

# THE CAROLINA INDIAN VOICE

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Robeson County

"Building communicative bridges in a tri-racial setting"

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## Financial Resolutions for the New Year

The new year is the time for resolutions. Promises to stop smoking, go on a diet, or explore new career possibilities make the list of many individuals. But what about your financial well being? According to the North Carolina Association of Certified Public Accountants, the start of a new year is an ideal time to review your financial fitness and take any necessary action. Here are many suggestions to get you started.

### PREPARE A BUDGET

If you don't already have a budget, now is the time to start one. A budget is an excellent way to forecast how you will get and use money, plus a way to discipline yourself when spending gets out of line. The first step is to figure out how much you earn and how much you spend. Add up your salary and any other money you receive, then examine how you spend your money. This cash flow analysis forms the basis of your budget. Carefully evaluate your income and expenses and make changes that will allow you to live within your budget. Once you learn to save and invest wisely, you will be able to take your financial future into your own hands.

### CHECK ON YOUR INVESTMENTS

Review your investments. You need different strategies for different stages of life. Your goals and ability to tolerate risk are likely to change in tune with your age, job, family status and economic well being. Also, minimize risk by spreading your

investments over a number of different categories and vehicles.

### REVIEW YOUR WITHHOLDING

Some people deliberately over pay Uncle Sam in order to get a large refund, in the belief that this is the only way they can save. Well, there is a better way. Most companies will automatically withdraw an amount you request from your account and deposit it to a company savings plan, your bank or a mutual fund. Check with your payroll department. You can correct your withholding over payment by filing a new Form W-4.

### VERIFY YOUR SOCIAL SECURITY RECORDS

Every few years you should check your Social Security records. Just call the Social Security Administration at 1-800-937-2000 and ask for Form SSA 7004 (Request for Statement of Earnings.) Complete the card, return it to the Social Security Administration and in a few weeks you will receive a statement showing how much you have paid into the system. Compare the totals with your year-end W-2 forms and report any discrepancies to the Social Security Administration.

### CHECK YOUR DEBT

Beginning in 1991, borrowing will make less sense than ever. As of January 1, interest on personal debt will not be deductible. That makes this an excellent time to check your debt to make certain you are not overextending yourself. According to experts, if more than 15 to 20 percent

of your after tax income is spent on credit payments (not counting your monthly mortgage or rent), it's time to go on a debt diet. Resolve not to use your credit cards and allocate a set amount every month for debt reduction. Pay off as much as you can afford. Also do some research to see that you are getting a good deal on your credit card. To compare the true cost of credit cards, be sure to consider the interest rate, annual fee, and the grace period for the cards you are considering.

This is also a good time to check your credit rating. To get a copy of your credit history, try calling the local branch of a credit reporting firm. There is a fee for this service (except if you have been turned down for credit in the last 30 days in which case you can get a copy free). Review your credit history carefully. Circle anything that seems wrong and return it to the credit firm for an investigation.

### REVIEW YOUR INSURANCE

Your life changes over the years and so do your life insurance needs. Remember the primary function of your insurance is to provide a substitute for your income to protect your dependents. You may need more insurance at some times, less at others. The actual amount you need depends on your personal situation. Review your coverage frequently, especially if there is a change in your family or financial circumstances.

Don't ignore the need for disability insurance. If you are now working, you have a much larger risk of being disabled for three months than of dying. Yet even young people seem to attach more importance to life insurance than to disability insurance. A good rule of thumb to follow is that your disability insurance should aim to replace 50 to 60 percent of your current earnings before taxes.

Look, too, at home and auto insurance. Read your policies and understand your coverage. Keep your coverage up to date. Notify your

insurance company or agent of changes that might affect your coverage.

### MAKE A WILL

If you don't have a will, make plans to get one. If you do have a will, take a few minutes to review it and make sure it is current. An

update may be needed if you have a new child, move to a new state or change your marital status. A change may also be necessary when someone named in the will as beneficiary, guardian or executor is no longer available. You don't have to write a

new will each time you want to make a small change. Just have a lawyer prepare a codicil and attach it to your will.

### IMPROVE YOUR RECORDKEEPING

If you don't keep score, you'll never know if you are winning. Work out a record system that best suits your family's individual needs. According to CPAs, records needed for tax purposes should be kept for at least three years following the filing of that return. Other papers should be kept for as long as you might need them to document facts.

## SGH Add Services to Meet Community Needs in 1990

In addition to caring for almost 10,000 inpatients and 50,000 outpatients during the past year, the more than 1000-member staff of SGH Healthcare and its affiliates launched these new services and programs to meet the health care needs of Robeson County and surrounding communities.

**Maternal/Child Health Improvement.** SGH joined with the Robeson County Health Department to provide a model program of maternal care for women covered under the Medicaid program. Cooperation, coordination and teamwork between these institutions are providing these expectant mothers with a level of continuity of care not found elsewhere in the state. All resources of the health department and hospital, including physician specialists "on call" 24 hours a day, should result in fewer premature births and lower costs for newborn care in the coming year.

**Diagnosing Heart Disease.** Cardiac catheterization, the latest technology to diagnose cardiovascular disease, was made available at SCH

this November through weekly visits from HeartCare, a new mobile lab owned and operated by Duke University Medical Center. Identical to the out patient lab at Duke, this mobile unit is staffed by a Duke cardiac care team and will provide the same expertise to local patients suspected of having heart disease. Until SCH's permanent cath lab completed in the spring, HeartCare is able to offer state of the art diagnosis to SGH patients near familiar surroundings among family and friends.

**Birth Center.** The addition of 4 labor/delivery/recovery suites on the hospital's third floor offers expectant parents a pleasant, home like setting for child birth while providing the necessary medical expertise for a safe delivery. The birthing center atmosphere allows for more family involvement during childbirth as well.

**Worker's Rehabilitation.** The focus of this new industrial program is to return the injured worker to his job as quickly and safely as possible. The center, located at 2002 N. Cedar

Street was designed and equipped to offer both evaluation and rehabilitation, and its work hardening program emphasizes work simulation skills, stress management, and proper body mechanics.

**Endovascular Operating Room.** More than 4,000 square feet were added to SGH's surgical services with the completion of two new operating rooms, one of which is equipped for endovascular procedures including laser vascular surgery and other techniques performed inside the blood vessels. This room is also being used for insertion of pacemakers and a new method of gall bladder removal, laparoscopic cholecystectomy.

New physicians in these specialties have joined SGH's medical staff during the past year: family practice, psychiatry, obstetrics/gynecology, gastroenterology, otolaryngology, and neurosurgery.

To bridge the gap between the cost of providing health care and the short fall from government reimbursement it is necessary that SGH look to community giving

### Entertainment Extra by Evelyn Ludvigson

**Q.** I really enjoy the music of country and western singer Shelby Lynne. Could you please give me some background information on this entertainer, and also fill me in on how her career started? **Stephen K.**

**A.** There's always been something predestined about Shelby's place in the music business. Though she'd spent years singing in the solo vocal competitions at the fiddling contests around Southern Alabama, where she usually came out the winner and pocketed the \$25 first prize, her professional experience was limited. But that didn't stop TNN from booking Lynne on "Nashville Now" in late 1987 on the strength of a songwriter's demo tape they'd received from Nashville industry veteran Bob Tubert. It was a fortuitous move on TNN's part: the next morning, the young woman had four solid offers from major labels and a phone call from Billy Sherrill offering to produce the young vocalist.

**Q.** What (or who) is behind all this talk about "Godfather III" having problems even before it opened? A friend who works for a company that rents equipment to movie studios said she heard the movie was almost shelved. Can you supply some details? **Edward G.**

**A.** According to some insiders, there were some behind the scenes disagreements that created a few problems for this third flick in the film trilogy of the Corleone family saga. There was, for example, the charge that producer/director Francis Ford Coppola was engaging in nepotism almost to the point where the movie was becoming a Coppola family saga. Although there's no doubting the talents of Talia Shire, Francis' sister who reprises her role from the first "Godfather" movie, or Carmine Coppola who did much of the original scoring including an 80-voice Latin Mass, nor an uncle who is also involved in the flick, eyebrows were raised when Coppola replaced one of the younger actresses with daughter Sofia whose experience wasn't considered heavyweight enough by some observers. Other problems also cropped up. Usually, there are several screenings for reviewers. This time, there was just one showing and reviewers had to apply for tickets which always makes them wonder if the producers would prefer to limit the number of critics seeing the flick before it opens officially. Nonetheless, the flick is expected to be a major success; ditto the soundtrack album featuring Harry Connick, Jr. along with several operatic excerpts that are heard in the film. Columbia predicts a big seller on this one.

**Q.** I've been a fan of Dustin Nguyen of "21 Jump Street" since I began watching the show. I know Johnny Depp left to go on to do movies. (Note: Depp starred in "Crybaby" and currently can be seen in the new release, "Edward Scissorhands.") What I'd like to know is if it's true Dustin is also going to leave the show to do movies. **G. Minh**

**A.** Dustin has no plans at present to leave the show. However, he is shooting a film for ABC's Movie of the Week. Called "Earth Angel," it co-stars "Dallas" Cathy Podewell, along with Cindy Williams and Erik Estrada. Dustin plays a bright, but somewhat timid, teenager who is given some help in the romance department by the ghost of a 1960s teen prom queen.

**Q.** I get the feeling that Mary Wilson really despises Diana Ross because she's always writing about her as if (Ross) were the reason the Supremes broke up. Is this true? **J.C.**

**A.** Wilson has her reasons for being so... well we say, critical of Ross. There are some people who say Mary has tried to reach out to Diana over the years but has been pretty well rebuffed. Anyway, Wilson's career is going well these days. She opens for George Burns at Caesars Palace in January 18-19 in Las Vegas, and does it again at the same place for Jay Leno April 3-8.

**Q.** Is John Goodman going to leave "Roseanne" because of problems with Roseanne Barr and (or) her husband, Tom Arnold? If so, will they replace him, or write him out the way they did Valerie Harper when she left her last show? **Jeannie C.**

**A.** There have been rumors of unhappiness on the "Roseanne" set almost from the beginning of the series. But so far, no one, only some of the off-camera folks, left the show. Besides, Goodman is too much the consummate professional to let any alleged personal problems affect his commitment to the series.



Lynne, opted to go with Epic Records, the home of Tammy Wynette, George Jones, Ricky Skaggs, along with many other country legends and legends-in-the-making. To her, the label represents a company that's committed to quality music and developing artists who matter.

"I love country music because there's so much emotion to it," Lynne explains. "And those emotions are deep. There's something to dig into, which is what I like. I think if anything, I'd like to reach out, stretch the limits of country music even more."

"I want to make the music even deeper, to give it something... something I can't quite explain. I think with 'Sunrise,' we've touched on it. There's a whole realm of emotions and music and arrangements that hasn't really been developed and that's where I'd like to go."

It's a world of subtleties and nuances that Shelby Lynne wants to delve into. To her, it's the shadow and the whispers that tell the story, not necessarily the most obvious truths and she's able to bring those things to light with a voice that burns them into your soul.

Again, in spite of her relative youth, Ms. Lynne has a musical maturity that goes well beyond the majority of what's populating country music. She takes the form, and she makes it her own.

**Q.** I'd like the address of Harry Anderson of "Night Court." I have some wild and wide ties I would like to send him. **Henry K.**

**A.** Write to Harry, c/o "Night Court," NBC-Television, 3000 W. Alameda, Burbank, Calif. 91523.

## Our Men In Uniform

### CARLOS O. SAMPSON

NavySeaman Recruit Carlos O. Sampson, son of Connie G. Sampson of Route 10, Lumberton has completed recruit training at Recruit Training Command, Great Lakes, Ill.

During Sampson's eight-week training cycle, he studied general military subjects designed to prepare him for further academic and on-the-job training in one of the Navy's 85 basic fields.

His studies included seamanship, close order drill, Naval history and first aid. Personnel who complete this course of instruction are eligible for three hours of college credit in Physical Education and Hygiene.

A 1990 graduate of Purnell Swett High School, Pembroke, he joined the Navy in August 1990.

### ROBERT F. REGAN

Navy Petty Officer 3rd Class Robert F. Regan, son of Fred A. and Maureen C. Regan of Pembroke, recently received the Battle Efficiency "E" Award while serving aboard the fleet ballistic missile submarine USS Simon Bolivar, homeported in Charleston, SC.

The Battle Efficiency Award was established to

recognize outstanding unit performance. The basic criterion that determines the award winner is the ship's overall readiness to carry out its assigned peacetime and wartime missions, and its ability to perform as an effective part of the Fleet. In addition, they provide individual recognition for superior performance in all departments and mission areas.

A 1986 graduate of West Robeson High, he joined the Navy in October 1988.

### O'RYAN D. LOWRY

Pvt. O'Ryan D. Lowry has completed training at the U.S. Army Infantry School, Fort Benning, Columbus, Ga.

During the course, students received training which qualified them as light weapons infantrymen and as indirect-fire crewmen in a rifle or mortar squad.

Instruction included weapons qualifications, tactics, patrolling, land mine warfare, field and combat operations.

He is the son of Oceanus and Mary D. Lowry of Route 2, Pembroke.

The private is a 1990 graduate of Purnell Swett High School, Pembroke.

## The Pembroke Kiwanis Report by Ken Johnson

The first 1991 meeting was held Tuesday night at 7 p.m. at the Town and Country Restaurant. President Mitchell Lowry presided and Arie Jacobs was the year's first program chairman. He presented Public Accountant Israel W. Rwejuna, a member of the National Association of Black Accountants. Mr. Rwejuna spoke of the new tax laws and of his home country Ghana.

Ghana is in East Africa, a torn country politically by Dictator Idi Amin but is now an emerging democracy. It

possesses the world's largest fresh water lake in Lake Victoria. It has both its poor areas and rich areas and Mr. Rwejuna said, "It also has extremely poor roads. The weather is very stable with the median temperature ranging between 50 degrees and 75 degrees and the year

around it is in the middle of the equator. They have the Congo River, Namada, many modern factories and businesses and emerging democracy."

Mr. Rwejuna described his country as the second largest coffee grower, plus cotton, sugar and copper mining. They have great electrical power stations in the Lake Victoria region.

Mr. Rwejuna has accounting offices in down town Pembroke and in Fayetteville.

President Mitchell Lowry read a thank you note from Mrs. Ed Teets expressing her thanks of remembrance in the recent passing of the mother of Kiwanian Ed Teets.

Presiding-Mitch Lowry; Invocation-Clay Maxnor; Program-Arie Jacobs; Song Leader-Ed Teets; Reporter-Ken Johnson.

## The Coach's Corner by Ken Johnson

### HAPPY NEW YEAR IS QUESTIONABLE

The doom and gloom every one faces in the Middle East is temporarily washed away by the optimism and smiles whorped by our G.I.'s as we see them on T.V. But our "foreseeability" also a legal term, tells us we need dialogue in settling our dispute with Iran. History tells us that Emertis was taken away from them by the British. If this is true, then our "philosophy" the love of wisdom needs to take over, and settle the issue with out the terrible loss of life and property. I was hoping Bush would see the wisdom of saving millions of lives by stressing defense as apparently he hasn't. This is the only sensible, synoptic way of dialogue. To look at both sides, not using brute force when so many lives are at stake. We learn in

sports that "defense" is part of the game. The old saying that the "best defense is a good offense" is not true in this case where millions of lives could be lost. This is a life and death matter, not a sporting matter. I hope common sense will take over in 1991 as it has in Europe and work for freedom for everybody. Not the might makes right philosophy of the big 800 pounder looses. There are only winners in football, not war. People like Bush with his head my lips then changes his mind on taxes and decides to raise taxes is a shallow thinker. And terribly dangerous to the whole world. To take over the duty of Copngress to declare war is the highest treason and if Congress allows this to happen we have no government. Happy New Year with all of this facing us is dumb.