

Still Meadow

by Sarah Harrell Trewler
The rain seems never ending. Even so—it does not take away the beauty of the season.
The trees beyond the rise are green and feathery and dogwood is pecking through. Pink and white azaleas march across the back fence and beneath the pine boughs. The apple blossoms are heavy with recent rain and the wind in the pines herald a new onslaught of storms. Gray skies everywhere—cold and wet.
I took a nap and while I slept—the storm clouds rolled away. The sun is in the meadow and Spring is in full sway.
The blossoms on the dogwood at the end of the

porch are as white and soft as I have ever seen. A cardinal just perched on the limb—making a perfect picture.
A Blue bird just came from the nest and settled on the apple blossoms. There is no way to compare the two. You would have to see for yourself. As I have said before: What I see belongs to me—And they are my birds in those trees.
The apple trees seem to blossom one after the other—very considerate of nature—So that the birds and I will enjoy them that much longer. Also according to Frankie there will be loads of apples—Oh well—“You all” Come.
The grass in the meadow is just like a lush green carpet.

All mowed by Lee on his big John Deere.
Paul and I were talking grass. How we used to fight it in the rows of corn, chop it from the peanuts and burn it in the hedgerows. Now we marvel at the lawns we grow—grass for all its beauty.
The sun porch looks like a hot house—I have been collecting bedding plants against the time when things dry out. Paul wanted another peach tree—there was a hole where he had pulled out an old root (some of it)—and I finished clearing it out. I found the tree I wanted at Leary's Plant Farm and began making the hole wide enough for the roots to spread out. I made it wide enough alright—but it filled

up with water and ran over—so the tree waits—as we all do for fair weather and warm days and the voice of the turtle to be heard in the land.

Birthday Celebrated

The Cape Colony Homemakers Extension Club will celebrate their Tenth Birthday in April. We have a membership of Fifteen Ladies with Six Charter Members remaining.
In January, new officers were installed by Theresa Ford, a Chowan County Agent. In February, we collected for the Heart Fund and did very well. We stay busy with Crafts, attending meetings, and for ways and means, we had a very successful Tupperware Party. On March 22nd, the members met on the lawn of our Club House and several of the husbands planted a Dogwood Tree in honor of Arbor Day. Mr. Elton Chamblee and Mr. Howard Thebeau planted the tree. Last year we planted Thirty Azaleas under the tall Pines, so you can imagine how beautifully this blends in with the Rustic Club House. It makes a lovely picture.
Mrs. Mary Thebeau, Chairman of Housing and Energy, read a Poem by George P. Morris, “WOODMAN SPARE THIS TREE”. Mrs. Elva Stroud, President of our Club said a beautiful Prayer. We are very proud of our community and the interest the ladies show in it.
We have an “adopted” Lady in a Nursing Home that we visit every month. We are planning to take an Easter Lilly to her.
We meet on the third Thursday of each month in the Cape Colony Lodge at 2:00 P.M. All Ladies who are interested, we welcome you to our Club.

No-Till Meeting

A turn-out of approximately 80 farmers attended the Perquimans-Chowan No-till meeting held at the Center Hill Community Building on March 1st. The supper meeting was sponsored by Dupont and Chevron Chemical Companies and the Albemarle District.
DR. JOHN ANDERSON, Extension Corn Specialist, gave an update on no-till equipment. He briefed the group on some of the newer ideas related to planters, as well as fertilizer and spraying equipment.
WAYNE NIXON, N.C. State graduate student and a Perquimans native, presented his findings on some of the pros and cons of straw management when no-till planting soybeans in small grain stubble. Chemical breakdown, nutrient and fertility levels under certain conditions, are tied to straw management according to NIXON.

Tips On Devising A Balanced Financial Plan For Professional Women

HARTFORD, CONN.—If you're a working woman with a responsible job and a promising future, chances are, you'll continue to do well professionally. But financially, like most people, you could probably use some professional advice to make the money you earn work hard for you.
“Naturally, women aren't any different from men on this,” says Barbara Dunn, manager of women and minorities development at Aetna Life & Casualty. “Most people don't give the amount of thought they should to their financial future—beyond getting that raise in salary next year.”
Dunn advises women who are professionally established, or on their way there, to devise a balanced financial plan. A well thought out plan would contain a combination of short and long term investments, life insurance and a retirement plan.
“Financial planning is currently a hot topic,” Dunn says. “There are a number of places to go for expert help, including your insurance agent.”
Insurance agents provide a range of financial advice, which doesn't stop with insurance. They can advise you on individual retirement accounts (IRAs), money market funds, taxable and tax-exempt money funds and bond and security funds—essential tools in planning for a financially safe future. An agent is an especially good source of information on life insurance and annuities—the starting point of any solid plan.
An annuity is a plan that provides an income for life, or a time period specified in a contract. Annuities provide a secure way to save money for retirement and defer taxes on the interest earned until then—when most people are in lower tax bracket.
Companies offer two types of annuities—fixed and variable annuities. According to Dunn, “A woman who will depend mainly on annuity payments when she retires would probably want a fixed annuity—where she would be guaranteed a fixed monthly payment in her retirement years.”
“But variable annuities offer certain advantages for many retired people, since their return is tied to changing interest rates. If you expect higher interest rates in the future, you might consider a variable annuity which would benefit from rising interest rates.”
Dunn advises women to study annuities with the advice of an established professional such as insurance agent. Buyers should consider several factors in selecting the right plan:
* Look to the safety of your principal and assurances that the contract will be fulfilled.
* Select your annuity from a reliable company with a stable financial base and a strong investment record.
* Look for an annuity which offers minimum deductions and expense charges on money paid in and assets accumulated. Buyers should compare initial and continuing sales charges, administrative and investment charges.
* Consider the guarantees offered with an annuity, its flexibility and how it can be surrendered or transferred.
According to Dunn, a solid life insurance portfolio is essential in a complete financial plan. “Life insurance provides protection. Protection for your family's financial health in case you're not there someday.
“But besides providing protection, life insurance can be used for other financial purposes such as accumulating savings and loan collateral, and securing retirement income. Life insurance can also provide some tax advantages that are not found with other financial products.
“A businesswoman who has a family has to worry about providing for them in the event that something happens to her,” says Dunn. “Today, with working women providing over 40 per cent of family income, it would be difficult—if not impossible—for a husband to support his family at the same level

without a second salary.”
In this case, life insurance is needed to pay estate settlement expenses or liabilities, and establish a continuing income to insure that any children could be provided for on a spouse's single income. For families where the woman is the sole provider, the loss would be even more dramatic.
There are two basic types of life insurance available to consumers today—term life insurance and whole life insurance.
Term policies provide death protection for a specific period of time—on term. The policies don't accumulate cash value and don't earn interest. Premiums pay for “pure” death protection, and the resulting low initial cost is attractive—especially to young professionals just starting out.

Whole life plans provide permanent protection, and are bought to meet ongoing needs and provide security over your entire life. Besides paying a death settlement, these policies build cash value which earns interest. There are several types of whole life products on the market, including an Aetna product with premiums as low as term insurance in early years. The premiums increase as you get older and income rises.
Universal life is a form of whole life that pays a current, changing interest rate on cash value. It has an extra degree of flexibility since you can adjust the face value of the policy as your needs change.
Obviously, cost is important when choosing life insurance policies. In many states, agents are required to give cost comparison information when discussing a policy with

a prospective customer. Aetna provides cost information voluntarily to insurance shoppers.
“The best way to begin looking for insurance and annuities is to find a good agent,” says Dunn. “One who represents a financially sound company which is licensed in your state. If you have any reservations about the company or agent, don't buy until you talk with your state department of insurance.”
Aetna has published a booklet, “On The Way Up,” designed especially to address the financial planning needs of women. For a free copy, contact your local Aetna agent, or write Dolores Harper, Media Resources, DA06, Aetna Life & Casualty, 151 Farmington Avenue, Hartford, CT 06156.

Ducks lay eggs only in the morning.



The abused child will grow up someday. Maybe.

child abuse. Over 2,000 children die from it.
But what about those who survive?
Statistics show that an abused childhood can affect a person's entire life.
Many teenage drug addicts and teenage prostitutes report being abused children.
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Yet we now know that child abuse can be prevented.

The National Committee for Prevention of Child Abuse is a private, charitable organization that knows how to prevent child abuse.
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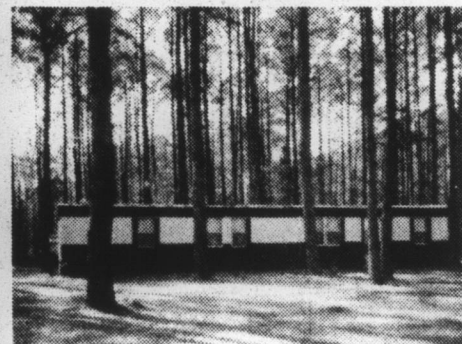
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On the Albemarle Sound at Chowan Golf & Country Club...home building lot, already bulkheaded and landscaped.

\$40,000

On the Albemarle Sound at Chowan Golf & Country Club...home building lot among the pines, already bulkheaded and well cleared.

\$42,000