



Dean's List

Leslie Ipock, 1981 graduate of WCHS, daughter of Frank and Linda Ipock, made Dean's List for Fall Semester at North Carolina State University.

Stop The Draft Under The Door

Cold drafts seeping under the door or in around windows can raise the heating bill and make life unpleasant during the cold months.

But there's an easy way to block that draft, especially if you're living in an apartment where you can't make many modifications of existing doors and windows.

Dr. Glenda Herman, extension housing specialist at North Carolina State University, suggest making a draft stopper out of fabric scraps and filling it with sand.

"Measure the door or window width and add two inches for seams," says Dr. Herman, "then cut fabric eight wide and the length measured above."

Fold in half lengthwise, with wrong sides together and stitch a one-inch seam, leaving one end open. Sew the seam again close to the original stitching line to reinforce.

Next fill the tube with dry sand and sew the open end by folding in the raw edges and top stitching. "A draft stopper for an average size door will require approximately six cups of sand, or enough to fill a three-pound coffee can," Dr. Herman says.

The specialist notes that fabric should be woven tightly enough to keep sand from filtering through the threads, or a lining should be made for the stopper. Good stopper materials include the legs from discarded or outgrown pants and jeans, left-over upholstery fabric to match furniture or earth-tone fabrics to complement wicker or wood.

For a child's room or just for fun, gather the ends instead of seaming them and applique a snake's face on one end of the stopper.

Jaycee D S A Presentations

The New Bern Jaycees will conduct its 41st Annual Distinguished Service Awards Banquet, Tuesday, January 19, at the New Bern National Guard Armory. The purpose of this Banquet is to recognize and honor some Outstanding Citizens in our area and to recognize and thank the many people and businesses that have helped the New Bern Jaycee's through the past year.

Our guest speaker will be Captain Red McDaniels, candidate for the House of Representatives, 3rd District. Captain McDaniels flew 81 missions in Vietnam and has received many awards. He was the former Commander of the air craft carrier USS Lexington. His latest assignment is serving as Director of Navy Liaison for the U. S. House of Representatives. Captain McDaniels is the author of the book, "Scars and Stripes", which tells his true story of facing death as a Vietnam POW for six years.

The awards that will be given are:

1. Outstanding Law Enforcement Officer. The purpose of this award is to give community wide recognition to the year's Outstanding Young Law Enforcement Officer. To qualify, nominees must be between the ages of 18 to 35 and be a full time professional Law Enforcement Officer.

2. Outstanding Young Firefighter. The purpose of this award is to give community wide recognition to the year's Outstanding Firefighter. To qualify, nominees must be between the ages of 18 to 35, and be a full time professional Firefighter or an active member of a Volunteer Fire Department.

3. Outstanding Young Farmer. The purpose of this award is to foster better urban rural relations through Jaycee farmers contracts, and by creating a greater public interest in and understanding today's farmer. To qualify, nominees must be age 18 to 35 not becoming 36 prior to January 1, 1982, and must be actual farm operators deriving a minimum of two thirds of their income from their farms.

4. Outstanding Young Educator. The purpose of this award is to foster better relations through Jaycee-Educator contacts and by creating a greater public interest in and understanding of today's educator. To qualify nominees must be between the ages of 18 thru 35, not becoming 36 prior to January 1, 1982. And must be a Professional Educator. Must be employed no lower than First Grade or higher than Twelfth Grade.

5. Outstanding Military Service Award. The purpose of this award is to give community wide recognition to the year's Outstanding Young Man in the Military. To qualify, nominees must be between the ages of 18 to 35 and must be full time in the Military.

6. Outstanding Teenager. The purpose of this award is to give community wide recognition to the year's Outstanding Young Teenager. To qualify nominees must be between the ages of 13 and 19, and must be a full time student in the City of New Bern or Craven County Schools.

7. Boss Of The Year. The Boss of the Year award is presented to a Jaycee employer who has given meritorious service to his family, church, community, nation and to this organization.

The two last awards are called special awards.

1. Citizenship Award. The Citizenship award is presented to the man over age 36 that exhibits most meritorious service to his family, community, and nation. The Citizenship Award with the DSA award are the highest awards the New Bern Jaycee's annually present.

2. Distinguished Service Award. The DSA is presented to the man of Jaycee age who exhibits most meritorious service to his family, community, and nation. The DSA is the highest award the New Bern Jaycee's annually present.

If you would like to nominate someone for one of the above honors, please call Bill Faulkner, DSA Chairman, 633-4189, or Clayton Birch, Int. V. P., 633-5244, or Marie Dolzer, 638.1042.

NEWS TIPS

A New Year! For students, this means term papers are due; for do-it-yourselfers, thoughts of home improvement; or for hobbyists and craftsmen, long winter evenings to pursue favorite activities. The State Library's Interlibrary Services Branch or "In-Watts," with

Eighty percent of North Carolina working women are in the low-paying sectors of the labor force, compared with 45 percent of men.

information on all these subjects and more, is as near as your local library. A 24-hour toll-free telephone line will receive your questions or requests for material and speed information to you instantly or by return mail. For details, call your librarian or Peggy Howe at (919) 733-5722.

Look for leaks and gaps around doors and windows. Plug them with caulking and weatherstripping

Cards Being Mailed

Tarboro - Carolina Telephone's new 1982 toll credit cards, renamed "calling" cards, will be mailed to customers by January 15, 1982.

Credit card holders who do not receive their new calling cards by January 15 should contact their local business offices.

George T. Pate, general commercial and marketing manager with Carolina Telephone, said: telephone operators will accept calls on either 1981 or 1982 cards through January 31, 1982. Beginning February 1, only 1982 calling card calls will be accepted.

Carolina Telephone has changed the name of its credit card to calling card in preparation for American Telephone and Telegraph's nationwide implementation of calling card service (CCS). This name change is the first in a series of steps necessary to accommodate the future changes required when this automated long distance calling system goes into effect in 1983 or 1984.

Telephone Rate May Be Reduced

TARBORO—Carolina Telephone's need for additional local service revenues may be less than the \$47.2 million in rate increase it applied for last August, according to its president, Wayne Peterson.

Peterson said that Carolina Telephone's long distance revenues have remained higher than previously estimated, and that a moderate increase in long distance rates now pending before the North Carolina Utilities Commission, if approved, will reduce the size of the company's rate request.

The remarks were made during the speech Thursday (January 7) to the Tarboro Rotary Club about his recent trip to Japan where he served as chairman to the U.S. delegation to the Japan/Southeast U.S. Association conference in Tokyo. Peterson accompanied Gov. Jim Hunt and other state and business leaders to the conference to promote economic and cultural exchanges between Japan and North Carolina.

Concerning telephone rates, Peterson said, "We are optimistic that Carolina Telephone's additional revenue need can be reduced by at least 10 percent or more prior to the Commission's decision on our case which is expected in early April. A reduction of this size would be good news for all concerned."

In recent speeches, Peterson has stated that local service rates will have to increase to support Carolina Telephone's huge

Individual Retirement Accounts (IRA)

Wachovia Bank and Trust Company offers both fixed rate and variable rate Individual Retirement Accounts effective January 4.

The bank's variable rate IRA plan, called the Accumulator, has a term of 18 months and will initially pay 12.69 percent. The rate, which changes on the first calendar day of each month, is indexed to the 13-week Treasury Bill discount rate. There is no minimum deposit requirement, and additional deposits can be made at anytime. All funds in this plan mature 18 months from the date of the first deposit.

Wachovia's fixed rate IRA plans include 18-month and 30-month terms requiring minimum deposits of \$500. Fixed rates in effect January 4 will be 12.5 percent for 18-month and 13.25 percent for 30-month IRA deposits. Rates for new deposits are subject to change with money market conditions, but once set are guaranteed for the specified term.

There are no interest rate ceilings on the three Wachovia IRA's, and interest is compounded and paid monthly on each. There are no service or maintenance fees, and at maturity, the instruments can be renewed or moved to a different IRA deposit option.

Additional options are available for persons who have already accumulated sizable IRA funds or who may be receiving distributions from other retirement plans. Deposits of \$10,000 or more can earn a rate equal to that being paid for six-month money market certificates at Wachovia, while a variety of short-term fixed rate instruments are available for accounts of \$100,000 or more.

"The IRA Accumulator is well suited to customers who believe short-term money market rates are to their advantage. And it's convenient for those who want to make small, periodic deposits, such as each payday," said James T. Brewer, head of Wachovia's Retail Banking Administration Department. "Some people may want a combination of variable rate and fixed rate plans. With the variety of choices available, individuals can be assured of receiving money market rates for their funds."

According to Brewer, IRAs are ideal for almost anyone who wants to build significant long-term savings funds for use at retirement. "People are concerned about the future of the Social Security system, and they are also seeing inflation continue to take its toll on fixed-income pensions provided by company retirement plans. They can now take advantage of well planned IRAs to help ensure comfortable lifestyles when their working years are over."

Anyone with earned income is eligible to contribute up to \$2000 per year to an IRA; however, the contribution cannot exceed 100 percent of earnings. A working couple can have separate IRAs and contribute up to the maximum in each - as much as \$4000 total per year. A couple with a non-working spouse can have two IRAs and contribute up to a total of \$2250 per year as long as neither account gets more than \$2000. The contribution counts as a deduction from both federal and North Carolina income tax returns, and interest earned accumulates tax free until it is withdrawn. Withdrawals can begin without penalty at age 59½.

Brewer noted that while consumers are looking at investment alternatives, they should also consider the soundness of the institution they choose and should look carefully at how the account is insured. Other considerations include whether a service fee is charged, how the interest rate is determined, and flexibility of deposits and at retirement, withdrawals.

construction programs and because the Federal Communications Commission has mandated more competition in the areas that heretofore have subsidized local telephone service.

Stressing the need to attract new industry to Eastern North Carolina, Peterson added that economic growth in the areas served by Carolina Telephone would help hold down the costs of local telephone service for residential customers.

In the past, all telephone companies have used revenues from long distance calling and from telephone equipment rentals to help cover the cost of local home telephone service.

He said that the company now encourages people to

buy their phones. Also, the company has been carrying out a public education program through television and other media to explain the effects that deregulation and competition are having on telephone companies and their customers. A booklet entitled "Federal Deregulation and Competition. What Every Customer Needs to Know," is available to customers at their local Phone Shops or business offices.

Peterson added that despite the upward rate pressures caused by inflation, competition and deregulation, local telephone rates have moved upward much less than the price of most other goods and services.