

THE BRUNSWICK BEACON

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No More Passing The Buck? Time Will Tell

County commissioners responded to the expressed wishes of the voting public Monday night when they took steps they hope will tighten operations at the county complex. How well the policies will succeed, only time will tell.

They are requiring an accounting of all employees' time, concentrating needed manpower in the planning department and concentrating administrative responsibilities in one office, among other changes. (Less understandable is a plan to require, if legally possible, that all county employees reside in the county even though that may not have been a requirement at the time they were hired.)

If nothing else, though, the first three changes should improve the flow of communication among department heads, the county manager's office and the commissioners themselves and re-establish the line of command from department head to manager to commissioners. Commissioners also expect to have a much better understanding of the day-to-day operations of county government, both its successes and frustrations.

Still to be resolved are several smaller items, such as establishing what changes, if any, will be made in the chain of command which previously passed administrative responsibilities from the county manager to, in his absence, the planning director, then to the finance officer and finally, the county attorney.

Meanwhile with the added awareness these changes are expected to produce will come an added duty for commissioners: acting responsibly on the basis of what they learn. Practically speaking, for example, that could mean dismissing employees whom they find aren't doing their jobs or adding employees in departments that are obviously overtaxed. If need be, squashing rumors about employees that may not only be unfair, but false as well.

Generally what we should expect to gain is greater accountability at every level of government, particularly by the commissioners themselves.

From now on, as one county official said Tuesday, passing the buck won't be nearly as easy.

National Weather Service Award Is Well Deserved

Brunswick County has known for some time it has a dedicated, conscientious employee in Cecil Logan, emergency management coordinator and fire marshal. We were reminded of it again this week.

Monday night Logan reaped praise not only from county commissioners, but from the National Weather Service also—well-deserved praise because he had performed his job very well under stressful conditions, Hurricane Diana.

Al Hinn of the Wilmington office of the National Weather Service called Logan "a gem" while presenting him an award for outstanding services.

Through his educational and training efforts for citizens and local officials, Hinn said, Brunswick Countians were in a "high state of readiness" when Hurricane Diana threatened.

That preparation, he suggested, was partly responsible for no local deaths being attributed to Diana.

Logan, it must be noted, had suffered a heart attack three weeks before the hurricane while on vacation in Santee, S.C. But when Diana's tracks pointed toward North Carolina on Sunday, Sept. 10, he reported to his office. He would have stayed at the command post without a break if other county leaders had not urged him to take occasional rest. His motto throughout the strategy sessions of the Hurricane Response Committee and for months earlier: "It never hurts to be prepared."

There were hitches, of course, but the county hurricane response plan worked and worked well, largely because of Logan's leadership. Local officials had learned the lesson of preparedness during a disastrous "trial run" offered by Hurricane David several years earlier.

But it took someone with Logan's drive and determination to put all the pieces together and follow through.

How Much Do You Know About Your Finances?

One of the most common New Year's resolutions we tend to make (and break)—after overspending each Christmas—is to spend more wisely, save more, invest more money in the coming year.

A great resolution, but not always an easy one to keep, especially without good overall financial planning.

A Jan. 19 workshop sponsored by the Brunswick County Council on the Status of Women will focus on just that: financial planning, with a special look at the needs of women. Tickets are just \$3.50 and include a luncheon. The speaker, from Savannah, Ga., is an account executive with Merrill Lynch and knows the stuff of which she speaks.

It's a great opportunity for some good advice. But a good friend of mind suggests that before attending such a workshop, you need to do some advance research, some homework. Sue Avery Douglas, a Morganton native, manages the State Employees Credit Union office in Raleigh. In her financial planning workshops, she tells women that first they need to assess how much they know about their families' current assets and liabilities.

She gives a quick quiz; usually the

Susan Usher



results quickly indicate just how little we really know, how poor our budgeting procedures are.

In light of the upcoming workshop here, I thought it would be helpful to pass Sue's questionnaire along. So here goes.

See how well you fare on this inventory:

1. Who carries your car(s) insurance? Do you have collision and comprehensive coverage? What are your limits of liability? Is there a deductible amount? How much? What is the premium and when is it due?

2. Who carries insurance on your boat, trailer, truck, recreational vehicle, camper? Do you know the items in No. 1 on these vehicles?

3. Who carries your homeowners/tenant insurance? How much coverage do you have? Is there a deductible? How much is the premium and when is it due? Do you

have mortgage life protection? With whom? Who is covered?

4. Do you have major medical insurance? With whom? Who is covered? Is there a deductible? How much is the premium and when is it due?

5. Do you have disability insurance, accident insurance, dental insurance or cancer insurance? Do you know the items in No. 4 on these policies?

6. Can you list your life insurance policies and show who is covered by each, what company carries each policy, the amount of each policy, whether each policy is term or whole-life and who is the beneficiary of each?

7. Who's name(s) are your vehicle(s) registered in? What are their makes and models? Where are the titles?

8. Who's name(s) is your house and property in? Where is the deed?

9. Do you and/or your husband have checking accounts? Who's names are they in? What are the service charge policies? If joint, what happens if one of you die?

10. Do you and/or your husband have savings accounts? Who's names are they in? What is the rate earned and how is it compounded and paid? If joint, what happens if one of you

die?

11. Do you and/or your husband have a will(s)? Where is it? Who has a copy? When is it dated?

12. How many types of retirement plans do you and/or your husband have? When can either of you retire? Can you benefit from his plan or vice-versa? How much do you have in Social Security?

13. Have you ever borrowed money? In your own name? With your husband?

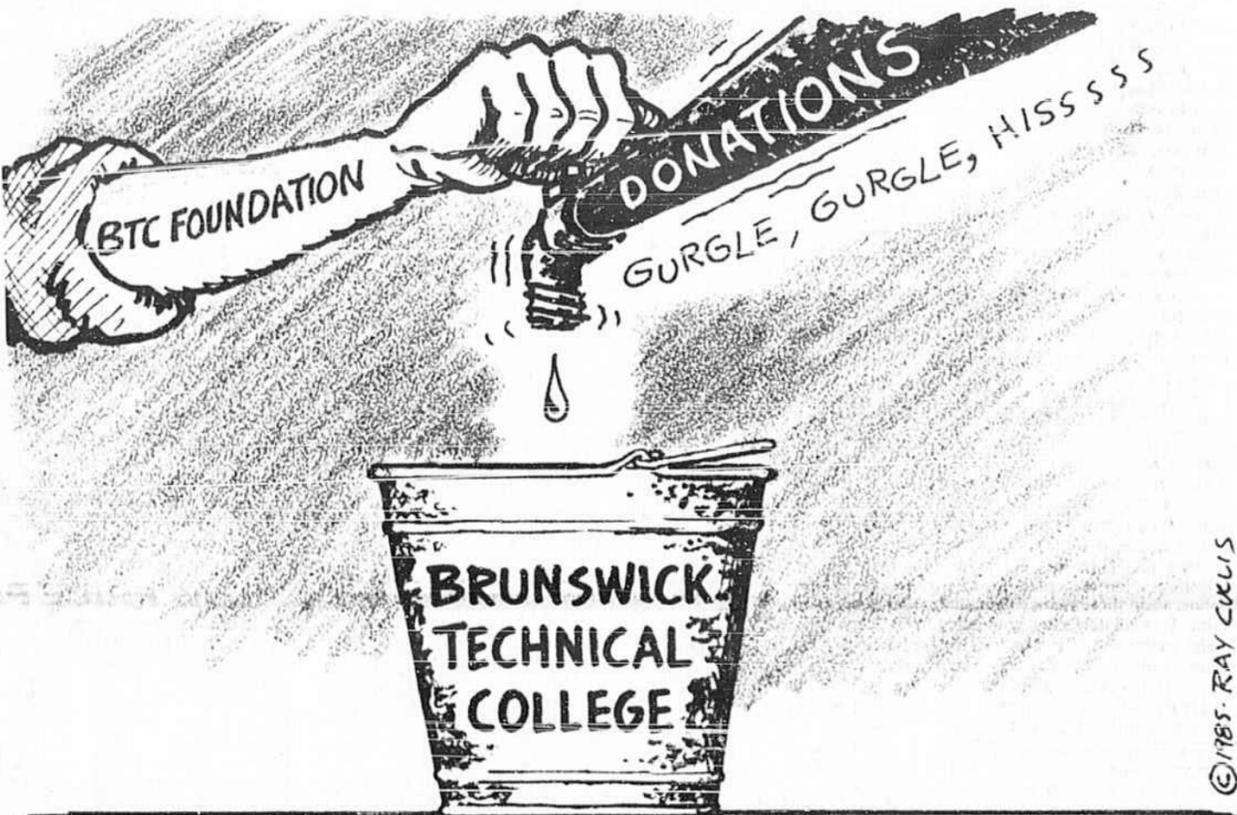
14. Do you use any charge cards or charge accounts? In your own name? In your husband's name? Are you responsible for the bills on accounts in his name only but which you use?

15. Does the local credit bureau have a file on you?

16. Who do you have your house financed with? How much is the interest rate? How much are the payments and when are they due? Are taxes and insurance premiums included?

17. Who financed your car(s)? How much are the payments and when are they due? Do you have credit life insurance on this loan? On whom?

18. If something happened to your husband today, do you know how to find or where to find the answer to every one of these questions?



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Appreciate Importance Of Rhythms Of Life

Most of us are familiar with some of the rhythms of life—like the seasons, life cycles of plants and animals, and the phases of the moon. We watch spring come and daffodils bloom and grass begin to grow and we are reminded that life "begins" or "awakens" again. Or we gather thoughts of autumn as the time of year when life "ends" or "rests" again. Seldom do we think of the day-to-day processes happening all around us that also depend upon the rhythms of life.

Our life processes themselves are dependent upon rhythms—our



Bill Faver

breathing, our heartbeat, the processes of digestion, our eyesight, hearing, speech, sense of touch, rhythms of sexual fertility and reproduction. We share most of these rhythms with all animals.

More and more evidence is in-

dicating we also have rhythms of thought and creativity which affect our energy and productivity. Man has the unique ability among animal life forms to recognize and use rhythms to his own advantage. He can go beyond the natural instincts for survival found in most of the animal rhythms.

Hal Borland, in *The Enduring Pattern*, warns us,

Man has done some remarkable things, but he has never escaped his link with the basic rhythms. He never will. What he has accomplished has been within the

framework of those natural laws, and his primary achievements have been in the study and use of those laws. And he still must live in the environment to which he was born—this planet, this earth.

When we watch the waves washing the sandy shore at high tide by the light of the full moon we can appreciate the importance of rhythms in our natural world. We can also appreciate the value of the unseen rhythms that are at work in our lives to keep us healthy, creative, and productive as a fellow inhabitant with all life sharing the earth with us.

Opening Paragraphs Tell The Whole Story

While clipping articles for the newsroom file recently, I got a second look at some old stories that seemed right for printing at the time. It's strange what one can find when they go back and read articles from a year ago.

Although it's our jobs, it's not always easy for reporters to remove themselves from their stories, to express themselves in a clear and concise manner for the average reader. Especially under deadline pressure.

The whole idea in writing an article is to write as though a complete stranger who had just stumbled into town for the first time was reading The Brunswick Beacon's account of a news event. That much I learned from journalism school.

From reading the article, would the average reader understand the news event? Would they gather the gist of the event just from reading the lead paragraph? Those are questions the professors repeated, and repeated, hundreds of times.

My news editor and I usually do a good job of proofreading copy and making sure the average reader understands the stories here in



Terry Pope

Brunswick County. However, sometimes it just doesn't work well, no matter how perfect it sounds in the beginning. Sometimes I can be found mumbling in the newsroom while reading a lead paragraph out loud to myself. It's my little way of sounding out or finding a sentence that works.

One article from a Jan. 12, 1984, issue of The Beacon shows what happens when it just doesn't work.

"Following a second public hearing last Wednesday night on his request, the board of adjustments unanimously agreed to allow Duncan McGoogan of Red Springs to relocate his house," the lead paragraph stated.

That sentence tells the reader who, what and when, but it doesn't quite

explain where or why. There are several facts stuffed into that sentence, which would probably leave the reader feeling the same way—stuffed.

The headline, "Holden Beach Homeowner Allowed To Move House," told the "where" part of the story, and one can guess that since it was a second public hearing the move was a bit controversial. But that's not what the lead paragraph stated.

I've even had visions from time to time of starting work on "that great novel" that remains hidden somewhere behind an opening paragraph. There may be hope since there is an annual "Worst Opening Sentence" contest conducted by the English Department at San Jose State University in California.

According to the 1985 "Old Farmer's Almanac," more than 4,000 entries were received this year from places like Thailand, Kenya, and Saudi Arabia. However, the first- and second-place winners were from Pensacola, Fla., and Houston, Texas.

The winning opening sentence read, "The lovely woman-child Kaa

was mercilessly chained to the cruel post of the warrior-chief Beast, with his barbarian tribe now stacking wood at her feet, when the strong, clear voice of the poetic and heroic Handsomas roared, 'Flick your Bic, crisp that chick, and you'll feel my steel through your last meal.'"

For that, Steve Gorman of Pensacola was awarded a word processor. Joan Gilliam of Houston received a 30-volume set of the works of Sir Edward Bulwer-Lytton, a minor Victorian novelist, for her second-place opening sentence.

It read, "I had left the barbecue quite hurriedly with sketchy directions to the ladies' room 'out back,' and now faced a black cow wearing one red earring standing beneath an ill windmill, bladeless and bent from years of prevailing winds, as she watched me with bovine detachment, my heels sunk arch-deep into the mire. . . I hate the country!"

Entries were judged on anticlimax, wordiness, misplaced modifiers, overblown triteness, and parody, the almanac said.

West coast folks just don't know good English when they see it.

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