

INSIDE
Local kids share their wish lists with us

Letters to Santa

Section B

CHOWAN HERALD

482-4418

Wednesday, December 24, 2008

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Patricia White with her life-sized, singing and dancing Santa. White raised \$1,100 from friends and business associates to provide Christmas cheer for families at the housing project where she used to live.

Woman raises \$1,000 for families

By **Vernon Fueston**
Contributing Writer

Patricia White remembers what it was like when she didn't have a home of her own.

She said her life was changed by the kindness of others, so this Christmas she tried to repay that favor.

This week, White distributed toys and presents, as well as gift certificates for food and medicine, to children and elderly tenants from the housing project she once lived in, thanks to the generosity of her friends.

"I'd have to go back 11 years to Christmas time when somebody did something for me. That was this house," White said. "I had someone who helped me, who looked out for me and helped me to purchase

a home. So I just keep on going everyday."

White doesn't have a lot to give, materially. She cleans houses and offices for a living. But she does remember what it was like the day she found herself without a place to live.

White and her children were living with her 82-year-old grandfather, George T. Ward, helping out with his declining years, when he died.

Just like that, her situation changed. With two children to take care of, she found herself headed back to public housing for shelter.

"I knew I had to move back out to the housing authority the next day," she said. "I moved there to keep my kids in a place where everybody wouldn't be

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Homeowners insurance to rise 6.5 percent in May '09



"Some people I know are already having to make the choice between getting medicines that they need and buying food and other basic necessities of life."

— **Willie Mae Stallings**



"You've got to have insurance on your house, it's not like it's something you can get by without. Suppose there's a fire ..."

— **Larry Ambrose**

Local homeowners could have been charged 28.2%

By **Rebecca Bunch**
Staff Writer

Chowan County homeowners will be paying 6.5 percent more for homeowners insurance in 2009.

That means a local homeowner with a frame house valued at \$150,000 would be paying \$1,327 a year for coverage. Currently, that same coverage would cost a homeowner \$1,245 annually.

That didn't exactly come as welcome news to residents of our community, where many families are struggling in the wake of job layoffs.

Willie Mae Stallings and Larry Ambrose both said they had friends and neighbors who were already having a hard time just surviving.

"People are having to reach way down already to make ends meet," said Stallings.

"Some people I know are already having to make the choice between getting medicines that they need and buying food and other basic necessities of life."

And Ambrose pointed out that people are already having a hard time making their mortgage payments so they can stay in their homes.

The higher rates for insurance, he said, will only make their lives more difficult.

"You've got to have insurance on your house," he said.

"It's not like it's something you can get by without. Suppose there's a fire, or somebody gets injured on your property?"

Paying claims

The new rates, part of an agreement signed last Thursday by N.C. Insurance Commissioner Jim Long, will go into effect May 1.

The agreement was struck after the N.C. Rate Bureau, which regulates insurance costs in the state, asked for an almost 20 percent overall state-

wide increase for 2009.

In published reports, Bureau General Manager Raymond Evans said the increase was necessary because insurance companies needed more money to pay for claims.

He said that the rates homeowners have been paying have been too low for many years.

Under the Rate Bureau's original plan, Chowan County homeowners could have been charged 28.2 percent more to insure their residences, or an additional \$1,596 annually.

Several local insurance offices said they had not yet reviewed the changes so were unable to comment.

Realigning counties

Chowan County is also part of a new realignment of several insurance territories located along the state's coast that was approved along with the rate increase.

According to a news release issued by Long's office, the realignment will divide former Territory 43, which included many of the coastal counties, into two separate territories — 43 West and 43 East.

Under the realignment, Chowan — along with Beaufort, Camden, Craven, Jones, Pasquotank, Perquimans, Tyrrell and Washington counties — will be

See **INSURANCE**, Page A2

Children get toys and Christmas cheer during "A Day With Santa"

Nearly 30 volunteers show up to help during event

By **Vernon Fueston**
Contributing Writer

About 350 local children got a chance to visit with Santa, receive some gifts and feel a little Christmas cheer during "A Day With Santa."

Edenton's recreation department sponsored the program Saturday. Robbie Laughton, the director, said the program is one of the most rewarding things his department gets to do each year.

"I think for a lot of kids, this is Christmas. Without this program, there would be a lot of kids with an empty tree on Christmas Day," Laughton said.

The program gave kids a day of games, skits, food and presents, all thanks to the generosity of local individuals, businesses, churches and civic groups.

At the end of the program a drawing distributed 25 bicycles to the kids.

The program was open to the public. Anyone could attend, but many kids were sponsored by local social services agencies to receive special gifts on the basis of need.

Laughton said this is the tenth year the department has put the program on. He said a core group of six volunteers works to plan the event as well as solicit support from businesses and other donors.

Gwen Brown, the program's volunteer coordinator, said another 25 to 30 volunteers showed up to help run the program Saturday.



Karen Ames hands a gift to a child at the ECRD's A Day with Santa program.



Julian Barrows, left, and Antonio Ames play checkers at the Day with Santa program.

DEADLINE CHANGE

All legals, ad, etc. is due by 12 p.m. Friday for the Dec. 31st edition.

The office will be open Friday, Dec. 26 from 10 a.m. to 2 p.m.



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CHRISTMAS EVE St. Paul's, 101 W. Church St.
Father Thomas M. Rickenbaker, Rector
5:30 pm Children's Service
10:30 pm Special Christmas Music
11:00 pm Candlelight Communion

ST. PAUL'S EPISCOPAL CHURCH & ST. JOHN'S EPISCOPAL CHURCH
invite you to their Christmas Services
"Come Join Us As We Celebrate Our Lord's Birth"

CHRISTMAS DAY St. John's, 212 E. Church St.
Father Rob McSwain, Celebrant
10:00 am Christmas Morning
Holy Communion