## PERQUIMANS PEOPLE-

## A day in the life of Sara Winslow

(Editor's note: The following article appeared in the TARHEEL COAST, Volume 19, Number 3; in June, 1984. The article, written by Suzanne Hill, is reprinted with permission from the publication.)

She is trim and shapely, dresses casually in jeans and carries a large knife. This lady, Sara Elliott Winslow, 29, is a biologist with the N.C. Division of Marine Fisheries. Sara works out of the Elizabeth City office and is project leader of the shad and river herring study and the striped bass stocking program.

In the Elizabeth City office, I found Sara on her hands and knees on the floor, reading computer printouts-a dull routine, but a necessary part of her job. This time a year, Sara is usually out in the field sampling fish catches five days a week, but she was waiting for me to accompany her to Frank Furlough's Fish House in Columbia.

Once there, Sara donned waders and boots and we entered the damp cool fish house. Boxes of crates of fish on ice were stacked about waiting for transport. Large striped bass hung heavily from scales. Varied fish tails peeped out of crates of ice. Water pooled on the cement floor. Whiskered catfish stared, cold and dead from wire baskets. Sara hefted a box of alewives to a table, spread out her measuring board, placed her scales in a convenient spot and grabbed a "goggle eye," one of the many names for herring. She measured the length, determined the sex, took the weight, and removed a knifeful of scales from under the dorsal fin. Sara recorded all this information on the outside of an envelope and then tucked the fish scales neatly inside. She worked efficiently and fast and within 45 minutes she had sampled 30 fish, recorded all data, exchanged pleasantries and fishing information with Mr. Furlough and noted the days catch.

Sara has worked for the state five years, the last three as a biologist. She attended UNC at Wilmington and got a B.S. in Marine Biology. She has always hunted and fished as evidenced by the plaques on her office wall (a certificate for a 45 pound cobia in 1976 and on for a 35 pound king mackerel in 1978). In college she was an inter-collegiate fishing team and won several awards. She is a native of the Albemarle area (Hertford) and is familiar with and very knowledgable about its customs and way of life.

## **Financial Planning**

If you've spotted a home or in vestment property that seems to be just outside your financial

reach, don't give up hope. Even properties which are priced as "firm" may not be all that firm. Sellers who have decided they want \$100,000 for a given piece of property and hold firm to that price, may be willing to sell under "softer" terms than they originally anticipated. The in-dividual who thinks he wants \$100,000 cash may be willing to settle for a small down payment and an interest rate lower than you would have to pay a financial institution. A great deal of property is sold by "seller financing." There are any number of reasons why individuals want to sell property and some reasons for selling cause people to settle for a softer set of terms than they had

originally anticipated.

A seller asking \$100,000 cash for property will cause most buyers to go to a financial institution for a loan. The monthly payment on \$100,000, 20-year, 12% loan is \$1101, and your total cash outlay over 20 years would be \$264,000. If the seller is willing to carry an 8% note for the same amount of time, the monthly payment would be \$836 for a total 20-year outlay of \$200,000. By reducing the interest rate from 12% to 8%, you have saved \$64,000

As you can see, even though the seller was firm on his asking price of \$100,000, by negotiating a favorable interest rate you have effectively reduced the price of the property.

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Maybe your seller needs \$1100 per month for some purpose. This may be how he arrived at his original price and terms. You might offer to pay \$1100 per month at 8% interest on \$100,000. You'll have the property paid for in 12 years rather than 20 years and your total cash outlay would be \$158,000.

Seek professional assistance in determining cash flow, tax consequences and installment payment provisions.

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Returning back to the office we spotted two men draped over a bridge by a sluggish, muddy creek. Sara informed me I was witnessing the sprint ritual of 'herring dipping.'

We stopped anc chatted with the fishermen, hoping herring would nudge the wire cage and get caught. But herring catches are down this year and we were out of luck. I wondered what intelligent fish would debase himself by swimming in this stagnant-looking, muddy ditch. Sara professionally explained the life of the herring-the spawning pattern.

The following morning we set out to visit sampling stations and gather landing information. I doubt there exists any road near a river or ditch in the Albemarle area that Sara does not know like the back of her hand. We passed through Winfall, Roduco, Sunbury, Winton, Tunis, and Eure. We crossed rivers, creeks, ditches and swamps.

Asked what is the purpose of all this sampling, Sara replied, "data collected on abundance,

age, distribution, and migration will aid in development and promulgation of fisheries regularions. Information on spawning and nursery areas and seasons will aid in control and evaluation of habitat alteration proposals. Using information from current and previous anadromous fisheries research projects, Marine Fisheries will be better able to manage the anadromous fisheries resources for the optimum benefit of the commercial and recreational fishermen.'

Our first stop was Murray Nixon's Fish house on the Chowan River. One minute we were in the middle of nowhere, the next at a very active place of business filled with people cleaning, packing and transporting fish; people salting fish; fishermen unloading fish. Sara knew everyone, from the boys driving the forklifts, to the men weighing the fish as they came off the boats.

Our last stop was a landing on the Meherrin River. We turned down a road which was deeply rutted and barely passable. Most of the spring it has been underwater. Dense swamps bordered the road-trees and vines overhead created a dark and silent tunnel. As we rounded the curve the landing came into view (the muddy river, running still, a dilapidated cabin from

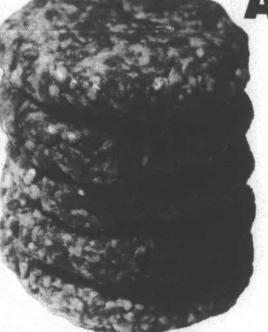
which two silent men and a child descended; dogs in a pen, too lethargic to even rise up or bark; huge, heavy, dark, overhanging trees and vines). Sara asked her questions with confident ease.

Slow moving muddy river, slow moving men, a laid back life. Silent, I felt very much an intruder, transported back to another time, in another day. Sara, with her educated, scientific mind-her active life and style seemed also out of place in the "Albemarle River World" and yet, a part of it. Both the river people and Sara share a common bond-the river and the



Sara removes scales so she can determine the age of a fish.

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KRAFT BARBECUE SAUCE

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**CARROTS** 

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