

# News about treatment and causes of female infertility

(Part two of a two-part article)  
 DURHAM, NC—Although the rate of infertility rose during the last decade, the number of options for infertile couples also increased, said Dr. A.F. Haney, an associate professor of obstetrics and gynecology and chief of the division of reproductive endocrinology and infertility.

Depending on the problem, treatment for infertility might involve drug therapy, surgery or a host of procedures like artificial insemination or in vitro fertilization, Haney noted in a recent issue of "Duke Health Line." Success rates vary considerably, because the type and extent of the problems differ from couple to couple, and a technical success does not necessarily guarantee pregnancy (for instance, a proportion of men undergo successful vasectomy reversals but do not produce sufficient sperm).

Endometriosis can be treated with medications or with surgery, Haney notes. For mild cases, women are given hormones for several months, which cause the endometrial tissue in the abdomen to shrink (the drugs also prevent ovulation). However, the drugs have no effect on tissue that has already scarred over or produced adhesions. In some patients laser laparoscopy is used to destroy small amounts of endometrial and scar tissue. For severe cases, abdominal surgery is recommended.

Microsurgery techniques are used to unblock fallopian tubes and reverse tubal ligations. A hysteroscope can correct a defect in the uterus, called a septum, in which tissue divides the uterus in two. The problem often causes miscarriage.

Women who aren't ovulating can be treated with one of two fertility drugs. Clomid (clomiphene citrate) is tried first because it's less expensive, taken orally, doesn't require as much medical supervision during treatment, and the chances of multiple births is less (it's rare that more than two eggs are released during a Clomid cycle). If several cycles of Clomid are unsuccessful, the physician may suggest Pergonal. Although the drug has a good chance of success rate (about 50 percent overall), it's more expensive than Clomid, requires more supervision by the physician and carries a higher risk of multiple births.

Given by daily injection Pergonal acts directly on the ovaries to induce multiple follicles to mature. The ovaries are checked daily by ultrasound to check the number and size of the follicles, and to be sure that the ovaries have not swelled to a dangerously large size (an overresponse to the drug).

Final maturation of the follicles are induced by an injection of a hormone called human chorionic gonadotropin (hCG)—ovulation occurs about 40 hours later.

Pergonal and HCG are also used as part of three procedures offered through the Duke infertility program. With all three procedures offered through the Duke infertility program. With all three procedures, the most active sperm are isolated. For the washed intrauterine insemination (called "the wash," for short), sperm are placed in the woman's uterus around the time of ovulation. The wash is used primarily for patients with endometriosis as well

as cervical-factor, male-factor and unexplained infertility.

In Vitro fertilization (IVF) program was originally developed for women with blocked or missing fallopian tubes, but it's now used to treat other conditions, including endometriosis, low sperm counts and unexplained infertility. The woman's eggs are removed from the ovaries during laparoscopy and mixed with the partner's sperm in a petri dish (test tubes really aren't used). Two days later, up to six fertilized eggs are placed in the woman's uterus; any additional embryos are kept in a low-temperature freezer. The take-home baby rate (the only figure that's relevant, Duke doctor say) is about 10 percent for every cycle started on Pergonal.

A related procedure offered at Duke is the GIFT (gamete intrafallopian transfer). The only difference is that the eggs and sperm are mixed together and placed in the woman's fallopian tubes, where fertilization takes place.

Artificial insemination using donor sperm is employed when sperm related problems can't be overcome with one of the above procedures or when there's a genetic disease in the man's family that he does not want to chance passing along to offspring. Artificial insemination can also be used with the partner's sperm. Since sperm can be concentrated before deposition in the woman's vagina, the procedure is useful for men with large-volume ejaculates. Occasionally men freeze semen samples before they undergo cancer chemotherapy, which may affect sperm quality.



Pictured right are students from Hertford Grammar School and Central School as they practice for the upcoming Special Olympics. The Special Olympics will begin at 9:30 a.m. on Thursday, April 30th at Hertford Grammar School. Rain date for the event is Friday, May 1st.



## Special olympics set

The local Perquimans County Special Olympics is slated to begin today, April 30th, at Hertford Grammar School.

The schedule is as follows: 9:30 a.m.—Opening Ceremonies, 10:00 a.m.—Games begin, 11:00 a.m.—Lunch, 1:45 p.m.—Puppet show, 2:05 p.m.—Closing ceremonies. In the case of inclement weather on Thursday, the rain date for the games is Friday, May 1st.

## Financing your debts - new math

It used to be simple...If your old car absolutely refused to go another mile and you needed money to buy a new one, you went to the bank for a car loan. If the car you've been dying to buy just went on sale and you didn't have enough cash to pay for it, you might charge it to your credit card. And if the tuition cost at the college your son has selected is out of your reach, a student loan was the usual answer. But, according to the North Carolina Association of CPA's, the old ways of financing your debt may not make the most sense these days, particularly in light of the new tax laws.

First and foremost, the new tax law calls for a phasing-out of the deduction of interest costs for consumer debt. Consumer debt includes credit cards, personal loans, student loans, car loans and loans against life insurance policies. For 1987, only 65 percent of the interest paid is deductible. In 1988, the amount deductible drops to 40 percent; 20 percent in 1989; 10 percent in 1990. As of 1991, no portion of the interest paid on consumer debt will be deductible.

The new tax law will make all consumer credit more expensive, but the most expensive of all will be credit cards. Although the time has come to re-examine financing tactics, changing people's borrowing habits may be difficult. Let's face it, the American consumer loves plastic. It's easy and it's convenient and lenders know this. While other interest rates have dropped dramatically, credit card charges have not. The average credit card rate at the beginning of this year was just under 18 percent.

But with the phasing out of interest cost deductions, now it's wiser than ever to use your credit card as a convenience only. By charging purchases during the month and paying off your total balance within the bank's grace period, you can avoid interest charges. If this is feasible within your budget, you should look for a card with a generous grace period. If you plan to pay your balance in full every month, the interest rate the card carries doesn't matter because you won't be charged any interest. On the other hand, if you plan to extend your payments over a period of time, it's to your advantage to shop around for a bank with the lowest annual percentage rate.

Or better yet, maybe you should look into a home equity loan. Although home equity loans may not be right for everyone, they certainly

have become the hottest ticket in town.

For the uninitiated, your home equity is the appraised market value of your house less the amount of any outstanding mortgages. A home equity loan, then, is basically a loan, or line of credit, secured by a mortgage on your home. You may use a home equity loan for any purpose—to buy a car, finance a vacation or consolidate your debts.

Generally, lenders will allow you to borrow from 75 percent to 80 percent of your equity. Many of these loans carry a variable rate which changes monthly. And because the loan is secured by your home, the rate can be quite low. The index most often used by banks is the prime rate, with most equity loans priced at 2 percent over prime. The fee banks charge for opening a home equity credit line vary. Some banks charge no fee at all, while the fee and closing costs at others can range from a few hundred to a few thousand dollars.

Once your loan is approved, you can borrow against your line of credit by writing a check or presenting a special credit. You can borrow as often as you like, as long as you don't go over your credit limit. Interest is charged only on the amount borrowed.

But why, you ask, has the home equity loan suddenly taken on a new importance as a financing tool? Easy. Since this kind of borrowing is secured by your home, the interest you pay is fully deductible, as opposed to consumer credit interest which is only partially deductible. So an equity loan can provide substantial amounts of low cost, tax-deductible credit. The new tax law allows you to deduct, as mortgage interest expense, any interest paid on home equity loans up to the original purchase price of your house less the amount you owe on your mortgage, plus the cost of all improvements you have made. In mathematical terms: Purchase price—mortgage balance plus home improvement costs equals amount of additional debt for which mortgage interest would be deductible.

An example: If you bought your house for \$100,000, have a mortgage balance of \$70,000 and made \$10,000 worth of improvements, you would be able to deduct the interest pay-

ments on a home equity loan of up to \$40,000.

Put another way, you may deduct all of the interest paid on your mortgage and your equity loan, provided that the total amount owed doesn't exceed the purchase price of your home plus the cost of improvements made.

Note: The tax treatment for amounts borrowed above these limits is dependent on how the proceeds are used. If the amount is used for medical or educational expenses or to finance a home improvement, the interest costs are fully deductible.

It is important to keep in mind that, since you're borrowing against the equity in your home, you run the risk of losing your home if you cannot repay. But if you're confident that you are borrowing within your means and can meet the lender's repayment schedule, a home equity loan can be a wise choice.

Keep in mind that at some point in the future, Congress may change the rules on home equity line of credit tax deductibility. CPAs advise that there are many variables to be considered and factors to be weighed in deciding how you might best finance your debt. Because everyone's borrowing needs and circumstances are different, you might want to consider getting expert assistance.

## Don't be a heart breaker



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## Teacher honored

Mrs. Madge Lane VanHorne of Sound Side Free Will Baptist Church in Columbia has been chosen as the 1986 Teacher of the Year at the annual meeting of the North Carolina State Sunday School Convention of Original Free Will Baptists on March 1, 1987. The Convention met at the Blackjack F.W.B. Church near Greenville. This was the first such award to be presented by the Convention and it will be a regular feature in the years to follow.

The award was presented during a banquet and the church received a plaque to display. Nominees were submitted by the churches through the state and information on teaching abilities, work with youth, other church activities and evidences of spiritual growth were all part of the selection criteria. A separate set of qualification forms were filled out by the pastor, Sunday School Superintendent, one of the nominee's students and the nominee. An anonymous committee of judges was selected by the Convention.

# NOTICE

## Dr. DeNunzio's Office will be closed the week of May 4th

All Emergencies should be directed to the

### Albemarle Hospital Emergency Room

We regret any inconvenience our absence may cause.

Winfall

## THE PERQUIMANS WEEKLY

# Classifieds

**1-LOST & FOUND**

RING found in BeLo Parking Lot. Call 426-7583 after 6 p.m. April 16, 23, 30, May 7

**3-SPECIAL NOTICES**

ATTENTION Shooters & Hunters! Want to buy shooting supplies at wholesale and below? Send \$1.00 for catalog, refundable on first order, to K & J Wholesale Shooting Supplies, P.O. Box 125, Carrsville, VA 23315-0125. April 9, 16, 23, 30, May 7, 14

**4-HELP WANTED**

AREA SUPERVISOR—Christmas Around The World now hiring supervisors. No experience necessary. Free training, free sample kit, no collecting, no delivering. For local interview call 1-284-5223 April 9, 16, 23, 30

**NOW HIRING**—Full and Part-Time at Jimmy's Barbecue No. 1. No calls; apply in person only. Ask for Jimmy. Apr. 23, 30

**FEDERAL, STATE & CIVIL SERVICE JOBS**—\$16,707 to \$59,148 Year. Now Hiring. CALL JOB LINE 1-518-459-3611 Ext. F5629 for info. 24 HR Apr. 30-May 21

**8-SPECIAL SERVICES**

TYPING-SECRETARIAL SERVICE—Let us assist you with your typing and bookkeeping needs. Over 30 years experience. Individual and business needs. Resumes, cover letters, one page or 500. Call 426-8523 for information or appointment. Apr. 30, May 7, 14, 21

**LAWN MOWING**—Would like several lawns to mow. Josh Boone, 426-5452. Apr. 30, May 7, 14

**7-REDS. FOR SALE**

Farm and commercial buildings for sale. J.H. Cutrell Co., call 1-800-482-7777. Washington, N.C. ttn

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**8-BUSINESS OPPORTUNITIES**

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**6-BUSINESS OPPORTUNITIES**

dache, Gifano, Calvin Klein, Sergio, Valente, Evan Picone, Liz Claiborne, Gasoline, Healthtex Over 1000 Others. \$14,800 To \$26,900 Inventory, Training, Fixtures, Grand Opening Etc. Can Open 15 Days. Mr. Loughlin (612) 888-6555. April 30

**10-YARD SALE**

3 FAMILY YARD SALE—Sat., May 2nd at 8 a.m.: 725 W. Grubb Street. Lots of misc. Apr. 30

**13-PROPERTY FOR SALE**

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 426-7653  
 Dec. 13, ttn

**LEGAL**

**NOTICE OF ADMINISTRATION IN THE GENERAL COURT OF JUSTICE**  
 SUPERIOR COURT DIVISION STATE OF NORTH CAROLINA PERQUIMANS COUNTY  
 Having qualified as Executrix of the Estate of William H. Cartwright, Jr. of Perquimans County, North Carolina, this is to notify all persons having claims against the said Estate to present them to the undersigned, on or before the 1st day of November, 1987 or this Notice will be pleaded in bar of their recovery. All persons indebted to said estate will please immediate payment.  
 This the 8th day of April, 1987.  
 Gloria Allen  
 Executrix  
 Route 4, Box 141  
 Attorney: C. Glenn Austin  
 P.O. Box 384  
 Elizabeth City, NC 27909  
 (919) 335-5413  
 Apr. 16, 23, 30, May 7

**NOTICE OF ADMINISTRATION**  
 Having qualified as Executrix of the estate of Roy Seymour Chappell, deceased, late of Perquimans County, North Carolina, this is to notify all persons having claims against the estate of said deceased to exhibit them to the undersigned at Route 4, Box 14, Hertford, NC 27944 on or before the 29th day of October, 1987 or this notice will be pleaded in bar of their recovery. All persons indebted to said estate will please make immediate payment.

**LEGAL**

This 7th day of April, 1987  
 Doris C. Chappell  
 Executrix of  
 Seymour Chappell, Dec'd  
 Apr. 16, 23, 30, May 7

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