



THE KING OF WATERMELONS—A.C. Griffin, left, stands by a load of his watermelons with his grandson, Mike Griffin. Griffin said his watermelons this year were a little smaller than usual, weighing in at "only" around 100 lbs.

Wachovia Bank To Provide Scholarships

The College Foundation Inc. and Wachovia Bank and Trust Company jointly announced today that the bank will provide up to \$52-million to the foundation for student loans during the 1982-83 academic year.

According to Duffy L. Paul, executive director of the College Foundation, the money will be used to fund about 20,000 loans to students under the N.C. Insured Student Loan Program. Some 3,000 loans to parents of dependent undergraduate students can also be made under a new parent loan program expected to be operational next spring.

"It became apparent that money market conditions would prevent our obtaining the needed funds through the normal channel of revenue bonds issued by the State Education Assistance Authority," Paul said. "It was to late to put together a multi-bank financing package, so we were delighted to have Wachovia step in and commit these

John G. Medlin, Jr., chief executive officer of Wachovia, said, "North Carolina is most fortunate to have an agency like the College Foundation to coordinate and administer a variety of student loan programs. Many individuals who would otherwise be unable to finance their education can attend college as a result of these programs."

The N.C. Insured Student Loan Program is available to qualifying students who are legal residents of the state enrolled at an eligible institution and from families with adjusted annual incomes of less than \$30,000; however, exceptions may be made above that income level for those meeting certain stricter needs criteria.

Loan applications are available only from the College Foundation at 1307 Glenwood Ave., Raleigh, 27605 and must be submitted for processing through the financial aid office of the

school where the student is enrolled. "We are now processing applications for

the fall term," Paul said, "so it is not too late for students to apply."

Tips For Fishermen

When I was a kid in Alabama we laughed at a tongue-twister that went like this: "The stump think the skunk stunk, and the skunk think the stump stunk!" Well, it reminds me to tell you about fishin' stumps if you don't want to get skunked. Stumps are favorite hangouts for fish.

There are two kinds of stumps, mainly, those you can see and those you can't. But if you'll stand up when you fish stumpy areas you'll see a lot more submerged stumps than you can sitting down.

Here's how I fish stumps. First, I pick out the shady side because that usually where a big, ol' bass will bask for two reasons. One, he's hidden in the shadow where other fish can't see him. And two, other fish will be in the sun so he can see better to ambush them.

I make my first cast well past the stump so as not to spook a wary bass, pike, musky, or trout. Then I retrieve my lure up to the stump and pause to work it slowly past the fish hiding there. Fish all sides of the stump, then move on to the next one. Stump fishing is fun, try it!

Brer Tom's Closing Tip: If you get skunked fishing stumps then you might agree with the skunk that think the stump stunk. On the other hand ...



The first iron printing press to be used was the Stanhope press, invented by Charles, the third Earl of Stanhope in 1778.

Social Security: Overpayment

Lee E. Wallio
Field Representative
People who have received overpayments from Social Security can expect to hear from Social Security promptly about the need for repayment.

established jointly by the General Accounting Office (GAO), which is an agency of the Congress, and the Department of Justice.

The standards are expected to result in recovery of a higher percentage of money owed to the federal government.

Money owed to Social Security results from overpayments -- payments people receive to which they are not entitled.

The law requires that Social Security overpayments be paid back.

Repayment is usually done through a lump-sum payment or by withholdings portions of future checks due the recipient.

Overpayments usually occur when people fail to report a change in circumstances that affects their entitlement to benefits.

Marriage of a widow or dependent, earnings over the annual limit, and stopping school while receiving student's benefits are typical examples of

events that affect entitlement to benefits.

The most common cause of overpayments is failure to promptly notify Social Security when a person expects to earn over the annual limit for people receiving Social Security benefits.

In 1982, the limit is \$6,000 for recipients aged 65 to 72 and \$4,440 for people under age 65. Earnings over the limit cause the benefit to be reduced by \$1 for every \$2 of earnings above the limit.

The Social Security Administration has a policy of helping recipient avoid overpayments. When people are awarded benefits, we send them a special leaflet explaining what changes they need to report to Social Security.

Social Security has a number of booklets which explain in detail changes that should be reported to make sure an overpayment is avoided.

The booklets may be requested by phone from the Elizabeth City Social Security office at 338-2161.

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