



LUCKY WINNER — Courtney Hampton and Sheila Bootwright of Courtney's drew Annette Wood's name as the lucky winner of "Snoopy" and his many outfits. Annette helped to make a little girl's Christmas wish come true by donating her prize to the child. Courtney's, a new Specialty Store that opened November 9th carries children and women's clothing, and also many hand-crafted gifts.

New Division Is Formed

TARBORO — Carolina Telephone and Telegraph Company has formed a separate division named Carolina Business Communications to sell and service business telephone systems, it was announced today by Wayne Peterson, company president.

Peterson said, "The FCC has ruled that there should be more competition and less regulation in certain segments of the telephone industry. Accordingly, Carolina Telephone is planning to be an active competitor in the unregulated segment, namely, communications and information systems markets. Establishing Carolina Business Communications as a separate non-regulated division of Carolina Telephone will facilitate the accounting separation necessary for the company to fully compete in unregulated markets."

Concurrent with the establishment of Carolina Business Communications, Carolina Telephone through its new division has reached an agreement with Rolm Corporation, Santa Clara, Calif., to become an exclusive distributor of Rolm products in eastern North Carolina.

Rolm Corporation manufactures computer-controlled business telephone systems. Carolina Business Communications will exclusively sell and service Rolm systems in all or parts of the 50 counties served by Carolina Telephone's regulated operations as well as in Wayne, Pender, Bladen, Robeson, Brunswick, New Hanover, and Granville counties. Additionally, Carolina Business Communications will sell and service Rolm products on a non-exclusive basis in Moore, Lee, Chatham, Harnett and Johnston counties.

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Social Security Changes

By Lee Wallio
 Field Representative
Social Security Changes Affect Many Students

A recent change in the law limits the amount and duration of Social Security benefits paid to students age 18-22.

Checks to unmarried full-time students, first paid in 1965, are paid when a parent insured under Social Security dies or starts receiving retirement or disability payments.

Because of other student aid programs established since 1965, Social Security student benefits will be gradually phased out.

How you may be affected depends on whether you were entitled to a monthly check for August 1981 — the month the law was changed — or whether entitlement started after that month.

Entitled To A Check For August 1981 — If you are or soon will be a student at a college or other approved post-secondary school, payments generally can continue until you finish school, reach age 22, or through April 1985 whichever comes first.

But you must be in full-time attendance before May 1982.

In addition, the new law makes these changes:

- You won't get checks for May, June, July, or August starting in 1982 even if you attend school those months.
- You won't be eligible for future benefit increases as will other Social Security recipients.
- The amount of future payments will be gradually reduced: 25 per cent less starting with the September 1982 check (due in early October); 50 per cent less effective September 1983; 75 per cent less effective September 1984; and, no more checks for months after April 1985.

If you are a high school student and will not be in full-time attendance at a college or other approved post-secondary school before May 1982, your benefits will end the same as for those who start getting benefits after August 1981.

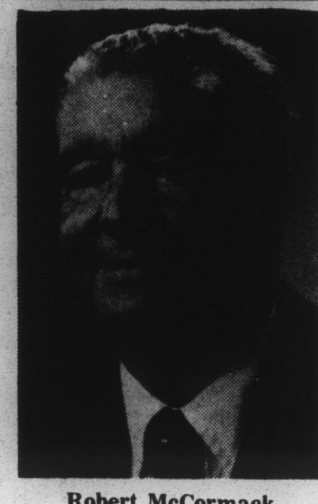
First Entitled to a Check after August 1981 as a student 18-22 — In general monthly checks can be paid only for months you attend college, high school, or other approved school through July 1982.

Exception: If you are still in high school after July 1982, checks can continue up to the month you're age 19 or until the end of the semester or quarter in which you become age 19, if later.

If your school is not on a semester or quarter basis, checks can continue until you complete the course or for 2 months after the month you reach age 19, whichever is first.

If you have any questions about the changes in student benefits, contact the Elizabeth City Social Security office.

For information about other possible sources of financial aid, see your school's financial aid officer or your guidance counselor.



Robert McCormack

McCormack To Assume New Post

CHARLOTTE — Robert McCormack has been elected chairman of the trustees of the Duke Endowment, effective January 1, succeeding Archie K. Davis.

McCormack, a trustee of the Duke Endowment since 1965, currently serves as chairman of the Audit Committee and as a member of the Public Information and Rural Church committees. He previously served as chairman of the Rural Church Committee for 15 years.

The Duke Endowment was established in 1924 by the late James B. Duke to benefit hospitals and child care agencies in North Carolina and South

beneficiaries in the intervening 57 years. Headquartered in Charlotte, the Duke Endowment is among the 10 largest philanthropic trusts in the nation with assets valued at more than \$400-million. Trustees awarded grants totaling \$35.4-million in 1981.

Fee To Increase

RALEIGH — Effective January, 1982, the fee charged for the annual vehicle safety inspections will increase from \$4 to \$4.25, the N. C. Department of Transportation's Motor Vehicles Division (DMV) has announced.

The 1981 General Assembly authorized the 25 cents increase to cover rising costs to administer the program.

The statewide inspection program was initially authorized by the 1965 General Assembly for implementation by DMV in 1966.



One of the first war songs of the Confederate States to achieve popularity was "I Wish I Was in Dixie's Land," now known as "Dixie." It was written by a Northerner, Daniel Decatur Emmett, for a minstrel show on Broadway.

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Child Care Deductions Possible

RALEIGH — Beginning January 1, parents who need child care services in order to work can deduct the cost from state income taxes. As a result of action taken by the N. C. General Assembly, parents of children 15 and under can be declared as dependent for tax purposes, can claim up to \$2,000 per child or up to a maximum of \$4,000 per tax payer per year.

In order to be eligible, the child care expenses must be incurred only in order to allow the parent to work. This means that in a two-parent household, either both parents must work full time to claim this exemption or one parent has to be physically or mentally incapable of caring for himself or herself.

Parents who are full-time students and who were enrolled for five calendar months of the taxable year are also eligible for this tax credit.

In the case of divorced parents, the parent who has custody for the longest period of time during the year is eligible for the deduction.

The deduction works as follows: for each qualifying dependent, add up the amount paid for child care expenses during the tax year. If seven per cent of the total is less than \$2,000, the full seven per cent is a tax credit. If seven per cent of the total is equal to or more than \$2,000, you can claim \$2,000. Compute the credit for each of the children you can claim and add these figures together. Add any other employment related expense totals to this figure. If the final total is less than \$4,000, you can claim the total. If the amount is \$4,000 or over, you can claim \$4,000.

Other work related deductions allowed in North Carolina include expenses to provide care for physically or mentally incapacitated spouses or dependents of taxpayers when care is needed to enable the taxpayers to work.

Reduction Is Approved

The N. C. Department of Insurance has approved a November 30 filing by Nationwide Mutual Insurance Company for a 7 per cent reduction for automobile insurance.

In response to an earlier comment of the insurance commissioner, Bernard H. Parker, vice president-regional manager of Nationwide's Raleigh office said, "Our request for a rate decrease does not prove that the North Carolina Rate Bureau's 1980 rate request was in error."

Parker further elaborated, "In approving our rate decrease request, the Commissioner had indicated the two are related. The 1980 Rate Bureau filing was for a rate increase on behalf of all companies in the state. Nationwide's 7 per cent reduction request was for only one company. Although Nationwide is the largest auto insurer in the state, we insure only approximately 14 per cent of the total market. In addition, the claims experience time periods upon which the two requests were based were different."

"The answer to the state's rate situation problems," Parker concluded, "is the replacement of the current system with a system of true

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