

# Home buyers are urged to take a more active role in process

HERTFORD—Real estate associates at First Choice Realty-Better Homes and Gardens report there are many time-saving steps home owners can take to reduce the loan processing time, assume a more active role in providing financial data, and help ensure their loan is secured at the interest rate originally quoted.

Home buyers are often caught in a wait-and-see game. They agree to buy a home and lock-in to an interest rate for a specified period, usually between 45 to 60 days, then sit back and hope. Hope delays do not occur in gathering information for a loan approval.

"The first things that a borrower needs to take care of are the ones that every lending institution expects," said Eva White, Broker in Charge, First Choice Realty. "Get social security numbers; specified records of employment history, including salaries; expenses pertaining to present monthly housing expenses; information and details about your current assets, including account numbers, and any real estate that is owned; and all information about liabilities,

and that includes who the debt is owed to, account numbers, balances and payments. But take the initiative yourself, don't assume that it will be done."

White emphasized, "There are the things that we help our buyers prepare for. A good accounting of the details on this information can save a lot of time when time is critical."

First Choice Realty also provides a checklist of critical pieces of data that a borrower may need to provide, that if brought together ahead of time will reduce delays:

Provide a copy of the signed purchase agreement with all attachments and amendments.

It's a good idea to have in hand copies of the past two year's tax returns. Supply the details of any legal actions you are involved in.

Have handy a copy of any divorce decrees and records of any alimony and child support.

Self-employed buyers should be prepared to supply copies of their tax returns for the last two years.

Include all copies of land contracts and warranty deeds.

A buyer should provide copies of most recent credit card statements. Have a listing of all valued assets with approximate value of each, including government bonds, furnishings, and jewelry.

It will also be time saving to inform employers, as well as banks and credit institutions, that the lending institution will be calling to confirm the information.

White said, "In order to avoid delays and possible postponements which can be costly, there are things that we go over with our customers. Since every buyer has a unique financial background, we urge home buyers and sellers alike to take advantage of the knowledge of a professional real estate professional who can uncover some of the areas that may become snags later."

How well the buyer is prepared will affect how smoothly the transaction goes. "Even a simple thing," said White, "like checking with the lender during the course of the loan to make sure that everything is in order to prevent problems that take the fun out of buying a home."



photo by Anzie L. Wood

Pictured above are Christy Waters and Loretta Mallory.

# Celebrate firework safety over holiday

The Fourth of July celebration is a time for parades, picnics, baseball games and the grand finale—the fireworks display. According to the National Society to Prevent Blindness—North Carolina Affiliate, fireworks are not always handled by professionals and many fireworks are readily available both legally and illegally. The result is an alarming number of injuries each year.

The U.S. Consumer Product Safety Commission estimated that 12,600 people were injured in fireworks-related accidents in 1986. Alarmingly, these injuries have increased 22 percent over the 1985 figures. While some of the 1986 increase can be attributed to a dual celebration of the Fourth of July and the Centennial of the Statue of Liberty, it should be noted that fireworks injuries have been increasing steadily every year for the past decade. Of particular concern to the National Society to Prevent Blindness is that more than 15 percent of all fireworks injuries reported by Product Safety Commission involved the eye(s).

In 1985, the American Academy of Ophthalmology, an organization of eye care physicians, established a national reporting system to collect fireworks eye injuries. Of the 659 cases reported, more than 40 percent

caused permanent eye damage, almost 25 percent of the injured (mostly youngsters) either had their eye destroyed or lost some sight.

Another cause for concern is that despite the increasing number of injuries, many states are relaxing their laws regulating the sale of Class C or ordinary fireworks; North Carolina bans all Class C fireworks. Class C fireworks include the following:

Fountains, California candles, spike and handle cylindrical fountains, Roman candles, rockets with sticks, wheels, snakes illuminating torches, sparklers, mines and shells, whistles without report, party poppers, missiles-type rockets, and fireworks with no more than 50 mg. powder.

The National Society to Prevent Blindness—North Carolina Affiliate warns against the use of fireworks. Unfortunately, the range of state laws and illicit market make fireworks readily available. Almost as many injuries occur in states with firework laws as without. To help use fireworks safely, the following guidelines are recommended:

Before using any type of fireworks, check state or local laws.

Only adults should be allowed to discharge fireworks. Even "safe" fireworks (i.e. sparklers) are a danger to children.

Read and follow all instructions and warning labels.

Fireworks should only be used outdoors in a clear area away from homes, buildings and combustible materials.

Be sure others are out of range before lighting fireworks.

Keep water nearby for emergencies and dousing malfunctioning fireworks. Never handle or attempt to relight a firework that does not go off. Soak it thoroughly before discarding.

Never ignite fireworks in a container; glass and metal containers can easily be shattered.

Those adults using fireworks should use eye protection (safety goggles or spectacles with side-shields) to reduce the possibility of eye injuries.

Store fireworks in cool, dry areas—check instructions of storage directions.

Should an eye injury occur, call for emergency assistance as quickly as possible. A physician should check all eye injuries.

Your safest bet for the holiday—leave fireworks to the professionals! For additional information on firework safety, call or write: North Carolina Society to Prevent Blindness, 1033 Wade Avenue, Suite 126, Raleigh, North Carolina 27605.

# Diet reduces risk of getting cancer

DURHAM, NC—Confusion about the role of diet in cancer is understandable, given the volume of information—and misinformation—in circulation, according to Dr. William W. Shingleton, director of the Duke Comprehensive Cancer Center.

The evidence, however, strongly suggests that diet does influence our chances of developing cancer, he says.

The National Academy of Sciences has issued guidelines based on the best available scientific research related to diet and cancer.

Accordingly, the average American should:

Avoid obesity. Studies indicate that being overweight increase the risk of colon, breast, prostate, gall bladder, ovarian and uterine cancers. Consult your physician to determine your ideal body weight and for a recommendation of suitable diet and exercise plan to maintain an appropriate

weight. Reduce daily consumption of fat. A diet high in fat may be a factor in the development of breast, colon and prostate cancers.

Eat more high-fiber foods, including fresh fruits and vegetables and whole grain breads and cereals. This may reduce the risk of colon cancer.

Include foods rich in vitamins A and C found in dark green and deep yellow fresh vegetables and fruits, such as carrots, spinach, sweet potatoes, and apricots as sources of vitamin A; and oranges, grapefruit, strawberries, green and red peppers for vitamin C. The risk of cancers of the esophagus, larynx and lung may be decreased. Because large amounts of vitamin A can be toxic, limited intake.

Include cruciferous vegetables—broccoli, cabbage, brussels sprouts, kohlrabi and cauliflower—in your diet.

Minimize consumption of salted, cured, pickled and smoked foods. Some processes used in preparing these foods may be cause cancer.

Use alcohol in moderation (no more than one or two drinks a day).

The evidence of the role of diet in cancer is still inconclusive in many areas," Shingleton says, "but the data suggest it would be wise to follow these guidelines, at least until better evidence is presented. It certainly wouldn't do any harm. In fact, these modifications to the typical American diet would more than likely improve health generally."

Shingleton urges consumers to be wary of reports linking diet and cancer. "The link between coffee and pancreatic cancer is a case in point," he notes.

"There are many conflicting studies that confuse the issue. As a result, we can't say with any certainty if there is a link between the two."

# WIC program is outlined by state

WIC, the Special Supplemental Nutrition Program for Women, Infants, and Children is available at the Pasquotank, Perquimans, Chowan, Camden, and Currituck Health Departments.

The WIC program provides supplemental foods and nutrition education to pregnant, breastfeeding and postpartum women, infants and children up to their fifth birthday.

In order to be eligible for the WIC Program, the applicant must:

1. Be a pregnant, breastfeeding or postpartum woman, infant or child under the age of five.

2. Reside in the health service delivery area of those counties listed above.

3. Meet the financial eligibility guidelines of the PPCC District Health Department.

Found to be a nutritional risk. The PPCC District Health Department WIC Program is particularly interested in participation of women and infants.

If you think you are eligible for the WIC Program contact the health de-

partment in the county you live in.

Camden County Health Department—335-4486; Chowan County Health Department—482-2511; Currituck County Health Department—232-3016; Pasquotank County Health Department—338-2167; and Perquimans County Health Department—

426-5498.

The office hours are 8:00-12:00 and 1:00-5:00 Monday through Friday.

Standards for participation in the WIC Program are the same for everyone regardless of race, color, creed, national origin, political beliefs, sex, or handicap.



**O.B. WEST & CO.**

**SUMMER SAVINGS SALE**

**ALL INFANT AND CHILDREN SUMMER WEAR**

**30% OFF**

No Layaways on Sale Items

**503 BROOKS AVENUE**  
**335-4986**

HOURS:  
MON.-SAT. 10:00 A.M.-5:00 P.M.; SAT. 10-3

# Local drum majors attend camp

The Perquimans County High School Band's new drum majors for the 1987-88 school year are Christy Waters, daughter of Don and Barbara Waters, Rt. 3, Hertford, and Angela Mallory, daughter of Lorretta Mallory also of Rt. 3, Hertford.

This past week both girls traveled to Ferrum College, in Ferrum, Virginia where they attended the Mid-Atlantic Band Front Camp.

The camp which ran from June 21st until June 25th covered all areas involved with the front of a band. The Drum Major program offered Christy and Angela classes in several areas including: marching and maneuvering, military bearing, signals, fanfares and salutes, conducting, parade procedures, and leadership, charting formations, competitions and festivals, and much more.

The girl's instructor for the week long camp was Tina Sochia. Tina is a graduate of West Chester State College, West Chester, Pennsylvania where she marched with the Golden

Rams Marching Band as a Drum Major.

Throughout the week long camp there were five squad competitions held for the Drum Majors. Christy and Angela's squad did very well winning four out of five competitions in the areas of marching, maneuvering and conducting.

In addition to winning their squad competitions Christy was chosen from 100 Drum Majors to receive the award for Most Improved Drum Major Individual. Christy and Angela also received certificates of merit for their participation in the week long camp.

The girls also took part in several exhibitions while they were at camp. Exhibitions were held during the week in the mornings and at night. A final exhibition performance was held on the last day of camp, Thursday, June 25th in front of students, parents, band directors, and camp officials. It featured drills, marching, and conducting by the campers.

Both Angela and Christy enjoyed the camp. Angela commented that her favorite class was conducting. She also said she enjoyed meeting the other people at the camp, and the different styles of the Drum Majors. Christy stated she thought the classes were very exciting, and they worked hard during all their breaks.

David Ziemba, Band Director of the Perquimans County High School band stated that he is very proud of the girls accomplishments, and their dedication to the band. "It will mean a lot to our band program," he said.

In addition to Christy and Angela 98 other Drum Majors attended the week long camp. The Drum Majors in attendance represented 80 schools from nine different states.

The other members of Christy and Angela's squad were representing bands from Bluestone, Virginia, and Broughton High School in Raleigh, North Carolina.

# Outstanding local 4-Her honored

Charles Jason Harrell, son of Mr. and Mrs. Tommy Harrell of Hertford is the 1987-88 recipient of the Anne Kristine Barnes 4-H Scholarship. The scholarship is made available through an endowment established by First Colony Farms in memory of Anne Kristine Barnes, a 4-H club member in Washington County. Miss Barnes was a sixteen year old high school student and an outstanding 4-H member. This scholarship is one of several 4-H Development Fund

Scholarships available to active 4-H club members.

Harrell who has been a member of the Town & Country 4-H Club for over nine years was named the 1987 District Winner in the 4-H Swine Cumulative Record and the State Runner-Up in the 4-H Swine Cumulative Record. Harrell's cumulative record is a concise Summary of his nine year 4-H career. In addition to being a state and grand national 4-H demonstration winner, Harrell has been

nominated by Who's Who Among American High School students for a second consecutive year for outstanding achievements for the 1986-87 academic year. Most recently, Harrell was named the District Winner in the Horticultural Production Demonstration at 4-H District Activity Day in Plymouth. He and other county 4-Hers will be attending State 4-H Congress the week of July 20, 1987.

# Tips on current best food values

By JUANITA T. BAILEY  
Home Economics Ext. Agent

When you go to the supermarket this month, you can expect to see higher prices on beef and pork. But thanks to increasing supplies, poultry prices stay pretty stable.

If you can be patient, you'll probably see pork prices come back down in July and August, because more piglets are expected to go to market. But, don't expect the same favor from beef prices. Beef is a popular summer meat, and that means demand is up and so is the price.

Even better news. Fresh fruits and vegetables will be abundant. June is the first of a two-to-three month peak period for cherries, blueberries and peaches. And you'll also find plums, table grapes, nectarines, watermelon and cantaloupe in good supply.

At the produce counter, look for increasing supplies of corn, new potatoes, tomatoes, green beans, beets, squash and onions.

If you're a do-it-yourselfer, you've probably already been on the lookout for pick your own farms. They're opening daily, so check your local

supplier to find out when your favorite fruit or vegetable will be ready for harvest.

Now's the time of year to fill the freezer, too. And if you like fruit compote: here's a tip. Freeze the fruit in layers as it comes to market. First the strawberries, then blueberries,

cherries, peaches, plums, and nectarines or cantaloupe. By the end of summer your compote should be finished.

You might also can more food this year. Stocks of commercially canned goods are low, so prices will probably go up.

**Town of Winfall**

**Will Be**

**Closed Next**

**Monday, July 6th**

**for the July 4th**

**Holiday**

Tired of Frozen Patties, then come see us  
at

**White's Bar-B-Que** for

Fresh Hamburgers made daily  
We make our own Chicken Salad  
& Brunswick Stew

**WEEKEND SPECIALS**

FRIDAY	SATURDAY
Shrimp, Fish, Oysters	Pickled Herrings

Charcoal Lacey Corn Bread  
Pit-Cooked Bar-B-Que Served Daily

Let Us Cater Your July 4th  
Party Call Now

**426-5064** Hertford US 17

# Clinic scheduled

The Perquimans County Health Department will be holding its monthly nighttime Immunization Clinic for working parents on Thursday, July 9, 1987 from 5:00-7:00 p.m. The change in date is due to the 4th of July holiday. Next month the clinic will return to its usual first Thursday of the month date.