

UPS Grant Is Received

The Association for Retarded Citizens/North Carolina made known the receipt of a \$10,000 grant from the UPS Foundation, the main charitable arm of United Parcel Service.

The grant will be used for the LIFEguardianship Endowment to provide a firm financial base to support the LIFEguardianship Program. ARC/NC serves as corporate guardian for people with mental retardation who need guardians and have no individual willing or able to serve.

Matthew Johnson, executive director said, "Our efforts are made possible through support from the private sector. Without such help, we could not function."

"This gift to the endowment will assist ARC/NC with its commitment to be there for the people for whom the court has appointed ARC/NC as guardian," he said.

The ARC/NC is made up of 50 local chapters and over

5,000 members and represents the 215,000 North Carolinians who have mental retardation.

The grant is part of a nationwide program which was started by the UPS Foundation in 1984. Each of the 66 UPS districts searched their local communities for worthwhile recipients. From the recommendations submitted, the Foundation made final determinations. Seventy-one grants are being made this year as part of the program. Their total value is \$1,780,000.

"This endeavor enables the Foundation to donate funds to worthwhile local organizations that might not have been brought to its attention," according to Robert Alcorn, UPS East Carolina district manager, on behalf of the Foundation. "We wanted these grants to make a significant difference to the recipients, to allow them to continue their valuable work or start up a new project that may not have been possible otherwise."

"UPS believes it is most important to help support those organizations dedicated to improving the quality of life in the communities in which we operate. We regard that as a corporate citizenship responsibility," Alcorn said.

For buying, renting or selling . . . You can't beat the bargains you'll find each and every week in the Herald classifieds!

Mailbag

Please Understand

(Editor's Note: This newspaper normally adheres to a firm policy of not publishing unsigned letters. However, due to the unusual nature of the following letter and the fact that there exists such a strong common denominator between its content and problems which seemingly confront teenagers in today's society, we make this exception.)

Dear Editor:

Youth...what is it? What makes it so hard? I have asked myself these questions over and over but can never seem to find the answer.

It has always been said that being a teenager is very hard. Why? If teenage years are supposed to be the best years of your life, then why is it so hard for me? I've always told myself that it can't get any worse, but day by day it becomes more and more unbearable.

One common thing among teenagers is gossip -- usually bad gossip about another teenager. Why can't they understand what it is doing to the people they are talking about?

So many people say things about me and I don't understand why. Am I weird or different from the rest? I just want everyone to get along and be friends.

Gossip can ruin a person for life and destroy a creation of God. I've always turned my back on what people have to say about me. Time after time I tell myself that it's just a passing thing and won't go on forever, but it does. Will it ever stop?

Most people can turn to their families for comfort, but not me. My own family even talks about me or treats me like some criminal. What have I done? Nothing that I can see, except live my life. So I'm different -- that's the way God meant for it to be. No two people are the same.

Many teenagers commit suicide nowadays and I can understand why. We are faced with so many problems such as drugs, alcohol, peer pressure and parents. It's not easy.

I'll be glad when the day comes that I can leave this town and start a new life, but will I leave old gossip behind just to find more in the road ahead? I'm young and can't take much more criticism.

I love life, but with all the problems facing me today I don't know if I can make it. Yes, I've thought of suicide many times -- I've even tried it.

If I were to commit suicide should I be considered as having taken my own life, or should it be considered murder by gossip? That's all gossip does...kill a person's soul.

A life is not worth wasting, but I guess teenagers are too immature to realize what they are doing.

Sincerely,
Lost

Someone Cares

Dear Lost:

Ordinarily, we do not offer direct replies to letters which appear in the Mailbag. However, we found your letter very moving, and want you to know help is available. Have you tried talking with your minister, or perhaps a guidance counselor or teacher at your school?

If not, we suggest that you contact one of them right away. They are there to help if you will let them.

The Editors

Herald classifieds get results!

Stay informed about the latest news in our community... read the Herald weekly!

CRANE SERVICE
GORDON SHEET METAL
335-5404

Office: 482-4565
Home: 482-8397

1112 N. Broad St.
Edenton, N.C. 27932

JIM HUNTER

Accountant/Bookkeeper
Computer Consultant
Real Estate Broker

financial planning

WHO OWNS YOUR LIFE INSURANCE?

Take time to make sure that your life insurance program is properly planned. The beneficiaries of a life insurance policy usually receive the proceeds tax-free. If properly planned, the proceeds will not be subject to income tax nor will they be subject to estate tax.

To avoid including the proceeds in the estate, the deceased must have no "incidents of ownership" in the life insurance policy. This means that the deceased cannot have had the right or the option to cancel the policy, to change the beneficiaries, to borrow against the cash value of the policy, nor to assign the policy.

The elimination of possible estate tax can be accomplished either with or without the use of a trust if the spouse of the deceased is the beneficiary. The marital deduction will eliminate estate taxes on the proceeds. A second choice is for the owner of the policy to be someone other than the deceased. For example, the wife or the children may be the owners and/or the beneficiaries of a policy on the husband or father. The settlement options provided by most insurance companies may make this solution second choice to the use of a trust.

Some of the advantages in using a trust include:

- Greater flexibility in determining who will receive distributions of the life insurance proceeds.
- Providing for such contingencies as remarriage of a spouse or children of second marriages.
- Limitations on the spending of children at different ages and special provisions for handicaps or medical requirements.
- Possible reduction of the guardianship duties for minor children.
- Investment discretion for the trustee in putting the idle funds to work.
- Possibility of providing tax-free dollars for paying estate tax.

In summary, a trust will provide a vehicle by which the wishes of the deceased can be carried out to cover situations that develop even after his or her death.

SYKES & COMPANY, P.A. Certified Public Accountants
101 West King Street, Second Floor Edenton, North Carolina 27932
(919) 482-7644
Providing Complete Financial Management Services

Yearning for Yarn

All - American January Yarn Sale
All Red, White and Blue Yarn - 25% OFF
All other Yarn - 10% OFF

417 South Broad St., Edenton
Tuesdays and Thursdays 3 - 5 p.m.

Wesley deCamp

or By Appointment

919-482-8139

ATTENTION!!!

All Farmers of Chowan
and Surrounding Counties

FARMERS APPRECIATION SUPPER

Thursday, January 21 1988

7:00 P.M.

American Legion Building

Highway 17 North, Edenton, N.C.

Sponsored By

PEOPLES BANK & TRUST CO.

Edenton, N.C.