

Along the Robeson Trail

The Trickster was in Pembroke last week. It wasn't the first time I had seen him in town by any means, but this was different. Sometimes I see him sitting with the elders having mid-morning coffee at Hardee's, and he's always telling stories about how things used to be. Sometimes he'll be gathered with the business lunch crowd at Linda's talking politics — these days mostly about the school board or the county commissioners or how things are going over at the community college. Other times he's at the Hardware laughing with some of the construction crowd about a fish he caught last weekend or some big contract job they're hoping to get that'll pay serious money to them and their brothers and cousins and all the framers and plumbers and sheetrockers they can find.

Any of those times the Trickster always seems to be right at home, right at his natural best — so well disguised you might not even pick him out of the crowd if you didn't know to look for that subtle piercing twinkle in his eye. He has that way of not looking the same one time as he did last time you saw him.

But this was different. It was Wednesday afternoon — that wonderful time in the middle of the

week when many of the shops are closed down tight as Sunday morning — and the Trickster was by himself, just standing on the corner out in front of the Road Runner, watching the cars go past.

I didn't recognize him at first, knowing how usually he is somewhere in the midst of a crowd laughing and politicking and telling and twinkling. But it was the Trickster, alright.

A fellow from out of town had pulled over to ask directions to somebody's house, and although I didn't hear him say where he was trying to go, I began to notice it was the Trickster about the time he started giving him directions. He had that fellow turning left and bearing right and doubling back over the railroad tracks and crossing over one or two swamps and if you had drawn a map of all the directions he had that fellow going it would have looked like a blind rabbit's trail through the piney woods on a dark night.

The man in the car was obviously confused — he looked like some kind of bill collector, from the way he was dressed and the kind of papers he had on the dashboard of his company car — so the patient Trickster went back through the directions all over again while the fellow wrote it all down

leaving nothing out and including every turn and the Trickster added at the end: "You can't miss it."

I heard the fellow in the car say that whoever it was he was looking for owed some money and that he was going to "get what's coming to me, if I have to stay there all night waiting for him." He thanked the Trickster for the directions and said what a nice little town this was and how helpful folks around here seemed to be, although it looked like the place was half closed down. But he obviously didn't know the true identity of the person to whom he had been speaking.

As he drove away in his company car the Trickster glanced over at me and twinkled: "He ain't got nothing coming to him but a twisted road and a long evening."

"Yeah," I said, "sometimes it be's that way." He grinned and walked off singing something under his breath about blessed assurance.

For more information about the Trickster and his tribal and international adventures, visit the Native American Resource Center in historic Old Main Building, on the campus of The University of North Carolina at Pembroke (our Internet address is www.uncp.edu/nativemuseum).

MANAGING YOUR MONEY

What Are You Worth?

by Chuck Aulino
First Vice President
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(NAPS)—Whether you are already retired or planning for retirement, personal financial planning provides a perspective on your current financial condition and a sense of control over your future that is otherwise difficult to achieve.

Once you have established your goals and objectives with your financial advisor, evaluating your net worth, together with an analysis of your income tax and cash flow, is the most crucial part of developing a sound financial plan.

Determining your net worth requires detailed information gathering upon which all elements of your financial plan will be based. This includes a complete inventory and valuation of all your assets and liabilities.

It may be necessary to examine this information in different ways in order to develop your optimal financial plan. For example:

1. The value of personal assets, such as residential property, may be separated from the value of assets that will be needed for future financial support or for other goals.
2. Your investments may be arranged in categories that facilitate a comparison of your existing

asset allocation to other allocation models.

3. Information on income tax cost basis may be included along with an analysis of realized and unrealized gains on sales or potential sales of investments.

4. Balances held in qualified retirement savings plans, such as a 401(k), may be examined separately from your investment portfolio.

By virtue of these different techniques, Glenmede advisors work with clients' present and future financial needs and objectives.

The next step involves an analysis of your income tax and cash flow and an examination of the ways in which these components are inter-related. Your current cash flow may indicate a surplus or a shortfall, thereby influencing recommendations concerning asset allocation. For example:

1. The income tax bracket as well as the total amount of income tax liability may affect the asset mix.

2. For clients approaching a financial crossroads in life, such as retirement, multiple-year income tax and cash flow projections are vital to the transition period.

3. For clients who have not yet retired, current cash flow, with carefully identified modifications, serves as the starting point for estimates of spending needs and financial sufficiency after retirement.

The ability to determine your net worth and identify basic and discretionary spending patterns is

- ### Assets & Liabilities
- Residences
 - Automobiles
 - Furniture and furnishings
 - Fine art and collections
 - Long-term investment assets
 - Cash equivalents
 - Fixed income and equity investments
 - Qualified retirement savings plan balances
 - 401(k) plans
 - Profit sharing and other defined contribution plans
 - Investment real estate
 - Closely-held business interests

of vital importance in the financial planning process. Whether you are used to maintaining complete and detailed accounts and records of your finances or you have difficulty accurately estimating your total spending, your advisor can work with you to determine your net worth and develop a sound financial plan for your future.

Mr. Aulino is first vice president, financial planning for Glenmede Trust Company. Glenmede is among the nation's premier wealth advisory firms, with more than \$18 billion in assets under supervision for high net worth individuals and institutional clients. Headquartered in Philadelphia, the firm has offices in Princeton and Morristown, NJ, Wilmington, DE and Cleveland, OH. For additional information, visit www.glenmede.com.

Farm Service Agency Seeks County Committee Candidates

The Farms Service Agency (FSA) is looking for candidates for the farmer-elected County Committee election to be held this fall. "It is crucial that every eligible agricultural producer take part in this election because county committees are a direct link between the farm community and the US Department of Agriculture," says Giles B. Floyd, Robeson/Scotland FSA, County Executive Director. "The County Committee system needs everyone to get involved from voters to committee candidates. Almost anyone eligible to take part in a local FSA program may be a candidate for the committee."

Nomination forms can be obtained from FSA County offices. Completed nomination forms are due back to the FSA office by October 29. FSA will notify nominees and mail election ballots to eligible voters in mid-November, and completed ballots will then be due back to FSA offices by December 3. The election will end December 10, and elected members and alternates will take office January 1, 2002.

FSA County Committees make decisions on: commodity price support loans and payments; establishment of allotments, yield and marketing quotas; farmer loans; and other farm disaster assistance.

"The County Committee is an important part of the service delivery of the USDA. We'd like to include more farmers in nontraditional operations and peoples who livelihoods depend on farming," said Floyd. "We're also looking for small farmers, specialty crop farmers, truck farmers, and spouses or business partners— anyone who would be able to add some new or different experiences to their Local County Committee."

For more information contact your local USDA Farm Service Agency office at (910)739-3349.



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It is not enough to do good; one must do it the right way.
—John, Viscount Morley of Blackburn

WHEELCHAIR PROGRAM FOR SENIORS

Mobility Equipment Available for Seniors

The "Seniors in Motion" program of North and South Carolina is making motorized and manual wheelchairs, three & four wheel scooters and other medical items available to Senior Citizens (65+) and physically handicapped individuals. This equipment is available usually at no cost to those who qualify.

The program features in-home assessments by trained local rehab specialists, and a hardship policy is in place to help those without a full funding source. This program allows you to remain in your home and out of a nursing facility.

Today, physical impairments do not have to equal loss of independence. There is help.

Call 800-594-1225 for more information or to see if you qualify.

ENERGY NEWS AND NOTES

Getting To The Source Of Power Costs

(NAPS)—Shopping for electricity is a new concept for Texans, and the Public Utility Commission of Texas (PUC) is providing electric customers with the information necessary to make an "apples to apples" comparison of offers from competitive Retail Electric Providers (REP).

The Electricity Facts Label is a product of a 1999 Texas law that restructures the electric industry and allows customers to choose a REP—the company that provides electricity to homes and businesses.

Each REP offering service will supply a customer with its Electricity Facts Label upon request. The Electricity Facts Label, similar to a nutrition label found on many food products, allows a customer to compare information, in a standardized format, making it easier for customers to select a REP based on what matters most to them.

The Electricity Facts Label provides information on electric prices, contract terms, sources of generation and emissions levels. These "ingredients" will help customers make an informed decision about their electric service.

• **Electricity Price**—This includes the average cost of electricity in cents per kilowatt-hour at various usage levels. The price includes all charges for generation (including fuel), delivery, and customer service. Any incentives or promotional offers from the REP are also included in this price.

• **Contract Terms**—Specifically informs customers about the duration of a contract and cancellation fees (if any).

• **Sources of Power Generation**—A percentage based list of the fuel used to generate electricity. REPs may purchase power from different generation plants that use various fuels such as coal, natural gas, nuclear energy or renewable sources like wind.

• **Emissions**—The amount of air emissions attributed to the sources of generation used to produce power. Use the bar chart at the bottom to see how REP emissions compare to the Texas average.

Customers of Texas' investor-owned utilities may begin choosing a new REP through a Pilot Program that began this summer.

The Texas utility market opens for full competition in January 2002. For more information on Electric

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Electricity Facts		Electricity Facts
(Name of REP) (Date)		(Service area (if applicable))
Average monthly use:	900kWh	1,000kWh
Average price per kilowatt-hour:	[x.x]¢	[x.x]¢
This price disclosure is an example based on criteria used to construct the example. Your average price for electric service will vary according to (relevant variation). See the Terms of Service document for actual prices.		
(If applicable) Price fixed for [x.x] months.		
(If applicable) On-peak (season or time) [x.x]¢		
(If applicable) Average on-peak price per kilowatt-hour: [x.x]¢		
(If applicable) Average off-peak price per kilowatt-hour: [x.x]¢		
Minimum term: [x.x] months		Penalty for early cancellation [x.x]¢
See Terms of Service document for a full listing of fees, penalties and other terms. (Include applicable terms.)		
Services of power generation:	This product	Texas (for comparison)
Coal and lignite	[x.x]%	[x.x]%
Natural gas	[x.x]%	[x.x]%
Nuclear	[x.x]%	[x.x]%
Renewable energy	[x.x]%	[x.x]%
Other	[x.x]%	[x.x]%
Total	100%	100%

Carbon dioxide

Better than Texas average Worse than Texas average
(Indexed values: 100=Texas average)

New law helps customers make informed decisions when shopping for electricity.

Choice in Texas, visit www.power-choose.org or call toll-free 1-866-PWR-4-TEX.

Expert Advice For Family Trips With Your Infant

(NAPS)—In 2002, more than one billion Americans will hit the road, according to the American Automobile Association, and many of them will travel with infants. In fact, this past summer nearly three out of four families with infants planned to take a trip with a baby, according to a survey conducted by the makers of Enfamil® infant formula.

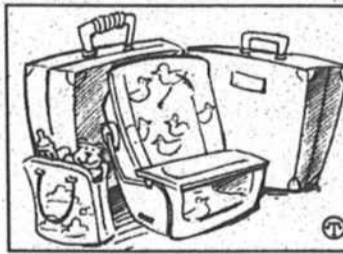
Marybeth Bond, author of "Gutsy Mamas: Travel Tips and Wisdom for Mothers on the Road," and the experts at Enfamil have some advice to help make any trip with your infant go smoothly.

"It's best to keep babies on a regular schedule, so as much as possible, try to maintain the baby's routine when it comes to naptime and feeding," says Bond. "There are a host of products that will help make your trip easier, so take advantage of them. A little preparation can prevent a lot of anxiety down the road."

Bond also recommends that you consider the environment to which you are traveling before packing larger equipment. For instance, strollers are great for cities while child carriers work better on beaches, amusement parks and rural areas with uneven pavement.

The ABCs of Getting Your Baby's ZZZs

Babies are adaptable travel companions and are mostly content wherever you go. Sticking to a regular sleeping schedule will increase your chances of keeping your baby happy and relaxed when on the road. Babies can fall



asleep just about anywhere and most sleep well in cars, so when you schedule your daily driving time take your baby's patterns into account. Try to make car time and naptime coincide so you and your baby will be in a good mood after the trip—just in time for sightseeing.

Feeding as Simple as 1-2-3

Don't shortchange nutrition while on the road—make stops for your baby's regular feedings and, if you are bottle-feeding, take advantage of products that can help simplify your travel life. For example, instead of lugging along full-size canisters of infant formula and fumbling in the car with a measuring scoop, try Enfamil Easy Ones™ pre-measured single-serve packets of formula powder. Jars of unopened baby food are easy to stow in your diaper bag and great insurance for those long airplane trips.

Safety First

Babies can accompany you on almost any adventure as long as you plan ahead and keep safety top of mind. Keep your baby in a car seat appropriate for his or her age and weight and always seat him or her in the back seat. If

your child is under 12 months and under 20 pounds, the seat should face the rear of the vehicle. Remember to dress your baby in clothes that keep legs free and comfortable on long drives.

When visiting the homes of family and friends, always make sure harmful objects are out of your baby's reach. Don't assume every house is "baby-proof," and be on the lookout for sharp objects and anything that can be swallowed, including buttons, balloons and toys. If your baby has already started crawling and moving around, make sure all stairway doors are closed and find out if safety gates can be placed at the tops and bottoms of stairs.

Bond advises that planning your vacation in order to keep your family safe and happy will enable you to make the most of any family trip, whether it means driving 200 miles or flying 2,000 miles. "Taking a few easy steps toward a successful trip can make all the difference," says Bond. "Most importantly, remember that family trips often make great family memories—so be sure to relax and enjoy."

Enfamil® infant formula is manufactured by Mead Johnson Nutritional, a world leader in nutrition, recognized for developing and marketing high quality products that meet the nutritional and lifestyle needs of children and adults of all ages. Mead Johnson Nutritional is a Bristol-Myers Squibb Company. For more information about Enfamil and traveling with infants, call 1-800-BABY-123 or visit www.enfamil.com.

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