the agreement between dissident Democrats and Republicans who formed a coalition to oust Ramsey as speaker.

Among the provisions was that Republicans would be appointed chairmen of 20 of the 50 House subcommittees and that certain indi-

viduals would not be named chairmen or vice chairmen.

The letter did not identify the legislators but said they "have in the past demonstrated their opposition" to the principles on which the coalition was founded.

Mavretic has appointed the members of all committees except Pensions and Retirement this week, giving most of the choice chairmanships to members of his coalition. Some lawmakers who were especially close to Ramsey were conspicuously absent from positions of power.

Senate OKs Possession Of Lottery Tickets

THE ASSOCIATED PRESS

RALEIGH — Most of the debate about legalizing possession of out-of-state lottery tickets centered on whether supporters hoped to bring the games to North Carolina, but it was political gamesmanship that took the spotlight in the end.

The Senate tentatively approved the bill 25-23, but only after Minority Leader Larry Cobb switched his vote and negated the possibility that

Lt. Gov. Jim Gardner would have to break a 24-24 tie.

"The bill just started to look better and better the longer I looked at it," Cobb said with a smile after the session.

Former Gov. Jim Holshouser, Gardner's legislative liaison, spoke with Cobb during the floor debate. But he denied trying to insulate Gardner from the process. And Gardner shrugged off the gesture, saying he would have supported the

bill if asked to break the tie.

"I am opposed to the lottery in general," he said, but he added, "I think we have a law that is nearly impossible to enforce."

Gardner acknowledged the practice of having a designated vote-changer has been used by previous lieutenant governors. But he said he did not intend to continue the tradition.

"I will probably be voting in the future," he said.

Sen. Bill Martin, D-Guilford, the bill's sponsor, said he was surprised at the closeness of the vote and could not predict the outcome of Monday night's final Senate consideration.

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Bad Bolts Caused Jet Engine To Fall

THE ASSOCIATED PRESS

CHICAGO — Cracked bolts caused an engine to drop off a Piedmont Airlines jet minutes after takeoff a week ago, but federal investigators still don't know why the hardware deteriorated.

Fatigue caused a back bolt to fracture and in turn put the front two bolts under stress, causing their eventual fracture, said James Kolstad, acting chairman of the National Transportation Safety Board.

His conclusion was delivered in a letter Thursday to T. Allan McArtor, administrator of the Federal Aviation Administration.

"There are several ways it (fatigue) could have happened," said

William Bruce, who is heading the NTSB investigation. "What caused the fatigue is what we're looking for."

The right engine tore away from the Boeing 737 jet as Piedmont Airlines Flight 1480 left O'Hare International Airport on Friday. The engine fell in a field at the airport.

The control tower immediately told the pilot to return to O'Hare, but tapes released this week showed the pilot never fully realized the problem until the plane was back on ground a few minutes later.

None of the 27 passengers of six crew members were injured.

The incident was the second of its kind involving a Boeing 737-200 series jet in the last 13 months.

Coastal Unit Adopts Rules On Conflicts

THE ASSOCIATED PRESS

BEAUFORT, N.C. — The North Carolina Coastal Resources Commission has adopted a policy that spells out for its members when they may have a conflict of interest and how they should handle it.

"As far as I'm concerned, this should put the question of conflict of interest to rest," said W. Lawrence Robertson, senior vice president of Southern National Bank in Wilmington and a new member of the board. "That was the purpose of the new policy, to give us guidance and clear up any questions as to what would constitute a conflict of interest for a member of this board."

"From now on, there shouldn't be any of this 'might have been,'" he said Thursday.

Commissioners voted unanimously to adopt the policy, which had been in the works for some time. A final push for a conflict-of-interest rule came last week, when the state Ethics Board notified all five new appointees to the commission that they had potential conflicts because of their land holdings or professional interests.

The Coastal Resources Commission guides local governments in managing development in 20 counties along the coast. Members of the board may have interests in development, the environment or agriculture.

Last year, environmentalists charged that commissioner Ronnie Watson, an Emerald Isle developer, should not have voted on building setbacks for coastal development because the regulations directly affected property he owned. The Ethics Board found that Watson had broken state ethics rules and advised Gov. Jim Martin to remove him from the commission if it happened again.

At the time, the commission's bylaws required only that a member disclose coastal property holdings and abstain from discussions or votes that would directly affect that property.

The policy adopted Thursday requires full public disclosure of any economic interest a board member has in a matter taken up by the commission. Disclosure must be made again any time there is a change in membership of the commission.

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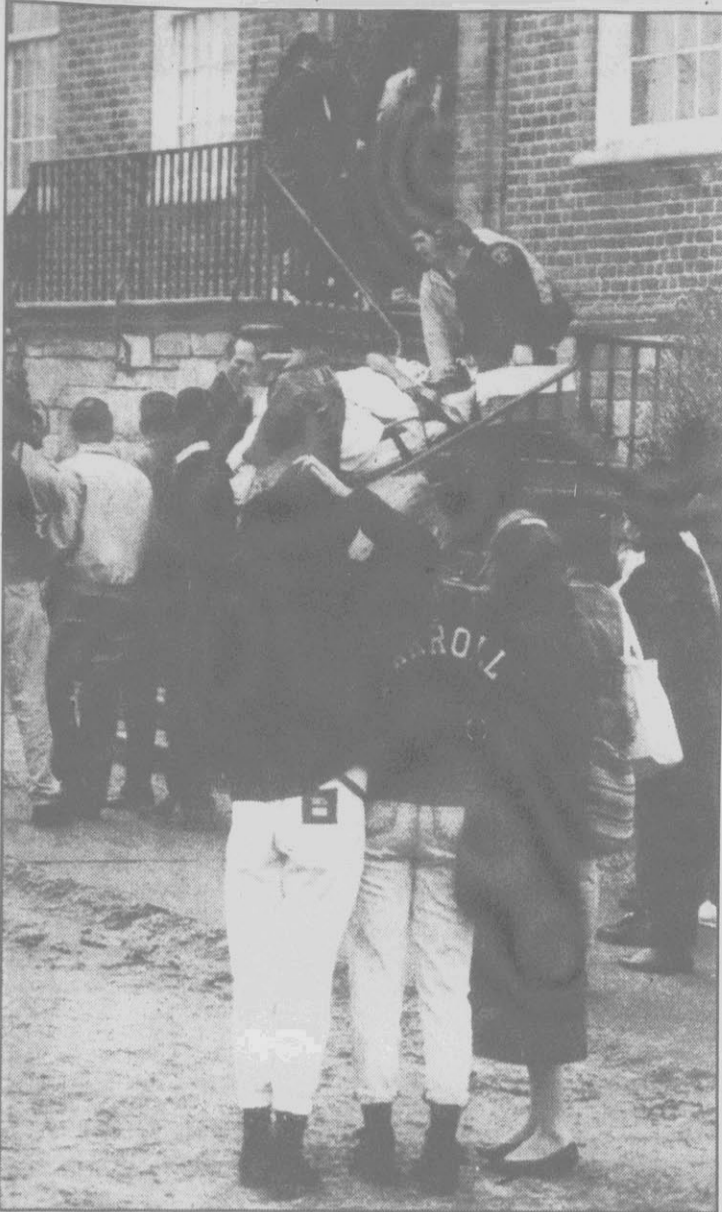
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The Associated Press

Students watch as injured classmate is taken from school

Four D.C. Students Injured By Gunman

THE ASSOCIATED PRESS

WASHINGTON — District of Columbia Mayor Marion S. Barry Jr. says the city will "spare no resources" in its effort to find a gunman who opened fire on a crowd outside a high school, wounding four students.

The incident occurred Thursday afternoon, a few hours after two young "outsiders" had argued with students in the school cafeteria, police said. According to witnesses, a gunman stepped out of a four-wheel drive vehicle as students were leaving for the day, fired a few shots, then began to shoot randomly.

Three of the victims were shot in the leg and the other was shot in the upper lip, but none of the injuries was serious, hospital officials said.

The shooting, which occurred in an affluent section of northwest Washington, took place one day after a triple slaying brought the city's homicide total this month to 39.

"I am outraged that less than 24 hours after three people were executed on our street, we have four young people wounded," Barry said. "I am urging the Metropolitan Police Department to spare no resources to solve this case."

Whipping Post

THE ASSOCIATED PRESS

DOVER, Del. — Drug traffickers in Delaware, which outlawed public floggings less than 30 years ago, could be stripped to the waist and given 40 lashes if legislation introduced in the state Senate becomes law.

The bill unveiled Thursday requires the whipping post in addition to jail time for anyone convicted of dealing hard drugs or involving children in the drug world.

"I think the drug problem is serious enough to warrant that kind of punishment," said Senate Majority Leader Thomas Sharp, the bill's sponsor. "I'm willing to take the barbs and criticisms, but we're going to debate it."

The Democrat said he has support for the proposal, and plans to bring it to a floor debate after a six-week break for budget hearings that began Thursday.

The assailants were not students at the school, according to Capt. Robert Gales of the District of Columbia police.

School system spokesman Charles Seigel said two "outsiders" entered Wilson High School at about noon and were involved in a "verbal altercation" with students.

The students agreed to a fight after school, Seigel said, and were on their way to the site when the shootings occurred.

When asked if any of the victims knew the assailants, Gales said, "I think some of the victims know who was involved."

Andrew Jenkins, superintendent of schools, said he planned to dispatch a crisis intervention team to the school today to help students deal with the aftershock of the incident.

School officials also said they would beef up security at Wilson High.

The shootings occurred at about 2:30 p.m. Police said Tyrone Whitfield, 18, was shot in both legs; Kofi Martinez, 17, suffered a superficial wound in the right leg; Jamal Smith, 17, was shot in the right leg; and Lazaro Santa Cruz, 16, was shot in the lip.

Stacy Karageorgos, a sophomore, said she was looking out a window of the school when she saw a man with a gun climb out of a dark-colored jeep.

"He stood out of the jeep and aimed at first. He knew where he wanted to shoot, and then he just started shooting at random," she said.

"At first they were aiming for one person and then they started shooting randomly," she said.

The shootings came a week after a shooting incident outside a school in Stockton, Calif., in which five children were killed.

In the California shootings, a young drifter wearing combat fatigues opened fire Jan. 17 with an assault rifle at children in an elementary school yard. Five children were killed and 30 people were wounded before the gunman shot himself to death.

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U.S. Temperatures Hold Steady

LAT-WP NEWS SERVICE

WASHINGTON — If there is a global-warming trend, it has not shown up in records of the average annual temperature of the United States going back to 1895, according to researchers at the National Oceanic and Atmospheric Administration.

The scientists say their findings, confined to the 48 conterminous states, do not contradict other research that indicates that a global warming has begun.

In recent years scientists have analyzed climate records of all kinds, from weather reports to climate-indicating fossils, to determine whether human activities are

beginning to disturb measurably the whole world's climate.

Some researchers have estimated that the average world temperature has increased in the past century by about one degree Fahrenheit. But this amount is too small to show up for certain amid the year-to-year fluctuations of one to two degrees for the world as a whole, said James E. Hansen, director of NASA's Goddard Institute for Space Studies. Hansen is the chief advocate of the view, made prominent during last summer's heat waves, that a global warming is probably under way.

The NOAA report, published in this month's issue of Geophysical Research Letters, for the first time gives the temperatures in a form

that eliminates the locally warming effects of city growth.

In looking at the temperatures for the United States alone, the NOAA researchers said they did not see a trend toward warmer average temperatures. The average temperature of the lower 48 states over the past century has been 52.5 degrees Fahrenheit.

It has risen as high as 55 degrees and dropped as low as 51 degrees in some years during that time, but the difference between the average for the century and the temperature in any one year does not seem to be rising.

Thomas R. Karl, of NOAA's National Climatic Data Center and one of the authors of the paper, said that

while the average does not show the warming scientists have been checking for, there is another trend in the data that does fit with a warming trend.

The average daily high temperatures over the century have remained roughly the same, but the average daily low temperatures have risen during the century, especially in the past two decades. The minimums have warmed by about a half a degree.

"So the temperature range has actually decreased significantly over time," Karl said. "That is definitely the kind of response you would expect from the greenhouse effect. It doesn't mean that's what were seeing, but it is consistent."

Black Seeks Virginia's Top Position

LAT-WP NEWS SERVICE

RICHMOND, Va. — Lt. Gov. L. Douglas Wilder formally began his campaign Thursday to become the nation's first elected black governor by promising not to "propose or initiate" any new taxes if he wins the state's highest office this fall.

Casting himself as the heir to the policies of two of the state's most popular Democrats, Gov. Gerald L. Baliles and U.S. Sen. Charles S. Robb, Wilder, 58, said he will run a far more conventional campaign than he did in 1985, when he crisscrossed the state in a borrowed station wagon.

Wilder was elected lieutenant governor as part of a history-making ticket that included Baliles and Attorney General Mary Sue Terry, the first woman elected to statewide office in Virginia.

Flanked by two of his children and a collection of party leaders from across the state, including Baliles and Terry, Wilder told a crowd of 200 supporters that he would make "permanent tax relief for all Virginians" a priority of his administration, along with a war on illegal drugs and initiatives to improve jobs and housing in the state's rural areas.

"Any governor who turns a deaf ear (to pleas for more state money) is not really harkening to reality," Wilder said. "You would have to look at the situation at the time."

Thursday's announcement capped months of increasingly intense fund-raising by Wilder and was sandwiched between a lavish campaign dinner on Tuesday that raised more than \$150,000, and a gala evening here on Saturday that is expected to push the lieutenant governor's war chest above the \$1 million mark.

Three of the four Republicans vying for the GOP nomination in a June 13 primary have also raised at least \$1 million in what already has become the most expensive campaign year in Virginia history.

Hopes Fade For Early Release Of British Hostages In Beirut

THE ASSOCIATED PRESS

BEIRUT, Lebanon — Hopes of an imminent release of two British hostages in Lebanon faded today, and a radio station said the expected move was "mere speculation."

Reports in Beirut the last three days spoke of a release by Saturday of John McCarthy, a journalist, and Brian Keenan, a teacher who holds Irish and British citizenship.

A British Embassy spokesman had said the purpose of Ambassador Allan Ramsey's visit Thursday to Moslem west Beirut was to check the reports. Most hostages are believed held in west Beirut's Shiite Moslem slums.

However, embassy spokesman Antoine Haddad told The Associated Press today: "We still have no hard information." He would not comment further.

The Voice of the Nation radio station, based in Moslem west Beirut, said today: "Reports of an imminent hostage release appeared to be mere speculation based on rumors."

Hana Naja, an employee of the

Irish Embassy's consular section in west Beirut, said the Irish ambassador to Lebanon, Patrick McCabe, who is based in Baghdad, would arrive in west Beirut on Saturday to investigate the rumors.

"We don't have new information," she said.

McCarthy, 31, a producer for the London-based Worldwide Television News agency, was kidnapped April 17, 1986, as he drove to the airport for a flight home. Keenan, 38, was kidnapped six days earlier as he walked to the American University of Beirut.

No group has claimed the abduction of McCarthy or Keenan, who are among 15 foreigners missing in Lebanon.

Held longest is Terry A. Anderson, chief Middle East correspondent of The Associated Press, who was abducted March 16, 1985. He is one of nine Americans believed held.

Previous releases of hostages in Lebanon were preceded by communications from the kidnappers. No such statements regarding Keenan or McCarthy were reported in recent days.

Reports of the possible release came from the Voice of Lebanon, a Christian radio station, and Al-Hayat, an Arabic-language newspaper published in London.

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Bush Transition Aides Go Private

By Joan Mower
THE ASSOCIATED PRESS

WASHINGTON — Some of President Bush's high-ranking transition aides are staying away from the federal government, deciding instead to pursue careers in the private sector.

In becoming consultants, lobbyists and public relations executives, the aides are moving through the well-traveled revolving door that separates government service from private business.

Among those entering private business are Craig Fuller and Robert Teeter, the co-directors of the Bush transition office, and Sheila Tate, the transition spokeswoman.

Teeter, a longtime political consultant, intends to start a new firm, spending much of his time in Washington even though his family will remain in Ann Arbor, Mich., according to his assistant, Mary Lukens.

Before he joined the Bush presidential campaign, Teeter ran a political consulting firm in Detroit.

Fuller, former chief of staff to Vice President Bush, will become president of a lobbying firm headed by Anne Wexler, a former Carter administration official, and Nancy Reynolds, who is a close friend of former first lady Nancy Reagan.

Fuller decided to go into private business after he lost out in a power struggle with John Sununu to be the White House chief of staff.

Mrs. Tate, Mrs. Reagan's former press secretary and a longtime public relations executive, is going to work in public relations, but she would not identify the company until the deal is completed.

People who worked in government, such as Fuller, will be governed by existing post-employment ethics laws. "He is precluded from lobbying the White House for a year, and you can bet he won't," said Mrs. Wexler.

Fuller will be working on "public strategies and corporate communications," Mrs. Wexler said. Among the firm's clients are American Airlines, the Motion Picture Association and Allied Corp.

Like many others who worked in the Bush campaign and transition, Mrs. Tate is not subject to the government's post-employment laws, according to Jane Ley, an attorney with the Office of Government Ethics.

Fuller is perhaps the most prominent exception, based on his service in the vice president's office. He is covered by rules that impose a cooling-off period in which senior employees of an agency who enter the private sector are barred from contacting officials of that agency for a year, except for social affairs.

There is also a lifetime ban that prohibits all executive branch officials from lobbying on any issue in which they had a "personal and substantial" involvement while in government.

Another campaign operative choosing the private sector is Rich Bond, 38, Bush's deputy campaign manager. Bond has started a lobbying firm with Frank Donatelli, 39, a White House political director under President Reagan.

Donatelli, who also had served as assistant to Reagan for intergovernmental affairs, said his motive for leaving government was "primarily financial." But he also expressed a desire to run his own operation after spending five of the last eight years in government.

As a government official, Donatelli could earn no more than \$89,500.

James Pfiffner, a George Mason University professor who has examined the presidency and the federal government, said government experience — particularly a visible job — can often enhance a person's future earning potential.

Those entering the private sector do so at a time that Bush has stressed ethics in his administration.

Bush, in the first days of his presidency, has vowed to press for laws that clarify codes of conduct and "protect the public interest."

"I support what he is doing... I think it is great," said Mrs. Tate.



The Associated Press

Crown Of Doves

Two doves perch face to face atop the head of this bespectacled woman as a flock of hungry doves besiege her in search of food. The onslaught came during her visit to a park in Tokyo this morning.

Talk Scheduled

Ella Harper, a 15-year-old, will present her initial talk Feb. 5 at 5 p.m. at Overcoming Faith Church of Christ, 820 East Ave., Ayden.

Happy Brothers Sing

The Happy Brothers of Crisp will be in concert Sunday at 6 p.m. at Medley Chapel C.M.E. Church, 320 S. Main St., Bethel.

Union Meeting

District union number 2 will meet Wednesday through Feb. 4 at Rock Spring Free Will Baptist Church.

Speakers include Timothy Ward, David Gaye, Lorraine Horne, Ella Ruth Baker, the Rev. B.V. Rhinehardt, Bishop Robert Gorham and Theodore Underhill. The meetings Feb. 3 will be at 4 p.m. and 7:30 p.m., while the Feb. 4 meetings will be at 11 a.m. and 2:30 p.m.

Reverend Installed

The Rev. John Emmans will be installed as a teaching elder Feb. 5 at 10:30 a.m. at the Greenville Bible Church.

Church Ceremony

The Rev. Wayne Flora has announced that formal organization ceremonies for University Church of God, 107 Oakmont Drive, will be held Sunday at 3 p.m. The church conducted its initial opening ceremonies on Oct. 9, 1988.

Pension Fund Buys TV Station

THE ASSOCIATED PRESS

MONTGOMERY, Ala. — The purchase of Montgomery's major TV news station by the state pension fund has triggered a political shootout among government officials and media executives, who call it a dangerous conflict of interest.

The chief antagonists are David Bronner, who manages Alabama's \$8 billion pension fund, and Gov. Guy Hunt, who charges that Bronner and a major critic of Hunt's Republican administration are secretly trying to lay claim to news operations up and down the state.

Hunt said recently the purchase of WSFA-TV, the state capital's dominant broadcast news operation, was invalid because his state finance director did not approve it.

"Watch our lips," said Hunt. "It's null and void."

"Make my day," replied Bronner, who said the purchase of WSFA from Cosmos Broadcasting Inc. of Greenville, S.C., was a "done deal," and that the finance director, Robin Swift, had never asked for advance sign-off approval on investments during Hunt's two years in office.

He said the state would lose \$10 million in funds guaranteeing the purchase if it backed out.

Bronner signed the deal to buy WSFA for \$70 million in mid-December. He said the NBC affiliate was a "cash cow" that would benefit the pension fund's 130,000 members and could establish a precedent for purchases of media properties elsewhere.

That's what worried Alabama newspaper and broadcast association leaders, who said the deal created a dangerous conflict of interest by putting government officials in a position to influence news coverage at the capitol.

Among those who oversee the pension program are Hunt, Swift, State Treasurer George Wallace Jr., State School Superintendent Wayne Teague and, not least, Paul Hubbert, the chief lobbyist for public school teachers in Alabama and one of Hunt's biggest critics.

Asked if he was trying to send a signal by visiting China before meeting with the Soviet leader, Bush said he was not one to play one superpower off against another.

"I'm the one who doesn't believe in playing the Soviet card or playing the China card," he said.

Crime Stoppers

If you have information on any crime committed in Pitt County, call Crime Stoppers, 758-7777. You do not have to identify yourself and can be paid for the information you supply.

Area Church News

The state overseer, the Rev. B.L. Kelly, will officiate, assisted by the Rev. Kenneth Looney, state director of evangelism and home missions, and the Rev. Curtis Haislip, district overseer and pastor of the Greenville Church of God on Memorial Drive.

The Church of God is headquartered in Cleveland, Tenn., and has over a million and a half members worldwide.

Gospel Singing

Gethsemane Pentecostal Holiness Church in Grimesland is hosting gospel singing Sunday at 7 p.m. The Billy Jones Singers of Cedar Grove will be featured.

Choir Anniversary

The traveling choir of Cedar Grove Missionary Baptist Church will observe its anniversary Sunday at 5 p.m. with various choirs participating.

St. Mary's Concert

George Pugh and the Pugh Sisters will be in concert Sunday at 7:30 p.m. at St. Mary's Baptist Church.

Union Meeting

A fifth Sunday union meeting will be held at Simpson Chapel Free Will Baptist Church in Simpson.

At 7:30 p.m. today, the Rev. Hubert Gardner will speak, accompanied by the congregation of Oak Grove FWB Church. A 6 p.m. Satur-

day business session will be followed by a talent program. At 8 p.m. Saturday, Eldress Mary Joyner will speak.

At 11 a.m. Sunday, Bishop Matthew Best will speak, accompanied by the Best Chapel Senior Choir and Senior Ushers.

Church Bus Ministry

The St. Mary Missionary Baptist Church Sunday School Bus Ministry will pick up people who live within a five-mile radius of the church for Sunday services.

The church is located off N.C. 11 North. For information, call Larry Chance, 752-2653, or Ernest Peterson, 752-5694.

Awards Day

The Sunday school department of St. Mary Missionary Baptist Church recently held an awards and recognition day.

Receiving a certificate and pin for best attendance were Lena Hardison, Tonya Crandall, Tracy Bonner, and Courtney Bonner. Teachers were presented blue ribbon pins and students received token gifts.

Oak Grove Services

The Rev. Paul Thomas and Victory Christian Deliverance Center will hold services Friday at 7:30 p.m. at Oak Grove Christian Church on West 14th Street.

Intercessory prayer will be held Saturday at 8 p.m. at Oak Grove. On Sunday at 11 a.m., the Rev. Bobby

Holloway and Venture of Faith will be in charge of services. Ordination services will be held Sunday at 5:30 p.m. at Venture of Faith on the downtown mall.

Choir To Meet

The Pitt-Greene Interdenominational Choir will have a business meeting Sunday at 5 p.m. at Selvia Chapel Original Free Will Baptist Church, 1701 S. Greene St.

Grindle Creek Revival

Revival services will begin Sunday at 6 p.m. at Grindle Creek Church of God. Craig Stone of Atlanta will speak. Services will continue through Feb. 5 at 7:30 p.m.

Musical Program

A musical program will be held Sunday at 7 p.m. at Higher Ground Free Will Baptist Church. Participants include the Carolina Crusaders of Henderson, the Trenton Allstars of Trenton, the Rev. Willie J. Joyner and the Gospel Creation of Farmville, and the Gospel Consolators, the Golden Jubilee, the Spiritualairs, the N.C. Faithfulettes and the Junior Consolators, all of Greenville.

Holy Trinity Service

A special fifth Sunday service will be held at 11 a.m. at Holy Trinity United Holy Church. Bishop Ralph Love will preach and the mass choir and senior ushers will serve.

Poles Turn Out By Thousands For Funeral Of Activist Priest

LAT-WP NEWS SERVICE

WARSAW, Poland — Thousands of mourners turned out Thursday for the funeral of a 74-year-old priest whose mysterious death last week has touched off widespread suspicion among Poles that may have been slain by security police.

The body of the Rev. Stefan Niedzielak was found Saturday morning in his small apartment across the street from St. Charles Borromeo Church and Warsaw's oldest cemetery, where the priest had been active as a supporter of various opposition movements and had campaigned successfully for a memorial to Poles killed in the Soviet Union in World War II.

The Warsaw prosecutor's office, in what it called "preliminary" findings, said that the priest died of a broken neck, but other circumstances surrounding his death remain clouded by conflicting reports from church and law enforcement officials. The prosecutor's office says that results of laboratory tests must be completed before a full report is issued.

A lawyer appointed by the church to witness the autopsy said that the cause of death appeared to be "a karate blow." The administrator of the Warsaw Catholic diocese, the

Rev. Zdzislaw Krol, later appeared to back away from that assessment, warning against "misinterpretation of the words we say here, which are sometimes out of context."

He added that the police were working "honestly and want to resolve this case."

Poles are especially sensitive to the safety of activist priests since the 1984 murder of Father Jerzy Popieluszko, an energetic supporter of the banned Solidarity trade union who was beaten to death by secret police agents, three of whom were convicted and sent to prison for the killing.

Suspicion among some Poles centers on the theory that hard-line internal security police, opposed to recent government moves to forge an alliance with Solidarity, may have murdered the priest to provoke trouble between the authorities and the opposition.

Krol acknowledged that Niedzielak, on the morning before his death, had spoken to him of threats against his life.

"I have a very difficult situation," Krol quoted Niedzielak as saying. "They will kill me."

"I took it as a joke," Krol said. "I didn't take it as a topic for further discussion. That's why I didn't talk with him about it. Now, after it all

happened, it gives me no peace. Friends of the priest are now coming to report that the Niedzielak had spoken often of death threats and threatening letters.

None of the priest's friends has indicated the source of the threats, or made it clear whether Niedzielak knew who was threatening him.

Krol said that Popieluszko received similar threats before his death, and that such threats are received frequently by activist priests.

Although Niedzielak was far less active than dozens of other younger priests in Poland, he served as chaplain of the "Home Army" veterans of World War II, and was instrumental in creating a shrine in the cemetery to the memory of Polish soldiers and other citizens who died in Soviet captivity in the war.

The crowd at the funeral spilled across the street in front of the church, blocking traffic for more than an hour, and filled the adjacent cemetery. Home Army veterans lined the church aisle with their regimental flags and stood at attention with old campaign medals pinned to their lapels.

In the street, a group of mourners lifted a banner with the slogan last seen at the Popieluszko funeral: "You killed the body but you cannot kill the spirit."

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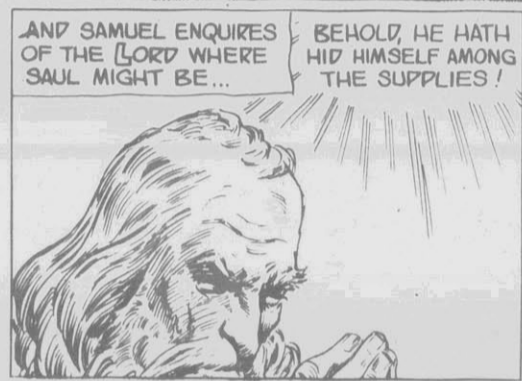
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| <p>WESTERN SIZZLIN STEAK HOUSE Parties For 10 to 100 2903 E. 10th St. 758-2712</p> | <p>GREENVILLE ROOFING CONT., INC. Commercial & Residential Roofing "Quality Work At A Fair Price" Hwy. 264 NE 830-1280 Richard Everett & Employees</p> | <p>CLIFF'S SEAFOOD HOUSE Steamed Oysters (Oct.-Mar.) Washington Hwy. 33 East 752-3172</p> | <p>FREE WILL BAPTIST PRESS "For All Your Printing Needs" 811 N. Lee, Ayden 746-6128</p> | <p>INA'S HOUSE OF FLOWERS 1935 N. Memorial Dr. Ext. 752-5656 Management & Staff</p> |
| <p>HOLLOWELL'S DRUG STORES #1 911 Dickinson Ave. #2 Memorial Dr. & 6th #3 Stantonsburg Rd. #4 1631 S. Greenville Blvd.</p> | <p>KRISPY KREME DOUGHNUT CO. Churches Ask About Our FUND Raisers 300 E. 10th St. 830-1525</p> | <p>PEPSI COLA BOTTLING CO. Dickinson Ave. 758-2113 Greenville</p> | <p>C & K ENTERPRISES, INC. "Glass & Metal Products" 816 Clark 752-6555 Carl Knott & Employees</p> | <p>TAFF OFFICE EQUIPMENT CO. "For Your Office & School Supply Needs" 569 S. Evans 752-2175</p> |
| <p>GREENVILLE MARINE & SPORTS CENTER 264 Bypass NE 758-5938 Joe Vernelson, Owner</p> | <p>EARL'S CONVENIENCE MART Rt. 1 756-6278 Earl Faulkner</p> | <p>JIMMY'S PHILLIPS 66 SERVICE All Types Minor Repair Wrecker Service Cr. 14th & Greenville Blvd. J.F. Baker, owner 752-2995</p> | <p>ALDRIDGE & SOUTHERLAND REALTORS 226 Commerce St. Greenville 756-3500</p> | <p>PUGH'S TIRE, AUTO PARTS & SERVICE CENTER 5th & Greene 752-6125 726 Greenville Blvd. 355-6162 814 Dickinson Ave. 830-1071</p> |
| <p>PITT MOTOR PARTS Your Local Carquest Dealer 911 S. Washington St. 758-4171</p> | <p>A CLEANER WORLD GARMENT CARE CENTER 622 Greenville Blvd. 355-5710 Pick Up Sta. West End Cir. 355-5810</p> | <p>JEFFERSON PILOT INSURANCE 2000 Venture Tower Dr. (BB&T Bldg.) 752-2923 Max Joyner, Sr. ChFC, CLU</p> | <p>JEFFERSON PILOT INSURANCE 2000 Venture Tower Dr. (BB&T Bldg.) 752-2923 Max Joyner, Sr. ChFC, CLU</p> | <p>LEITH OLDSMOBILE-NISSAN "See Us...Before You Buy" 991 Greenville Blvd. SW 756-3115</p> |
| <p>DAUGHTRIDGE OIL & GAS CO. 2102 Dickinson Ave. 756-1345 Bobby Tripp & Employees</p> | | <p>FARRIOR & SONS, INC. General Contractors 753-2005 Hwy. 264 Bypass, Farmville</p> | <p>WYNNIE'S CHEVROLET "On The Corner, On The Square" Bethel, N.C. 825-4321</p> | |

If You Have A Habit Of Following The Crowd, We Suggest The Best Crowd To Follow Is The Crowd Going To Church

Church Calendar



CEDAR GROVE MISSIONARY BAPTIST CHURCH
Route 9, Cherry Oaks Subdivision
Rev. J.L. Farmer
10:00 a.m. Sun. — Sunday School
11:00 a.m. — Morning Worship Service by the Pastor. Music will be provided by the Traveling Choir. The Jr. Ushers will serve.
7:30 p.m. Wed. — Prayer Meeting and Bible Study
7:30 p.m. Thur. — The Young Adult Choir will have rehearsal.
7:30 p.m. — The Ushers will meet

EASTERN PINES CHURCH OF CHRIST
Rt. 16, Box 88 (Eastern Pines Road)
Minister: Harold (Buddy) Turner
Phone: 752-8899
10:00 a.m. Sun. — Sunday School Classes for all ages
11:00 a.m. — Morning Worship: Sermon Topic "What Must I Do?"
11:00 a.m. — Children's Church: Beginner Church: Nursery provided
7:00 p.m. — Focus On Family Series preparing for Adolescents Part II
7:30 p.m. — Midweek Bible Study: Topic Old Testament Survey
9:45 a.m. Jan. 28 — Roanoke District Convention at Haw Branch Christian Church

FIRST PENTECOSTAL HOLINESS CHURCH
Corner of Brinkley Road and Plaza Dr.
Rev. Frank Gentry
8:30 a.m. Sun. — Early Worship
9:45 a.m. — Sunday School, Daneel LeRoux, Supt.
11:00 a.m. — Worship
5:45 p.m. — Choir Practice
7:00 p.m. — Evening Worship
7:30 p.m. Wed. — Family Night Service
9:30 a.m. Fri. — Sunday School Lesson, WBZQ Radio, 1550 AM
7:00 p.m. — Nursing Home Service, University Nursing Home

FAITH PENTECOSTAL HOLINESS CHURCH
Rt. 16, Box 178
Rev. Gene Sizemore
10:00 a.m. Sun. — Sunday School (Tommy Riley, Supt.)
11:00 a.m. — Morning Worship
6:00 p.m. — Choir Practice
7:00 p.m. — Evening Worship

7:30 p.m. Mon. — C.E. Dept. Board Meeting
7:30 p.m. Wed. — Bible Study

FIRST CHRISTIAN CHURCH
520 Greenville Boulevard, S.E.
756-3138
Glenn H. Evans, Senior Minister
Dennis M. Lundblad, Assoc. Minister/Youth Director
Becky A. Stasovich, Office Administrator
Diane B. Hawkins, Choir Director/Organist
9:00 a.m. Sun. — Worship
9:45 a.m. — Church School
11:00 a.m. — Worship
4:00 p.m. — Junior Choir, Primary Activities, CYF Trip to Kingston
4:45 p.m. — Primary Choir, JYF
5:30 p.m. — Snack Supper for Youth Groups
6:00 p.m. — CHI RHO
7:30 p.m. Wed. — Chancel Choir Rehearsal
10:00 a.m. Thur. — Worship Bulletin Information Due In Office
9:00 a.m. Fri. — Suzuki Violin Workshop
9:00 a.m. Sat. — Suzuki Violin Workshop

ST. TIMOTHY'S EPISCOPAL CHURCH
107 Louis Street
Rev. John R. Price
9:00 a.m. Sun. — Holy Eucharist, Rite II
10:00 a.m. — Christian Education
11:15 a.m. — Holy Eucharist, Rite II
7:30 p.m. Tue. — Troop #341
9:30 a.m. Wed. — Kerygma Class
7:00 p.m. Thur. — Boy Scouts
10:00 a.m. Sat. — Altar Guild Meeting

UNITY CHRIST CHURCH
204 W. 10th St.
11:00 a.m. Sun. — Worship
1:00 p.m. — Narcotics Anonymous
12:15 p.m. Wed. — 30-minute meditation

THE CHURCH OF JESUS CHRIST OF LATTER-DAY SAINTS
307 Martinsborough Rd., Greenville, N.C. 27834
Bishop John Nelson
9:00 a.m. Sun. — Sacrament Meeting
10:30 a.m. — Sunday School
Priesthood, Relief Society, Young Women's, Young Men's Meeting
10:00 a.m. — "Music & The Spoken Word"
6:00-7:00 a.m. Mon.-Fri. — Seminary
7:00 p.m. Thur. — Institute Bible Study

GREENVILLE CHURCH OF CHRIST
1706 Greenville Blvd. at Emerson Road
Carl Etchison, Community Evangelist 752-3743
Michael Ellis, Campus Evangelist 756-8453
10:00 a.m. Sun. — Bible Classes, Adult Classes, Children's Classes
11:00 a.m. — Worship Service
6:00 p.m. — Evening Service
7:00 p.m. Thur. — Campus Bible Studies at 1005 S. Elm St., Apt. 5
7:00 p.m. Thur. — College Bible Study at 1005 S. Elm St., Apt. 5
7:00 p.m. Wed. — Bible Classes, Adult Classes, Children's Classes

FIRST PRESBYTERIAN CHURCH
1400 S. Elm St.
Daniel C. Wilkers, Pastor
Georgianna Brabban, Associate Pastor
Richard Rhea Gammon, Emeritus
9:00 a.m. Sun. — Worship
9:45 a.m. — Church School
11:00 a.m. — Worship
4:00 p.m. — Ecumenical Youth Choir
5:30 p.m. — Instrumental Ensemble
6:00 p.m. — Youth Groups
7:30 p.m. — Order of the Arrow
9:00 a.m. Mon. — PW Scholarship Meeting
10:00 a.m. — PW Coordinating Team
11:00 a.m. — Staff Meeting
6:30 p.m. — Jr. Girl Scouts #901
7:00 p.m. — Boy Scouts #12
9:00 a.m. Tue. — Park A Tot
7:00 p.m. — Steering Committee #1 check up
8:00 p.m. — AC Preparation
8:00 a.m. Wed. — Sr. Hi Prayer Breakfast
4:30 p.m. — Address Angels
3:45 p.m. — Youth Club
4:25 p.m. — Rainbow
4:25 p.m. — Choristers
7:30 p.m. — Gallery Choir
9:00 a.m. Thur. — Park A Tot
7:30 p.m. Thur. — Overeaters Anonymous
10:00 a.m. Fri. — Pandora's Box
4:00 p.m. — Brownies/Troop #22
9:30 a.m. Sat. — Overeaters Anonymous
10:00 a.m. — Pandora's Box

OUR REDEEMER LUTHERAN CHURCH
1801 S. Elm St.
R. Graham Nabouse
8:30 a.m. Sun. — Holy Communion
9:45 a.m. — Church School for all ages (nursery provided)
11:00 a.m. — Morning Worship
7:00 p.m. — Evangelism Committee
7:30 p.m. Wed. — Choir Practice
7:00 p.m. Thur. — Fellowship of Christian Athletes

BLACK JACK FREE WILL BAPTIST CHURCH
Route 2, Box 225, Greenville, N.C. 27834
Rev. Daniel Rivers, Pastor
10:00 a.m. Sun. — Sunday School
11:00 a.m. — Morning Worship
11:00 a.m. — Children's Church
3:00 p.m. — VBS Meeting
3:00 p.m. — Union Meeting S.S. Convention
4:30 p.m. — Evangelism Explosion
7:00 p.m. — Gospel Concert: The Browns
8:00 p.m. — Fellowship Hour
7:30 p.m. Mon. — Adult Choir Practice
7:00 p.m. Tue. — Evangelism Explosion
9:00 p.m. — Men's Game at Chicod - Black Jack 1 vs Grace
7:30 p.m. Wed. — Bible Study, Children's Chorus, Youth Classes
7:00 p.m. — APC
8:30 p.m. — Youth Choir Practice

HADDOCK CHAPEL F.W.B. CHURCH
Bishop Stephen Jones, Pastor
Rt. 1 Winterville
9:45 a.m. Sun. — Sunday School
11:30 a.m. — Bishop Stephen Jones, Chorus, Ushers and congregation tender service at the Church of God in Christ in Greenville

MEDLEY CHAPEL C.M.E. CHURCH
320 South Main Street
Bethel, North Carolina
Reverend Dale P. Sneed, Pastor
10:00 a.m. Sun. — Sunday School
11:00 a.m. — Morning Worship

UNIVERSITY CHURCH OF GOD
107 Oakmont Drive, Greenville, NC
Pastor Wayne Frazier
10:00 a.m. Sun. — Sunday School
11:00 a.m. — Morning Worship
6:00 p.m. — Evening Worship
10:00 p.m. — (Nursery provided for each service)
Special Organization Service at 3:00 p.m.

JARVIS MEMORIAL UNITED METHODIST CHURCH
Three Blocks From Campus at ECU
510 South Washington Street
Greenville, NC 27834
H. Sidney Hugins, III, Senior Minister; John C. Speight, Associate Minister; Bob Swan, Youth Director; Steven Hammaker, Music Minister; John O'Brien, Organist
8:40 a.m. Sun. — Morning Worship
9:45 a.m. — Hooker Library Open
9:45 a.m. — Sunday School
9:45 a.m. — New Member Trng. Session
Pastor's Study:
11:00 a.m. — Morning Worship
3:00 p.m. — Archives Comm - Archives Room
5:00 p.m. — Youth Choir
5:15 p.m. — Cherub Choir
5:15 p.m. — Chapel Choir
4:30 p.m. — UMYF Breakaway
7:30 p.m. — YAMS - Parlor
12:00 p.m. — 2:00 p.m. Mon. — Clothesline
1:15 p.m. — Confirmation Class - Conference Room
7:30 p.m. — Staff Parish Relations Comm. - CR
8:00 p.m. — Prayer Comm. - Chapel
7:45 p.m. — Church & Society Comm. - Parlor
7:30 a.m. Tue. — Senior High Breakfast Club
7:00 p.m. — Bells of Praise-FH
9:00 a.m. Wed. — Men's Day Out
10:00 a.m. — 12:00 p.m. — Clothesline
12:00 p.m. — Older Adult Luncheon-FH
3:15 p.m. — Workshop Comm. - CR
7:00 p.m. — Jr. Hi. Cornerstone
7:30 p.m. — Chancel Choir
8:00 p.m. — Sr. Hi. Cornerstone
7:30 p.m. — Thur. — Stewardship Comm. - Fellowship Hall
7:30 p.m. — Evangelism Comm. - Parlor
6:30 a.m. Fri. — Men's Prayer Breakfast at Tom's Restaurant
9:00 a.m. — Mother's Day Out

ST. JAMES UNITED METHODIST CHURCH
2000 East Sixth at Forest Hill Circle
Greenville, North Carolina 27834
Caswell E. Shaw, Sr. Minister
Samuel W. Loy, Associate Minister
Stephen W. Vaughn, Diaconal Minister
8:45 a.m. Sun. — Worship Service
9:40 a.m. — Adult Singing in Fellowship Hall
9:45 a.m. — Sunday School
11:00 a.m. — Worship Service
3:45 p.m. — Charles Wesley Ringers
4:30 p.m. — Youth Choir
5:30 p.m. — Junior and Senior High UMYF Supper and Program
6:00 p.m. — Merry Music Makers, Chapel Choir
7:00-9:00 p.m. — District Mission Training
Evening
7:30 p.m. Mon. — UMW Executive Board, Bible Study
7:00 p.m. Tue. — Boy Scouts
7:15 p.m. Wed. — St. James Ringers
7:30 p.m. — Cub Scouts & Parents "God and Family"
8:00 p.m. — Chancel Choir
8:30 p.m. Thur. — Confirmation Class (Grades 6, 7 & 8)

PROGRESSIVE F.W.B. CHURCH
1303 Cotanche Street
Bishop T.L. Davis Pastor
9:30 a.m. Sun. — Sunday School
7:30 p.m. Tue. — Bible Study
7:30 p.m. Wed. — Prayer Meeting
4:00 p.m. Sat. — Voice of Progressive Choir Rehearsal

HOLLYWOOD PRESBYTERIAN CHURCH
Hwy. 43 South
Interim Pastor Rev. Richard R. Gammon
S.S. Supt. Elsie Evans

Music Director Vivian Mills
Planiel Jean Haddock
Youth Co-ordinators Patricia Mills, Steve & Anna Bridgeman
9:45 a.m. Sun. — Sunday School
11:00 a.m. — Worship Service
9:30 a.m. Tue. — J.O.Y. Fellowship
7:00 p.m. Wed. — Bible Study
8:00 p.m. — Choir Practice

OAKMONT BAPTIST CHURCH (Southern Baptist)
1100 Red Banks Road
Rev. Gregory P. Rogers, Minister
Rev. La'Qua L. Anderson Associate Minister
Trevia Fisher, Minister of Music
Molly Nichols, Secretary
8:25 a.m. Sun. — Worship Service
9:45 a.m. — Sunday School, Library Open
10:00 a.m. — Library Open 11:00 a.m.
11:00 a.m. — Worship Service
4:00 p.m. — Youth Choir Experience
4:30 p.m. — Super Singles
5:00 p.m. — BYF
6:00 p.m. — Handbell Rehearsal
6:30 p.m. — Sunday School Council Meeting
9:15 a.m. Mon. — Staff Meeting
12:00 p.m. Tue. — BYW Lunch Group meets @ Three Sleepers
7:30 a.m. Wed. — Youth Prayer Breakfast
5:15 p.m. — Fellowship Supper
6:15 p.m. — Melody Makers, Music Makers, Young Musicians, Prayer Team
6:30 p.m. — January Bible Study
6:45 p.m. — RA's, GA's, Mission Friends
7:30 p.m. — Chancel Choir, Sunday School Visitation
6:00 p.m. Fri. — Pollard/Cayton Wedding Rehearsal
3:00 p.m. Sat. — Pollard/Cayton Wedding

CHRISTIAN SCIENCE CHURCH
Fourth and Meade Streets
11 a.m. Sun. — Sunday School, Sunday Service
7:45 p.m. Wed. — Wednesday Evening Meeting
2:00 p.m. Wed. — Reading Room, 400 S. Meade St.

ARLINGTON STREET BAPTIST CHURCH
1007 W. Arlington Blvd.
Dr. Harold Greene
9:45 a.m. Sun. — Sunday School
10:00 a.m. — Morning Worship
7:30 p.m. — Evening Worship
8:00 p.m. — Narcotics Anonymous
7:30 p.m. Wed. — Prayer Service
8:15 p.m. — Choir
8:00 p.m. Sat. — Narcotics Anonymous

UNIVERSITY CHURCH OF CHRIST
100 Crestline Blvd.
Pastor n/a
Phone: 756-6545
10:00 a.m. Sun. — Bible School
11:00 a.m. — Morning Worship, Junior Church
7:00 p.m. — Evening Worship & Youth Meetings

PHILIPPI CHURCH OF CHRIST
1510 Farmville Blvd.
Elder Randy Royal
9:15 a.m. Sun. — Sunday School
11:00 a.m. — Morning Service
9:45 a.m. — All Day Union Meeting
9:30 a.m. Sat. — Union Registrar
7:30 p.m. Fri. — Union Meeting Starts

PEACE PRESBYTERIAN CHURCH
Rt. 2, Box 255, Greenville, N.C. 27830
William C. Goodnight, Jr.
9:30 a.m. Sun. — Fellowship
9:45 a.m. Sun. — Sunday School
10:45 a.m. — Choir Practice
11:00 a.m. — Worship
5:30 p.m. — Fellowship Gathering
5:30 p.m. Wed. — Snack Supper
6:30 p.m. — Bible Study
7:30 p.m. — Choir Practice

ST. PAUL'S EPISCOPAL CHURCH
401 East Fourth Street
The Rev. Lawrence P. Houston, Jr., Rector
The Rev. Middleton L. Wooten, III, Associate Rector
7:30 a.m. Sun. — Holy Eucharist
9:00 a.m. Sun. — Holy Eucharist
10:00 a.m. Sun. — Christian Education & Confirmation Class
11:00 a.m. — Holy Eucharist
3:30 p.m. — EYC
7:30 p.m. — Inquirer's Class
12:00 p.m. Mon. — Alcoholics Anonymous, 2nd Floor
3:00 p.m. — Pictorial Committee Meeting
7:30 p.m. — Alcoholics Anonymous, 2nd Floor
8:00 p.m. — Narcotics Anonymous, 2nd Floor
12:00 p.m. Tues. — Alcoholics Anonymous, 2nd Floor

IMMANUEL BAPTIST CHURCH
1101 S. Elm St., Greenville, N.C.
Hugh Burlington, Pastor
9:30 a.m. Sun. — Library Open
9:45 a.m. — Sunday School
10:45 a.m. — Library Open
11:00 a.m. — Morning Worship
4:15 p.m. — Community Youth Choir
5:30 p.m. — Youth Handbells
5:15 p.m. Wed. — Library Open, Grades 1-3, 4-6 Choir
5:45 p.m. — Supper
6:30 p.m. — Library Open, GA's, RA's Mission Friends, Youth Make A Difference
6:30 p.m. — Preschool Choir / College Choir
6:45 p.m. — Adult Bible Study
7:40 p.m. — Adult Choir

GREENVILLE CHURCH OF GOD
3106 S. Memorial Dr.
Curtis A. Haislip
9:45 a.m. Sun. — Sunday School
11:00 a.m. — Morning Worship & Children's Church
6:00 p.m. — Evangelism Service
7:00 p.m. Tues. — Triad Nursing Home
7:30 p.m. Wed. — Family Training Hour

FAITH CHURCH OF GOD
Route 11, Pastolus Hwy.
Rev. Roman Sutton, Jr.
10:00 a.m. Sun. — Sunday School
11:00 a.m. — Morning Worship
7:00 p.m. — Evening Worship
7:30 p.m. Wed. — Prayer Meeting

MT. PLEASANT CHRISTIAN CHURCH
Rt. 6 Box 244, Greenville, N.C. 27834
Minister Don McKinney
Associate Minister Ron Roach
Phone 758-1830
9:30 a.m. Sun. — Sunday School for all ages
10:30 a.m. — Morning Worship (Nursery Provided)
10:30 a.m. — Junior Worship
6:00 p.m. — Bible Bowl
7:00 p.m. — Evening Worship
7:00 p.m. — Youth Meeting
7:00 p.m. — Kids of the Kingdom
8:00 p.m. — Choir Practice
7:00 p.m. Wed. — Bibl Bowl
7:30 p.m. — Bible Study

UNITARIAN UNIVERSALIST FELLOWSHIP
Congregation By Shalom Synagogue
1420 East Fourteenth Street
Co-President: Lisa Brenner
Telephone: 355-6638
Minister Dr. Cynthia Edson
7:30 p.m. Fri. Feb. 3 — Evaluation Meeting with District Executive at 312 Dupont Circle

HOLY TRINITY UNITED METHODIST CHURCH
1400 Red Banks Road, Greenville, N.C.
Rev. Ralph A. Brown
9:45 a.m. Sun. — Sunday School
11:00 a.m. — Morning Worship
6:00 p.m. — UMYF
7:00 p.m. — Sunday Night Live
6:45 p.m. Tue. — Evangelism Explosion
6:00 p.m. Wed. — King's Kids
6:00 p.m. — Bible Bowl
7:40 p.m. — Bible Study
7:30 p.m. Thur. — Choir Practice

GREENVILLE BIBLE CHURCH
1348 West Greenville Blvd.
Tel. 355-2822
9:30 a.m. Sun. — Sunday School
10:30 a.m. Sun. — Worship Service
6:00 p.m. — Evening Worship
6:00 p.m. — Youth Group
7:30 p.m. Tue. — Ladies Bible Study, Watsons
9:30 a.m. Wed. — Ladies Bible Study, Church
7:00 p.m. Wed. — Prayer Meeting
11:30 a.m. Mon. Fri. — From the Heart of a Pastor WGBH, 1250 AM Radio

ELM GROVE F.W.B. CHURCH
Rt. 1 Gum Road, Ayden, North Carolina
Elder Theodore Gay
Thursday-Friday Union Meeting
9:30 a.m. Sun. — Sunday School
7:30 p.m. Wed. — Family Night
7:30 p.m. Wed. — Bible Study

WINTERVILLE PENTECOSTAL HOLINESS CHURCH
Main St.
Rev. Berry M. House
10:00 a.m. Sun. — Sunday School
11:00 a.m. — Morning Praise & Worship
6:00 p.m. — Evening Praise & Worship
7:30 p.m. Wed. — Family Night
7:30 p.m. — Youth Ministries

Baptists Set Up Task Forces

THE ASSOCIATED PRESS

HIGH POINT — Participants at a Southern Baptist rally Thursday unanimously approved creating a series of task forces designed to boost conservative involvement in the state convention.

"I've come to the point where I don't think politics is a dirty word," said Winston-Salem pastor C. Mark Cortz, who suggested the task forces "Politics is life."

Nationally, conservatives have held control of the 147-million-member Southern Baptist Convention for a decade.

Approximately 200 ministers and laymen gathered at a church to map out a strategy.

"We believe that we have been shut out of the established church," the Rev. Joe Brown, a member of the loose coalition known as the Conservative Carolina Baptists, said.

HOLLYWOOD PRESBYTERIAN CHURCH
PRESBYTERIAN CHURCH (USA)
New Bern Highway—NC 43—5 miles south of The Plaza
SMALL — RURAL — FRIENDLY — CARING
9:45 AM Church School
11:00 AM Morning Worship
Richard Rhea Gammon, Interim Pastor

Deliverance Back To God Revival Temple
207 Moore St., Greenville, N.C.
ARE YOU READY TO MEET THE LORD?
Sunday School 10:00 a.m.
Sunday Worship 11:00 a.m.
Tuesday Service 7:30 p.m.
Friday Service 8:00 p.m.
Rev. Charles Covil
Christ Is The Answer For The World Today

Holy Trinity United Methodist Church
1400 Red Banks Rd.
Sunday School 9:45 A.M.
Morning Worship 11:00 A.M.
United Methodist Youth 6:00 P.M.
"Sunday Night Live" 7:00 P.M.
Choruses, Films, Testimonies, Scripturals
"Word Explosion" Wed. 7:40 P.M.
A New Bible Study!
Ralph A. Brown, Pastor
Nursery Provided At All Services
"Where the tangible touch of Jesus Christ is found in Word, Love and Praise."

"Begin the New Year with Bible Study and Worship. Join us this Sunday!"
9:45 a.m. - Sunday School
11:00 a.m. - Worship
E. T. Vinson, Minister

The Memorial Baptist Church
1510 Greenville Blvd. S.E.
Greenville's FIRST SOUTHERN BAPTIST Church
Nursery Provided Organized 1827

TRINITY FREE WILL BAPTIST CHURCH
E264 ByPass at Golden Road
758-1000
Leroy Welch, Pastor/Teacher
Thurman Lucas, Minister of Music and Youth

CHURCH MINISTRIES:
Expository Preaching
Youth Ministry
Graded Choir Program
Singles Ministry
Graded Children's Church
Sunday School 9:45
Worship Service 11:00
Sunday Night Service 6:00
Wednesdays at Trinity 7:30
Larry Bryan, Day Care Director
Gary Maines, Trinity Christian School Principal

TRINITY CHRISTIAN SCHOOL/DAY CARE
Before and After School Care
Infants - 3 years of age
Kindergarten 4 and 5
1-12 grades
"Equipping the mind and the soul"
"EQUIPPING THE SAINTS FOR THE WORK OF THE MINISTRY"

Immanuel Free Will Baptist Church
Winterville, N.C.
invites you to come visit with us
Sunday School 10:00 a.m.
Preaching 11:00 a.m.
Sunday Night 7:00 p.m.
The Gethsemane Quartet
Sunday, February 5, 10 & 11 a.m.
Lorenza Stox, Pastor

FIRST FREE WILL BAPTIST CHURCH
2600 South Charles Street
Greenville, N.C. 27834
Sunday School 9:45 a.m.
Sunday Morning Worship 11:00 a.m.
Sunday Evening Worship 7:00 p.m.
Wednesday Bible Study 7:30 p.m.
Reaching Out to Greenville With the Claims of Christ
Rev. Ronnie V. Hobgood, Pastor

Peace Presbyterian Church
invites you to join with us...
in nurturing one another and serving others in ways that make a positive difference in the spiritual and physical lives of all people.
9:45 a.m. (All Ages) Sunday School
11:00 a.m. Sunday Worship
5:30 p.m. Wednesday Fellowship Meal
6:30 p.m. Wednesday Bible Study
7:30 p.m. Wednesday Choir Practice
Bill Goodnight, Pastor
355-2273
Hwy. 11, across from Pitt Community College

Unity Free Will Baptist Church
2725 E. 14th St. Ext.
Sunday School 9:45 a.m.
Morning Worship 11:00 a.m.
Sunday Evening Service 7:00 p.m.
Wednesday Mid-Week Service 7:30 p.m.
A Warm Welcome Awaits You
Nursery Provided At All Services
"Sharing God's Answers To Life's Problems"
Bobby H. Aycock, Pastor

You are cordially invited to join us Sunday, February 5 at 10:30 AM for the installation of the Rev. John Emmans as Teaching Elder of the Greenville Bible Church

John Emmans is best known for his ability to communicate the Heart of God to the hearts of people. He has an easy-going style and quick wit that makes his expository preaching a delight! Combine these attributes with a deep love for the Lord Jesus Christ and a lifetime committed to the preaching of God's Word and the results are changed lives and hearts that are blessed.

J. Vernon McGee of "Thru the Bible Radio" said of him, "I can say, without any reservation, that John Emmans is one of the outstanding expositors of Scripture in Southern California. He has a charisma that makes him very popular with the people."

Come and be a part of what Jesus Christ is doing in Greenville at:

GREENVILLE BIBLE CHURCH
1348 Greenville Blvd.
(Near Red Oak)
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Morning Worship 10:30 AM
Evening Fellowship And Teen Group 6:00 PM

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World Outreach Center
Full Gospel Teaching Center
Family Church
Come join us with the Faith & Victory Church Band leads us into deeper levels of worship and praise to our Lord Jesus Christ.
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Pastors: John and Deborah Zabawski
10:00 A.M. Sunday Morning Worship
6:30 P.M. Sunday Night Service
7:30 P.M. Wednesday Night Service
Nursery and Children's Church Available Every Service @
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On County Road 1708 Off Highway 11
355-6621
"This is the victory that overcomes the world, even our faith."
1 John 5:4

Crossword

By EUGENE SHEFFER

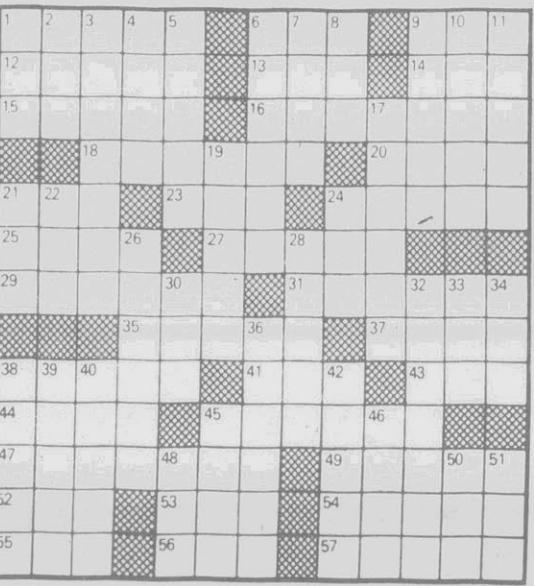
ACROSS
 1 Hex
 6 Modern music type
 9 Depot abbr.
 12 Sprite drink
 14 Recipe unit
 15 Century plant
 16 Red shade
 18 Arthur's aide
 20 Distantly
 21 Take to the slopes
 23 Mayday call
 24 "in the dark" (old song)
 25 Queue
 27 "of Two Ones"
 29 Eugene (Pushkin work)
 31 Lath
 35 Bit of gossip
 37 Writer Gardner
 38 Slugger Roger

DOWN
 1 Health resort
 2 Porky, e.g.
 3 Scrutinize
 4 Not recorded
 5 Evil looks
 6 Bigot of sorts
 7 Actor Young
 8 Apiece
 9 Space stories
 10 Salad fishes
 11 Mimics
 17 "— a match"
 19 "— behold!"
 21 School zone warning
 22 Related
 24 "The Greatest"
 26 Concert
 28 Choir members
 30 Office holders
 32 Liquid element
 33 Right angle
 34 Blushing
 36 "A trend"
 38 Area of study
 39 Iowa village
 40 Up
 42 Track contests
 45 Pray to
 46 Opposite of "sans"
 48 Pique
 50 Great amount
 51 Museum contents

Solution time: 23 mins.

SHAH LAP ORAL
 LAVIA ICE NILE
 IRON BET TENDS
 TENNER SPI GOT
 TAKE ILL
 HASH TINGLING
 ELI TOE NEO
 MINGLING AGED
 GAY LAM
 CALLER IMAGES
 EVIL EGG ZOLA
 DINE DIE ONLY
 EDGY ONE NESS

Yesterday's answer 1-27



1-27 CRYPTOQUIP

RM R YCIG. NUG FUGQZMN
 ZM RTGRQ TGFRCMG UG'M
 ZX UZM GIGQGXX

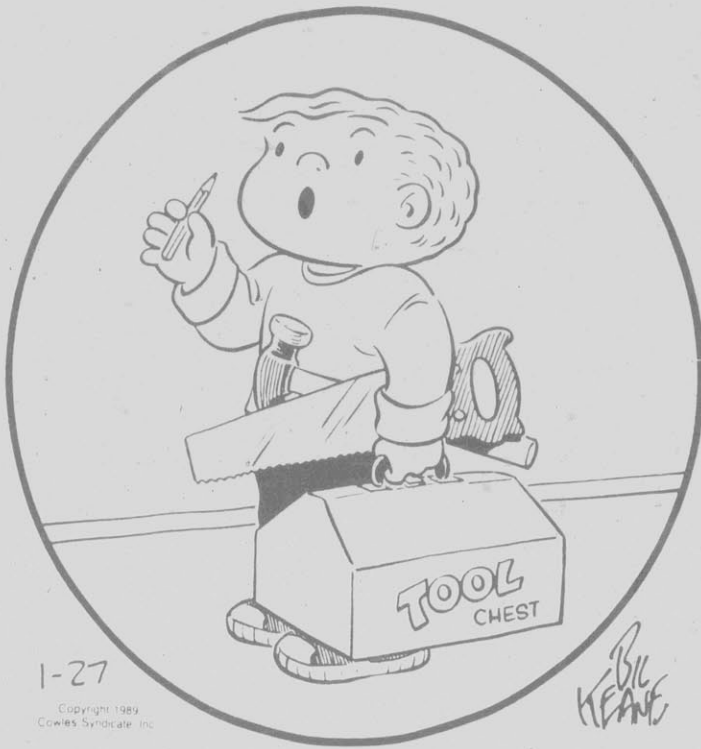
Yesterday's Cryptquip: POPULAR TENNIS INSTRUCTOR WAS KNOWN FOR HIS BACK-HANDED COMPLIMENTS.

Today's Cryptquip clue: Q equals M

The Cryptquip is a simple substitution cipher in which each letter used stands for another.

The Family Circus

By Bil Keane



1-27

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"Mommy, how do I get this pencil to stay on my ear?"

Horoscope

From The Carroll Righter Institute

FORECAST FOR SATURDAY Jan. 18

ARIES (March 21 to April 19): The gift of love is on your doorstep. It may be hard to get into planned activities. Later the tempo will pick up to your normal pace.
TAURUS (April 20 to May 20): Possessive tendencies can cause discord. Trust in yourself. Love and personal involvement compel action and attention.
GEMINI (May 21 to June 21): Positive influences from the moon's position can have a wonderful effect on family life. Stay alert for an important message.
MOON CHILDREN (June 22 to July 21): Imagination and psychic intuition will be available. Emotional matters can affect the way you use your spiritual life.
LEO (July 22 to Aug. 21): Prospects are brightened for friendship and love. This is an inspirational day that will bring pleasure to what you do.
VIRGO (Aug. 22 to Sept. 22): An early, fast-paced mood may not be shared by others. Use patience until everyone gets in step.
LIBRA (Sept. 23 to Oct. 22): Too many things to do and not enough time to do them. Organization is a splendid remedy. Center some time around young people.
SCORPIO (Oct. 23 to Nov. 21): Solitude may be sought but not found. Unexpected activities may have you going at a fast pace.
SAGITTARIUS (Nov. 22 to Dec. 21): Social events can have you worn down. Get some needed rest and relaxation. Catch up on personal projects that have been set aside.
CAPRICORN (Dec. 22 to Jan. 20): A stagnant social life needs energy. Plan for a day to do your favorite things. Ignore someone that is in a touchy mood.
AQUARIUS (Jan. 21 to Feb. 19): Your numerous communicative talents can be utilized today. You are sensitive to those around you in need and can be helpful to them.
PISCES (Feb. 20 to March 20): The morning is stable and quiet. Romance is fired up later in the day. Take advantage of friendly contacts that will grow in the future.
 (c) 1989, The McGraw-Hill Companies

Bridge

By CHARLES GOREN AND OMAR SHARIF

LOVE THOSE SPOTS

Both vulnerable. South deals.

NORTH
 ♠ 8 6 4 3
 ♥ 7 5 2
 ♦ 9 3 2
 ♣ 6 4 2

WEST
 ♠ K Q 7 5 2
 ♥ 6 3
 ♦ 7 6 5 4
 ♣ 5 3

EAST
 ♠ A 9
 ♥ J 10 9 8 4
 ♦ J 10
 ♣ Q J 10 8

SOUTH
 ♠ J 10
 ♥ A K Q
 ♦ A K Q 8
 ♣ A K 9 7

The bidding:
 South West North East
 3 NT Pass Pass Pass
 Opening lead: Five of ♠
 Gentlemen:
 I know you are both busy men, but I feel I have to let off steam. I am writing this letter to introduce you to the world's worst cardholder—me!

Naturally, I was sitting North on this hand. Actually, it was one of my better hands—it did contain a nine! My partner opened three no trump, which doesn't sit well with me because he had one suit unstopped.

The opponents led a spade, took the first three tricks and then conceded the rest when the jack-ten of diamonds dropped doubleton and my nine provided the entry to the high spade. While I was lucky this time that my partner held a really good hand, I remain,

The Unlucky Virginian

Dear UV:

We will admit that the hand you submit, at first glance, has little, if any, merit. If that is indeed typical of what you hold, we would suggest that you switch to bocchi or some other pastime that does not involve pasteboards.

We do not blame partner for opening three no trump with his

hand. Not pretty perhaps, but can you think of a better bid? And we do not think that you realize just how good your hand was. For instance, switch your eight of spades with West's seven, or your nine of diamonds with any of West's spot cards, and the limit of the hand is exactly eight tricks. Partner's 26 high-card points will have gone down the drain. In a way, yours was the most important hand in the partnership!

Sincerely,
 Goren/Sharif

Available for a limited time as a special offer is a two-for-one package of DOUBLES booklets. For your copies send \$3 to "GOREN DOUBLES," care this newspaper, P.O. Box 4426, Orlando, Fla. 32802-4426. Make checks payable to "Newspaperbooks."

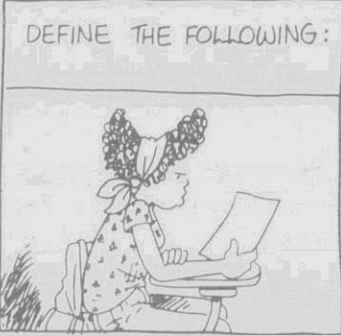
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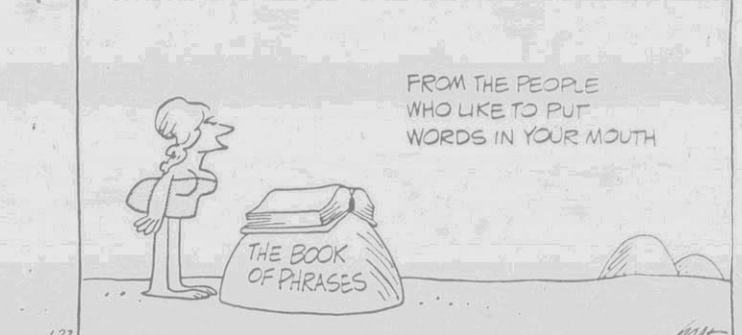
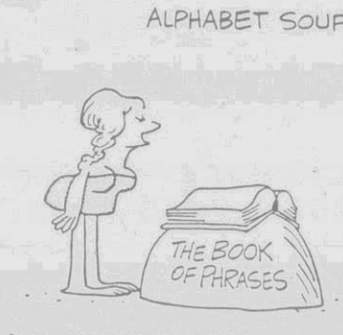
PEANUTS



BEEBLE BAILY



BC



SHOE



BLONDIE



FRANK & ERNEST



GARFIELD



Accent

Years Haven't Changed Georgia's 'White House'

By Charles Hillinger
LAT-WP NEWS SERVICE

WARM SPRINGS, Ga. — The six-room cottage is as it was 44 years ago — same furniture, same rugs and linoleum on the floor, same paintings and wallpaper on the walls, the same old-fashioned icebox in the kitchen. Nothing has changed.

An artist was in the living room of the house that fateful day, April 12, 1945, finishing a portrait. The man she was painting sat 10 feet away in his favorite brown leather chair.

"Another 15 minutes and that will be it for today," he said to the artist, lighting a cigarette. He was working on a speech he was to deliver the next day.

Suddenly his hand went to his head. He uttered: "I have a terrific headache." Then he slumped unconscious in the chair. It was 1:15 in the afternoon.

Elizabeth Shoumatoff put down her brush. Two men standing close by ran to the leather chair, lifted the limp form of the man and carried him to an adjoining bedroom.

He had been struck by a massive cerebral hemorrhage. He breathed his last breath 2 hours and 20 minutes later.

And, before the sun set that day, the whole world knew.

Franklin Delano Roosevelt, 63, the nation's 32nd president, died in the unpretentious, six-room, white clapboard Little White House in Warm Springs, Ga.

Roosevelt was the only person re-elected president three times. He was also America's only crippled president. A victim of polio, he was unable to walk without the use of braces.

He was 39 and a New York attorney when he contracted the

disease in 1921. Three years later he discovered his weakened knees were strengthened by the constant 88-degree spring water bubbling to the surface of pools in this small Georgia piney-woods town.

For the next 21 years until his death, Roosevelt retreated here at every opportunity. During that time, historians have calculated he spent a total of two years and two months in Warm Springs, enjoying the therapeutic relief of the warm spring water.

His Warm Springs home — the Little White House — was completed in 1932 at a cost of \$8,713.14. The home is now the centerpiece of 4,000-acre Georgia State Park.

Time has stood still in this shrine to FDR, as he was known.

When FDR was here, a ship's lantern glowed at the front entrance every night. Now the same lantern is always on from sundown to sunrise.

In the house, every effort has been made to keep things as they were the day he died, down to the same roll of faded toilet paper in the bathroom.

The same galvanized iron garbage can stands at the back door. A hand-cranked ice-cream freezer is in the pantry. The same pots and pans, dishes and silverware are in the kitchen, where penciled on the wall is a poignant note left that day by the president's cook:

"Daisy Bonner Cook the first meal and the last one in this cottage for President Roosevelt."

Since Roosevelt served as undersecretary of the Navy and had a lifelong love of the sea, the house is filled with his models and paintings of famous ships.

In the fireplace are the same partly burned logs that warmed the living room that day so long ago. Scores of the president's books,

unopened all these years, line shelves in the room.

And Elizabeth Shoumatoff's haunting "Unfinished Portrait" stands on the same easel in the same place where she laid down her paintbrush for the final time.

His wheelchair sits in a hallway, his Panama hat on a rack. Nearby is the chain for his Scotty dog, Fala. In the garage, undriven in 43 years, is the president's favorite car, a 1938 Ford convertible especially fitted for him with hand controls; the 1945 Georgia license plate is F.D.R. 1.

This year, about 120,000 persons will visit the house, 60 percent of them over 60, those who remember the Roosevelt years. FDR was America's Gorbachev in the '30s and '40s, many say.

"For the older people visiting this house it's a spiritual experience," said receptionist Louise Harris, 50, who was 7 when FDR died. "They all remember exactly where they were and what they were doing when he died. Many leave the Little White House in tears."

Each August there is an "I Remember FDR" weekend here that attracts those who had a personal relationship with the president during his stay in Warm Springs. The local radio station perpetuates his memory with the call letters WFDR.

In a gift shop in the museum on the grounds of the Little White House, hundreds of copies of the "Unfinished Portrait" are sold each year (\$3) as well as copper likenesses of Fala (\$3.70), the best-known dog on Earth when Franklin Roosevelt was president.



Little White House stands just as it was when FDR left it

Los Angeles Times, Charles Hillinger

Ways Found To Help Rejected

By Malcolm Ritter
THE ASSOCIATED PRESS

NEW YORK — Shunned in the classroom and the playground, they are the kids who are disliked by just about everybody.

Some fly off the handle for no apparent reason. Some just don't seem to know how to act with their peers.

"Socially rejected" children comprise maybe one-tenth of the nation's grade-school classes. They run a risk of truancy, repeating grades, becoming depressed and anxious, and dropping out. In later life, they show heightened rates of juvenile delinquency and mental health problems.

Recent research into why some children are rejected shows they are a mixed group. Many children apparently haven't learned normal social skills. Others have learned the wrong lessons too well.

Researchers are far from solving the problem, but they say they have found ways to help some children, at least temporarily.

"We're not turning rejected kids into well-liked, well-adjusted kids yet (but) we're moving in the right direction," said psychologist Karen Bierman of Pennsylvania State University.

Rejected children aren't those who simply don't attract much attention from classmates, or who lose battles for status among their peers. They're "those kids who are at the real bottom," said Ken Dodge, psychology professor at Vanderbilt University in Nashville, Tenn.

A key mystery is whether the other troubles are caused by the experience of being rejected or stem from other factors, and the rejection merely indicates a child's peers can identify those factors early, said psychologist Martha Putallaz of Duke University. Bierman suspects both play a role.

In any case, researchers have proposed three major explanations for rejection: lack of certain social skills, aggressiveness and the way children of an "in-group" treat non-members. A given rejected child may be affected by more than

one of these problems, Bierman said.

Much research focuses on the idea that children are rejected because they lack certain social skills. They consistently misinterpret people's intentions, for example, and don't know how to enter groups of children at play or to solve common social dilemmas properly.

Dodge's research has shown that rejected children are less accurate than others in reading the intentions of people in videotaped vignettes. They tend to assume hostility where none exists — which is important because his work has also shown that much peer conflict arises through misinterpreted motives.

If a child bumps another and takes his place in line, most children at the scene may realize it was an accident. But the bumped child may misperceive the episode as an aggressive act and retaliate aggressively, Dodge said.

Putallaz, focusing on another skill, found that unpopular grade-school children behaved differently from popular kids when they tried to join

other children in play. Unpopular children were more likely to be disagreeable, as in disapproving of another's behavior or possessions.

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Town Searches For Picture

Dear Abby: For more than 25 years, the Gen. Adam Stephen Memorial Association has been searching for a likeness (picture) of Gen. Adam Stephen. He founded our city of Martinsburg, W.Va. We have restored the house he built in 1787. He was a physician, frontier Indian fighter, and second in command to Gen. George Washington in the Revolutionary War.

The tremendous exposure your column receives gives us hope that one of your readers has seen — or possibly knows where to find — a portrait or engraving of him. After all, through your column, you were able to return a Civil War sword to its rightful owner.

Perhaps there's another miracle out there waiting to happen! — Alfred S. Schmidt, (chairman)

Dear Mr. Schmidt: "Miracle" is right! The Civil War is recent history as compared to the Revolutionary War.

If someone out there has a trunk in his attic containing memorabilia from this era, please try to locate a likeness of Adam Stephen. If you find one, please let me know.

Dear Abby Abigail Van Buren

Dear Abby: We read and hear so much about efforts to achieve better gun control, but listen to the language we use in our daily lives:

When we stop to talk to a friend, we "shoot the breeze."

When a pal finishes his golf game, we ask, "How did you shoot?"

When someone inquires if we'd like his opinion, we say, "Sure, shoot!"

When Dad comes home after a hard day's work, he says, "Boy, am I shot!"

When we take the family out for a good time, we say, "Let's shoot the works!"

We don't roll dice — we "shoot" craps.

I would appreciate it, Abby, if you would rifle through your desk and shoot me your opinion. — Harold Z. In Chicago

Dear Harold: Firearms were in the language long before Annie got her gun. For example: He's a pistol, son-of-a-gun, hotshot, big shot, half-shot, etc. But those slang expres-

sions have nothing to do with gun control.

More to the point would be legislation that would make it impossible for just anyone who wants a handgun to walk into a store and buy one. The backgrounds of all would-be gun owners should be checked out first, to prevent putting guns into the hands of potentially dangerous people.

Dear Abby: As I read about saving unwanted or duplicate wedding gifts to be given to other newlyweds, I recalled the time, 34 years ago, when I was on the receiving end of such a maneuver.

My fiancé and I were at the home of his parents opening our wedding gifts, when I unwrapped a box to find a silver serving dish that was totally black with tarnish! Obviously, it had been in someone's closet waiting to be given to some other bridal couple when the occasion presented itself.

After a few moments of stunned silence, my future mother-in-law said to me, "Oy, gevalt! I hope it's from someone on your side!" — Still Chucking In Iowa City

Universal Press Syndicate

Meeting Place

Friday
8 p.m. — Alcoholics Anonymous open discussion group meets at St. Paul's Episcopal Church.

8 p.m. — Narcotics Anonymous closed candlelight meeting at Arlington Street Baptist Church.

8 p.m. — Narcotics Anonymous has open discussion at St. Paul's Episcopal Church.

8 p.m. — Alcoholics Anonymous traditions and step (newcomers) closed meeting at AA Building, Farmville Highway.

Saturday
9:30 a.m. — Overeaters Anonymous Big Book meeting at First Presbyterian Church, Harvey-Webb room, Elm Street.

Noon — Narcotics Anonymous open discussion at St. Paul Episcopal Church.

Midnight — Narcotics Anonymous open discussion at St. Paul Episcopal Church.

Sunday
8 p.m. — Narcotics Anonymous closed book study at Arlington Street Baptist Church meeting.

8 p.m. — Narcotics Anonymous open discussion at St. James Episcopal Church, Washington, N.C.

Garden Club To Meet Monday

The Brook Valley Garden Club meeting will be held Monday starting at 10 a.m. at the clubhouse. Tina Lee, of The Flower Basket, will speak.

She make seasonal wreaths and flower arrangements.

For further information call 756-4023.

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STAY INFORMED, READ THE DAILY REFLECTOR

Stock And Market Reports

By The Associated Press
HOGS: Market 25 cents to \$1 lower at N.C. buying stations. Kinston, Spivey's Corner, Murfreesboro, Robersonville, Siler City 38.50; Clinton, Fayetteville, Dunn, Pink Hill, Chadbourne, Ayden, Laurinburg and Benson 38.50; Wilson 39.00; sows: (500 pounds up) Fayetteville 30.00; Wallace 29.00; Spivey's Corner unreported; Rowland 29.00.

BROILERS: The North Carolina fob dock quoted price on broilers for this week's trading was 54.25 cents, based on full truck load lots of ice pack USDA Grade A sized 2 1/2 to 3 pounds birds. 70 percent of the loads offered have been confirmed with a preliminary weighted average of 53.85 cents. The market is weak and the live supply is adequate for a mostly moderate demand. Average weights are mostly desirable to occasionally light. Estimated slaughter of broilers and fryers in North Carolina 1,687,000, compared to 2,333,000 last Friday.

HENS: N.C. hen market was higher. Supplies adequate for a good demand. Prices paid per pound, day of negotiation, generally for slaughter the following week, heavy types, 7 pounds and up, 18 cents at farm buyer loading.

GRAIN: No. 2 yellow shelled corn steady to 2 cents higher, at mostly \$2.80-\$2.93 in the East; mostly \$3.02-\$3.07 in the Piedmont; No. 1 yellow soybeans 12 cents higher at mostly \$7.41-\$7.61 in the East; mostly \$7.36-\$7.44 in the Piedmont; wheat mostly \$4.13-\$4.24; new crop corn \$2.48-\$2.72; new crop soybeans \$6.91-\$7.06; new crop wheat \$3.47-\$3.80. Exchange rates for P.I.K. certificates were mostly steady and ranged from 97 to 99 1/2 percent of face value.

NEW YORK (AP) — The stock market staged a broad advance today, carrying its early-1989 rally to new highs amid signs of slowing economic growth.

The Dow Jones average of 30 industrial stocks climbed 17.14 to 2,308.21 in the first half hour of trading.

Gainers outnumbered losers by more than 2 to 1 in nationwide trading of New York Stock Exchange-listed issues, with 647 up, 258 down and 443 unchanged.

Volume on the Big Board came to 38.69 million shares as of 10 a.m. on Wall Street.

Before the market opened, the Commerce Department estimated that the gross national product grew at an annual rate of 2 percent, after adjustment for inflation, in the fourth quarter of last year.

NEW YORK (AP) — Midday stocks

| High | Low | Last |
|--------|--------|--------|
| 35 1/4 | 35 1/8 | 35 1/8 |
| 49 1/4 | 49 | 49 1/8 |
| 62 1/4 | 61 3/4 | 62 1/8 |
| 51 1/4 | 50 3/4 | 51 |
| 50 1/4 | 50 1/8 | 50 1/8 |
| 73 1/4 | 73 1/8 | 73 1/8 |
| 31 1/4 | 31 | 31 1/8 |
| 76 1/4 | 75 3/4 | 76 1/8 |
| 74 1/4 | 73 3/4 | 74 1/8 |
| 42 | 41 3/4 | 42 1/8 |
| 26 | 25 3/4 | 26 |
| 63 1/4 | 62 3/4 | 63 1/8 |
| 43 | 42 3/4 | 43 1/8 |
| 57 1/4 | 57 1/8 | 57 1/8 |
| 33 1/4 | 32 3/4 | 33 1/8 |

| | | | |
|--------------|---------|---------|---------|
| Carroll | 36 1/4 | 36 1/8 | 36 1/8 |
| Champ Int | 32 1/4 | 32 1/8 | 32 1/8 |
| Cleco | 49 1/4 | 49 1/8 | 49 1/8 |
| Chrysler | 29 1/4 | 29 1/8 | 29 1/8 |
| Coca-Cola | 46 1/4 | 45 3/4 | 45 3/4 |
| Colg Palm | 46 1/4 | 45 3/4 | 45 3/4 |
| Com Eds | 34 1/4 | 34 1/8 | 34 1/8 |
| ConAgra | 31 1/4 | 31 1/8 | 31 1/8 |
| Delta Air | 54 1/4 | 54 1/8 | 54 1/8 |
| Dow Chem | 96 1/4 | 95 3/4 | 95 3/4 |
| duPont | 101 1/4 | 100 3/4 | 100 3/4 |
| Duke Pow | 46 1/4 | 45 3/4 | 45 3/4 |
| Est Kodak | 48 1/4 | 47 3/4 | 47 3/4 |
| Eaton ps | 29 1/4 | 29 1/8 | 29 1/8 |
| Exxon | 43 1/4 | 42 3/4 | 42 3/4 |
| FPL Grp | 31 1/4 | 31 1/8 | 31 1/8 |
| Fst Union | 21 1/4 | 21 1/8 | 21 1/8 |
| Flt Wachov | 33 1/4 | 32 3/4 | 32 3/4 |
| Flt Progress | 34 1/4 | 34 1/8 | 34 1/8 |
| Ford Motor | 52 1/4 | 51 3/4 | 51 3/4 |
| Fugua | 31 1/4 | 31 1/8 | 31 1/8 |
| GTE Corp | 46 1/4 | 45 3/4 | 45 3/4 |
| Gulf | 17 1/4 | 17 1/8 | 17 1/8 |
| Gndynam | 30 1/4 | 29 3/4 | 29 3/4 |
| Gen Elic | 47 1/4 | 46 3/4 | 46 3/4 |
| Gen Mills | 54 1/4 | 53 3/4 | 53 3/4 |
| Gen Motors | 90 1/4 | 89 3/4 | 89 3/4 |
| GnMotr E | 45 1/4 | 44 3/4 | 44 3/4 |
| GenPart | 37 1/4 | 36 3/4 | 36 3/4 |
| Goodyear | 29 1/4 | 28 3/4 | 28 3/4 |
| Goodrich | 54 1/4 | 53 3/4 | 53 3/4 |
| Goodyear | 49 1/4 | 48 3/4 | 48 3/4 |
| Graco Co | 28 1/4 | 27 3/4 | 27 3/4 |
| GT&W | 41 1/4 | 40 3/4 | 40 3/4 |
| Grehound | 30 1/4 | 29 3/4 | 29 3/4 |
| HerculesInc | 48 1/4 | 47 3/4 | 47 3/4 |
| Honeywell | 69 1/4 | 68 3/4 | 68 3/4 |
| HEC | 40 1/4 | 39 3/4 | 39 3/4 |
| ITT Corp | 34 1/4 | 33 3/4 | 33 3/4 |
| Ingland | 37 1/4 | 36 3/4 | 36 3/4 |
| IBM | 126 1/4 | 125 3/4 | 125 3/4 |
| IntlPaper | 49 1/4 | 48 3/4 | 48 3/4 |
| IntlReet | 4 | 4 | 4 |
| JamesRvr | 30 1/4 | 29 3/4 | 29 3/4 |
| K Mart | 37 1/4 | 36 3/4 | 36 3/4 |
| KableNvc | 2 | 2 | 2 |
| Kroger n | 9 1/4 | 9 1/8 | 9 1/8 |
| Lockheed | 44 1/4 | 43 3/4 | 43 3/4 |
| Louisv P | 80 1/4 | 79 3/4 | 79 3/4 |
| McDermnt | 17 1/4 | 17 1/8 | 17 1/8 |
| McKesson | 32 1/4 | 31 3/4 | 31 3/4 |
| MeadCo | 40 1/4 | 39 3/4 | 39 3/4 |
| MorcanStr | 44 1/4 | 43 3/4 | 43 3/4 |
| MumMng | 67 1/4 | 66 3/4 | 66 3/4 |
| Mobil | 48 1/4 | 47 3/4 | 47 3/4 |
| Monsanto | 89 1/4 | 88 3/4 | 88 3/4 |
| NatPp | 30 1/4 | 29 3/4 | 29 3/4 |
| Nacco | 35 1/4 | 34 3/4 | 34 3/4 |
| Navistar | 5 1/4 | 5 1/8 | 5 1/8 |
| NorthSou | 33 1/4 | 32 3/4 | 32 3/4 |
| Nvncx | 69 1/4 | 68 3/4 | 68 3/4 |
| OlinCo | 51 1/4 | 50 3/4 | 50 3/4 |
| PacTeles | 33 1/4 | 32 3/4 | 32 3/4 |
| PemeyJC | 33 1/4 | 32 3/4 | 32 3/4 |
| PepsiCo | 39 1/4 | 38 3/4 | 38 3/4 |
| Phelps Dod | 59 1/4 | 58 3/4 | 58 3/4 |
| PhilpMor | 107 1/4 | 106 3/4 | 106 3/4 |
| PhilpPet | 21 1/4 | 21 1/8 | 21 1/8 |
| PolardInd | 39 1/4 | 38 3/4 | 38 3/4 |
| Primerica | 22 1/4 | 22 1/8 | 22 1/8 |
| ProcGamb | 90 1/4 | 89 3/4 | 89 3/4 |
| QuakerDat | 55 1/4 | 54 3/4 | 54 3/4 |
| Quantum n | 53 1/4 | 52 3/4 | 52 3/4 |
| RJR Nab | 96 1/4 | 95 3/4 | 95 3/4 |
| Ralsn Pur | 84 1/4 | 83 3/4 | 83 3/4 |
| Rockwel | 21 1/4 | 21 1/8 | 21 1/8 |
| SFPX Corp | 39 1/4 | 38 3/4 | 38 3/4 |
| ScottPapr | 41 1/4 | 40 3/4 | 40 3/4 |
| SearsRoeb | 42 1/4 | 41 3/4 | 41 3/4 |
| Shakel | 24 1/4 | 23 3/4 | 23 3/4 |
| ShawInd | 24 1/4 | 24 1/8 | 24 1/8 |
| Skyline Cp | 16 1/4 | 16 1/8 | 16 1/8 |
| Sony Corp | 57 1/4 | 56 3/4 | 56 3/4 |
| Southern Co | 24 1/4 | 23 3/4 | 23 3/4 |
| SustBell | 43 1/4 | 42 3/4 | 42 3/4 |
| TRW Inc | 44 1/4 | 43 3/4 | 43 3/4 |
| Texaco | 54 1/4 | 53 3/4 | 53 3/4 |
| TexEast | 48 1/4 | 47 3/4 | 47 3/4 |
| Textron | 24 1/4 | 24 1/8 | 24 1/8 |
| USX Corp | 31 1/4 | 30 3/4 | 30 3/4 |
| UnCamp | 37 1/4 | 36 3/4 | 36 3/4 |
| UnivPart | 27 1/4 | 26 3/4 | 26 3/4 |
| US West | 61 1/4 | 60 3/4 | 60 3/4 |
| Unocal | 41 1/4 | 40 3/4 | 40 3/4 |
| WalMart | 32 1/4 | 31 3/4 | 31 3/4 |
| WestEl | 55 1/4 | 54 3/4 | 54 3/4 |
| Weyerhrsr | 26 1/4 | 25 3/4 | 25 3/4 |
| WinnDix | 45 1/4 | 44 3/4 | 44 3/4 |
| Woodworth | 54 1/4 | 53 3/4 | 53 3/4 |
| Xerox Cp | 39 1/4 | 38 3/4 | 38 3/4 |
| Xerox Cp | 62 1/4 | 61 3/4 | 61 3/4 |

Following are selected stock quotations as of 11:00 a.m.

| | |
|----------------------------|------------------|
| Asphalt Oil | 35 1/4 |
| Unisys | 28 1/4 |
| Fieldcrest Mills | 19 1/4 |
| Flowers Inds | 16 1/4 |
| Hatteras Inc Securities | 15 1/4 |
| Hilton Hotel Corp | 52 1/4 |
| Jefferson Pilot | 32 1/4 |
| John Deere | 46 1/4 |
| Lowe's Company | 22 1/4 |
| Interstate Securities | 5 1/4 |
| Wickes | 7 1/4 |
| Southmark Corporation | 1 1/4 |
| United Telecommunications | 47 1/4 |
| Domion Resources | 42 1/4 |
| Piedmont Natural Gas | 24 1/4 |
| Johnson & Johnson | 89 1/4 |
| OVER THE COUNTER | |
| Branch Bank | 17 1/4 to 18 |
| Planters National Bank | 14 1/4 to 14 1/2 |
| Vermont American | 23 1/4 to 24 |
| Integon | 5 1/4 to 6 |
| Southern National Bank | 18 1/4 to 18 1/2 |
| Peoples Bank | 12 1/4 to 13 1/4 |
| North Carolina Natural Gas | 17 1/4 to 17 1/2 |
| Cooper-LaserSonics | 8 1/4 to 9 |
| Burroughs Wellcome | 8 1/4 to 8 1/2 |
| Food Lion A | 10 1/4 to 10 1/2 |
| Food Lion B | 11 to 11 1/4 |

Public Upset Over Lost Trees

(Continued from A-1)

ding to know - Just what can be done about the destruction of trees?

"I received a call from a lady who was really mad about it," Brown said. "She didn't understand that the city doesn't have a whole lot of control over what happens to trees on private property."

City Planner Jack Simoneau agrees. "As far as the protection of trees on private property is concerned, we are limited from prohibiting the cutting down of trees at this time," he said.

But Simoneau said many communities are reacting to a wave of widespread interest and public support across the country relating to tree conservation.

"As people are becoming more aware of their surroundings and various quality of life issues, they are realizing the importance of open space, trees and landscaping. Subsequently, cities are now starting to regulate along those lines," he said.

Simoneau said some cities have even requested from the state Legislature and been granted the authority to prohibit the cutting down of specific trees living on private property.

The City Council, in anticipating the importance of environmental issues, budgeted last year for the addition of an environmental planner to the staff of the development department.

The planner, Libby Anderson, agreed that trees are an important asset to a community. "Trees are aesthetically pleasing, contribute to property values, provide a source of shade and act as a filter for the air we breathe," Ms. Anderson said.

She said the city's Environmental Advisory Commission has been working toward strengthening the city's existing tree protection program, even before the issue of the 14th Street roadway.

Among the issues the commission is studying are the current tree ordinance, and Zoning Ordinance provisions as relating to bufferyard requirements and parking lot requirements.

She said the current ordinance establishes a permit requirement for both the planting and removal of trees on city-owned land and provides the city authority to remove trees on private property if they are somehow endangering public safety.

However it doesn't go so far as to prevent the removal of trees on private property.

"If the city so chooses, it can go to the General Assembly and request the authority to regulate the removal of trees on private property," she said. "Other communities, such as Charlotte and Southport, have done that and more communities are looking toward that possibility."

Over a year ago the City Council approved a bufferyard ordinance which requires various barriers, including vegetation, to separate adjoining properties.

Although the ordinance does not prevent the removal of existing vegetation, it does insure that some greenery will be planted.

For instance, at the Charles Boulevard and 14th Street development, University Center, there will be some vegetation along the street frontage and along the adjoining land uses required, Ms. Anderson said.

She said if so directed by the council, the bufferyard ordinance could be amended to provide incentives to developers to preserve trees or to require a minimum amount of trees per acre.

As for parking lots, she said the current regulations require that 5 percent of the total amount of a parking area within the city be devoted to landscaping. She said an amendment proposed as part of the zoning ordinance up-

Craft

Mrs. Minnie Mills Craft, 80, died Wednesday in Pitt County Memorial Hospital.

Her funeral will be conducted Saturday at 2 p.m. at Wilkerson Funeral Home by the Rev. Willis Wilson. Burial will be in the Craft Family Cemetery.

A native of Pitt County, Mrs. Craft spent her adult life in Winterville. She was a member of the Silver Stream Council No. 48 Degree of Poehantons.

Surviving are a daughter, Peggy Cliborne of Winterville; four sons, Henry Grady Craft of Chester, Va., William Ralph Craft of Route 4, Greenville, and M.H. Craft and Dalton L. Craft, both of Winterville; a brother, Charles L. Mills of Petersburg, Va.; seven grandchildren and four great-grandchildren.

The family will receive friends today from 7 p.m. to 9 p.m. at the funeral home and at other times at the home of Mr. and Mrs. M.H. Craft, Route 2, Box 208, Winterville.

Dixon

KINSTON — A funeral for Mrs. Annie Howie Dixon, 91, will be conducted Saturday at 2 p.m. at Chapel Farmer Funeral Home in Ayden by the Rev. Burt Carr. Burial will follow in the Grifton Cemetery.

Mrs. Dixon was a member of Grifton Presbyterian Church.

Surviving are a son, William Dixon of Salisbury, Md.; three daughters, Louise Rice of Salisbury, Gay Grove of Grifton and Peggy Eatmon of Kinston; two brothers, Sullie Howie and Foster Howie, both of Charlotte; 15 grandchildren and 10

PCC

(Continued from A-1)

Kay Wichard, acting chairman of the board during Clifton Everett's illness, said she, along with Russell and trustee A.B. Whitley, met with commissioners Thursday morning to discuss the college's request for the bond referendum.

If approved by the county board and supported through the vote of Pitt County citizens, the bond would provide the college with \$22 million to pay for nine new buildings, the renovation of two buildings and the expansion of the campus internal road and utilities system in a plan scheduled to be completed in five years.

"The economic conditions of the whole county would be hurt" if PCC is not given the funds to meet its expansion needs, trustee Ephraim Smith said. The revenue that would be generated in the county would more than compensate for the investment, he said.

Trustee Harry Leslie said that Pitt County Memorial Hospital may add 143 beds in its facility as approved through a Certificate of Need from the state Division of Facility Services.

That would create a need for more health employees at PCMH that could be trained at PCC, Leslie said.

date would require that 10 percent of the parking lot be shaded within 10 years.

The topic of tree preservation has also been discussed during the meetings of the Community Appearance Commission.

Commission Chairman Tom Morgan said a representative from the League of Women Voters recently conducted a presentation to commission members on a program targeted to save the trees.

"My feeling is that this is a much broader issue than the lot on Charles and 14th," Morgan said.

"People need to discuss tree preservation before these isolated events come up. We need to develop a general approach that is supported by everybody — landowners, developers, as well as the population at large," Morgan said.

"We need to identify, in a proactive manner, which areas we want to preserve and which areas we want to develop and then attempt to develop a program whereby we can implement that strategy."

Morgan described the tearing down of the trees on the corner as "unfortunate" and added the ominous warning, "Unless we develop those broader issues, it's going to happen again."

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Obituaries

Jensen
 Mr. Ronald Earl Jensen, 63, died Friday at his home, 1311 Cotten Road.

His graveside funeral will be conducted Saturday at 3 p.m. at Greenwood Cemetery.

Mr. Jensen was a retired employee of the U.S. Post Office and a veteran of World War II.

Surviving are his wife, Edna Ipock Jensen of the home; a daughter, Rachel Jensen of Greenville; a brother, Arthur H. Jensen of Ludington, Mich.; four sisters, Leona Lesteron, Marie Bentz of Ludington, Lillian Kupka of Chicago, Ill., and Betty Landis of Clio, Mich., and one grandchild.

The family will receive friends today from 7 p.m. to 9 p.m. at Homestead Funeral Home.

Nicholls
 Mr. Donald McKenzie Nicholls Jr., 69, died Thursday at his home, 18 Jolyn Drive, Gold Leaf Estates.

His funeral will be conducted Sunday at 2 p.m. at Wilkerson Funeral Home by the Rev. Glenn Evans. Burial will be in Greenwood Cemetery.

A resident of Pitt County most of his life, Mr. Nicholls worked at Nicholls Supermarket and Harris Supermarket. Since his retirement, he had worked part-time at Dewey's Auto Service. A Navy World War II veteran, he was a member of First Christian Church, American Legion

Citizens Name Study Committee

(Continued from A-1)

committee. If police have problems, they can come to this committee. And the committee makes recommendations to the one person that's in charge of the police (the town's police commissioner, Alderman Willie Jones).

Therefore, you don't have anyone getting fired just because somebody doesn't like you," he said.

With the two officers fired and a third restricted to desk duty, only Smith and a part-time trainee are left to patrol the town. Smith has moved to hire two auxiliary officers, but they had not started work as of Thursday.

"I've thought about this long

Pirates Travel To Face Seahawks

By Woody Peele
THE DAILY REFLECTOR

East Carolina, after nearly a week off from the Colonial Athletic Association basketball wars, returns to action Saturday night at UNC-Wilmington.

Tipoff for the game is set for 7:30 p.m. in Trask Coliseum. The game will be telecast over the Home Team Sports network on cable television.

East Carolina's Lady Pirates will host UNCW in a 7 p.m. game at Minges Coliseum.

The Pirates go into the game with a 9-8 overall record and a 3-3 CAA mark. UNC-Wilmington is 8-9 following a home-court loss to Tennessee Tech Thursday night, 83-80. The Seahawks are 4-2 in the CAA.

It's been six years since the Pirates last claimed a victory in

Trask, and the Seahawks have won the last eight games in a row in the series, which ECU leads, 15-14. The last time the Pirates won in Trask was on Jan. 24, 1983 in a 50-47 overtime game. The last ECU victory in the series came in 1985 when the Pirates took a 78-61 win in Minges Coliseum.

Not that the Pirates haven't had their chances. Last year, UNCW took a 65-60 win in Minges, and escaped with a 71-69 victory in Trask. In the latter game, the Pirates led much of the way, only to lose on two free throws in the final seconds of the game after the Seahawks came back to tie it up.

The game before that, played in the Hampton Coliseum in Hampton, Va., in the first round of the 1987 CAA Tournament, was even closer. Only a three-point shot at the horn by Brian Rowsom let the Seahawks

take an incredible 59-58 victory in a game in which that was their only lead.

The series has evolved into a fierce rivalry, even though it has been somewhat lop-sided in recent years.

UNCW, picked by some as a dark-horse candidate for the CAA title, got off to a slow start, but has come on in recent weeks. The Seahawks opened without the services of 6-8 center Larry Houser, who underwent arthroscopic surgery just prior to the start of the season, but appears back in shape now. Houser is averaging 14.0 points a game and 5.4 rebounds.

The leading scorer for the Seahawks is 6-3 guard Antonio Howard, scoring 18.4 points a game. Those two are the only UNCW players in double figures.

Other starters are expected to be

6-3 guard Joe Cherry (17.6 ppg), 6-1 guard Brannon Lancaster (3.9 ppg) and 6-6 forward Brian Withers (5.0 ppg).

"Wilmington is playing as well as anyone in the conference right now," Pirate coach Mike Steele said. "I talked with (American coach Ed) Tapscoff after they played them (Monday night) and he said (American) was very fortunate to win (86-85). They're playing with a lot of confidence and are solid now."

Steele said Wilmington went through a stretch of having problems on the team. Coach Bob McPherson dropped a couple of players off the team and suspended others. "They were going in different directions when they played Richmond (a 78-60 loss). But they've really jelled since then."

Steele added that he didn't know if

Wilmington's turnaround was the result of getting Houser back as much as it was solving some of their problems and getting a good chemistry going.

To win against the Seahawks, Steele says the Pirates must shoot the ball well. "If you don't shoot the ball well on the road, you don't beat people. We have to be ready to compete and I expect a hard-fought game."

The Pirates will probably go with the lineup they used at the start against Navy. That included Gus Hill and Blue Edwards at forwards, Stanley Love at center and Jeff Kelly and Kenny Murphy at guard.

Edwards is the league's leading scorer with a 25.1 average, ninth in the nation in the most recent NCAA statistics. Gus Hill is hitting 33.8 points a game.

Edwards has scored 426 points this

year, tying current North Pitt coach Gregg Ashorn for 15th on the ECU single season list. If he hits his average against UNCW, he would move to 10th place. Edwards is also only 170 points away from joining the ECU 1,000 Point Club.

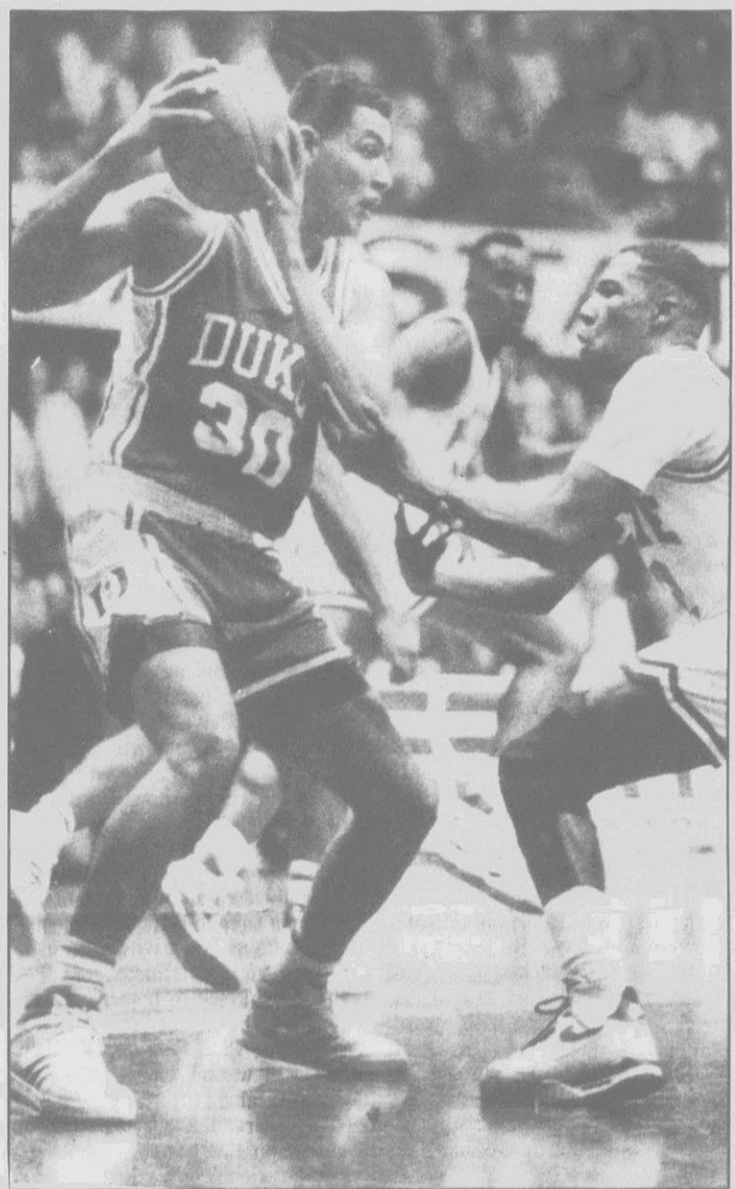
Edwards, with 60 career steals, is currently seventh on the list, trailing Scott Hardy by four. Kelly, with 58 steals is in eighth place.

Kelly is also closing in on the career assist record of 232 set by Curt Vanderhorst. Kelly, who had 12 against Navy, has 221, just 11 off the pace.

Following the game, the Pirates return home for another CAA game on Wednesday, hosting William & Mary.

The Lady Pirates will entertain

(See PIRATES, B-2)



The Associated Press

Duke's Abdelnaby keeps the ball away from State's Brown

Wolfpack Tops Duke, 88-73

Three-Guard Offense Hands Devils 3rd Straight Loss

By Tom Morris
THE DAILY REFLECTOR

RALEIGH — It's not a lineup N.C. State basketball coach Jim Valvano is totally comfortable with, but he'll stick with it if he has to.

The N.C. State coach went to a three-guard lineup in the second half and the move helped the Wolfpack hand eighth-ranked Duke an 88-73 Atlantic Coast Conference defeat Thursday night at sold-out Reynolds Coliseum.

It was the third straight loss for the Blue Devils, who played without All-America forward Danny Ferry, who has been plagued by a bad back.

With forward Brian Howard plagued by foul problems in the second half, Valvano inserted guard Kelsey Weems into the lineup along with the regular starting backcourt of Chris Corchiani and Rodney Monroe and the move paid winning dividends.

"We played very hard, we had to," Valvano said. "At times we had a strange lineup in there. We played small. I look out there sometimes and I can't believe that's the lineup I have out there. We just keep battling."

But the move paid dividends. State led throughout the first half and looked ready to break the game open at several times but was never able to shake the Blue Devils, who

shot 77 percent from the field over the first 20 minutes but still trailed 45-39 at the intermission.

Howard scored 15 of his 23 points for the Wolfpack in the first half. But with 15:17 remaining in the game, he picked up his fourth foul and was forced to go to the bench.

State, though, really didn't miss a beat.

"We weren't as smart all the time, but N.C. State's pressure made us look not so smart, especially when they had that really quick lineup of Weems, Corchiani and Monroe," Duke coach Mike Krzyzewski said. "They really put a lot of pressure on you."

"I thought our guys handled the ball fairly well. Our turnovers were in the half-court offense more than in the full-court."

Howard returned to the lineup with 12:22, but Valvano stayed with a six-man rotation that included Weems the rest of the way.

State led by 10 at 58-48 with 15:37 remaining, but Duke went on a 15-3 scoring run over the next five minutes to take its only lead of the game at 63-61 on a basket inside by Robert Brickey with 10:13 to go.

State, though, came right back.

Chuck Brown scored on a post-up inside to tie the game up, 63-63. Phil Henderson then threw the ball away at the other end to give the ball back to the Wolfpack.

Rodney Monroe hit two free throws to make it 65-63. Duke turned it over again and this time Weems scored on a dunk off the break for a 67-63 edge with 9:09 remaining.

The Blue Devils pulled within two

one more time when Quin Snyder fed Alaa Abdelnaby for a dunk to make it 67-65, but Tom Gugliotta hit two free throws at the other end for the Wolfpack and Corchiani followed that with a steal and a three-pointer with 7:09 to go that made it 74-65.

"The second half, they played well again," Valvano said. "We got down by two. Fortunately we had that (small) lineup in there. That's what that lineup was in there for. Hopefully, they can push the ball up the floor and get a run started."

The loss of Ferry clearly hampered the Blue Devils, who turned the ball over 21 times. Corchiani, himself, came up with seven steals.

"Danny is our third best ball

(See WOLFPACK, B-2)

Hornets, Rambis Top Jazz For Third Road Victory

THE ASSOCIATED PRESS

SALT LAKE CITY — Everyone stopped, anticipating a foul call or the buzzer, the ball bounced and there was Kurt Rambis.

"I grabbed it. I was so wide open nobody even contested the shot," Rambis said of his last-second, game-winning shot that gave the Charlotte Hornets an 89-88 victory over the Utah Jazz Thursday night.

That wasn't the way the game plan would have had it, but it worked out said Charlotte's Kelly Tripucka, formerly of the Jazz.

It came with Utah holding a 1-point lead. Utah's Darrell Griffith missed a 3-pointer, teammate John Stockton's 17-footer dropped off the rim and the Hornets got the ball to Tripucka.

"The play was drawn up for me to drive," said Tripucka. "I wanted to go to the hole, and I beat my man. But Michael's (Holton's) man left him so open I had to drive it to him. And then he did a nice job to drive instead of settling for the jump shot."

Holton "went up and two or three guys hit him. I think everybody thought there was going to be a foul called. Everybody seemed to stop," Rambis said.

"Everybody stopped, maybe anticipating a foul or buzzer," said Utah's Thurl Bailey. "The ball went right to him (Rambis) and that was the game."

The Hornets' win, only their third on the road this year against 18 losses, snapped a four-game losing streak. For the Jazz, it was just the

third home loss. The Jazz are now 3-2 against the expansion Hornets and Miami Heat, who have a combined record of 15-64.

"We had a real strong defensive effort tonight," said Charlotte coach Dick Harter. "With the exception of the last five minutes of the second quarter, our defense was on top of things."

"It was good to win this one because we must have played our worst game of the year when the Jazz came to Charlotte."

Rex Champman and Robert Reid scored 18 points apiece to lead the Hornets, while Tripucka added 16. Rambis scored only eight points, but he pulled down 15 rebounds.

Karl Malone led the Jazz with 25 points, but had a poor shooting night, hitting only 9 of 28. Griffith had 18 points and Bailey 16, while Stockton had 16 assists for Utah. Mark Eaton had a season-high 15 points, 11 rebounds and six blocked shots.

Utah led 55-42 at the half and 61-48 with 7:13 remaining in the third period. But Charlotte, holding the Jazz to only 13 points in the period, went on a 20-7 run to knot the score at 68 going into the fourth quarter.

Neither team could gain more than a four-point advantage in the fourth quarter.

Tripucka gave the Hornets an 83-79 lead with 3:07 remaining, but Griffith followed with one of his three 3-pointers and Bailey gave the Jazz the lead again at 2:24. The lead changed hands twice more before Eric Lechner gave the Jazz its last lead, 88-87, with 47 seconds to go.

Nuggets 129, Heat 108

The Denver Nuggets had only eight players when they faced the Miami Heat, but that was enough to snap a four-game losing streak and a nine-game road skid.

The Nuggets were short two men after trading Calvin Natt and Jay Vincent to the San Antonio Spurs for David Greenwood and Darwin Cook earlier Thursday. Greenwood and Cook did not make it to Miami in time for the game.

Denver coach Doug Moe said it didn't matter.

"The first 20 games of the year, we were playing great and we were basically playing with eight guys," Moe said following a 129-108 victory. "So the number of players we had tonight didn't matter."

Especially when Alex English provided 34 points and Fat Lever had 21.

(See HORNETS, B-3)

Chargers, Jaguars Battle For Early League Lead

By Tom Morris
THE DAILY REFLECTOR

Farmville Central and Ayden-Grifton get together tonight for round of one of what figures to be a multi-round fight for the Eastern Plains 2-A basketball title.

The two teams have battled for the EPC title in each of the last three seasons and both come into tonight's meeting undefeated against conference foes.

Last year, Ayden-Grifton won the first matchup between the two squads in the Pitt County Holiday Classic. Farmville then won the next two games during the regular season before Ayden-Grifton scored an upset win in the Sectional Tournament at the end of the season.

Still, regardless of tonight's outcome, this figures to be only the first of a number of encounters between the two teams.

"You have to look at the whole season," Farmville coach Mike Terrell said. "No matter what happens Friday, we're going to see each other later on. There may be more pressure on us to win (since we're at home)."

"Being realistic, you would like to win your game on your home court, but every conference game is important."

Farmville, 12-2 and 4-0, is led by 6-5 junior center Jarvis Lang (18.6 points per game, 10.5 rebounds per game), while the Chargers, 11-3 and 4-0, look to 6-1 swingman Ronnell Peterson (18.5 ppg, 8.6 rpg).

"Farmville will be tough for us to

matchup with," Charger coach Bob Murphrey said. "Farmville is more of a skill team this year. They've got better shooters and better ball handlers and they play at a faster pace."

"In years past, Farmville has been more of a power team. (This year) they've got four players that can play well on the perimeter. They will be difficult from standpoint that there is not one player you can get off of. You can't concentrate too heavily on one player."

In fact, both teams are perimeter oriented. Ayden-Grifton surrounds 6-4 center Leon Dixon (16.0 ppg) with swing-type players in John Tyndall (6-0), David Dixon (5-11), James Woodard (5-10) and Peterson (6-1).

The Jaguars figure to have a size advantage both up front and in the backcourt with forwards Reggie Barrett (6-3) and William Carr (6-1) along with guards Morris Foreman (6-1) and George Burnette (6-0).

"It's going to be hard to matchup man to man," Terrell said. "It might give us some problems. Peterson can play anywhere. He's a forward or a guard."

"We play two, three perimeter people, too. We may have more people to stop. We have five people capable of scoring. They more or less depend on two. But they have good support people."

"One key matchup is going to be Leon Dixon and Jarvis Lang. Jarvis is a little quicker, but I feel like Leon is a little heavier and a little stronger," Murphrey said. "It will just be a matter of who can use their advantage best."

"Ronnell Peterson and Reggie Barrett will probably be another matchup that will be a good one. Both of them can play inside and out and both can play the whole game. I

(See CHARGERS, B-3)

Sports Calendar

Editor's Note: Schedules are supplied by schools or sponsoring agencies and are subject to change without notice.

Today's Sports

- Basketball
 - Chocowinity at Bear Grass (5 p.m.)
 - Northeastern at Rose (4:30 p.m.)
 - Mattamuskeet at Jamesville (5 p.m.)
 - Ayden-Grifton at Farmville Central (5 p.m.)
 - Bethel at Trinity (5 p.m.)
 - South Lenoir at Greene Central (5 p.m.)
 - Friendship at Greenville Christian (5 p.m.)
 - North Pitt at Conley (5 p.m.)
 - Richard Bland at Pitt (7:30 p.m.)
 - Roanoke Rapids at Williamston (5 p.m.)
 - Hertford County at Roanoke (5 p.m.)
 - West Craven at Washington (5 p.m.)
- Rec Leagues
 - Peewee Division
 - Tar Heels vs. Blue Devils (3:30 p.m.)
 - Terrapins vs. Yellow Jackets (4:15 p.m.)
 - Midget Division

- Wolfpack vs. Terrapins (5 p.m.)
 - AA-1 Division
 - Aldridge & Southerland vs. Fred Webb (ES - 9 p.m.)
 - AA-2 Division
 - Wachovia vs. Ferguson's (ES - 8 p.m.)
 - AAA Division
 - Walston's vs. Pro. Service (ES - 7 p.m.)
 - Wrestling
 - Williamston at Roanoke Rapids (7:30 p.m.)
 - Conley at Havelock (7 p.m.)
 - Washington at West Craven (7 p.m.)
 - Indoor Track
 - East Carolina at Kodak Invitational, Johnson City, Tenn.
 - Saturday's Sports
 - Wrestling
 - Hunt, Currituck, Hatteras at Conley (1 p.m.)
 - Basketball
 - Pitt at North Carolina JV (4 p.m.)
 - East Carolina at UNC-Wilmington (7:30 p.m.)
 - UNC-Wilmington at East Carolina women (7 p.m.)
 - Indoor Track
 - East Carolina at Kodak Invitational, Johnson City, Tenn.

Sports Notes

Rose Tops Northeastern In Mat Match

Rose High School's wrestling team gained a 40-32 victory over Northeastern of Elizabeth City in a Big East match Thursday night.

The win, only the second of the year for the Rampants, was helped along by three victories on forfeits by the Eagles. Rose won four of the 10 contested matches.

The Rampants return to action on Tuesday, entertaining Wilson Hunt. Summary:

103 — Kenny Sheppard (R) p. L. Morton, 0:32; 112 — Brian Rose (R) won by forfeit, 1:19 — Graham (NE) d. Adib Farhadi, 15:6; 125 — Davis (NE) d. Greg Parker, 14:0; 130 — Stokley (NE) p. David Best, 3:28; 135 — Mo Dar (R) d. Elliott, 11:2; 140 — Thomas Leahy (R) won by forfeit, 1:45 — Terrance Braxton (R) won by forfeit, 1:52 — Kenderly (NE) p. Kelly Kennedy, 3:29; 160 — Neil Williams (R) p. M. Cole, 1:15; 171 — Spence (NE) p. Thomas Adams, 0:28; 189 — Jones (NE) p. Chad Weiler, 3:49; HWT — Jeff House (R) p. Spence, 3:26.

E.B. Aycock Rolls Over Hunt

WILSON — E.B. Aycock Junior High School romped to a 102-45 basketball victory over Wilson Hunt Thursday.

Aycock was led by Dwight Sheppard with 26 points while Jermain Williams added 18. Troy Clemons had 15 and Marlo Williams had 11. Hunt was led by Chris Crumby with 14, Clarence Hill with 13 and Desmond Hyman had 10.

Aycock is now 5-1 and will host SouthWest Edgecombe on Tuesday.

St. Peter's Tops Greenville Christian

St. Peter's Catholic School defeated Greenville Christian Academy, 51-38, in a junior high school basketball game Thursday.

St. Peter's was led by Ryan Williams with 12 and Michael Lambe with 10. Greenville was led by Scott Johnson with 22.

In the girls' game, Greenville gained a 17-14 victory. GCA was led by Mana Stocks with nine.

Tennessee Tech Tops UNC-Wilmington

WILMINGTON (AP) — Earl Wise scored 29 points and grabbed 11 rebounds as Tennessee Tech erased an 18-point deficit to nip North Carolina-Wilmington 83-80 Thursday night.

The Golden Eagles improved to 7-11, while the Seahawks dropped to 8-9. N.C.-Wilmington built a 33-15 lead in the first half then held off a Tennessee Tech comeback to take a 45-44 halftime lead.

The Seahawks expanded the lead to 62-52 on a field goal by Brannon Lancaster with 15:43 left. The Golden Eagles rallied and took their first lead, 68-66, on a three-point play by Wise with 9:41 left.

Mark Eaton missed a 3-pointer at the buzzer for the Seahawks. Milos Babic scored 22 points, Anthony Avery 13 and Jerome Rodgers 11 for Tennessee Tech.

Larry Houzer led N.C.-Wilmington with 21 points. Antonio Howard added 19, Brian Withers 11 and Joe Cherry and Lancaster 10 apiece for the Seahawks.

TENNESSEE TECH (83)

Rodgers 4-13 3-5 11, Wise 11-26 5-5 29, Babic 8-17 6-8 22, Avery 4-8 3-6 13, Manuel 3-6 0-6, Hayes 0-0 0-0 0, Hall 1-10 1-2, Wester 0-1 0-0 0. Totals 31-72 19-25 83.

N.C.-WILMINGTON (80)

Cherry 4-9 1-4 10, Withers 5-11 1-2 11, Houzer 10-15 1-3 21, Lancaster 4-5 0-0 10, Howard 7-12 5-6 19, Eaton 0-0 0-0 0, Bender 2-4 2-2 7, Carter 1-1 0-0 2, Wiggins 0-1 0-0 0, Porter 0-2 0-0 0. Totals 33-60 10-17 80.

Halftime—N.C.-Wilmington 45, Tennessee Tech 44. 3-point goals—Tennessee Tech 2-12 (Wise 2-7, Avery 0-3, Manuel 0-1), N.C.-Wilmington 4-6 (Cherry 1-1, Houzer 0-1, Lancaster 2-2, Bender 1-2). Fouled out—Houzer. Rebounds—Tennessee Tech 41 (Babic 13), N.C.-Wilmington 34 (Withers 11). Assists—Tennessee Tech 12 (Avery 4), N.C.-Wilmington 21 (Lancaster 8). Total fouls—Tennessee Tech 15, N.C.-Wilmington 20. A—2,559.

Stockton Plays Down Pebble Beach Lead

PEBBLE BEACH, Calif. (AP) — Dave Stockton has a new putter, some old habits and absolutely no illusions.

"So I shot 65. Do you think that's going to cause Mark Calcavecchia and those other (young) guys to lose any sleep?"

"No way," was the answer to his own rhetorical question by the man who describes himself as "a 47-year-old with a bad back."

"But it was fun. It was a lot of fun," said Stockton, who found some old habits hard to break in his 7-under-par effort at Pebble Beach.

He kept calling this tournament "the Crosby," the title it held the first 23 times he played it.

And he kept making those putts, getting it up and down from some unlikely places, making the birdies when the opportunity arose, just as he did in his golfing prime more than a decade ago.

Stockton was acknowledged as a wizard around the greens — one of the great clutch putters in golf — when he won PGA national championships in 1970 and 1976.

And that mastery was very much in evidence Thursday when, using a new putter for the first time, he one-putted 13 times and took a one-shot lead in the first round of the tournament now called the Pebble Beach National Pro-Am.

Dot Germain Holds One-Shot Edge

BOCCA RATON, Fla. (AP) — With nightfall descending on the opening round of the LPGA Oldsmobile Classic, Dot Germain's golf ball had eyes for the cup.

"I hit the ball pretty well. Not great, but it was always in play," the veteran of 16 professional seasons said Thursday after she birdied the last two holes in darkness to take a one-shot lead over Dottie Mochrie, Beth Daniel and Jody Rosenthal in the \$300,000 tournament.

"I was pretty much in control of the round, which is not always the case," she added. "(But) I never knew I was close to the lead. I didn't look at the leaderboard."

Germain, pursuing her second Tour victory but first in nine years, finished with a 4-under-par 68 on the tough Stonebridge Golf and Country Club course. She had four birdies and no bogeys, pulling even with Rosenthal, Mochrie and Daniel with a 15-foot putt on the par 4, No. 8 — her 17th hole.

"We started with a lot of wind, but by the back nine (actually the front nine for Germain), it calmed down," she said. "I don't know that I've ever played it when it was that still, and it made a difference."

Lendl, Mecir Meet In Aussie Finals

MELBOURNE, Australia (AP) — Now that he has overcome the oppressive heat, Ivan Lendl hopes to overcome Czechoslovakian compatriot Miloslav Mecir and win the \$2.4 million Australian Open for the first time in his career.

Lendl used his strength from the baseline to beat 11th-seeded Austrian Thomas Muster 6-2, 6-4, 5-7, 7-5 Thursday, while Mecir rallied from a 2-5 deficit in the first set to crush unseeded Jan Gunnarsson of Sweden 7-5, 6-2, 6-2.

Temperatures hovered in the high 90s for most of the day while the center court surface reached 130 degrees. All the players reported blistered feet while Lendl complained of dizziness when he left court.

Lendl said he was confident of breaking his winless streak in Grand Slams. He has not won a Grand Slam since the 1987 U.S. Open.

"I'm not going to give it away," he said. "This tournament is important to me. If somebody wants to win it, he is going to have to take it from me."

The final will be a repeat of the 1986 U.S. Open final, which Lendl won in straight sets. Lendl will regain his No. 1 ranking if he wins Sunday's final of the first Grand Slam event of the year.

Muster's hopes of an upset flickered briefly when he won the third set, but his challenge wilted in the heat and in the face of Lendl's aggression.

Lendl, the second seed, was far more solid and served superbly, firing 16 aces.

Mecir, who has dropped only one set in the tournament, made his first Australian Open final. He expended little energy while hitting a succession of clever, deliberate groundstrokes, to which Gunnarsson had no answer.

Mecir, the Seoul Olympic gold medalist, said he had played at the right pace.

"I didn't want to expend any energy in the heat," he said.

Minnesota Upsets #1 Illinois

THE ASSOCIATED PRESS

What a bad night for top-ranked teams — past and present.

Illinois, which moved into the No. 1 spot this week, was upset at Minnesota 69-62 Thursday night. Former No. 1 Duke fell to North Carolina State 88-73 for its third straight loss.

"We came out tonight kind of tight and kind of tentative. I don't know exactly what the reason was," Illinois' Stephen Bardo said.

The Illini had won their first 17 games and were the only unbeaten team in Division I.

The last time Illinois was ranked No. 1 was 1952. That year, after climbing to the top, the Illini immediately lost to DePaul.

"It's a tribute to our young men and how hard they worked to be number one," Illinois coach Lou Henson said. "But it (being ranked first) certainly doesn't help you win ballgames."

Willie Burton had 20 points and 13 rebounds and threw three great passes during a 13-0 run in the first half.

"I was so high because I've never played against a number one team

in college," Burton said. "We were juiced up tonight."

Illinois played without star point guard Kendall Gill, who was injured in his last game.

This time, Minnesota turned a 12-11 lead into a 25-11 bulge behind Burton.

Illinois, trailing 33-24 at halftime, scored 10 straight points and closed within 61-59 in the final minutes. But Burton made a jump shot and Kevin Lynch had two free throws to keep Minnesota in control.

Minnesota is 11-5 and 3-3 in the Big Ten. Illinois is 4-1 in the conference.

Louisville 95, S. Miss 76

Pervis Ellison and Kenny Payne led a second-half spurt that sent Louisville over host Southern Mississippi for its 14th straight victory.

The Cardinals, 14-2 and 3-0 in the Metro Conference, went on a 22-6 run that made it 65-45 with 11:40 to play. Ellison finished with 26 points and Payne had 19.

Darrin Chancellor scored 28 points for the Golden Eagles, 6-9.

Arizona 96, Arizona St. 71

Sean Elliott scored 20 points and Arizona used a 21-4 burst in the first

half to beat its intrastate rival for the fifth straight time.

The visiting Wildcats, 14-2 and leading the Pac-10 at 8-1, were ahead 45-27 at halftime. Elliott scored nine points as Arizona went on a 14-2 spree to start the second half.

Trent Edward scored 21 points for the Sun Devils, 9-8.

Florida St. 69, S. Carolina 67

George McCloud made a 3-point shot with seven seconds left, rallying Florida State in the Metro Conference game at Columbia, S.C.

McCloud's third 3-point basket came 30 seconds after Terry Dozier made two foul shots to put South Carolina ahead 67-66. The Gamecocks were unable to get off a final shot.

The Seminoles, 15-1 and 3-0 in the league, were held 30 points below their season average. Tat Hunter had 20 points and McCloud finished with 17.

John Hudson scored 18 points for South Carolina, 12-4 and 2-2.

Iowa 78, Wisconsin 70

Roy Marble got 24 points and became Iowa's all-time leading

scorer as the Hawkeyes won in their first home game since Dec. 30.

Marble, a 6-foot-6 senior, surpassed the record of 1,768 points set by Greg Stokes four years ago. Ed Horton added 22 points for Iowa, 15-3 and 3-2 in the Big Ten.

Danny Jones scored 27 for Wisconsin, 10-6 and 2-5.

Ohio St. 100, Northwestern 68

Perry Carter tied a career-high with 25 points and Jay Burson had 19 as Ohio State beat Northwestern for the ninth straight time.

The Buckeyes scored 14 straight points and took a 23-4 lead. Ohio State reached the 100-point mark for a school-record fifth time this season.

Stanford 75, Oregon 53

Howard Wright scored 19 points and Todd Lichti added 15 for the Cardinal.

Wright hit five of seven shots from the field and scored 13 of his points in the first 20 minutes to spark Stanford to a 34-28 halftime lead. Lichti took charge in the second half, scoring nine of his points as Stanford, 15-4 overall and 7-2 in the Pac-10 conference, pulled away.



Tom Morris

Abdelnaby, Lester Come To Play

RALEIGH — Duke's Alaa Abdelnaby and North Carolina State's Avie Lester came into Thursday's game billed as supporting players, but a script change put both in the limelight.

With Duke All-American forward Danny Ferry out with a back injury, Abdelnaby, and Lester, both junior centers, stepped forward to turn in solid performances.

Lester scored 14 points as the Wolfpack took a 88-73 win, but Abdelnaby came through with a game-high 24 points in defeat.

It was the type game both players needed. Both are in their first year as full-time starters and are trying to find a role on teams that need a solid contribution from them.

Lester, 6-9, has struggled at times this year, both offensively and defensively. He has an unorthodox shot with little rotation or arch, but decided from the outset to take the ball to the hole. He had two baskets early in the game, one on a power drive and the other on a follow shot, to help the Wolfpack get out to an early lead. By the end of the half, he had 10 points and State led 45-39.

"He's very athletic," Abdelnaby said of Lester. "We tried to minimize his threat. We're going to give him the shot, especially from the foul line and out. Hopefully he wouldn't hit them. With our luck he did."

It wasn't pretty, but it was effective. "It's a slap in the face of a player when they lay off you," Lester said. "I'm not saying I'm the best shooter in the world but I think I can make some shots with nobody on me. It definitely gives you more incentive."

This is not a re-write of the old classic, "A Star Is Born," though. Make no mistake about it. Rodney Monroe and Chucky Brown are still the focal points of the State offense. Ferry, when healthy, and Robert Brickey are the cornerstones of Duke's attack. But both teams need production from their other big men.

"Avie Lester today showed us his perimeter game," State coach Jim Valvano said jokingly. "He just kept knocking in J's. Before anyone asks me, yes, Avie has the green light. I told Avie if Rodney is not shooting well he had the green light."

In terms of unorthodox offensive moves, Lester follows in the footsteps of predecessor Charles Shackelford, now with the NBA's New Jersey Nets. In fact, it was Shackelford's early departure to the pro's that hastened Lester's move into the starting lineup.

The bottom line was easy to read, though. With Lester involved in the offense, Duke was forced to play the Wolfpack straight up and that gave forwards Brown (15 points) and Brian Howard (23 points) more room to operate.

Abdelnaby has been in and out of the starting lineup for the Blue Devils, but against State, he showed the potential of becoming a solid pivotman. He's got the size (6-10, 240) to play inside and his scoring in the first half (16 points) helped Duke stay close.

With Ferry out, the Blue Devils needed a big game from Abdelnaby. "You would think that," he said. "Things just came to me. We ran a motion offense inside and the guys did a good job getting me the ball."

Still, the Blue Devils did enough things wrong to suffer their third straight loss.

The hope is that the rest will benefit Ferry's ailing back and get him back into the lineup as soon as possible. Once he does return, continued production from Abdelnaby would be a boon to the Duke attack.

Time will tell. "We knew the possibility would be there that Dan wouldn't play," Abdelnaby said. "I think it was a smart decision on coach's part to rest him."

"Dan took it upon himself to be helpful. He was just reminding me of some things we needed to do. He was in position to see some things from the bench that we didn't. He sees things that normally us other ball players don't see."

Wolfpack...

(Continued From B-1)

handler and he makes good decisions," Krzyzewski said. "They took advantage of that. It was a smart move on their part and I would have done the same thing."

In Ferry's absence, Abdelnaby had a game-high 24 points, while Brickey added 19, Henderson 14 and Snyder 12.

"When you lose a player of Danny Ferry's caliber, it's not that easy to play at that high a level," Valvano said. "I know if Danny Ferry were out there, it would have been a far different ball game."

Duke came out with the intention of shutting down Monroe, the Wolfpack's leading scorer at 21.8 points per game. Snyder started out on him and held him to two points in the first half, 10 on the game.

But that left openings for Howard, who canned two three-pointers in the first half, and center Avie Lester, who finished with 14 points.

"The shot was there for me," Howard said. "That's something we need. We know we're going to see a lot of that (trick defenses for Monroe). It's good that I can score. Maybe that will take some of the pressure off Rodney."

Brown had 15 points and eight rebounds while Weems scored 13 points off the bench.

State, ranked 15th in the nation, moves to 13-2 overall and 4-1 in the ACC. Duke falls to 13-3 and 3-3.

| DUKE | MP | FG | FT | RA | F/P |
|-----------|-----|-------|------|----|-----|
| Brickey | 39 | 9-15 | 1-4 | 11 | 3-4 |
| Abdelnaby | 37 | 11-14 | 2-4 | 6 | 0-2 |
| Laettner | 13 | 0-0 | 0-0 | 0 | 1-3 |
| Henderson | 37 | 6-9 | 1-4 | 2 | 4-4 |
| Snyder | 37 | 4-9 | 2-2 | 1 | 7-3 |
| Smith | 24 | 1-1 | 0-0 | 3 | 0-1 |
| Koubek | 11 | 0-0 | 0-0 | 1 | 2-0 |
| Palmer | 1 | 0-0 | 0-0 | 0 | 0-0 |
| Buckley | 1 | 0-0 | 0-0 | 0 | 0-0 |
| Totals | 200 | 31-48 | 6-11 | 25 | 17 |

| N.C. STATE | MP | FG | FT | RA | F/P |
|------------|-----|-------|-------|----|------|
| Howard | 33 | 8-11 | 5-8 | 2 | 3-4 |
| Brown | 38 | 7-14 | 0-0 | 8 | 1-15 |
| Lester | 25 | 6-12 | 2-3 | 4 | 1-2 |
| Corchiani | 35 | 4-8 | 0-1 | 5 | 11-3 |
| Monroe | 32 | 4-8 | 2-2 | 5 | 2-3 |
| Weems | 21 | 6-6 | 1-2 | 0 | 2-2 |
| D'Amico | 2 | 0-0 | 0-0 | 0 | 0-1 |
| Hinnant | 4 | 0-1 | 0-0 | 0 | 0-2 |
| Gugliotta | 10 | 1-2 | 2-2 | 1 | 1-4 |
| Totals | 200 | 36-62 | 12-18 | 26 | 21 |

Duke.....39 34-73
N.C. State.....45 43-88

3-point goals—Duke 5-9 (Henderson 2-3, Snyder 2-5, Smith 1-1), N.C. State 4-7 (Howard 2-2, Brown 1-2, Corchiani 1-2, Monroe 0-1).
Turnovers—Duke 21, N.C. State 9.
Technical fouls—None.
Officials—Donaghy, Lembo, Edsall.
A—12,400.

Walsh Bows Out; Seifert Is Named

THE ASSOCIATED PRESS

MONTEREY, Calif. — Bill Walsh left coaching on top of the world and gave George Seifert a chance to live a dream.

Seifert, a native of San Francisco, was Walsh's hand-picked choice to take over as coach of the 49ers, winners of three Super Bowls this decade.

Walsh's long-rumored move to the front office Thursday passes the 49ers' reins from an offensive mastermind to a nine-year assistant whose forte is defense and whose reputation is for intensity.

Seifert concocted a shifting zone defense that smothered Cincinnati's no-huddle offense in the Super Bowl last Sunday. Now he'll have to figure out how to succeed a mentor he acknowledged is headed for the Hall of Fame.

Seifert said it is a "lifetime dream" for anyone to grow up in an area and go on to coach its team. "It's a heck of a dream come true."

Owner Eddie DeBartolo Jr., presiding over a packed new conference, rewarded the 49-year-old Seifert for his patience with a new multi-year contract and his first NFL head coaching job. He praised him as "the foremost defensive coach in the country" and said he will be "one of the best coaches in history."

"The players can rest assured

there's not going to be a big changeover as far as the system goes," said Seifert, who grew up in the shadow of Kezar Stadium, the 49ers' former home.

"As my wife told me before we headed off to play some of these final playoff games, 'Don't screw it up, George,'" he quipped.

DeBartolo had perhaps an even bigger prize for Walsh, who decided it was simply "time to step aside" after 31 years as a coach. The owner turned over the final say in all 49ers' football-related decisions to the man he called the greatest coach ever, and did it without changing his \$1.3 million-a-year contract.

Walsh made his resignation official in a meeting with DeBartolo in nearby Pebble Beach on Wednesday, three days after the 49ers gave him his third Super Bowl title in 10 years as coach.

DeBartolo, who stripped Walsh of the team presidency a year ago after a third straight playoff loss, did not try to talk him out of it. But in naming him executive vice president for football operations, he gave Walsh the chance to help mold his team of the '80s into the '90s.

"It (the meeting) got emotional a little bit because I don't think anybody likes change ... when things have gone so well and so right for so long," said DeBartolo, who's here to play the Pebble Beach National Pro-Am golf tournament.

also averaging 5.7 rebounds a game.

Other starters for the Lady Pirates include Chris O'Connor at forward and Irish Hamilton at guard.

East Carolina will travel to UNC-Charlotte on Monday and returns to CAA action on Wednesday at William & Mary.

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SCOREBOARD

Colonial A.A.

| Men's Basketball | | Overall | |
|------------------|-----|---------|--|
| Conf | W L | W L | |
| Richmond | 5 2 | 9 7 | |
| American | 4 2 | 8 9 | |
| UNC-Wilmington | 3 3 | 11 8 | |
| James Madison | 3 3 | 9 8 | |
| East Carolina | 3 3 | 8 8 | |
| George Mason | 3 3 | 8 8 | |
| William & Mary | 1 5 | 3 14 | |
| Navy | 0 7 | 3 13 | |

Thursday's Results

| |
|--|
| Tennessee Tech 83, UNC-Wilmington 80 |
| Friday's Games |
| No games scheduled |
| Saturday's Games |
| Navy at UNC |
| William & Mary at Richmond |
| East Carolina at UNC-Wilmington (Home Team Sports) |
| George Mason at James Madison |

Bowling

| Tuesday Bowlettes | |
|---|-------|
| W | L |
| Three Generations | 49-30 |
| Plaza Golf | 47-33 |
| Strike Force | 46-32 |
| Pim High | 46-36 |
| The Maybes | 43-37 |
| Wipe Outs | 42-37 |
| Optimists | 41-39 |
| Stars & Stripes | 41-41 |
| We Three | 38-42 |
| Strikers | 33-47 |
| Believe It or Not | 30-49 |
| Guess Who | 29-54 |
| High game and series, Nellie Speight, 211, 519. | |

Rec Basketball

| AA-1 Division | |
|---|----------|
| W | L |
| King | 22-32-54 |
| Collins & Aikman II | 22-18-45 |
| Leading scorers: K - Dave Hall 20, Tony Garrett 10, CA - Bobby Moore 19, Harvey Rodgers 13. | |

| A Division | |
|------------------------------|----------|
| W | L |
| Adam's | 30-18-48 |
| Five-O | 10-23-33 |
| Leading scorers: none listed | |

| Midwest Division | |
|--|-------------|
| W | L |
| Tar Heels | 15-5-6-8-34 |
| Cavaliers | 2-8-4-16-30 |
| Leading scorers: TB - D.J. Miles 21, Kevin Kirkland 5, C - Beau Williams 16, Bryan Schwartz 6. | |

| Pee-wee Division | |
|---|----------------|
| W | L |
| Wolfpack | 6-2-9-4-2-2-25 |
| Blue Devils | 2-4-8-7-2-2-30 |
| Leading scorers: W - Brandon Jones 8, Rick Damiokos 6, DD - Adam Vincent 14, Scott Barrows 8. | |

| AA-2 Division | |
|---|----------|
| W | L |
| Family Practice | 33-35-68 |
| Empire Brush I | 33-15-48 |
| Leading scorers: FP - Ed Fodler 24, Mark Binion 10, EB - Harry Warren 14, Greg Wilson 11. | |

| AA-1 Division | |
|--|----------|
| W | L |
| Grady White | 34-15-49 |
| Shawn's | 23-19-42 |
| Leading scorers: GW - B. Fleming 15, D. Ward 13, S - M. Phillips 13, K. Outlaw 10. | |

| Eppes-South Pee-wee | |
|--|----------|
| W | L |
| Bulls | 12-12-24 |
| Hawks | 10-18-18 |
| Leading scorers: B - Maurice Whitehead 12, Marlon Bynum 6, H - Germain Short 12. | |

| Eppes-South Midgets | |
|-------------------------------------|------|
| W | L |
| Sixers | 9-19 |
| Lakers | 6-12 |
| Leading scorers: S - Troy Smith 10. | |

| Hawks | |
|---|----------|
| W | L |
| Bulls | 13-17-30 |
| Hawks | 8-13-13 |
| Leading scorers: B - Adrian Jones 12, H - Carlo Morris 9. | |

| Rec Standings | |
|-----------------|-----|
| (Girls Jan. 26) | |
| W | L |
| Blue Devils | 2-0 |
| Wolfpack | 2-1 |
| Tar Heels | 0-3 |

| Pee-wee Division | |
|------------------|-----|
| W | L |
| Pirates | 5-0 |
| Yellow Jackets | 3-1 |
| Terrapins | 3-1 |
| Tar Heels | 3-1 |
| Blue Devils | 2-2 |
| Tigers | 1-4 |
| Wolfpack | 1-4 |
| Cavaliers | 0-5 |

| Midget Division | |
|-----------------|-----|
| W | L |
| Pirates | 4-1 |
| Tar Heels | 4-1 |
| Cavaliers | 3-2 |
| Wolfpack | 3-2 |
| Blue Devils | 2-3 |
| Tigers | 2-3 |
| Terrapins | 0-4 |

| Junior Division | |
|-----------------|-----|
| W | L |
| Cavaliers | 4-1 |
| Blue Devils | 3-2 |
| Terrapins | 3-2 |
| Tar Heels | 2-3 |
| Wolfpack | 2-3 |
| Pirates | 2-4 |
| Tigers | 1-4 |

| Senior Division | |
|-----------------|-----|
| W | L |
| Wolfpack | 3-1 |
| Blue Devils | 2-3 |
| Pirates | 1-3 |
| Tar Heels | 1-4 |

| A Division | |
|--------------------|-----|
| W | L |
| Adam's Auto Wash | 5-0 |
| Five-O | 4-1 |
| Print Printing | 3-2 |
| Ky Fried Chicken | 3-2 |
| Investors Title | 1-3 |
| Chicago Title | 1-4 |
| Commonwealth Title | 0-4 |

| AA-1 Division | |
|-------------------|-----|
| W | L |
| Empire Brushes II | 5-0 |

NBA Standings

By The Associated Press. All Times EST. EASTERN CONFERENCE.

| Atlantic Division | | Pct | GB |
|-------------------|-------|------|--------|
| New York | 27 14 | 65.9 | |
| Philadelphia | 22 18 | 55.0 | 4 1/2 |
| Boston | 18 21 | 46.2 | 8 |
| New Jersey | 14 24 | 36.9 | 12 1/2 |
| Washington | 11 27 | 27.1 | 17 1/2 |
| Charlotte | 11 30 | 26.6 | 18 |

| Central Division | | Pct | GB |
|------------------|-------|------|-------|
| Cleveland | 28 8 | 78.8 | |
| Detroit | 26 12 | 68.4 | 2 |
| Milwaukee | 25 13 | 63.8 | 3 |
| Atlanta | 25 14 | 64.1 | 3 1/2 |
| Chicago | 23 16 | 59.0 | 7 1/2 |
| Indiana | 19 21 | 27.5 | 20 |

| Western Conference | | Pct | GB |
|--------------------|-------|------|--------|
| Houston | 24 16 | 60.0 | |
| Utah | 24 16 | 60.0 | |
| Dallas | 21 20 | 51.2 | 3 1/2 |
| San Antonio | 11 28 | 28.2 | 12 1/2 |
| Miami | 4 35 | 10.3 | 19 1/2 |

College Basketball

By The Associated Press. All Times EST. EASTERN CONFERENCE.

| Atlantic Division | | Pct | GB |
|-------------------|-------|------|--------|
| New York | 27 14 | 65.9 | |
| Philadelphia | 22 18 | 55.0 | 4 1/2 |
| Boston | 18 21 | 46.2 | 8 |
| New Jersey | 14 24 | 36.9 | 12 1/2 |
| Washington | 11 27 | 27.1 | 17 1/2 |
| Charlotte | 11 30 | 26.6 | 18 |

| Central Division | | Pct | GB |
|------------------|-------|------|-------|
| Cleveland | 28 8 | 78.8 | |
| Detroit | 26 12 | 68.4 | 2 |
| Milwaukee | 25 13 | 63.8 | 3 |
| Atlanta | 25 14 | 64.1 | 3 1/2 |
| Chicago | 23 16 | 59.0 | 7 1/2 |
| Indiana | 19 21 | 27.5 | 20 |

| Western Conference | | Pct | GB |
|--------------------|-------|------|--------|
| Houston | 24 16 | 60.0 | |
| Utah | 24 16 | 60.0 | |
| Dallas | 21 20 | 51.2 | 3 1/2 |
| San Antonio | 11 28 | 28.2 | 12 1/2 |
| Miami | 4 35 | 10.3 | 19 1/2 |

NHL Standings

By The Associated Press. All Times EST. WALESE CONFERENCE.

| Patrick Division | | W | L | T | Pts | GF | GA |
|------------------|---------|----|-----|-----|-----|----|----|
| NY Rangers | 27 16 7 | 61 | 202 | 176 | | | |
| Pittsburgh | 27 17 4 | 58 | 223 | 203 | | | |
| Washington | 25 18 8 | 58 | 183 | 166 | | | |
| Philadelphia | 22 23 3 | 51 | 196 | 173 | | | |
| New Jersey | 18 24 8 | 44 | 172 | 206 | | | |
| NY Islanders | 16 29 3 | 35 | 158 | 199 | | | |

| Adams Division | | W | L | T | Pts | GF | GA |
|----------------|----------|----|-----|-----|-----|----|----|
| Montreal | 24 11 6 | 72 | 196 | 150 | | | |
| Buffalo | 22 21 6 | 50 | 180 | 187 | | | |
| Boston | 20 21 10 | 50 | 169 | 167 | | | |
| Hartford | 20 24 4 | 44 | 174 | 171 | | | |
| Quebec | 16 29 4 | 33 | 173 | 229 | | | |

| Campbell Conference | | W | L | T | Pts | GF | GA |
|---------------------|----------|----|-----|-----|-----|----|----|
| Detroit | 22 19 8 | 52 | 187 | 189 | | | |
| St. Louis | 17 23 8 | 42 | 161 | 175 | | | |
| Minnesota | 16 23 10 | 42 | 165 | 182 | | | |
| Chicago | 15 28 7 | 37 | 186 | 219 | | | |
| Toronto | 16 29 4 | 36 | 194 | 202 | | | |

| Smythe Division | | W | L | T | Pts | GF | GA |
|-----------------|---------|----|-----|-----|-----|----|----|
| Calgary | 22 11 7 | 71 | 213 | 140 | | | |
| Los Angeles | 27 19 4 | 58 | 222 | 211 | | | |
| Edmonton | 24 21 6 | 54 | 216 | 191 | | | |
| Vancouver | 19 25 6 | 44 | 162 | 162 | | | |
| Winnipeg | 17 21 9 | 43 | 190 | 208 | | | |

| Thursday's Games | |
|----------------------------------|--|
| Washington 1, Philadelphia 0 | |
| New York Islanders 6, Winnipeg 6 | |
| Minnesota 5, Quebec 3 | |
| Calgary 5, New York Rangers 1 | |
| Vancouver 6, Los Angeles 2 | |

| Friday's Games | |
|--------------------------|--|
| Montreal 4, Buffalo 7 | |
| Toronto 4, St. Louis 2 | |
| Hartford 4, New Jersey 7 | |

| Saturday's Games | |
|--|--|
| At East Rutherford, N.J. | |
| SACRAMENTO (112) | |
| McCrack 6-15 7-8, Peterson 8-12 6-10, Thompson 4-11 0-0 8, Pressley 3-13 4-5 11, K. Smith 8-18 10-24, R. Berry 8-14 4-13 20, Pinkney 4-9 2-10, Klene 1-3 2-2 4. Totals 42-26-50 112. | |

| NEW JERSEY (109) | |
|--|--|
| Morris 4-10 3-4 11, B. Williams 8-11 5-7 21, Carroll 5-12 4-13, Detton 3-12 1-8, Lever 6-9 5-5 21, Davis 7-16 3-17, Rasmussen 4-7 6-8, Hanzik 1-4 4-6 10, Long 5-12 2-12, 29. Totals 38-30-62 109. | |

| WASHINGTON (126) | |
|---|--|
| Callaghan 10-12 1-13, King 6-14 9-16 21, Felt 3-11 7, Malone 6-14 5-17, Walker 4-4 1-4, C.A. Jones 4-13 2-13, 28. Totals 47-69 126. | |

| AT MIAMI (128) | |
|--|--|
| English 14-23 6-34, Turner 3-4 1-7, Cooper 5-9 0-10, Adams 8-13 1-8, Lever 6-9 5-5 21, Davis 7-16 3-17, Rasmussen 4-7 6-8, Hanzik 1-4 4-6 10, Long 5-12 2-12, 29. Totals 38-30-62 128. | |

| AT HOUSTON (128) | |
|--|--|
| English 14-23 6-34, Turner 3-4 1-7, Cooper 5-9 0-10, Adams 8-13 1-8, Lever 6-9 5-5 21, Davis 7-16 3-17, Rasmussen 4-7 6-8, Hanzik 1-4 4-6 10, Long 5-12 2-12, 29. Totals 38-30-62 128. | |

| AT HOUSTON (128) | |
|--|--|
| English 14-23 6-34, Turner 3-4 1-7, Cooper 5-9 0-10, Adams 8-13 1-8, Lever 6-9 5-5 21, Davis 7-16 3-17, Rasmussen 4-7 6-8, Hanzik 1-4 4-6 10, Long 5-12 2-12, 29. Totals 38-30-62 128. | |

| AT HOUSTON (128) | |
|--|--|
| English 14-23 6-34, Turner 3-4 1-7, Cooper 5-9 0-10, Adams 8-13 1-8, Lever 6-9 5-5 21, Davis 7-16 3-17, Rasmussen 4-7 6-8, Hanzik 1-4 4-6 10, Long 5-12 2-12, 29. Totals 38-30-62 128. | |

| AT HOUSTON (128) | |
|--|--|
| English 14-23 6-34, Turner 3-4 1-7, Cooper 5-9 0-10, Adams 8-13 1-8, Lever 6-9 5-5 21, Davis 7-16 3-17, Rasmussen 4-7 6-8, Hanzik 1-4 4-6 10, Long 5-12 2-12, 29. Totals 38-30-62 128. | |

| AT HOUSTON (128) | |
|--|--|
| English 14-23 6-34, Turner 3-4 1-7, Cooper 5-9 0-10, Adams 8-13 1-8, Lever 6-9 5-5 21, Davis 7-16 3-17, Rasmussen 4-7 6-8, Hanzik 1-4 4-6 10, Long 5-12 2-12, 29. Totals 38-30-62 128. | |

| AT HOUSTON (128) | |
|--|--|
| English 14-23 6-34, Turner 3-4 1-7, Cooper 5-9 0-10, Adams 8-13 1-8, Lever 6-9 5-5 21, Davis 7-16 3-17, Rasmussen 4-7 6-8, Hanzik 1-4 4-6 10, Long 5-12 2-12, 29. Totals 38-30-62 128. | |

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| AT HOUSTON (128) | |
|--|--|
| English 14-23 6-34, Turner 3-4 1-7, Cooper 5-9 0-10, Adams 8-13 1-8, Lever 6-9 5-5 21, Davis 7-16 3-17, Rasmussen 4-7 6-8, Hanzik 1-4 4-6 10, Long 5-12 2-12, 29. Totals 38-30-62 128. | |

| AT HOUSTON (128) | |
|--|--|
| English 14-23 6-34, Turner 3-4 1-7, Cooper 5-9 0-10, Adams 8-13 1-8, Lever 6-9 5-5 21, Davis 7-16 3-17, Rasmussen 4-7 6-8, Hanzik 1-4 4-6 10, Long 5-12 2-12, 29. Totals 38-30-62 128. | |

| AT HOUSTON (128) | |
|--|--|
| English 14-23 6-34, Turner 3-4 1-7, Cooper 5-9 0-10, Adams 8-13 1-8, Lever 6-9 5-5 21, Davis 7-16 3-17, Rasmussen 4-7 6-8, Hanzik 1-4 4-6 10, Long 5-12 2-12, 29. Totals 38-30-62 128. | |

| AT HOUSTON (128) | |
|--|--|
| English 14-23 6-34, Turner 3-4 1-7, Cooper 5-9 0-10, Adams 8-13 1-8, Lever 6-9 5-5 21, Davis 7-16 3-17, Rasmussen 4-7 6-8, Hanzik 1-4 4-6 10, Long 5-12 2-12, 29. Totals 38-30-62 128. | |

| AT HOUSTON (128) | |
|--|--|
| English 14-23 6-34, Turner 3-4 1-7, Cooper 5-9 0-10, Adams 8-13 1-8, Lever 6-9 5-5 21, Davis 7-16 3-17, Rasmussen 4-7 6-8, Hanzik 1-4 4-6 10, Long 5-12 2-12, 29. Totals 38-30-62 128. | |

| AT HOUSTON (128) | |
|------------------|--|
| English 14- | |

Prime Time Tonight

| FRIDAY EVENING | | | | | | | |
|----------------|---------------------------|----------------|---|--------------------------------------|---|---------------------------------|-------------------------------|
| | 7:00 | 7:30 | 8:00 | 8:30 | 9:00 | 9:30 | 10:00 10:30 |
| 2 | Our House | | Movie: Mr. Horn | | | | 700 Club |
| 4 | Business Rpt | Money World | Wash. Week | Wall St. Week | No. Carolina | Kitaro | Neon Memoir |
| 5 | Ent. Tonight | Lose or Draw | People Magazine on TV | Dallas | | | Candid Camera! Eat! Eat! Eat! |
| 5 | Costly Show | Current Affair | Movie: Oh Heavenly Dog | | | | News |
| 7 | Costly Show | Night Court | Father Dowling Mysteries | Movie: Man Against the Mob | | | |
| 9 | USA Today | Lose or Draw | People Magazine on TV | Dallas | | | Candid Camera! Eat! Eat! Eat! |
| 12 | Wheel Fortune | Jeopardy! | Strangers | Full House | Mr. Belvedere | Ten of Us | 20/20 |
| 15 | Bugs & Pals | Fraggle Rock | Movie: Torrid Zone | | | | The Wagons Roll! at Night |
| DIS | Return to Treasure Island | | Movie: The Boy Who Could Fly | | | | |
| ESPN | SportsCenter | Speedweek | Figure Skating U.S. Pro Tour | Australian Open Tennis Women's Final | | | |
| HBO | Inside the NFL | | Movie: Action Jackson | | | Movie: Eye of the Tiger | |
| LIFE | Spenser For Hire | | Cagney & Lacey | | | Movie: The Lives of Jenny Dolan | |
| MAX | Vintage Performances | | Movie: Sweet Dreams | | | Movie: Don't Look Now | |
| SHOW | Movie: Tough Guys Cont'd | | Movie: Dagnet | | Comedy Club | Brothers | G. Shandling |
| TMC | Movie: Top Gun | | | | Movie: Missing in Action 2: The Beginning | | |
| USA | Miami Vice | | Murder: She Wrote | | PGA Golf: AT&T Pebble Beach National Pro-Am | | |
| WTBS | Andy Griffith | Sanford | NBA Basketball: San Antonio Spurs at Dallas Mavericks | | | | Ins. NBA |

For complete TV programming information, consult your weekly TV SHOWTIME from Sunday's Daily Reflector.

Soap Opera Cast Likes Campus Life At Duke During Filming

DURHAM — Temperatures at Duke University were well into the 60s, but at fictional Llanview University it looked more like winter, with ice banked around shrubs and

students wrapped in coats and scarves.

This week's bright sunshine was great for lighting and the actors filming scenes at Duke for the ABC-TV soap opera "One Life to Live" loved the break from New York's January weather. But they took advantage of every opportunity to shuck their overcoats once their outdoor scenes were shot.

"Can I wrap up a few of these guys and take them back to New York?" asked Tammy Amerson, who plays Mari Lynn Coleman on the show, as she looked at the male students watching the filming.

Jensen Buchanan, who plays Sarah Gordon on the soap, said being on location feels like a vacation, with more scenes shot in one day in the studio than will be shot all week at Duke.

The Fraternity Row segment was being filmed at Duke through today and will air serially beginning March 2. The plot line involves a soap opera within a soap opera.

Glenn Zellman, the Duke University senior who lured "One Life to

Live" to Duke, flew back to campus from medical school interviews in New York to make Wednesday's filming.

Zellman, 21, has been a "One Life to Live" fan for eight years, "a substantial part of my life."

"I thought it had no chance at all, especially since Duke does not have a fraternity row," Zellman said of his letter. "But I tried to convince them it would be perfect without a fraternity row. No matter where they tape on campus they can't go wrong."

His letter described parts of the campus — architecture, quads, chapel, fraternities, gardens — in detail and proposed certain scenes in various spots.

Zellman, joined by about 135 other Duke students as extras, spent all day Wednesday with the soap stars, a luxury he has earned as a straight-A senior.

"I've been missing a lot of classes anyway, flying around for medical school interviews," he said.

The actors said they were impressed with the university and with the legendary Southern friendliness they found around Durham. Some, however, were not too sure about the traditional Southern fare such as collard greens and barbecue they encountered in local restaurants.

For Jessica Tuck, who plays Megan Gordon, shooting on location in North Carolina is one of her first jaunts south.

"People are very welcoming, especially after growing up in Manhattan where no one says anything to each other," she said.

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What's Happening This Weekend

| | |
|---|--|
| <p style="font-size: x-small;">Friday Afternoon & Night 3:30-6:00 \$2.00 Admission 6:30-11:00 \$3.50 Admission-\$1.00 Skate Rental</p> | <p style="font-size: x-small;">Saturday Night 6:30-11:00 \$3.50 Admission-\$1.00 Skate Rental</p> |
| <p style="font-size: x-small;">Saturday Morning Funtime 9:30 a.m.-12:00 noon \$2.00 Admission-\$1.00 Skate Rental</p> | <p style="font-size: x-small;">Sunday Afternoon After Church Special 2:00-5:00 \$2.00 Admission-\$1.00 Skate Rental 50' Off With Church Bulletin</p> |
| <p style="font-size: x-small;">Saturday Afternoon Afternoon Session 12:00 noon-5:00 p.m. \$3.00 Admission-\$1.00 Skate Rental Roller Hockey Practice Sat. Afternoon 5:00-6:15</p> | <p style="font-size: x-small;">Sunday Night 7:00 p.m.-11:00 p.m. \$2.75 Admission includes Skate Rental</p> |

Coming Attractions SIGN UP FOR ROLLER HOCKEY NOW-SEASON STARTS IN FEBRUARY.

SPORTSWORLD

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Ex-Beatle Ringo Starr Finds Joy In Kids' TV

By Kathryn Baker
THE ASSOCIATED PRESS

NEW YORK — The 8-year-old girl offers up a piece of paper and a pen and pleads, "Could you just write one more?"

"You just want to be a big cheese in school, don't ya?" says Ringo Starr, cigarette dangling from his mouth, as he cheerfully signs another autograph.

The girl, Nicole Leach, is no pint-size autograph hound, but one of Starr's co-stars on "Shining Time Station," a new PBS children's series that premieres Saturday.

Starr, the rest of the cast and the producers had just completed a cross-country promotional tour for "Shining Time Station," which has gotten more than the usual dollop of publicity due even the most charming of children's programs — which "Shining Time Station" is — thanks to the presence of the former Beatle in the cast.

"We all know it's the truth. It's a lot of easier if I'm on the tour, too, because people want to come and ask what you've been doing for the last 100 years. But somewhere in there they mention the show," said Starr, chatting in a suite overlooking Central Park.

Starr is already a children's star in England where he is heard but not seen as the narrator on the popular top-appeal "Thomas the Tank Engine and Friends," a storybook segment included in "Shining Time Station."

"I'm savaged by 5-year-olds," he says, laughing.

In the American show, Starr plays Mr. Conductor, a tiny special-effects figure who lives in the walls of the train station, popping up occasionally to entertain the children and help teach the simple lessons aimed at the program's target audience, 4- to 7-year-olds.

"I've always enjoyed children," Starr said. His own three children are grown and he has a 3-year-old granddaughter, Tatia.

"The songs in the old days, I sort of went to the kiddie crowd, so it was sort of a natural thing, you know," he said. "But to be magic and little, it was fabulous."

Britt Allcroft, co-creator and producer of the show with Rick Sigelkow, said she talked Starr into narrating "Thomas the Tank Engine and Friends" in England after hearing him on the television in another room.

"I heard this voice being interviewed, and I thought, that's the voice of Thomas' storyteller," she said.

She calls the show "storybook television — television programming that has sort of qualities more akin to those you'd find in children's literature."

Starr said he "can't wait" to be as big a kiddie star in this country as he is in England. After all, his career has not exactly been booming.

"The first half of the last 100 years, I was really busy doing albums and records and films and everything, and then it all started sort of slowing down and slowing down, and lately I haven't been doing much at all."

"So I'm just pleased of this oppor-

tunity," he says with mock pityfulness.

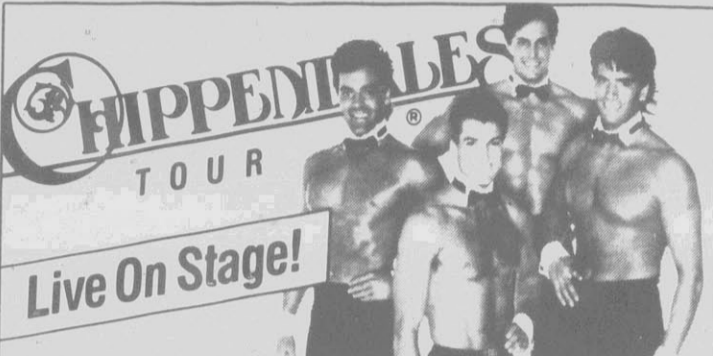
He said part of the reason for the career slide was his recently admitted alcohol problem. He and wife Barbara Bach checked into an unidentified substance-abuse clinic in the United States last year.

"Yeah, I had an alcohol problem," Starr, 48, said. "I still have the problem, of course, but I don't drink anymore. I've had the problem for a long time. It's been three months to yesterday that I haven't had a drink — 90 days. I had to get help, and I got help, and I'm feeling better. It was just getting on top of me."

A deal to star in an American

television sitcom never materialized last season, but Starr hasn't been totally idle. He sang "When You Wish Upon a Star" for "Stay Awake," an album compiled of Walt Disney tunes sung by various rock stars. And he has his own compilation coming out Feb. 28 on Rhino Records called "Starr Struck."


"I'm pulling myself together. I'm sort of starting the year off now, and we'll do what we're going to do. There's really nothing laying around — 'Oh, I've got this in the pipeline, and I'm reading these scripts.' There's nothing like that at all. We're startin' the year clean. So, be interesting if you come and see me in December, and you'll see what happened — 'Oh, didn't do a thing, eh?'"



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Noriega Opens His Own Bank

LAT-WP NEWS SERVICE

PANAMA CITY, Panama — Gen. Manuel Antonio Noriega, the Panamanian strongman indicted in the United States last year on drug-trafficking charges, has opened his own bank here in what U.S. and Panamanian sources see as a move to expand military control over the economy and, possibly, corner a revived drug-money laundering business.

The new Banco Institucional Patria opened to the public Jan. 16 as a general-license bank offering a variety of services. An official announcement of the bank's opening listed Noriega as "president of the board of directors," with a senior member of his general staff, Col. Marcos Justine Fernandez, as vice president. Justine is known as the financial manager of the Panama Defense Forces, which Noriega commands.

The announcement, dated Jan. 12, described the bank as a "private entity" belonging to the Defense Forces Benevolent Society and as a successor to the Panamanian military credit union. The letter, which was circulated to Panamanian financial institutions, said the new bank's services would include savings and current accounts, Christmas savings accounts, certificates of deposit, letters of credit, mortgages, national and international transfers and loans for small and medium-sized businesses.

"It's a full-service bank for money-laundering activities," said a knowledgeable U.S. official. "The idea is to cut out the middleman." He asserted that the military is "trying to corner the market on money-laundering," which he said is "flourishing right now."

Other U.S. officials and Panamanian banking sources said they believed the new bank was Noriega's response to a U.S. sting operation last year against an international bank that he used to launder millions of dollars in drug cash, the Luxembourg-based Bank of Credit and Commerce International. The sting resulted in money-laundering indictments in Tampa, Fla., in October against 84 persons, including several associates of Colombia's Medellin drug-trafficking cartel and nine senior officials of the Luxembourg bank, including Amjad Awan, its former Panama branch officer who served as Noriega's personal banker, handling a \$20 million Defense Forces account at the bank.

Soviets Seek Joint Push On Terrorism

LAT-WP NEWS SERVICE

MOSCOW — The Soviet Union, in a fundamental shift that brushes aside decades of foreign policy rhetoric, is examining ways to combat global terrorism in cooperation with the United States and other nations.

Many of the steps are preliminary, including the staging this week of the first bilateral talks between U.S. and Soviet terrorism experts. But the combination of glasnost, as President Mikhail S. Gorbachev's policy of openness is known, and the Soviet Union's growing victimization at the hands of terrorists is bringing old adversaries increasingly into alliance on the issue.

To a large degree, the Soviet moves reflect new hopes here that the most sensitive policy issues that have separated the superpowers will be partially resolved under the Bush administration.

So strong is Moscow's new commitment to the joint efforts on terrorism, for example, that the deputy director of the KGB secret police, Gen. Vitaly Ponomarev, earlier this month called for Soviet cooperation "even with the CIA, the British intelligence service and the Israeli Mossad and other services in the West."

"We realize we have to coordinate efforts to prevent terrorist acts," Ponomarev said.

At the same time, U.S. interest also appears to be expanding. "We ought to find out whether Moscow can be helpful on these issues," Secretary of State James A. Baker III told the Senate Foreign Relations Committee in discussing terrorism, drug abuse and the environment during his confirmation hearings.

Terrorism is comparatively new to the Soviet Union, although U.S. facilities and personnel have been targeted in the Middle East, Latin America, Asia, Africa and Europe for two decades.

"Frankly, you have made greater

progress in the study of international terrorism than we have. We in the Soviet Union used to believe that terrorism had no impact on us," Belyaev told the 10-member American delegation to the conference.

"It was only in 1985, when our four diplomats were taken hostage in Lebanon, that we realized how acute the problem is for all of us," he added. One of the four hostages was murdered within 48 hours by the

kidnappers, who were Sunni Moslem fundamentalists. The other three were released after being held for two weeks.

Since the mid-1980s, more than 60 Soviet civilians, diplomats and military personnel have been killed in international terrorism attacks outside of war zones, according to Soviet journalists who cover the issue. Most of the incidents have not been publicized.

Mexicans Surprised By Big Ditch Plan

THE ASSOCIATED PRESS

MEXICO CITY — The government reacted with surprise to a U.S. announcement that the main purpose of a planned 4-mile ditch along the border will be to deter drug smugglers and illegal immigrants, saying it was told the ditch was for drainage problems.

In a statement Thursday, Foreign Ministry officials acknowledged they knew about plans for the 5-foot-deep, 14-foot-wide ditch along the San Diego-Tijuana border. But they said they had been told it was to solve rainwater drainage problems on the flat Otay Mesa, along the international border.

"The Mexican government was not told that the purpose of this construction could be to control migration, or anything else of that nature," the statement said.

Several Mexican congressmen reacted angrily to the proposal, calling it "unfriendly" and saying it would not stop the flow of illegal immigrants.

In the United States, immigrant rights activists called it "repressive" and "ill-conceived."

The ditch, which Associate Attorney General Francis A. Keating II likened to a "buried Berlin Wall," will traverse an area east of San Ysidro, Calif., that is a major route for drug smuggling and border crossing.

Keating said the primary purpose of the ditch would be to discourage drug smugglers from driving cars and trucks across the border.

Immigration experts say the isolated Otay Mesa is the most popular crossing point for illegal immigrants along the 1,950-mile U.S.-Mexico border.

Trade Group Wants To Buy Embassy

WASHINGTON (AP) — A U.S. trade group has offered to buy the unfinished U.S. embassy building in Moscow, on which construction was halted after it was found to be riddled with Soviet listening devices.

State Department spokesman Charles Redman said Thursday the government is studying the offer by the trade group headed by Dwayne O. Andreas, one of the nation's richest men and chairman of Archer Daniels Midland Co.

No price has been discussed, Redman said, adding that Andreas had only informally proposed the plan to buy the building, which was being built by a Soviet construction company.

"It's only in channels in what we would call a very informal way, in the sense that we have had a discussion through diplomatic channels of

this idea with the Soviets, but as I say, very informally and inconclusively," Redman said.

Last Oct. 27, then-President Reagan recommended that the building be razed and rebuilt from the ground up.

The United States had "no choice," Reagan said at the time, "because there's no way to rid it of the many listening devices that we built into it."

Crime Stoppers

If you have information on any crime committed in Pitt County, call Crime Stoppers, 758-7777. You do not have to identify yourself and can be paid for the information you supply.

CINEPLEX ODEON THEATRES
 \$3.00 BARGAIN MATINEE ALL SHOWS BEFORE 6:00 PM ON SAT, SUN & HOLIDAYS AT SELECTED THEATRES-CHECK SHOWTIMES

The ACCIDENTAL TOURIST
 A luminous comedy.
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"ONE OF THE GREAT ONES..."
 Poignant, profound and powerful. It's awesome.
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 1:10-3:10 1:15-3:15-5:15-7:15-9:15 1:00-3:00
 5:10-7:10-9:10 TERROR WITHIN 5:00-7:00-9:00
 JANUARY MAN NAKED GUN
 -R- -PG-13-

1:00-3:00-5:00-7:00-9:00
From the files of POLICE SQUAD!
THE NAKED GUN
 A PARAMOUNT PICTURE PG-13

1:10-3:10-5:10-7:10-9:10
What A Way To Start The Year.
KEVIN KLINE SUSAN SARANDON
THE JANUARY MAN
 METRO-GOLDWYN-MAYER

2ND SMASH WEEK!
 1:15-3:15-5:15-7:15-9:15
THE TIME OF MAN IS OVER. A NEW BREED IS BORN. IT MUST MATE. IT MUST FEED. IT MUST KILL.
THE TERROR WITHIN
 IT WANTS TO GET OUT!
GEORGE KENNEDY • ANDREW STEVENS
 STARK ANDREEFF • TERRI TREAS
 Screenplay by THOMAS M. CLEAVER Produced by ROGER CORMAN Directed by THIERRY NOTZ
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 ALL SEATS ONLY \$2.50 'TIL 5:30
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 Only their mother can tell them apart.
 COMING FEB. 10TH THE FLY II
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 PG

Nick Nolte Martin Short
THREE FUGITIVES
 They rob banks. She steals hearts.
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 A funny, human tale. One of the most heartwarming movies since 'Terms of Endearment'. They can save everyone a lot of trouble by sending the Oscar right over to Bette Midler today.
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 ONCE IN A LIFETIME YOU MAKE A FRIENDSHIP THAT LASTS FOREVER.
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Park Theatre UPTOWN GREENVILLE
HELD OVER!
CHILD'S PLAY
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 any Movie \$1.00 any time!

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Classified

Table with 3 columns: Rates, Deadlines, Errors. Includes transient rates, classified display deadlines, and cancellation policies.

Table with 3 columns: Miscellaneous, Wanted, Classified Index. Lists various services and items for sale or hire.

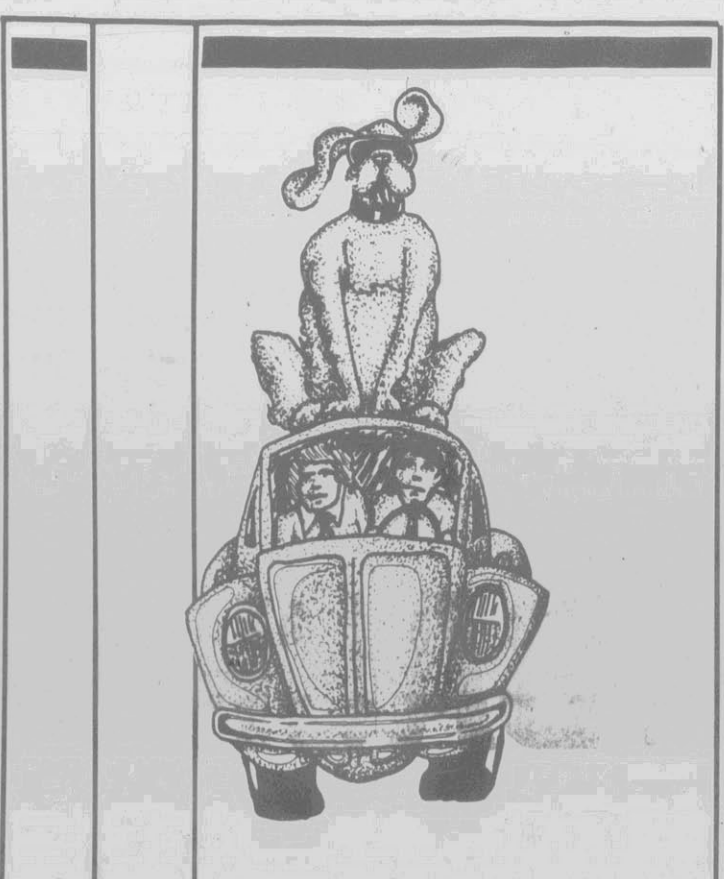
Table with 3 columns: Classified Index (continued), Help Wanted Medical, Help Wanted Miscellaneous. Lists job openings in various fields.

Public Notices

ADVERTISMENT FOR BIDS Sheppard Memorial Library invites bids for repairs and painting of Sheppard Memorial Library, 530 Evans Street, Greenville, N.C.

002 Personals CAROLINA DATING & Escort Service. Find your dreammate. Call 178 3579 anytime. 003 Special Notices GYMNASIAC FOR February Ages 7-12. A fun program!

059 Help Wanted Medical EXPERIENCED Dental Assistant Wanted. Radiologist certification preferred. Start im.



as your little "Spot" gotten as big as your mortgage payment? When he buries a bone, do you count your children to make sure they're still there?

013 Buick 1970 BUICK Stationwagon. Runs good. Any reasonable offer. 1976 OLDS 88. 1 owner. Best offer.

018 Ford CLASSIC 1969 MUSTANG. Automatic. Rebuilt. 25,000 miles. Excellent condition. 1978 FORD PINTO. Good running condition. Good mileage.

054 Child Care LOVING/DEPENDABLE Individual needed for 2 toddlers 6:30-4:00, Monday-Friday. Own transportation and references required.

059 Help Wanted Medical DENTAL ASSISTANT needed. (X-ray certified), for exciting practice. Bring resume to Dr. Gary Michaels, 2245 Stantonsburg Road, Greenville, NC.

Friday Classifieds

| | | | | | | | | |
|--|---|---|---|---|--|---|--|---|
| <p>061 Help Wanted Sales</p> <p>ATTENTION: LICENSED Real Estate Agents. One of Greenville's most aggressive firms seeks full-time, motivated, ambitious sales agents. Excellent working conditions with a professional atmosphere. Call CENTURY 21 JANET BOWSER & ASSOCIATES, 355-7800. An Equal Opportunity Employer.</p> <p>BRODY'S IS LOOKING For a Store Manager for The Plaza Retail background needed, exciting opportunity for person willing to move into a store management position. Good salary plus bonus incentives with good benefits package. Call Sara Hampton, 756-2724 for interview appointment.</p> <p>DESIRE A NEW CAREER in the insurance field? Guaranteed salary of \$25,000 to start plus all company benefits. Must be licensed 355-0250 or 830-5414.</p> <p>ESTABLISHED Business is looking a full time salesperson to add to their growing staff. Must be self motivated and love to work with people. Salary plus commission. Call 830-1113 for interview.</p> <p>FEEL BOXED IN? Tired of climbing the corporate ladder? As a Northwestern Mutual Agent, you can achieve higher earnings, without company politics. Imagine the satisfaction of being your own boss, with unlimited earning power right from the start. Send resume to W.H. Fleming, 217 Commerce Street, Greenville, NC 27835.</p> <p>LOCAL PUBLISHING FIRM needs two independent sales representatives, one to travel southeast United States and 1 to work in Greenville. Commission sales plus travel allowance, professional accounts, \$30,000/year realistic possibilities. Send resume to: PO Box 4907, Arden, NC 27763 or call 434-3538.</p> <p>CLASSIFIED DISPLAY</p> | <p>061 Help Wanted Sales</p> <p>REAL ESTATE SALES Immediate opportunities with choice properties. New offices preferred but not required. Must have license. For interview, call Ball & Lane, 752-0023.</p> <p>ONE MOTIVATED and aggressive individual needed for a position as an Assistant Sales Manager. Salary plus commission. Benefits available. Call Jim, 752-6838.</p> <p>PART-TIME SALES Associate. Mature aggressive person. Work flexible hours, 20-30 hours per week. Good benefits, profit sharing plus commission on sales. Also need credit person to work approximately 20-30 hours per week to call on delinquent accounts. Experience preferred but not necessary. Will train. Apply in person, 10:00-5:00 at Cato, Bright Leaf Shopping Center, Farmville.</p> <p>063 Help Wanted Technical & Trades</p> <p>PRODUCTION ASSISTANT needed for entry-level full-time position at local TV station. Must be dependable and work well with others. TV production background helpful but not essential. Send inquiries to Production Manager, WNCN-TV, PO Box 898, Greenville, NC 27835. EOE.</p> <p>TRACTOR TRAILER DRIVER. Extensive backing. Drug screening. 7:30-4:00, Monday-Friday. 522-6598, 9-5 Monday-Friday.</p> <p>WANTED ROOFERS, sheet metal mechanics and laborers. Apply in person, 1314 N. Greene Street. No phone calls please.</p> <p>CLASSIFIED DISPLAY</p> | <p>063 Help Wanted Technical & Trades</p> <p>EXPERIENCED Gas Service man needed. Must be familiar with propane installations. Benefits package. Experienced applicants apply in person at Daughtridge Gas Company, 2102 Dickinson Avenue.</p> <p>HEATING AND AIR Conditioning installers wanted. No experience necessary, will train. Apply in person. Larmar Mechanical, between 8 and 9 a.m. only; 284 Alternate Farmville Highway.</p> <p>MACHINIST NEEDED Run lathe, milling machine. Good pay and benefits. 756-5989.</p> <p>MECHANICS and truck drivers needed 25 years or older. Experience only. Minimum 2 years over-the-road, good driving record. Insurance and uniforms are available after 90 days. Call 823-2182.</p> <p>NEEDED: EXPERIENCED person to weld and fabricate and do some machine work. Also need experienced machinist. Good benefits, paid holidays and vacation. For more information, call 827-4860, Monday-Friday, 7:30-4:30.</p> <p>CLASSIFIED DISPLAY</p> | <p>064 Work Wanted</p> <p>CAROLINA TREE Service. All types done. Stump removal. Free estimates. Fully insured. 752-6420 or 757-0117.</p> <p>CERAMIC TILE installation and repairs. 29 years experience. Free estimates. 753-5381.</p> <p>CHET, THE HANDYMAN, interior and exterior painting and minor carpentry repairs. All work guaranteed. Call 758-2074.</p> <p>DO YOU STAY BUSY? Need someone to clean your home? Call Tiffany at 757-3270. Reasonable rates.</p> <p>EXPERIENCED Christian lady would like to clean houses. References if needed. Call 830-0173 after 5:30.</p> <p>HOUSEKEEPING SERVICES including cleaning, laundry and ironing. Reasonable rates and references. Call 757-0746, 5-9.</p> <p>JOSEPH PADLEY Paint Company - Highest quality work, dependable, thorough, near. Customer satisfaction is our goal. References gladly provided. Call 756-8561.</p> <p>CLASSIFIED DISPLAY</p> | <p>064 Work Wanted</p> <p>A-1 QUALITY Painting minor repairs, mildew control, we wash houses. Free estimates. Work guaranteed. 758-4136.</p> <p>ALL PHASES OF CONSTRUCTION Remodeling and repair. Steele & Sons. Serving all of Pitt County. 753-2833. Free Estimates.</p> <p>DO YOU NEED SOMEONE to clean your home? Call 752-1143, Matthew Walden.</p> <p>CLASSIFIED DISPLAY</p> | <p>064 Work Wanted</p> <p>LANDSCAPING, LAND Clearing, grading, drainage, demolition, site preparation, top soil, sand, stone, dump trucks, bulldozers and backhoes. Good service, good rates! Call R.C. Davenport Company, 756-1339.</p> <p>MCKEEL'S LANDSCAPING, Disking and leveling. We handle small jobs too. Phone 746-2531 or 746-3963.</p> <p>NEW ROOF AND REPAIR work: built up or shingles. Call Sulton's Roofing, 752-7069.</p> <p>CLASSIFIED DISPLAY</p> | <p>064 Work Wanted</p> <p>PAINTING Residential and commercial interior and exterior. Quality work. Reasonable rates. Save 30%, 50% or winter rates. Free estimates. 758-7395.</p> <p>PAPERING, INTERIOR Painting and paper removal. All wall papering guaranteed in writing. Insured for your protection. Call Don English, 756-7010.</p> <p>QUALITY SEWING 30 years experience. Call 830-1740, 355-7634 after 5:30.</p> <p>CLASSIFIED DISPLAY</p> | <p>064 Work Wanted</p> <p>R & R CLEANING SERVICE Home, office, or post construction. Shampoo carpet. Bonded. Free estimate. 830-9261.</p> <p>ROOF LEAKS FIXED and minor repairs. 18 years experience. Work guaranteed. After 6 p.m. call 752-5906.</p> <p>WANT YOUR GUTTERS Cleaned, house painted inside or out? Call 752-6710 ask for Willie.</p> <p>CLASSIFIED DISPLAY</p> | <p>064 Work Wanted</p> <p>SEWING ALTERATIONS Quality work, competitive prices. 15 years experience. 355-6584.</p> <p>SILVERTHORNE HAULING. Small loads of topsoil, sand, pine bark, yard maintenance, small clean up jobs. 758-3296.</p> <p>STUMP GRINDING. Free estimate. Call after 6: 756-8078.</p> <p>CLASSIFIED DISPLAY</p> |
|--|---|---|---|---|--|---|--|---|

EXPERIENCED SEWING SUPERVISOR:

One year minimum experience sewing supervisor, must be aggressive and knowledgeable of all facets of cut and sew operation. Salary and benefits commensurate with knowledge. Send resume to DR 1249, c/o Daily Reflector, PO Box, 1967, Greenville, NC 27835.

AUTOMOTIVE SALES

We have an outstanding career opportunities available now with our first line Toyota dealership. No automobile sales experience is required. Successful candidates will be highly motivated, committed and have a strong desire to succeed. We offer an outstanding training program as well as an excellent potential. For an interview appointment please telephone Toyota East, 109 Trade Street, Greenville NC, 756-3228.

ATTENTION NURSES \$500 BONUS

RN's, LPN's, full or part-time. We offer excellent starting salary, full benefits package, tuition reimbursement. For more information contact:

Kim Smith, DON
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Medium/Heavy Duty Truck Technicians

Top Quality Truck Service Center Needs Two(2) Technicians. Provide Own Tools. Good Salary Plus Health & Dental Benefits. Paid Vacation. Apply in Person To: J. D. Godley, American Truck, Hwy. 11, Winterville.

AMERICAN TRUCK & AUTO

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An International Corporation Located in Pitt County Has A Career Opportunity For An Administrative Assistant To Senior Management.

The Position Requires A 4 Year Degree Plus A Minimum Of Four Years Experience In A Business Or Financial Environment. Supervisory Experience And PC Knowledge Desirable.

The Successful Candidate Will Have Outstanding Administrative, Organizational, Communication And Confidentiality Skills.

Competitive Salary And Benefits. All Replies Kept Strictly Confidential. Send Resume Of Training, Experience And Salary Requirements To:

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Greenville, NC 27835

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C. J. Harris and Company, Inc., a growing financial and marketing consulting firm recognized throughout North Carolina for its excellence, is seeking an experienced person for its office operations/bookkeeping duties. If you are proud to work at a pace others shy away from and you sincerely want to grow into a management position, this opportunity is for you.

You will coordinate office supplies, produce timely managerial reports, perform bookkeeping and direct mailing functions and prepare a limited amount of correspondence.

A college degree is necessary. Experience in accounting/office operations is a must. Experience in Lotus 123 and Wordstar is a plus. We offer a competitive salary, health and life insurance. Reply in confidence to:

Don E. Blanchard
Director of Administration
C. J. Harris and Company, Inc.
P.O. Box 8206
Greenville, NC 27858

All qualified candidates will be telephoned to schedule an interview.

SECRETARIAL/PAYROLL BOOKKEEPING

Must be congenial person with ability to work with high degree of accuracy in computer payroll and accounts payable, general office typing and filing. Applicant should have minimum of an Associates Degree in Accounting or equivalent work experience. Salary commensurate with experience and/or education. Hospitalization insurance and vacation benefits. Applicants should contact Donna Lilley in person at Boyd Associates, Inc., General Contractor, office at 308 Raleigh Avenue, Greenville, NC, and equal opportunity employer.

PARTS COUNTER MAN NEEDED!

GM truck experience preferred. Excellent benefits. Salary commensurate with experience. Apply in person or call. Ask for Bennie Harrell.

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MAINTENANCE-INJECTION MOLDING

Parker Hannifin Corporation, a Fortune 250 company, has a need for an experienced injection molding maintenance person. The position is located in Vanceboro, NC. The ideal candidate will have a minimum of 3 years experience in the maintenance of injection molding equipment. This opportunity will allow an individual with experience in electronics, solid state, hydraulics and pneumatics to work on state-of-the-art injection molding equipment.

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Interested applicants should forward a resume including salary requirements to:

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c/o Employee Relations Manager
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Kinston, NC 28501
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Two door, Air conditioning, AM/FM stereo, automatic transmission, rear window defroster, double wishbone suspension, tinted glass and more!

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4-door, 5-speed transmission, rear window defroster, independent wishbone suspension, fuel injected, tinted glass, child safety locks and more!

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Air conditioning, AM/FM radio, 5-speed transmission, excellent condition, blue.

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\$3,000 CASH BACK!

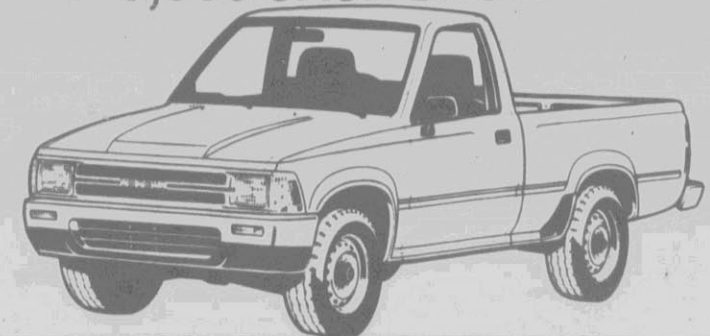
They say it pays to shop around. And through February 2nd, the more you shop and compare, the more you'll discover just how much it pays to buy your new Toyota truck at Toyota East—to the tune of \$3,000 cash back!

\$2,000 Cash Back on all brand new, 1989 Toyota Trucks PLUS


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ONE AND TWO BEDROOM Garden Apartments. All appliances included plus wall to wall carpeting, basic cable, water, sewage, on-site laundry, 24 hour emergency maintenance, swimming pool and 2 basketball courts. Call 752-3519. ECU bus service located behind Western Street and Harder's on East 10th Street.

MEADE STREET, Three bedroom, gas pack heat. \$295. J.L. Harris Realty, 758-6079.

NEAR Shops! 2 bedroom duplex \$175/3 bedroom \$295 Others 752-1375 HOMELOCATORS Fee.

NICE QUIET 2 bedroom duplex. Hookups, carpet, near mall and hospital. 756-2671 or 758-1542.

OAKMONT SQUARE APARTMENTS

Two bedroom townhouse apartments. Fully equipped kitchen, pool, tennis courts, cable TV, 24 hour emergency maintenance. Very convenient to Pitt Plaza and University. Office hours 9:30-30, Monday, Friday, 1212 Redbanks Road. 756-4151

ONE AND TWO bedroom apartments for rent. Smith Insurance and Realty, 752-2754.

ONE AND TWO BEDROOM apartments available now. Call 752-3311.

ONE BEDROOM apartment. Carpeted, range, refrigerator, water furnished. \$225. 752-8915.

ONE BEDROOM, unfurnished, deposit, no pets, washer/dryer hookup, professional, \$235 per month. 756-8785.

ONE BEDROOM, furnished, utilities included, professional or student, \$275 per month. Available. Call 756-8785.

ONE BEDROOM, South Evans Street, water and electricity furnished. \$175.

ONE BEDROOM, Charles Blvd. \$175.

ONE BEDROOM, J.L. Harris Realty, 758-6079.

ONE BEDROOM apartment close to campus on 10th Street. Central heat/air. \$250 a month. 758-0600.

ONE BEDROOM Efficiency apartment, 2 1/2 blocks from ECU. Available for immediate occupancy. \$200 per month. Call 752-5169 or 752-8881.

ONE BEDROOM APARTMENT 4 miles west of hospital. Call 756-4587.

PICK ONE! 1 bedroom house \$200 or 2 bedroom house \$250 752-1375 HOMELOCATORS Fee.

PINEBROOK, Patio home, 3 bedrooms, 2 baths, heat pump, carpeted, \$425 a month, 1 year lease. No pets. The Evans Company, 752-2814.

RINGGOLD TOWERS Now taking leases for fall semester '89. Efficiency 1 and 2 bedroom apartments. For information call Hollie Simonowich at 752-2865.

STRATFORD ARMS APARTMENTS

Spacious 1,2 and 3 Bedroom Apartments. \$200 Security Deposit Required. CABLE TV, TENNIS COURTS, POOL. Convenient to Shopping and ECU. Office hours 9 a.m. to 5 p.m. Monday through Friday. Call us 24 hours a day at 756-4800

STUDENT STREET, 2 bedroom, upstairs. Graduate, professional only. \$215. J.L. Harris Realty, 758-6079.

THREE 2 BEDROOM apartment for rent in the Farmville area. Call 753-4883.

TWO BEDROOM duplex at Frog Level. Couples only. Call 756-4624 before 5 and 756-8076 after 5.

TWO BEDROOM, 1 1/2 bath. Call 355-2474; after 6:00 p.m., 355-6016.

TWO BEDROOM townhome, 1 1/2 baths, all kitchen appliances. Call Collice C. Moore & Associates, 758-6050.

TWO BEDROOM duplex for rent in Shenandoah Village. Near hospital and malls. Available February 1st. \$325/month. \$150 deposit. 303-B Alice Drive. 758-5377.

TWO BEDROOM, Central heat and air. In city limits. Ready to move in. Colonial Village. \$250. J.L. Harris Realty, 758-6079.

161 Apartments For Rent

WEDGEWOOD ARMS

TWO BEDROOM DUPLEX near ECU. Range, refrigerator, central heat and air. Quiet neighborhood. No pets. \$315. Call 756-7480.

WON'T LAST! 1 bedroom \$160 or 2 bedroom \$195 Winterville 752-1375 HOMELOCATORS Fee.

WOOD'S EDGE

Spacious two bedroom duplex located in a quiet residential community in Heritage Village featuring: Greatroom with cathedral ceiling, fireplace, fully equipped kitchen, washer and dryer connections, energy efficient, outside storage room, private enclosed patio. 756-4151

1 BEDROOM APARTMENT Carpeted, range, refrigerator. \$195. 503 East 2nd Street. 752-8915.

2 BEDROOM Apartment for rent. \$320. No security deposit required. Call 752-3519, ask about 600 D-1.

2 BEDROOM Apartment in Meadowbrook Community on Church and Mills Street. \$150 per month plus \$150 deposit. 746-2098 evenings.

2 BEDROOM DUPLEX. Carpet, appliances, 1 bath, extra storage, fireplace. \$300. Lease. No children. Brookwood Drive near Pull Pitt. 756-2879.

170 Condominiums For Rent

A PROFESSIONALLY Decorated 3 bedroom, 2 1/2 bath. Ridge condominium for lease. \$600 per month. No pets. Tennis court, club house and swimming pool privileges. 746-2078 days. 756-8957 nights.

CONDO IN TREETOPS, 2 bedrooms, 2 baths, all appliances including washer/dryer. Pool and tennis. Available immediately. No pets. \$425 a month. Call 756-7633.

173 Houses For Rent

A COUNTRY 3 bedroom \$175 or 3 bedroom \$395. Workshop nice. 752-1375 HOMELOCATORS Fee.

AVAILABLE MARCH 1, 5 bedroom, 2 bath, spacious ranch. Sublet to August 1 or 12 month lease. \$600 a month plus deposit. 355-3331.

AYDEN, 3 bedrooms, 2 baths, formal living room and dining room, den, sunroom. \$375 plus deposit. 746-3052.

BESIDE LYNNDALE, 3 bedrooms, 1900+ square feet, \$650 per month. Call Don Edmonson, RE/MAX Properties, 355-5444 or 756-7583.

HOUSE FOR RENT in Tuckahoe community, 3 bedrooms, 1 1/2 baths, utility room, enclosed garage, new heat and air conditioning unit (economical), insert in fireplace, outside storage. No pets in house. Very clean. Rent \$355. Phone 756-4006.

IDEAL! 2 bedroom \$250 Pet OK or bigger 3 bedroom \$275 752-1375 HOMELOCATORS Fee

STAY ON TRACK!

USE CLASSIFIED. 752-6166

173 Houses For Rent

EXECUTIVE 4 BEDROOM, glass porch with car garage. 2 1/2 baths, on hill at Oak and 10th St. \$800 per month. 752-0816.

THREE BEDROOMS, 1 bath, 1 mile from campus. \$450. Call 830-5165 HOMELOCATORS Fee.

THREE BEDROOMS, 2 baths, fenced in back yard, near campus. Call 355-7161.

TIRED OF Looking! 3 bedroom \$350 or 4 bedroom 2 baths \$450 752-1375 HOMELOCATORS Fee.

TWO BEDROOMS, 2 baths for rent. \$300/month. All appliances. Pets negotiable. 756-4511.

2 BEDROOMS, 1 bath, garage, 1 1/2 miles from hospital, air, carpet. \$410 a month. 756-2187.

3 BEDROOM Home for rent. \$50 a month. Call Jeanette Cox Agency. 756-1322.

3 BEDROOM 1 bath, good location, excellent condition. Available February 15. \$400 per month. Call 756-7543.

3 BEDROOM \$400 Well kept or extra big 2 bedroom 2 bath \$600 752-1375 HOMELOCATORS Fee.

3 BEDROOM brick house in country, 3 1/2 miles from Ayden, 9 miles from Greenville. Available February 1. Call 522-1359.

174 Townhouses For Rent

AVAILABLE 2 bedroom, 1 1/2 baths, bar, patio. Lexington Square III. (919) 778-3516.

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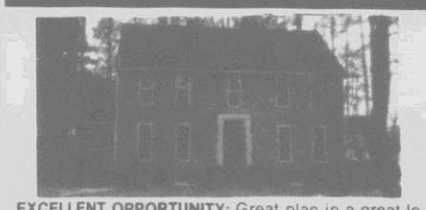
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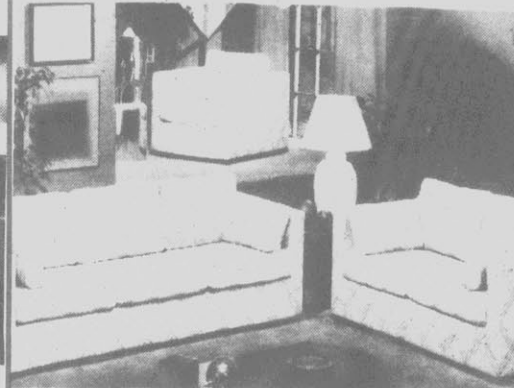
Contemporary Living Room Group



Country Living Room Group



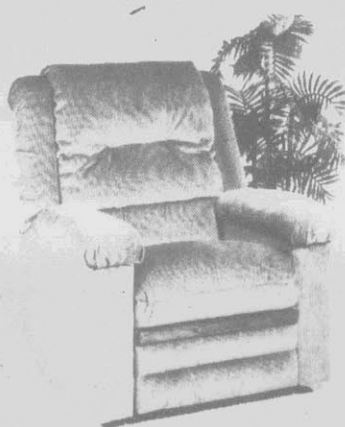
Supra Motion Living Room Group



Traditional Living Room Group

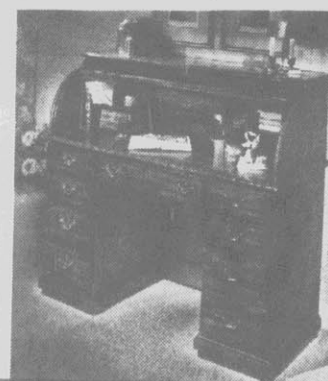


Wallaway Recliner



Swivel Rocker

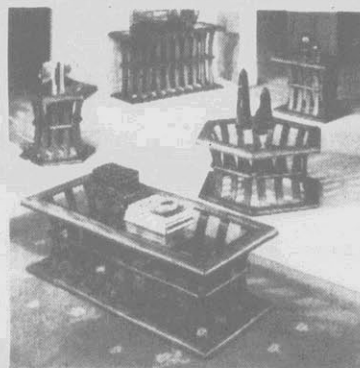
Secretary Traditional Cherry Finish



Desk Medium Cherry Finish

Contemporary Occasional Tables

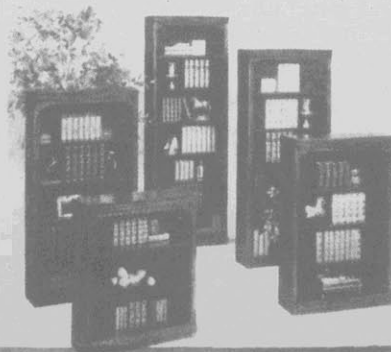
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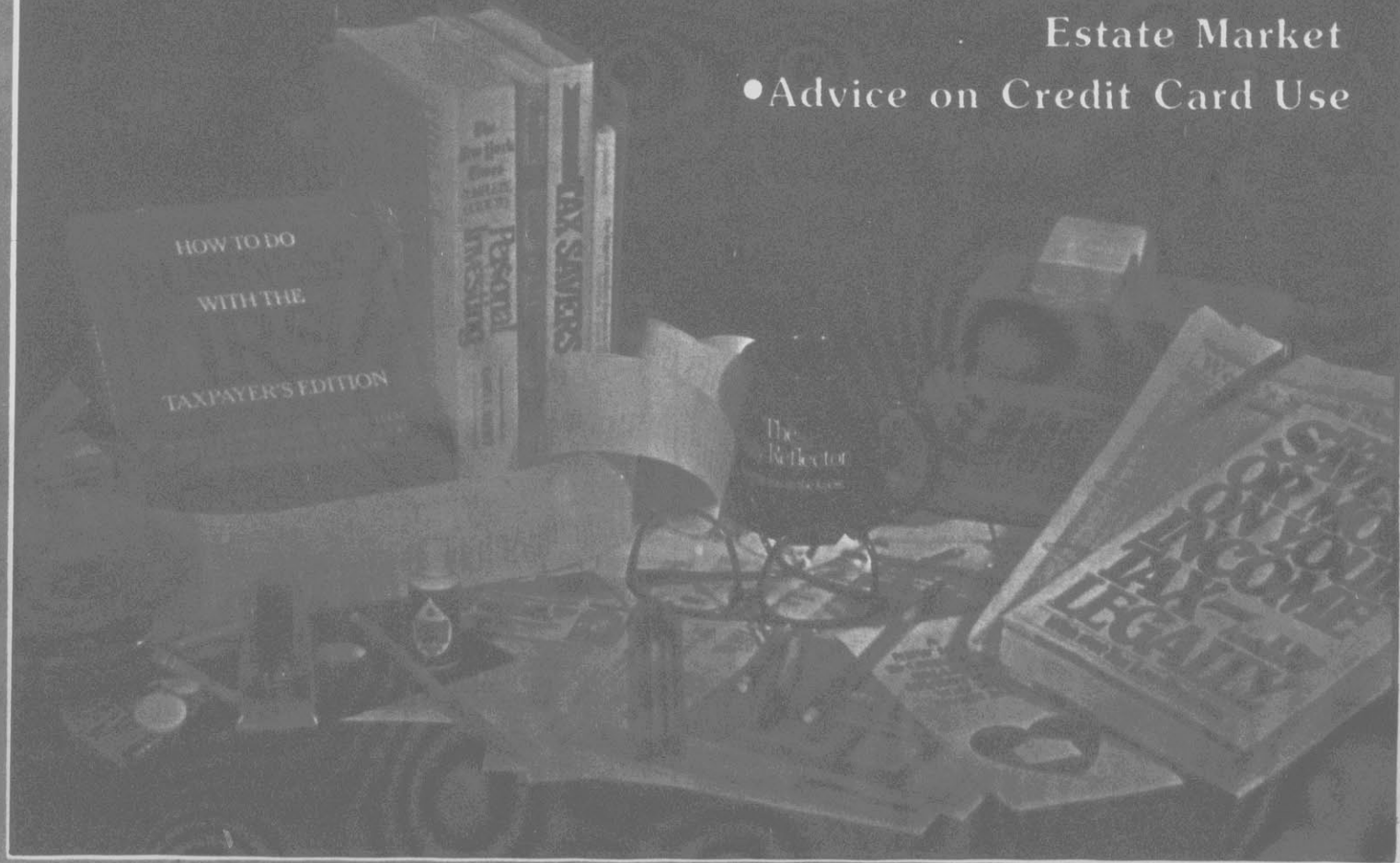
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Money Matters

A Guide To Personal Finance

- What's Inside:
- An Overview of the '89 Tax Laws
 - Tips On Stock Market Investments
 - A Review of the Local Real Estate Market
 - Advice on Credit Card Use



THE DAILY REFLECTOR

Greenville, N.C.

January 27, 1989

Having Money Problems?

It May Help To Know You're Not Alone In Trying To Find A Sure Way Of Staying Ahead Of The Game

By Greg Laudick
THE DAILY REFLECTOR

The bills from the holiday season have arrived. Piled upon your kitchen table is a virtual mountain of past due notices. You gaze at your checkbook, glance briefly at the pen, while the same thought plays over and over in your head: "How did I get in such a financial mess."

Albeit little consolation, you're not alone in facing money troubles.

As the 1980s draw to a close, the number of personal bankruptcy cases across the country is on the upswing. Debt counseling services catering to budget-busted families have become the newest entrants in the burgeoning financial services industry.

What exactly is the secret to successful money management?

According to several industry executives, there is no secret. Keeping ahead of the game, simply requires you to follow some basic, sound financial practices.

But that's easier said than done.

Americans love to spend. We live in a consumer-oriented society, where others often judge us by the car we drive, the clothes we wear and even by the brand of beverages we drink. Those items all cost money and to purchase them, we're eager to spend the money we have as well as the money we haven't even earned yet.

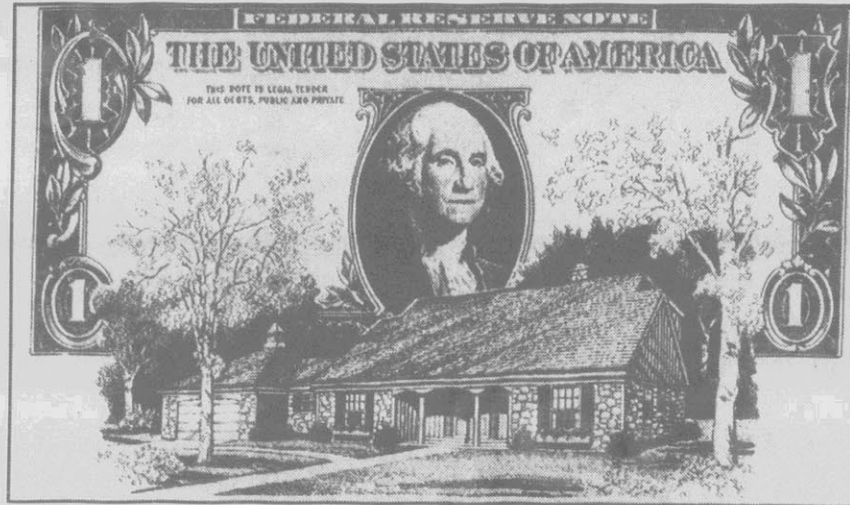
"Consumer credit is currently at an all-time high," said Renny Cannon, a faculty member of the East Carolina University School of Home Economics.

"That comes out of this philosophy that says 'we want it now — we don't want to wait until we save up the money to purchase an item,'" she said.

Not only do some people spend to their credit limit on easily obtained charge cards, many compound their financial difficulties by neglecting to put any money away for the future.

"You would probably be amazed at the number of people who don't save any money," she said.

Ms. Cannon said Americans in recent years have saved on average between 5 to



6 percent of their annual income, compared to the Japanese, who have a savings rate of 20 percent, and the West Germans with a rate of 14 percent.

"Obviously, we are not doing a very good job of saving our income," she commented.

In fact, Ms. Cannon said many people don't have an accurate idea of just where their money goes.

"A lot of people say 'I've made a lot of money, now where has all my income gone,'" she said.

Jerry Brett, branch manager at First American Savings Bank, describes savings as simply that portion of income that is set aside for future use.

"There are many reasons to save," Brett said. "There is savings for retirement, for an automobile, your dream home, or your children's education."

Savings also provides security when unexpected circumstances arise, such as the loss of employment during an economic downturn or for medical treatment following an illness, he added.

Brett said people set up savings accounts with a variety of purposes.

Some people have both short- and long-term savings accounts. Many have sever-

al accounts designed to achieve particular economic goals, while others have just one account where all their unspent income is placed.

One effective method to ensure the accumulation of savings is the practice of

"paying yourself first," says Burney Warren, president of First Federal Savings and Loan.

"It is very easy not to save money," Warren said. "Typically, we pay out all the bills and whatever is left we might think about saving."

"The first thing that should come out of your paycheck should be that percentage of money that you are planning to save. That should be a part of the checkwriting process every month, just like writing the check for the car payment," he said.

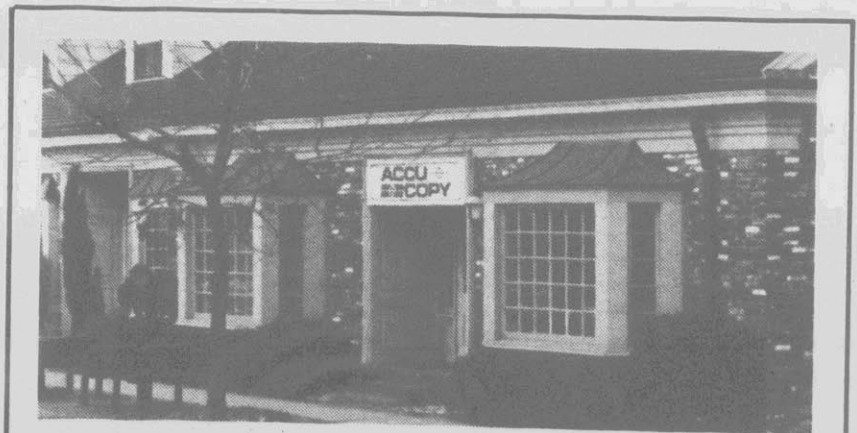
Warren says once you start paying yourself first, make sure you do it consistently.

"Time and the compounding effect of money can really help from a savings standpoint and successful saving over a period of time can have a tremendous impact on your life," he said.

Warren says the first, basic key to financial planning is not to postpone it.

"Start immediately. Don't assume that you're not making enough money, you don't have enough time or that you don't have the expertise to start financial planning," he said.

(See PAYING, page 18)



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Money Matters

IRS Has Library Ready To Help Ease Tax Load

THE ASSOCIATED PRESS

WASHINGTON — The Internal Revenue Service has a full library of helpful tax information that is yours for the asking.

The agency's Tele-Tax system allows you to call a toll-free telephone number and hear a tape-recorded message on nearly 140 tax topics. They range from No. 155, "Dependents," to No. 612, "Tips — Withholding and Reporting."

The messages are available up to 16½ hours a day to those with push-button tone telephones and during regular office hours to those with dial or push-button pulse phones. The number to call in your area may be found on Page 50 of your tax instruction package; the list of Tele-Tax topics is on Page 51.

If there are questions about your return that you want to ask directly of an IRS employee, there are different telephone numbers to call. They are listed on Page 49 of 1040A instructions and on Page 52 of 1040 instructions.

A caution about these calls: In the past there was a good chance you would get the wrong answer to your question. The IRS vows to improve its performance in this area, but the more specific your question, the better chance you have of getting the correct answer.

If you don't fully understand the answer you are given, don't hang up until you are



satisfied. After all, it is your tax return and you are responsible for filling it out correctly.

One of the more helpful booklets is IRS Publication 17, "Your Federal Income Tax." This provides considerably more detail than the instructions in your tax package, and includes filled-in examples of several forms.

Publication 17, like dozens of specialized booklets and forms, is available free by writing the IRS at the address shown on Page 48 of 1040A instructions or Page 53 of 1040 instructions.

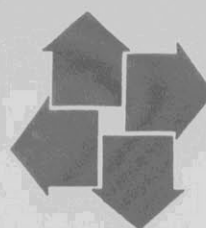
Or, you may call the toll-free number for forms: 1-800-424-3676. The IRS promises delivery within two weeks.

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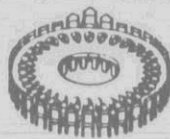
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Investors Should Expect Fluctuations In Market As Economy Goes Up Or Down With World Acts

By John Bare
THE DAILY REFLECTOR

Investors diving headlong into the stock market pool may hit bottom if they aren't careful.

Newspapers, television networks and radio stations report constantly on markets from New York to London to Tokyo, yet no one has managed to create a system that will guarantee a hefty return.

"I guess the biggest thing (people) can expect is to have fluctuations in the market. That's the nature of the market. It's no revelation," said Lawton Nisbet, branch manager of Interstate Securities in Greenville.

"Generally, anything that causes strong questions or confusion to exist will cause the market to act poorly. When there's an unknown problem, the market reacts poorly.

"People, right now, are probably more skeptical of the stock market, and I think they have reason to be," he said.

The public is wary, he said, because there are a lot of things out of kilter in our nation's economy, such as the value of the dollar, the budget deficit and the trade deficit.

"There are things to be concerned about. At some point in time, the pen-

dulum is going to swing back, and there will be some type of correction going on.

"When people say they're investing in the stock market, they're really investing their confidence in the future of ... our country," Nisbet said.

The market may be affected by many things, he said, including Third World debt, incidents in the Middle East and the harrowing thought that the stock market could collapse like it did in October of 1987, when the market spiraled down more than 600 points in a couple of days.

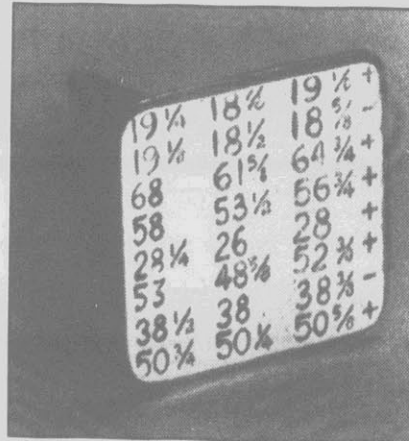
"It almost takes another generation to come through before you get people back in the market (after such a crash)," he said.

Russell S. Eaves, branch manager of Wheat First Securities in Greenville, said the stock market performed pretty well in 1988, and if investors bought stock at the low prices available after the 1987 crash, many would have made money.

"They would have had a relatively good return on their money," Eaves said. "But there was a lot of fear factor at that time. Everybody kept saying it was 1929 all over again.

"(But) it's picking up. We're starting to get more calls ... The fear factor has eased off some now. People are realizing there are some good returns to be made in the market, on the long term," he said.

The crash also emphasized the dif-



ference in risk between investors who buy the stock outright and those who buy on the margin. Most margin players are looking for short-term gain, while long-term investors benefit more from buying the stock, Eaves said.

Those buying on the margin pay a portion — usually half — of the cost of the stock on the condition that they will pay the rest when they close out the account. If the stock goes up, the investor may be able to cover the remaining portion of the cost and still show a profit.

But if the stock drops, the investor has to cover the losses, and that is how many people lost money in 1987, Eaves said.

People who owned stock at the time

probably did not see an actual loss unless they sold the stock, he said.

"Most of the loss you see is on paper (if you own the stock). You don't see a loss until you sell it," Eaves said.

With the recent leverage buyout of RJR Nabisco, the stock shot up from about \$50 a share to about \$108 a share, which meant big bucks for RJR stockholders. Such huge buyouts have helped intensify the media attention surrounding the market, he said.

"The leverage buyouts have generated a lot of that. RJR made a lot of people happy this year ... There was a lot of media hype about that, and it was close to home.

"It really sort of made you feel that nobody is too big to be bought out," Eaves said.

On top of economic puzzles, people can also lose money through fraudulent investment schemes.

The state Securities Division reports that North Carolina investors have lost more than \$9 million since 1985 due to fraudulent acts of financial planners.

A new law, which took effect Jan. 1, is designed to protect investors. It requires all persons practicing as investment advisers to register with the Secretary of State's Securities Division.

(See CAREFUL, page 10)

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INSURANCE FINANCIAL SERVICES

Electronic Filing Of Your Tax Returns Is Being Expanded After Successful Testing

By Cherie Evans
THE DAILY REFLECTOR

The Internal Revenue Service has expanded its electronic filing system for the 1989 tax season, dotting on the success of the system last year.

"It went real well," said Jackie Bracey, IRS public affairs director in Greensboro.

North Carolina is one of 63 IRS districts in the nation using the system this year. Other districts are metropolitan areas as well as states.

"Last year for the 1988 filing season, there were 123,286 returns" filed electronically in North Carolina, Ms. Bracey said. That represents 21 percent of 583,462 — the total number filed nationally.

"We were the leader" in using the system, which expanded from 48 to 63 IRS districts and expects to add two million taxpayers this year, she said. The system will be offered nationwide by 1990.

"It's been very successful," Ms. Bracey said.

Electronic filing allows tax preparers to enter the returns into the IRS computer system, and the IRS can acknowledge receipt of the return within 25 hours and mail the refund within three weeks.

Kinks in the system stemmed from its



The Daily Reflector/Cherie Evans

Harriet Jarman electronically processes a tax refund

popularity, but new software programs and more equipment should make things

run smoother this year, Anne Kozak, district manager for H&R Block, said.

"We have more equipment to handle the volume. It was overwhelming in every area of the country it did go in. We saw the same pattern — a very well received program," she said.

"IRS itself has also changed its software and that should help too," Ms. Kozak said. But, there have been few changes made to the thoroughly rewritten federal income tax last year, according to the Associated Press.

Most of the changes enacted by Congress in 1986 were in effect when returns were filed last year, and changes made this year are looked at as beneficial.

"I think the people will be a lot more pleased with it this year," Ms. Kozak said of the electronic system.

Taxpayers wanting their refunds quicker may still participate in the program that allows customers to get a bank loan equal to their refund.

With the loan program, the refund could be processed in 10 to 14 days. Beneficial National Bank of Delaware, used by H&R Block, charges \$38.50 for the loan, which is taken out of the refund check. H&R Block charges \$23 to electronically file the return, if it prepares it. If someone else

(See FILING, page 14)

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Plenty of choices in lending plans await today's mortgage borrower. Most borrowers want conventional 30-year fixed rate loans. But if you want to build up equity in your home fast, you might be better off with a 15-year fixed rate mortgage. Rates are usually about a quarter percent lower than for 30 year loans, but monthly payments are moderately higher because you pay off the principal faster.

For example, a 30-year, \$60,000 mortgage at 10.75% costs \$560 a month, while a 15-year loan at 10.50% costs \$663 a month. After seven years (when the average borrower sells his house) you will have just \$4,200 in equity with the 30-year loan, but \$16,000 with the 15-year loan.

Almost every mortgage hunter should look at adjustable rate mortgages. To protect themselves if interest rates start to rise, most bankers have made ARMS more enticing by widening the spread between conventional and adjustable rates. You can expect to see about a 2% difference in initial rates between a thirty year fixed and a thirty year adjustable.

A major enhancement to the ARM is the conversion option. Normally offered after the initial twelve months of the loan, the borrower is given the option of converting to a fixed rate for the remaining life of the loan. You should expect the lender to offer the conversion at no additional fee.

With a low entry rate, annual and lifetime caps, a free conversion option, and maximum 95% financing, the ARM has truly come of age as a well designed consumer loan.

Local Real Estate Agents Say Greenville Home Market Has Become A Definite Plus For Buyers

By Angela Lingerfelt Bland
THE DAILY REFLECTOR

Although first-time homebuyers across the country are losing ground in their battle to overcome growing affordability problems, real estate agents in Greenville say it's a fantastic time to buy a first home in the area.

"Right now, Greenville is a buyer's market," said Deborah Heinz, relocation coordinator for Ann Bass Century 21 Realty. "There are approximately 1,100 properties, some of which are land, listed by the Multiple Listing Service. That's a lot to choose from."

She said interest rates on mortgages, which currently average between 10 and 11 percent, are "really low compared to eight years ago." The 800,000-member National Association of Realtors expects interest rates for fixed-rate, 30-year mortgages to average 11.0 percent for 1989, rising from an average of 10.5 percent in 1988.

"Everybody tends to forget what it was like when rates were 14 to 15 percent in the early 80s," said Bill Blount of Colwell Banker W.G. Blount and associates. "I never thought we'd see this rate again."

However, according to the NAR, housing affordability conditions for first-time buyers, compared to those for the overall homebuying public, have deteriorated to their worst point in 13 years.

NAR's latest First-Time Homebuyers Affordability Index reported that the typical first-time homebuyer had less than 78 percent of the income needed to qualify for a mortgage on a typically-priced starter home. By comparison, the association's composite affordability index, which measures the purchasing power for all buyers of existing homes, was 112.0.

The First-Time Homebuyer Index is calculated based on a family making a down payment of 10 percent of the purchase price and obtaining a loan at the prevailing interest rate. The interest rate used was 9.56 percent, which is derived from the Federal Home Loan Bank Board's average effective interest rate for loans closed on existing homes by federally insured savings and loans.

A monthly payment on a first-time buyer's loan was calculated at \$583, which



First Home

The Daily Reflector/Angela Lingerfelt Bland

Webb and Laura Geer stand outside their first home at a subdivision in Winterville. The couple purchased the traditional two-story, three-bedroom home in June 1988 after spending a year searching for the right one.

would require a qualifying income of \$27,995, which is \$6,342 more than the first-time buyer's median income of \$21,653. Thus, because of the discrepancy between median income and qualifying income, the index was below 100. The median income was based on the typical income of a family headed by someone between the ages of 25 and 44.

Although NAR reported that the index for first-time buyers has, in general, increased steadily since 1982, the gap between that index and the composite table has gradually widened to the biggest gap since the calculations began 13 years ago.

But because of reasonable interest rates and the selection of homes in all price ranges in the Greenville area, local agents say that anyone considering buying a first home should go ahead and do it.

"One thing first-time homebuyers need to remember is that even if they put off buying a home to wait for interest rates to go down, the prices for the homes are going to go up. So they haven't gained anything by waiting," said Ms. Heinz. "Greenville is growing really fast and when economies surge, home prices are bound to go up. I suggest that people go

ahead and buy now."

According to the Multiple Listing Service, the average selling price of a home in Greenville in 1988 was \$91,000. The average price paid for a first home was estimated to be in the mid-50s, said Geep Johnson of Clarke-Branch Realtors.

Johnson said first-time buyers can expect to get about 1,080 square feet for a brand new home in the mid-50s price range, while they can purchase a 1,100- to 1,300-square foot older home, depending on its location and condition, for that price.

(See DEBT, page 14)

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Credit 'Addicts' Advise Abusers To Stop Their Charging Now

By Angela Lingerfelt Bland
THE DAILY REFLECTOR

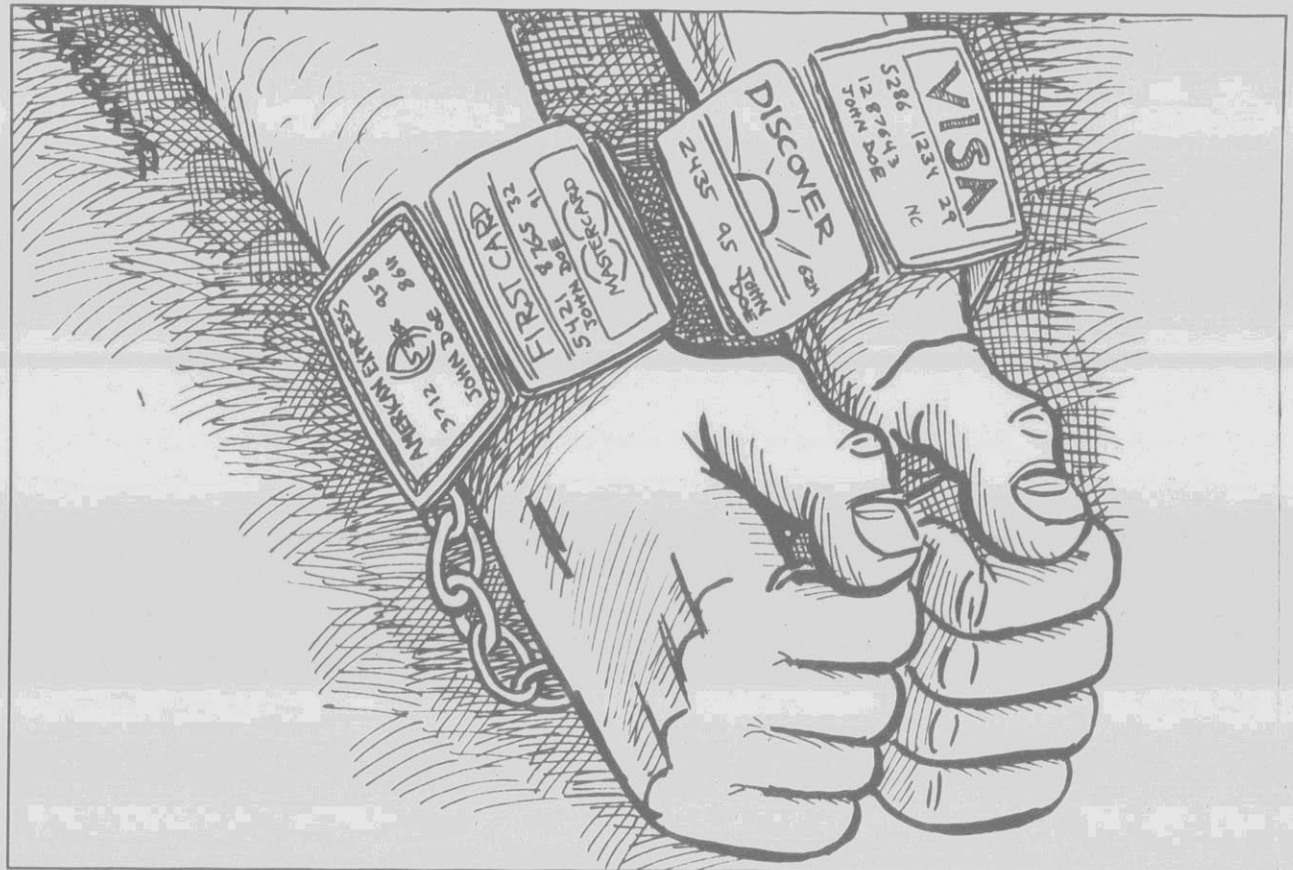
If you have trouble imagining life without credit cards and the thought of adding up all your bills makes you panic, you could be over your head in debt.

Two area women, who say they were once "addicted" to shopping with credit, advise you to stop charging now, review your spending habits and study your debt load before it gets out of hand.

Nancy and Karen (who do not want to be identified for professional reasons) say their spending sprees began with charges of small purchases on one or two major credit cards.

Eventually, each had accumulated eight to 12 major, small business, mail-order and gas credit cards in their wallets with debts totaling \$25,000 to \$40,000. Both women say they have nothing substantial

(See MASSIVE, page 16)



First Rate Rates

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JANUARY 27, 1989

CERTIFICATES - Compounded Daily

| TERM | \$500 - \$9,999 RATE/YIELD | \$10,000 - \$49,999 RATE/YIELD | \$50,000± RATE/YIELD |
|-----------|-------------------------------|-----------------------------------|-------------------------|
| 3 Months | 7.45 / 7.73 | 7.95 / 8.27 | 8.10 / 8.44 |
| 6 Months | 8.15 / 8.49 | 8.50 / 8.87 | 8.65 / 9.03 |
| 9 Months | 8.20 / 8.55 | 8.55 / 8.93 | 8.65 / 9.03 |
| 12 Months | 8.35 / 8.71 | 8.65 / 9.03 | 8.80 / 9.20 |
| 18 Months | 8.40 / 8.76 | 8.70 / 9.09 | 8.80 / 9.20 |
| 24 Months | 8.45 / 8.81 | 8.75 / 9.16 | 8.80 / 9.20 |
| 30 Months | 8.45 / 8.81 | 8.75 / 9.16 | 8.80 / 9.20 |
| 36 Months | 8.45 / 8.81 | 8.75 / 9.16 | 8.80 / 9.20 |
| 48 Months | 8.45 / 8.81 | 8.75 / 9.16 | 8.80 / 9.20 |
| 60 Months | 8.45 / 8.81 | 8.75 / 9.16 | 8.80 / 9.20 |

| | | |
|--|-----------------------------------|--------------------------|
| 12 Month CONVERTIBLE CERTIFICATE | 8.40 / 8.76 | 8.55 / 8.93 |
| FIRST INSURED MONEY FUND Compounded Monthly | \$1,000 - \$49,999 6.35 / 6.53 | \$50,000± 6.60 / 6.82 |
| FIRST INVESTORS CHECKING Compounded Monthly | \$1,000.00 Minimum 5.25 / 5.37 | |
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Changes In Tax Law Are Minimal For '89, And Most Are Beneficial For The Taxpayer

By Jim Luther
THE ASSOCIATED PRESS

WASHINGTON — If you are still reeling from having to deal with a thoroughly written federal income tax last year, take heart. This year there are only a few changes — and most of them are beneficial.

There's another bit of good news. Because April 15 falls on a Saturday, you have two extra days to file your 1988 return.

Most of the changes enacted by Congress in 1986 were in effect when returns were filed last year. Deductions for sales taxes and for two-earner couples were repealed; the preference for capital gains was wiped out; Individual Retirement accounts were limited, and new restrictions were placed on deductions for consumer interest and medical and miscellaneous expenses.

Those changes paid for lower tax rates and for higher exemptions and standard deductions.

For 1988 returns, exemptions and standard deductions are higher still, and most people will find their rates have dropped again. The most significant change that would bring higher taxes for some people is a further tightening of the deduction for consumer interest.

Rates Will Drop For Most People

The major changes:
PERSONAL EXEMPTION: You may exempt from taxation \$1,950 for yourself, your spouse and each dependent, up from \$1,900 last year. A student or other person who can be claimed as an exemption by another — such as a parent — may not take an exemption on his or her own return.

STANDARD DEDUCTIONS: A couple that does not itemize deductions may reduce income subject to taxation by \$5,000; for a single person, the deduction is \$3,000; for a head of household, \$4,400; for a married person filing a separate return, \$2,500. In each case, a person over 65 or blind gets a higher deduction; for example, a married couple over 65 with one spouse blind and filing jointly is allowed \$6,800. A person who can be claimed as a dependent is allowed as little as \$500, depending on type and size of income.

TAX RATES: Last year, there were five rate brackets, from 11 percent to 38½ percent. Now there are four: 15 percent, 28 percent, 33 percent, and 28 percent again. For most taxpayers, it makes no difference how many rates there are, since they still determine how much they

owe by looking at a tax table. The net result is that under the new law, most people will pay a smaller part of their taxable income to the government — although more of their income may be taxable.

MORTGAGE INTEREST: A homeowner now may deduct interest on up to \$1 million of debt used to acquire one or two homes plus up to \$100,000 of home-equity loans. There are no restrictions on how the equity loan can be spent.

CONSUMER INTEREST: Only 40 percent of interest paid on loans for education, automobiles, credit cards and other personal debt is deductible on 1988 returns, down from 65 percent the previous year.

INVESTMENT INTEREST: Deductible interest paid to make investments is limited to net investment income plus \$4,000. Any excess may be "carried over" into future years and deducted against investment income.

EARNED-INCOME CREDIT: This benefit for lower-income working families with dependent children has been increased to a maximum of \$874, up from \$849. Families with earned income as

high as \$18,756 may qualify, up from \$15,432 in 1987.

MUTUAL FUNDS: Publicly offered mutual funds will not report certain operating expenses as income to shareholders for 1988 and 1989; thus, shareholders will not have to report such amounts as income or write them off as miscellaneous deductions. This is the same treatment allowed for 1987.

Contributions

Taxpayers filing federal income tax returns may make voluntary contributions to reduce the public debt, according to the Internal Revenue Service.

Anyone wishing to contribute should enclose a separate check with his or her tax return and make it payable to "Bureau of the Public Debt." If additional tax is owed on the tax return, a separate check made out to the "Internal Revenue Service" is required to settle the tax liability.

Contributions to reduce the public debt are deductible on Schedule A of Form 1040, for the tax year in which they are made, the same as other charitable contributions.

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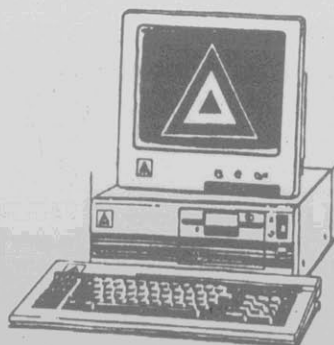
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Exemptions May Not Be Available

LAT-WP NEWS SERVICE

Many students with summer or part-time jobs can not claim exemption from federal income tax withholding, according to the Internal Revenue Service.

Because of changes made by the Tax Reform Act of 1986, anyone who may be claimed as a dependent on another person's return is not entitled to a personal exemption on his or her own return. Therefore, many students who can be claimed as dependents on their parents' or another person's tax return cannot claim exemption from withholding for 1989, especially if they have investment income, such as interest on savings accounts.

Generally, students not exempt from withholding should claim one withholding allowance if they have only one job at a time. Or, if they need or want more tax withheld, they should claim zero allowances. See the Form W-4 instructions for more details.

Students whose wages for the year are very low and who have no investment income generally will be exempt from withholding.

Threshold Has Risen For Many Taxpayers

THE ASSOCIATED PRESS

WASHINGTON — The new federal tax law has raised the tax-free level to the point that a married couple under 65 may have total income of up to \$8,899 and not have to file a return.

Just two years ago, a couple had to file if income was \$5,830 or more, as did a single person whose income was at least \$3,560. Now, a single person under 65 need not file until income hits \$4,950.

Whether you have to file depends on your income and your filing status. You must file if your income is more than the total of the personal exemptions for yourself and any spouse plus your basic standard deduction.

In most cases, the filing thresholds are higher if one or both spouses is over the age of 65. But they do not increase automatically because of blindness, as the standard deduction does.

Most married couples will find it advantageous to file a joint return, even though both spouses earn income. But there are exceptions, and the only way to be certain you are making the right choice is to figure your taxes twice — once on a joint return and once on separate returns.

Here are guidelines for the various fil-

ing statuses:

MARRIED FILING JOINTLY: You must have been married on Dec. 31, 1988; although there is no requirement that you and your spouse be living together, you may not be legally separated. Each spouse is liable for the full amount of tax, even though one earned no income. The filing thresholds: \$8,900 if both spouses are under 65; \$9,500 if one is 65 or older, and \$10,100 if both are 65 or older.

MARRIED FILING SEPARATELY: The definition of "married" is the same as with a joint return. But if you file separately, the filing threshold is \$1,950 regardless of age. You report only your income and none of your spouse's, and claim only your deductions. If one spouse itemizes deductions, so must the other.

Some people may save money by filing separately. For example, if one spouse has a large amount of medical or unreimbursed employee expenses, more of those deductions could be claimed by filing separately.

That is because only medical expenses exceeding 7.5 percent of adjusted gross income and only miscellaneous expenses exceeding 2 percent of AGI may be deducted. If, for example, you have \$5,000 of unreimbursed medical expenses, it

would be easier to exceed 7½ percent of your income than to exceed 7½ percent of the combined income of both spouses.

HEAD OF HOUSEHOLD: If you qualify for these tax rates, which are about midway between those for singles and couples filing jointly, you will have to file a return if income is \$6,350 or more, assuming you are under 65, or at least \$7,100 if 65 or older.

In general, you qualify if:

— You were unmarried at yearend (or your spouse did not live in your home during the last six months of the year), and:

— You paid over half the cost of maintaining your home as the principal residence of your unmarried child or grandchild, or of a married child or grandchild whom you can claim as a dependent, or of any other relative whom you can claim.

SURVIVING SPOUSE: If your spouse died last year and you did not remarry, filing thresholds are the same as for a married couple filing jointly. You may claim a \$1,950 personal exemption for your spouse and file a joint return for 1988. As a rule, you may use joint tax rates — but not claim an exemption for the spouse — for two additional years following the year of death of a spouse if you furnish over half the cost of keeping a home for your dependent child.



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IRA Eligibility Rules Must Be Met For Deductions

LAT-WP News Service

To claim an IRA as a tax deduction, taxpayers must meet the eligibility requirements, the Internal Revenue Service said.

The eligibility requirements for deducting Individual Retirement Arrangements (IRAs) on tax returns are based on the size of the taxpayer's adjusted gross income (AGI) and whether the taxpayer is an active participant in any type of employer-maintained retirement plan.

Taxpayers can claim the maximum deduction for IRA contributions (\$2,000 or 100% of compensation, whichever is less) only if they meet one of the following criteria:

— the individual is not an active participant (or in the case of a married couple, neither spouse is an active participant) in an employer-maintained retirement plan during the year, regardless of the amount of the taxpayer's AGI, or

— the individual (or in the case of a married couple, either spouse) is an active participant in an employer-maintained retirement plan, and the taxpayer's AGI is less than \$40,000 for a married couple or \$25,000 for a single individual.

If an individual (or, in the case of a married couple, either spouse) is an active participant in an employer-maintained retirement plan, the maximum allowable deduction for contributions to an IRA will begin to "phase out" when AGI reaches \$25,000 (\$40,000 for a married couple). When AGI reaches \$35,000 (\$50,000 for a married couple), no deductions are allowed for IRA contributions.

While many taxpayers may have their deductible IRA contributions reduced or eliminated due to the eligibility requirements, they will be able to continue making nondeductible contributions to a new or an existing IRA. As with the earnings on deductible IRA contributions, any earnings realized on nondeductible IRA con-

tributions are not taxed until distributed to the taxpayer, generally at retirement when the individual may have a lower taxable income.

Tax law changes on IRAs, through the Tax Reform Act of 1986, include changes in the rules concerning spousal IRA deductions, qualified voluntary employee contributions, and the purchase of gold and silver coins for an IRA.

The spousal IRA provisions have been changed to eliminate the requirement that the spouse have no compensation in the year in order to be eligible for the spousal IRA contribution.

The law repealed the IRA deduction previously allowed for voluntary employee deductible contributions (DECs) to a qualified plan. Also, beginning in 1987, taxpayers are allowed to establish an IRA by investing in certain gold and silver coins issued by the United States.

Other basic tax rules concerning IRAs

were not affected by the law. Taxpayers may continue to establish or contribute funds to an IRA at any time during the tax year and the following year, up to the due date for filing their tax return, without extensions, prior to the year they reach 70½.

Taxpayers who withdraw funds from an IRA before age 59½ are required to pay an additional 10 percent tax unless the withdrawal was due to the death or permanent disability of the taxpayer or was due to a return of nondeductible contributions. Taxpayers may also continue to make tax free rollovers, either from one IRA to another, or from an employer-maintained retirement plan to an IRA.

Additional information concerning the rules affecting IRAs is contained in IRS Publication 590, "Individual Retirement Arrangements (IRAs)." Taxpayers can obtain a copy of the publication by writing their IRS office or by calling 1-800-424-3676.

Careful Investors Take A Look At The Broad Market Picture

(Continued from page 4)

With all that to worry about, how can anybody make a buck?

Patience.

"The biggest problem with most people in the stock market is being impatient. They'll have a mutual fund, and after a year or a year and a half it didn't go up by 20 percent, and they'll say it's a bad deal. You need to wait longer, five to 10 years," Nisbet said.

A mutual fund is a way an investor can avoid the crap shoot of trying to select one stock that is a sure thing.

With mutual funds, an investor may pay a set amount each month to a professional investor who spreads the money round to many different stocks. A little here, a little there.

By doing this, the professional investor tries to eliminate the possibility that one company can collapse and cause someone to lose their shirt.

Not every stock is going to make money, but investors are betting that not every stock is going to lose money, either.

On the average, long-term investments in a mutual fund will generate more revenue than certificates of deposit, bonds, Treasury bills or investors using their

own system to buy and trade selected stocks, Nisbet said.

"For a lot of people who don't want to be involved in the actual investment decisions ... it's easier to put it into something like a mutual fund that has a large number of stocks and are managed by a professional investor," he said.

"It takes patience, though, because you're doing it over a period of time. You're not trading, you're investing," Nisbet said.

Eaves agreed, saying, "The ones that are patient ... and look at it as an investment of three to five years, those are the ones that do very well in the market."

Mutual funds are good choices for investors who may not have enough money to purchase the stock outright or to manage a stock portfolio, Eaves said. But, investors should not be confused, he said. The stocks in a mutual fund can drop and cause someone to lose money.

"A mutual fund is not an alternative to a certificate of deposit," he said.

CDs offer a fixed return rate and a fixed maturity date, thus providing much more security than a mutual fund, which fluctuates with certain stocks, he said. While a mutual fund may offer the possibility of a greater return than a CD, there

is also a greater risk.

Once an investor earns money from a stock, there are taxes to be paid. But, there are also some tax breaks available, said Ann Kozak, manager of H&R Block in Greenville.

With state taxes, if an investor receives dividend payments from a North Carolina-based company, then the state may not tax the income at all, Ms. Kozak said. If the company is based out of state but has a large number of in-state employees, the state may tax only portion of the income from dividends.

North Carolina has always required taxpayers to report 100 percent of the profit earned from the sale of stock, she said, which is the difference between what the stock sold for and what it cost to buy the shares.

On the federal level, the government treats dividend payments as ordinary income and all money earned from dividends will be taxed, she said.

If a person sells a stock, then they must pay tax on all profits earned from the sale, Ms. Kozak said. No taxes are paid on the overall value of the stock until it is sold.

Recent changes in the federal tax code eliminated tax advantages for investors

holding stock for more than six months before selling.

But, Ms. Kozak said there have been discussions in Washington, D.C., about reinstating that long-term capital gain provision, which allowed taxpayers to report just 40 percent of the profit earned from stocks held longer than six months.

Rounding Off

You may reduce the chance of making arithmetic errors on your tax return by rounding off amounts to the nearest dollar, the Internal Revenue Service says.

When you round off one dollar item, however, you must consistently round off all amounts. Amounts under 50 cents should be dropped. For example, \$19.21 becomes \$19. Amounts from 50 cents to 99 cents should be increased to the next higher dollar, so \$19.50 becomes \$20. If you do round off, do so for all amounts. However, if you have to add two or more amounts together to figure the total to enter on a line, include cents when adding the amounts and only round off the total.

By not having to work with decimal points, you may find you make fewer math errors that could delay your refund.

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THE DAILY REFLECTOR

Thursday Afternoon, January 5, 1989

Greenville, N.C.

Chamber Says It Costs Less Here New Study Refutes Earlier Report Putting Greenville Near Top

By Greg Laudick
THE DAILY REFLECTOR

A report released today by the American Chamber of Commerce Researchers Association indicates Greenville has one of the lowest cost-of-living rates in North Carolina, contradicting a previous study which listed Greenville as having the second highest rate for cities

Chairman Chris McCoy. "It appears that Greenville is not only a nice place to live but it's also an economical place to live."

In the association's quarterly reports, the average American city has a cost-of-living index of 100. Chapel Hill was the most expensive city in the state to live with an index of 111.2, compared with Greenville's third quarter index of 95.2. Following Chapel Hill were

collected and recorded by chamber officials. Prices are collected from area stores, averaged and then categorized into several consumer spending areas — groceries, housing, utilities, transportation, health care, and a miscellaneous category, including such items as cigarettes and alcoholic beverages. Those results are then tabulated and compared with other cities by the ACCRA.

Hill which was cited with a rating of 110.2.

Those figures immediately caught the attention of Pitt-Greenville Chamber officials.

"We were concerned that our rating (for the first quarter) was a little bit higher than we thought it should be," McCoy said.

A subsequent investigation revealed some of the data gathered for the first quarter report, specifically

Poverty In East Four Times Above Statewide Level

The level of poverty for families in eastern North Carolina is four times greater than the statewide level, according to a report by the Eastern North Carolina Poverty Committee scheduled for presentation today in Fayetteville and Friday in Green-

ville. The report was prepared by directors of social services throughout eastern North Carolina. A branch Greensboro-based N.C. Poverty Committee was appointed to examine problems special North Carolina

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THE DAILY REFLECTOR

Keeping you in the know.

Rules Are Strict For Deducting Cost Of Training

By Albert B. Crenshaw
LAT-WP News Service

WASHINGTON — Education is a great way to get ahead in the world, even after you're grown up and launched in a job or career.

In fact, under certain circumstances, Uncle Sam may be willing to give you a helping hand by allowing you to deduct the cost of the job-enhancing learning.

But the rules are strict. However meritorious your self-help program may be, if it doesn't pass the test you can't deduct its cost. A Sodus, N.Y., couple found this out the hard way when the Tax Court here rejected their deductions for courses the wife took to get her teaching certificate.

Janice Baist had begun teaching in the early 1960s in a parochial school in the Rochester, N.Y., diocese, but quit to raise her children. She lacked both a bachelor's degree and a certificate during these early teaching years, but at the time the school did not require them.

She was not employed outside her home for seven years. In 1973, she went to work for the Head Start program, performing a variety of duties, including substitute teaching.

She later became a tutor in a federally funded program at a local high school, and then moved to a post as a teaching assistant working with students with learning disabilities.

In this job, she was required under

state law to get a temporary license from the New York State Education Department, and in 1980 she did so. The following year she received a continuing certificate as a teaching assistant, and remained in that job until 1984.

At the same time, she took college courses on the side, and won her B.A. in education in May 1984. On graduation, she was awarded a teaching certificate in elementary and special education.

In September, she began work as a full-time special education teacher.

On their 1983 tax return, she and her husband deducted \$3,022 for employment-related educational expenses and \$1,722 for related transportation costs.

The IRS disallowed the deductions and zapped the couple for \$962 in unpaid taxes. They appealed to the Tax Court, to no avail.

The court noted that cases of this sort turn on the facts and circumstances surrounding the deduction. Under IRS regulations, there is a general rule allowing deduction of educational expenses when the education "maintains or improves skills required by the individual in his employment or other trade or business," or when it "meets the express requirements of the individual's employer, or the requirements of applicable law or regulations, imposed as a condition to the retention by the individual of an established employment relationship, status, or rate of compensation."

In other words, if you're a lawyer and

take a course to learn the latest divorce procedures, or if you are a technician and must take a course to remain qualified for your job, you can deduct the costs.

But you may not deduct the costs if the education is undertaken "in order to meet the minimum educational requirements for qualification in ... employment or other trade or business." Similarly, no deduction is allowed for "education which is part of a program of study being pursued ... which will lead to qualifying him in a new trade or business."

Thus, if a laboratory technician decides to become an accountant, he will have to do so without benefit of a deduction.

The Tax Court, looking at Janice Baist's case, found it clear that her college work "did in fact maintain or improve the skills required by her in her existing employment" as a teaching assistant.

But was her education necessary to meet the minimum requirement of her employer? That "must be determined from a consideration of such factors as the requirements of the employer, the applicable law and regulations and the standards of the trade, profession or business involved."

The court concluded that there was "no question" that she already had met the requirements for teaching assistant, so did not need the courses to meet the minimum standards for that position.

Then came the final question: Was her education of the sort that would lead to her qualifying in a new trade or business?

The Baists argued that Janice Baist had in fact entered the trade or business of teaching when she took her original job at the parochial school in the 1960s. She continued in that profession, by dint of her substitute teaching and tutoring, through 1983.

The Tax Court didn't buy it.

Her departure to raise her children took her out of the profession. She "was no longer a teacher once she left" that post, the court concluded, noting that the seven-year gap was sufficient to distinguish her case from any "involving a comparatively brief and temporary absence from one's job."

The court also rejected the argument that she was a teacher in subsequent years when she worked as a tutor or teaching assistant. "In any realistic appraisal" of her work during that period, "she was not yet a teacher," the court said.

Taxpayer Rights

A brief, four-page tax guide, Publication 1, "Your Rights As a Taxpayer," is new for you from the IRS. It explains privacy and confidentiality policies, tax examinations and appeals rights, and the IRS collection process. It also gives you information on free tax assistance and lists toll-free taxpayer assistance telephone numbers for each state. To help "make your taxes less taxing," order Publication 1 by calling 1-800-424-3676.

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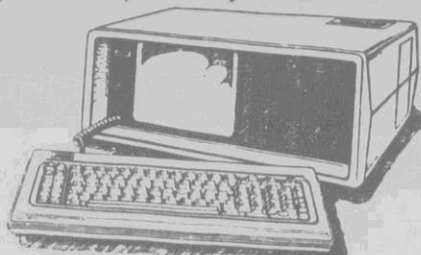
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Money Matters

Travel, Entertainment Expenses Under Fire

LAT-WP NEWS SERVICE

Many companies will begin 1989 by trying to streamline and reduce travel and entertainment costs, one of the largest controllable expenses for many firms.

With airlines making 150,000 fare changes a day, it is no surprise that corporate travel expenses frequently soar out of control, according to American Express travel consultant Judith Dettinger-Gardner.

In 1988, American companies spent an estimated \$95 billion on travel and entertainment. By 1990, the amount is expected to reach \$115 billion.

According to the American Express 1988 travel management survey, travel and entertainment expenses are the third-largest controllable expense for most companies, following salaries and data processing.

Gardner, who oversees the American Express Survey of Business Travel Management, said a company can save 30 percent to 35 percent on travel expenses by requiring employees to purchase the lowest logical air fare when they are traveling on business. "Companies should establish a good travel policy and distribute it to everyone," said Dettinger-Gardner. "Then, they should find a good travel agency to help monitor and control expenses."

Even the smallest business can benefit

from a good relationship with a reputable agent who seeks out the most economical fares and provides a detailed, monthly travel report to the company, Dettinger-Gardner said. Too many companies create a flurry of paper work and confusion by relying on too many travel agents. In fact, Dettinger-Gardner recently consulted with one Fortune 500 company that was using 273 different travel agencies.

Trying to manage travel and entertainment expenses has become a major concern for executives, according to the survey. Fifty-five percent of the respondents from 1,600 companies, government and educational organization said rising travel and entertainment costs represent one of management's top concerns. Sixty-two percent of the respondents believed that employee travel is occasionally abused and must be closely monitored. And, 29 percent of the respondents have hired a corporate travel manager, up from 16 percent two years ago.

Internally, a company can do several things to keep a tighter rein on travel costs. Dettinger-Gardner said it is cheaper in the long run to issue credit cards to employees who travel frequently, rather than offer large cash advances, which are frequently misspent. A small cash advance of \$10 or \$15 a day to cover tips, tolls and taxis is enough for most trips, she said.

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Q — Is the body shop responsible for the repairs performed on my car?

A — Yes. The Automotive Repair Act of 1971 requires all repair dealers to be registered with the state. This act declares that the Department of Consumer Affairs may invalidate the registration of the repair dealer for a number of reasons, including: "Willful departure from or disregard of accepted trade standards for good and workman-like repair. In particular, this section would apply to any repairs that would render a car unsafe.

The repair shop must use diligence in locating parts and materials to expedite repairs.

Q — If my insurance company does not agree with the amount of loss, do I have any recourse?

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Debt, Down Payment Are Major Problems For Buyers

(Continued from page 6)

And local realtors say "very nice" multifamily homes (condominiums and townhomes) are available.

First-time buyers look for three main qualities when buying a home in that price range: location, amenities and room sizes. "People like a house that is located convenient to work and where they feel comfortable," Johnson said.

"They also look for amenities. People like a little extra touch of 'niceties,' such as things in the kitchen, cabinets, closet space, extras in the bathroom. And they are concerned about room sizes — they're turned off by small rooms. People like to make sure the master bedroom is big and the great room is not some teeny box."

Coming up with a down payment and being in debt are two problems that plague potential first-time homebuyers, said Johnson, who works with a lot of first-time buyers in their mid-20s and 30s.

"In most cases, first-time buyers are running a little tight on money for a down payment. Although they may have a good job and good credit, they have never owned properties that appreciate and they have to dig the money out of savings. We, as Americans, are poor savers and that's really a big hang-up to buying a first home," Johnson commented.

The second major problem first-time buyers face is being too heavy in debt to qualify for a loan. "If you're making \$20,000, but you have a \$250 car payment, you don't qualify for much," Johnson said. "Also, some people get loaded up with too many credit cards or student loans, making their consumer debt too high to qualify for a mortgage loan."

Filing

(Continued from page 5)

prepares the return, Block charges \$35 to file it electronically.

The loan program is popular, Ms. Kozak said. "They definitely want their refunds and they want them now. That's the reasoning behind the program."

As the IRS makes changes in its internal system, refunds will be available even quicker, she said.

Customers may still have trouble getting their Beneficial checks cashed if they do not have an established account with a local bank, Ms. Kozak said.

Those opting not to receive the bank loan may wait from 19 to 24 days to receive their refunds directly from IRS.

"Clients will need to bring in their '87 tax returns or their mailing label for the 1988 returns. We prefer the label. That expedites everything here on our end and also with the IRS," she said.

Crime Stoppers

If you have information on any crime committed in Pitt County, call Crime Stoppers, 758-7777. You do not have to identify yourself and can be paid for the information you supply.

When Webb and Laura Geer of Winterville decided to buy their first home in June 1988, they had only been married a short time and had not saved enough money for a substantial down payment. But they spent a year looking for the perfect home and eventually decided to build one, a process that gave them time to save money.

"The reason I wanted to build was because I honestly couldn't find what I wanted. If it was the right house, it was in the wrong neighborhood. And we both wanted something central to our work," said Mrs. Geer, a social worker at the East Carolina University School of Medicine.

The couple eventually built a traditional, two-story, three-bedroom home in a subdivision near Winterville. The home-buying process for them included finding a good realtor, deciding what they could afford, looking at various neighborhoods and attending open houses.

"We finally decided we could save money by going directly through a contractor. By going through a builder, we had time to save money," said Geer, who is a sales representative for Georgia Pacific.

Their advice to first-time buyers? "Don't jump on the first thing you see," Mrs. Geer said. "We were impulsive at first." They also recommend that buyers consider the neighborhood and school district, consider the resale value of the house and get everything in writing.

Local real estate agencies say the most

important thing a first-time homebuyer can do is to seek the help of a professional realtor.

"They need the help of an experienced realtor to give them good advice," said Jeff Aldridge of Aldridge and Southerland Realtors.

Next, the agent will help qualify them for a loan and determine the price range they can afford based on their income and debts. Realtors recommend that prospective borrowers shop around for the best mortgage finance packages. Then the amount of money needed to purchase the property will be calculated.

"The next step is to decide if they want a multifamily or single-family home," Johnson said. "The buyers and the agent then discuss the areas they can afford and decide which area they want to live in. The agent makes appointments and shows some property that meets their needs."

When buying a pre-existing home, inspections of the heating system, as well as the structural and mechanical items of the house, should be completed, Aldridge said.

"A home inspection should be an automatic step in the homebuying process," advised Marie Davis, president of the Greenville-Pitt County Board of Realtors. "Knowing what to expect — both inside and out — will help you make an informed decision about the value of the home and the future upkeep."

A comprehensive home inspection includes a visual examination of the structure from top to bottom, including the heating and air condition systems, the in-

terior plumbing and electrical systems, the roof and visible insulation, walls, ceilings, floors, windows and doors, the foundation, basement and visible structure.

Following the examination, the inspector will provide a report pointing out possible defects or areas of concern, as well as identifying the positive aspects and the type of maintenance necessary to keep it in good shape.

The inspection fee for a typical single-family house will vary depending on its geographic area, size, age and special structures. Ms. Davis said the cost of a home inspection in the Greenville area ranges from \$25 to \$200.

"The cost, however, should not be a factor in your decision to have a home inspected," she said. "You might save many times the cost of the inspection if you are able to renegotiate the purchase price based on significant problems revealed by the inspector."

Also, keep in mind that a house may "pass inspection for the immediate closing, but is it going to need repair a year later?" said Vic Corey of RE/MAX Properties. "Be sure to inspect the home yourself, too. Look at the roof — as the shingles begin to deteriorate, they begin to roll, curl and break off. When walking through the home, inspect the ceilings for possible leaks (indicated by circles, spots and stains)."

The energy conservation characteristics of a home also should be considered. "Be sure to check the storm win-

(See HOMEOWNERS, page 15)

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Homeowners Average 5 Years In Same House

(Continued from page 14)



dows and storm doors, which is where most heat is lost," Corey said.

Blount recommends that buyers look for homes that are rated as E-300-type homes by the Greenville Utilities Commission. This rating, based on the amount of insulation in a home, reduces utility bills.

Both Corey and Aldridge suggest that the warranty on brand new homes be thoroughly examined.

"Anyone interested in a new construction needs to determine whether the builder is offering a 10-year Home Owners Warranty (HOW). Under a HOW warranty, everything is covered during the first year, then after that, any major structural defect, such as a cracked foundation or leaky roof, is covered," Corey commented.

Realtors say another important consideration for first-time buyers is the resale value of a home.

"The average length of time any American stays in a home is about five years, then they are going to want to sell that home," said Ms. Heinz. "Therefore you need a house with solid resale value in an excellent location."

According to the NAR, North Carolina

is one of the top 10 states in resale volume, with a pace of 147,100 units for the third quarter of 1988.

Corey pointed out that first-time buyers should look for a home with an assumable loan. "Many homes that were financed a year or two ago have interest rates lower than what they are today. These homes are relatively common. They're here — you just have to look for them."

Corey also said that "if someone starts out with a new loan, he should make sure it's an assumable loan that can either be assumed or bought straight out later. This gives him an added selling tool and will make his home more valuable on the market. You should look at not only what you're buying now, but what you're selling later."

Once a buyer finds a home, the next step is to make an offer and negotiate with the seller. When an agreement is reached, the buyer and owner sign an offer to purchase.

"The buyer then goes to the lender of his choice and applies for the loan itself," Johnson said. "From that point, they let the mortgage company or lending institution do their thing. It takes about three to five weeks for approval."

To recap the process, Johnson said, "get an agent, determine what you can afford, determine the type of house you want, look at areas in your price range, select a home, make an offer, work out the price with the seller, apply for the loan, have it approved, set the closing date with an attorney — and then, boom, it's yours."

IRS Estimates May Not Apply

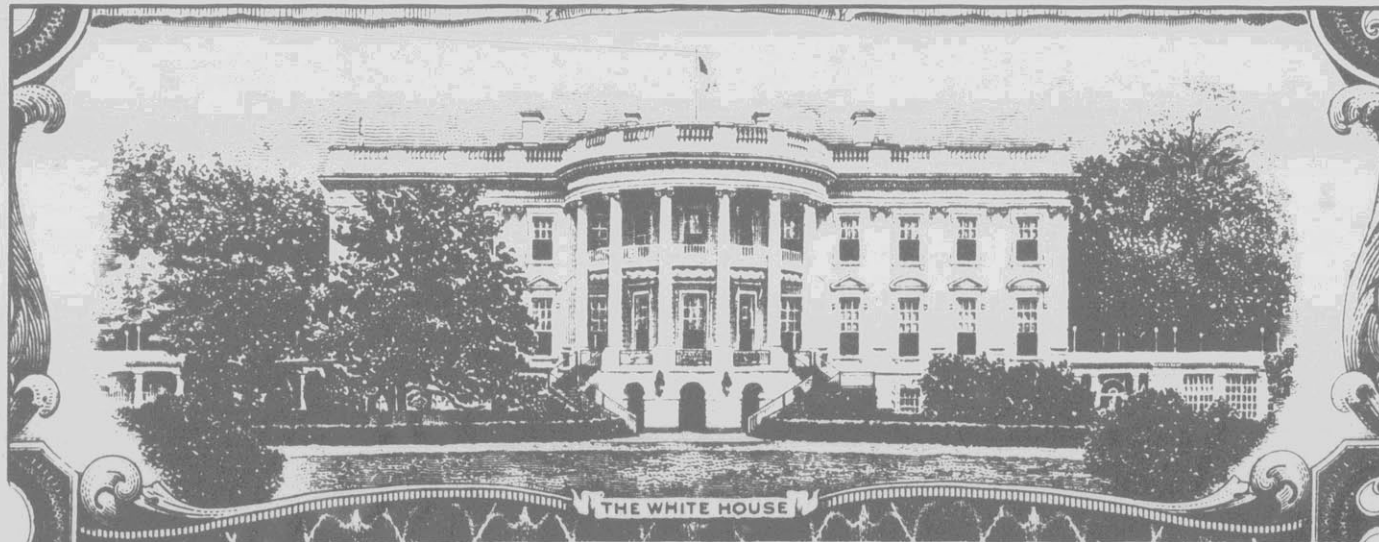
THE ASSOCIATED PRESS

WASHINGTON — Something new has been added to your federal tax package, but you probably should not take it too seriously.

As part of a government effort to reduce paperwork, the Internal Revenue Service now is required to estimate how much time it will take to fill out your return. So, on Page 3 of your instruction booklet you will find a table estimating the average time required for record-keeping, learning about tax law or the form, preparing the form and for copying, assembling and sending the form to the IRS.

The filer of a long Form 1040 could be a four-member family struggling to stay above the poverty line, with \$25,000 income and no itemized deductions. Or the filer could be a millionaire whose stock transactions require a 100-page document just to list.

Nevertheless, the IRS estimates, average all the 1040 filers together and record-keeping will require 3 hours and 7 minutes; learning about the law or the form, 2 hours and 28 minutes; preparing the form, another 3 hours and 7 minutes, and the rest of the work, 35 minutes.



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Massive Monthly Bills Soon Overshadow Thrill Of Shopping

(Continued from page 7)

to show for the money, which was spent on "intangible, frivolous" things.

"It was an interesting psychological process," Karen said. "It was an addictive behavior, a big high, a big thrill, to go out shopping during lunch with a friend. It became a fix. I had to come back with several purchases each week or — hey — it was not a successful week if I had not charged \$100 or \$150 worth of merchandise."

Karen calls Nancy her "partner in crime," meaning that the two often shopped together using the cards. She says they "would feed on each other at the mall" and "come back every day of the week with at least a package or two."

"If I had had to spend \$60 on a blouse with cash, I would have thought twice about it," Nancy said.

Eventually the thrills of shopping were overshadowed by massive monthly payments. Both women consolidated their debts and paid off their creditors. Nancy cut her cards in half.

However, that was not the end of what they call a vicious cycle.

Karen did not cut her cards in half and winded up "double-whammying" herself by again charging to the maximum limit on her cards and having to pay those bills, plus the consolidated one.

Cutting the cards in half did nothing to alleviate Nancy's problem. "I couldn't cut up the cards because I would go back to my statements and get my number, then tell the lady at the store that I forgot my card and give her my number," she said. When her bills could not be paid, she called companies and asked them to increase her limit. They did.

Nancy, who says her husband was not aware of her spending sprees because she was in charge of the family budget, also borrowed money from loan companies to pay for the pile of bills. She often hid charged merchandise from her husband.

When they had charged and borrowed as much money as possible, Nancy and Karen realized they had a problem and needed help to solve it.

"At that point, I realized I was getting a high from it," Nancy said. "I came back to work one day from shopping and a friend pointed out that I was high from shopping."

With help from relatives, Karen borrowed \$25,000 and Nancy borrowed \$40,000 to pay off their debts. Both women asked

the companies that issued the credit cards to close their accounts.

"I cut up all of my credit cards, except for two that I want to use for credit references, and it truly gave me physical pain to do it," Karen said. "We use each other as a support system now. We've really had to work at this addiction. The escalation of bills didn't happen overnight. Like losing weight, you can't expect to lose 50 pounds in a month and you can't expect to pay off that much money very fast."

Still, Nancy is sometimes tempted to open a new account. "I don't know if I'll ever be able to handle it," she said. "It's an addiction that relieves different stresses. There's an old saying about going out and buying a hat to make yourself feel better. Maybe I was satisfying a personal need to make myself feel better."

Becoming accustomed to paying cash will be a lifelong battle, and they advise others with potential credit problems to examine their spending habits.

"If you start seeing some of the symptoms, like paying off and reopening accounts or hiding things that you buy — beware," Nancy said. "The most significant thing I have to say is that it could be you, people."

Tom Pauling at Barclays Bank says the major problem with credit cards is that "people get and use too many at one time. If you don't control how much you use them, you can get in over your head. When you charge to the maximum on a half a dozen different ones, then you're asking for trouble."

He says the solution is not consolidation. "That's a difficult loan for us (the bank) because once people get into trouble, consolidation makes it easier, but the tendency is to go right back out and charge again. Then we have a problem with the original loan payment."

The key is to "sit down and budget your money," Pauling advised. "Figure out which cards you really need and which ones you don't. Make a budget to pay off some and, in some cases, cut the cards up."

According to the North Carolina Association of Certified Public Accountants, most people cannot afford to owe more than 20 percent of their monthly take-home pay. And the average American owes approximately \$1,600 in unpaid revolving debt. Furthermore, the Federal Reserve reports that Americans carry more than \$600 billion in consumer debt.

To determine how much debt you can

carry, the association suggests that you calculate how much money you actually have available each month. Start by dividing a piece of paper into two columns. In one column, list any form of monthly income you receive. In the next column, write down all of your fixed expenses, including rent or mortgage payments, utility bills, car or tuition loan payments and insurance premiums.

The difference between your net monthly income and your fixed expenses is the amount you have available for paying credit card bills and other monthly expenses, such as basic food and transportation costs.

If you cannot afford to send more than the minimum amount due, or to pay all of your creditors on time, you are probably over your head in debt. And you may be headed for even more credit trouble if you can answer yes to some of the following questions proposed by CPAs.

- Do you borrow money or take cash advances on credit cards to meet current bills?
- Do you ignore your credit limits?
- Do you collect cash from friends in restaurants and then use your credit card to pay for dinner?
- Do you go on credit card spending sprees even though you know you might not be able to make the monthly payments?
- Do you have to use credit cards to pay for small, everyday expenses?
- Do you occasionally receive overdue or delinquency notices?
- Do you have to postdate checks so your payments won't bounce?
- Is your savings account slowly disappearing?

If you answered yes to several of these questions and are having trouble paying bills, you probably need to take some lessons in debt management. Old habits may die hard, but with a lot of will power and some common sense, you can free yourself from the credit crunch.

First of all, according to the state CPA association, hide your credit cards from yourself. Forget they exist. If your mail brings you a tempting application for a preapproved credit card with a limit of \$5,000, tear it up. Don't assume that the lender knows your financial situation bet-

ter than you do. If you are already drowning in credit, another card will only drag you deeper into debt.

The same generally holds true for home-equity or personal loans used to consolidate debt. The chances are simply too good that such loans will lull you into believing that you have paid your debts and can now resume charging.

Next, draw up an austerity budget to see if you can squeeze more cash free to pay your obligations. Try to pay off more than the minimum owed on each credit card. Remember, the only way to reduce your balance is by paying off any new charges in full, plus the interest and at least a portion of the previous month's balance.

If you simply cannot find the money to meet your bills, you will probably need help from a credit counselor. There are 356 non-profit consumer credit counseling services that belong to the National Foundation for Consumer Credit and can help you work out a payment plan with your creditors. The non-profit counselors charge only a nominal fee or, in some cases, no fee. For a directory, write to the NFCC, 8701 Georgia Ave., Suite 507, Silver Spring, Md. 20910.

The credit counselor will help you come up with a budget and negotiate repayment terms with your creditors. Because they often work closely with the creditors, they can usually work out a better payment plan than you could. When the plan is accepted, you write one check to the counselor each month, who then parcels it out to the creditors.

As a last resort, you may want to contact your creditors directly to see if you can work out an agreement, such as paying only interest for a few months. While this may seem an intimidating task, remember that your creditors want their money and may be willing to wait — if you convince them you want to pay.

But before things get that bad, CPAs advise you to take a close look at your credit levels. If your debt load is approaching 20 percent of your take-home pay, it may be time to cut back on your credit purchases.



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Tax Laws Could Allow Substantial Savings For Farms As Incomes Rise

By Don Kendall
THE ASSOCIATED PRESS

WASHINGTON — An Agriculture Department analyst says the 1986 tax reforms can mean substantial savings to farmers when incomes rise but that the old federal rules allowed bigger breaks as earnings decline.

Clifford V. Rossi of the department's Economic Research Service said the Tax Reform Act of 1986 can reduce overall tax liability for farmers by an average of 4.5 percent from previous levels.

Rossi used a computer model and information from more than 15,000 federal tax returns of "farm sole proprietorships" for 1982 to come up with the estimates. His findings were in a new staff report circulated by the agency.

Farm sole proprietorships were defined as "self-employed individuals filing a Schedule F federal tax form," which is the basic paperwork required of farmers by the Internal Revenue Service.

"In general, lower marginal tax rates and generous expensing provisions will offset repeal of the investment tax credit and capital gains preference," the report said. "Taxpayers with high off-farm incomes receive little benefit from the new law."

Rossi noted that farm incomes can vary greatly because of weather, economic conditions and other factors. So he per-



formed a "sensitivity analysis" that includes a 25 percent increase and another that includes a 25 percent decrease on farm income.

The increase in net farm income resulted in a 10.9 percent increase in federal tax liability under the old rules and only an 8.3 percent increase under the 1985 law, he said.

By contrast, Rossi showed that a 25 percent drop in income would result in a decline of 8.7 percent in taxes under the old federal system and only 7.7 percent less under the new reforms.

"In terms of net winners and losers

from tax reform, taxpayers engaged in field crop and general livestock operations benefit more from the new tax laws than other farm groups," he said. "All sectors, with the exception of the dairy sector, experience net reductions in tax liabilities under tax reform."

Rossi said dairy farmers suffer under the new tax law "because of low taxable incomes that consequently cannot offset the loss of capital gains preference" and investment tax credit, two of the major writeoffs under the old law.

"Farm enterprises with relatively high capital intensities are burdened more by the loss of certain preferences for capital intensities than other farm operations," he said. "There is also some evidence that more generous expensing and depreciation provisions are of greater consequence to capital-intensive operations than other farm types."

Rossi said the 1986 law "tends to reduce tax burdens for taxpayers with low and moderate levels of income" and that those whose taxable incomes were more than \$500,000 showed the smallest decline in taxes.

According to Rossi, the new study is "the only comprehensive assessment of tax liability in the agricultural sector" and will aid in future policy considerations.

Tax Preparers Can Do The Job

THE ASSOCIATED PRESS

More than half of America's taxpayers — 60 percent of the 107 million — will be hiring professional tax preparers this year, according to an article in Lear's magazine.

The number compares to 40 or 45 percent who sought professional help on their taxes last year, says Lear's, a year-old magazine aimed at women over 40.

The article, written by Lisa Collier Cool, author of three business books and a regular magazine contributor on financial affairs, offers these alternatives for those seeking tax preparation help:

— For those with relatively simple tax returns, there is free tax-preparation assistance available from the Internal Revenue Service.

— Least expensive tax help is available from uncertified public accountants and franchised storefront services.

They are also the least accurate, according to the IRS, says Lear's.

— Certified public accountants and enrolled agents — tax preparers certified by the IRS — can represent taxpayers at audits and in tax court.

— Tax attorneys generally deal with high-income earners whose financial affairs are more complicated than most; their fees range from \$80 to \$350 an hour.



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Time May Be Bad For Consumers Who Borrow

THE ASSOCIATED PRESS

NEW YORK — If you're in the same position as most consumer borrowers, financial advisers say, you should be aware that time is not on your side.

In the late 1970s and early 1980s, there was a real incentive to borrow heavily. Since inflation was running at a rapid rate, you paid off loans with cheaper and cheaper dollars as time passed.

And every nickel of interest you paid was deductible on your tax return, no matter what you used the money for.

But those days are long gone. Interest rates, though they may be nominally lower now than they were several years ago, are actually very high in comparison to today's inflation rate.

And the deduction for consumer interest — on credit-card purchases, auto loans and so forth — is fast disappearing.

Under the Tax Reform Act of 1986, just

40 percent of consumer interest will be deductible on 1988 tax returns.

The percentage drops to 20 in 1989, to 10 in 1990, and to zero thereafter.

In some areas of the country, competition between lenders has pushed interest rates on outstanding credit-card balances down from their former levels. But according to the organization Bank Card Holders of America, the average rate still stands at 18.3 percent.

If you have some money you want to invest for an assured high return, suggests the financial advisory Donoghue's Money Letter, what better use for it than to pay off credit card debt?

"We dare you to find another 18.3 percent sure thing today," the newsletter says. "It just doesn't make sense to pay this kind of interest."

A special problem can arise with a car loan, adds Jerry Karbon of the Credit

Union National Association, a trade group in Madison, Wis.

Since many cars are bought today with loans extending over five, six or even seven years, their owners often face an unpleasant surprise when they prepare to trade them in for new models.

The car's value has depreciated as fast as, or faster than, the loan balance has been reduced, so that the vehicle has no effective trade-in value.

"Paying for the car over a longer period reduces the monthly payment, but it repays the loan so slowly that it may take three years or more before there is any positive equity in the vehicle," Karbon says.

"The time-honored way to save money on loans still applies. Aim for the highest monthly payment you can afford and the shortest repayment time.

"In the case of auto loans, it will pay off

on your next purchase as well" by increasing the net value of your trade-in, he says.

The Donoghue organization even goes so far as to suggest paying off your mortgage faster than the loan agreement calls for, if you can manage to do so.

On most mortgages and other debts secured by a home, the interest you pay remains fully deductible. Nevertheless, if you can work out an accelerated payment schedule with the lender, the newsletter points out, you can save yourself a lot of interest expense and increase your equity in your home.

That equity becomes an asset you can tap some time in the future — for instance, to pay for children's college tuition.

As the Donoghue analysts say, "the more equity you have in your home, the more useful a home equity loan will be."

Paying Yourself First May Resolve Money Problems

(Continued from page 2)

When planning your finances, Warren says it's important to first set up a budget — an account of where your income goes.

"A young couple first starting out has to really take care of basic needs — providing for their accommodations, food, and clothing," he said.

A couple should then consider planning for health insurance, disability, and life insurance, preferably in that order.

"You probably can't overdo any of those areas," he said.

Then, once you accommodate those basic needs, the next step is to try to build a liquidity base, an emergency fund, or a nest egg which is continually maintained.

Warren recommends the nest egg consist of at least four to six months of a person's annual income.

When that minimum level is reached, Warren suggests it be kept in a fairly liquid form, perhaps in a federally insured savings account or a money fund, or short-term certificates of deposit.

Warren says an abundance of financial information is readily available to those eager to get off on the right financial foot or to correct bad money habits.

Newspaper articles, books in the library relating to personal finance and budgeting, and information in money magazines all provide a wealth of good

advice, as does frequent discussions with bank officers.

Some professionals are specifically trained at examining a person or family's financial situation and providing recommendations.

One such professional is Hugh Thompson, a financial planner at IDS Financial Services.

Thompson stresses the importance of setting realistic financial goals and identifying the methods through which those goals can be reached.

"If you don't have a goal, then you don't have anything to shoot for," Thompson says. "The majority of people have goals but those goals are not concrete. Goals like — 'I would like to own a boat' or 'I want to educate my kids.'"

He said while everyone has goals, very few people have addressed what it will take from a financial point of view to obtain those goals.

"For instance, the people who start an education fund when their child is born are few and far between — but that is what they should do," he said.

Thompson says there are six roadblocks to financial success — failure to establish definite goals; ignorance of what money must do to accomplish those goals; failure to develop a winning attitude towards money; owning the wrong

kind or amount of life insurance; failure to understand and apply the tax laws, and procrastination.

"People want to buy things and they want to buy things now. Many of these people have a negative cash flow — that is they spend more each month than they earn. We try to get a handle on that for them — to identify where their money is going and to put that money to use for them," he said.

For many young couples, the personal finance struggle centers around the effort to save for the down payment of a house.

A home has traditionally been one of the first major investments a couple makes.

"Over the past years, real estate has appreciated in value and I think for a young couple, it has the potential to be a good investment, says Chris McCoy, senior vice president and area executive at Planters Bank.

In addition, McCoy says the Internal Revenue Service allows a tax deduction for interest that is paid for primary residence mortgages.

However, McCoy says people need to consider real estate a long-term — not a short-term investment.

"Real estate is generally considered to be illiquid — not easily transferred into cash. If someone is considering selling the

real estate soon after purchase, the property probably will not have appreciated significantly in order to cover the cost of liquidation," he said.

McCoy said financial institutions usually look at several factors in issuing mortgages to applicants — the credit worthiness of the customer, the ability of the customer to service the debt through normal income and the applicant's ability to adequately provide the capital for down payment.

McCoy said the amount of the down payment usually depends on the amount of the home.

"Generally speaking, there are institutions that will finance up to 95 percent of the appraised value of the real estate. More common is the loan where the individual is financing 80 to 85 percent," McCoy said.

The prospective home owner can expect to pay not only the down payment but also closing costs, which McCoy says can be significant.

"For example, if an individual were to buy a \$80,000 house and applied for a 90 percent loan, he or she would have to provide 10 percent down or \$8,000, plus closing costs, which would range in the neighborhood of \$2,000 to \$3,000," he said. "Obviously it takes significant dollars to get started."

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Tips And Twists To Ease The Burden Of Taxes

By Bill Sing
LAT-WP NEWS SERVICE

Tax filing season is here again, and some things about it haven't changed. As usual, the Internal Revenue Service, rightfully so, wants you to file early so you can get refunds sooner and avoid errors than often accompany last-minute filing.

But this year there are some new twists. You now can file your return electronically. You won't have to file until April 17, since the traditional April 15 deadline falls on a Saturday. And the new Taxpayer Bill of Rights passed by Congress gives you an incentive to submit questions to the IRS in writing.

Here's a checklist of tips and new twists to help make your tax season go smoother:

—If you need a tax preparer but don't have one, begin looking now. Last year, the first full year under the 1986 tax reform changes, many preparers were swamped as the April deadline approached, and some refused to take new clients. The rush may not be as bad this year, but you never know.

The best way to find a preparer is through referrals from satisfied friends. Many people automatically think first of certified public accountants or tax-preparation chains like H&R Block. But also consider enrolled agents. Usually former IRS auditors or other agency employees who must be accredited by the IRS to call themselves enrolled agents, they often are cheaper than certified

public accountants. Names of enrolled agents locally can be obtained by calling the referral service of the National Association of Enrolled Agents at (800) 424-4339.

—Consider filing electronically. Hundreds of preparers and accounting firms will be certified and equipped to prepare and file your return by computer directly to the IRS. The main advantage: You can get your refund in about three weeks, half the time refunds normally are sent if you file early, and one-third the time if you file close to the April deadline.

If that's what you want, shop around to find preparers who can file your return electronically. Be aware that some may charge extra for the service.

—Begin sorting out your records now. Organizing receipts and other documentation of your medical and miscellaneous expenses, charitable contributions, interest expenses, employee business expenses, interest and investment income and the like before you see a preparer or figure your own return will save you hours of time or money.

—Call now for forms and guides. Call (800) 424-FORM and order Publication 17, the general tax guide for individual returns, or Publication 334 for small businesses. Also ask for Publication 910, which describes free IRS tax services and lists other free IRS publications.

Other commonly needed forms include: Schedule A, Itemized Deductions; Schedule C, Profit or Loss from Business or Profession; Schedule D, Capital Gains and Losses; 2106, Employee Business Expenses; 2441, Credit for Child Care Ex-

penses; 3903, Moving Expenses, and 8606, Non-deductible IRA Contributions.

Of course, forms also are available at your local IRS office and in many banks, post offices and libraries.

—Reduce your likelihood of getting incorrect answers from the IRS. The IRS this year vows that its (800) 424-1040 toll-free help line will reduce inaccurate answers, which occurred at least 25 percent of the time last tax season. To that end, the agency has upgraded temporary workers to permanent status, boosted its staff of telephone assistants and the number of phone lines, and increased supervision.

Nonetheless, you can reduce your chances of getting wrong answers by making sure you explain your question and situation thoroughly. Suggestions: Write out your questions, and have documentation handy. And if you feel the assistant doesn't understand your question, or the answer doesn't seem right, don't hesitate to question the assistant. Or ask for his or her supervisor.

Remember: If you get a wrong answer and act on it, you are still responsible for any back taxes and interest owed. And the IRS will only forgive penalties that result from erroneous written answers.

Another suggestion: Avoid calling on Mondays, usually the busiest days for IRS telephone assistants. Call during midweek instead.

—Consider submitting questions to the IRS in writing. That way you can get a response in writing. Under the new Taxpayer Bill of Rights, you are not liable for

any penalties resulting from erroneous advice given by the IRS — as long as that advice is in writing.

However, IRS officials say they will not respond in writing with personalized advice. They want you to use the toll-free help line for that. Instead, written responses will provide only information about tax rules. So, for example, if you write asking how much you can contribute to an individual retirement account, the IRS will respond simply with a recitation of rules governing IRA contributions.

If you submit questions now, you might get responses within 10 to 14 days, IRS spokeswoman Shirley Nakagawa says. But if you wait until late March or early April, it could take as long as 30 days, depending on your query's complexity, she says.

—Use free tax preparation services. Under the IRS-sanctioned Voluntary Income Tax Assistance program, accountants and other tax experts volunteer to prepare returns for low-income folks who can't afford such services. The program is offered through churches, community centers, libraries and other locations.

The IRS also sanctions a Tax Counseling for the Elderly program providing free return preparation for seniors aged 60 or over. Both programs will begin the week of Feb. 6. To find out where and when they are available in your community, call the IRS toll-free help line at (800) 424-1040.

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