

Ernest stars in "War on Weeds"

Raleigh—"Know what I mean Vern?" That familiar question will take on a new meaning across North Carolina as the advertising power of actor Jim Varney is brought to bear on behalf of the state's litter prevention program.

Varney—better known as his commercial character, "Ernest P. Worrell"—has collaborated with Keep N.C. Clean and Beautiful, Inc. to promote and encourage cleanup and beautification efforts in North Caro-

lina. The result is a 30-second public service announcement entitled "War on Weeds" which has been distributed to television stations statewide. Ernest's participation in this endeavor is in cooperation with Pine State Creamery Company, which has him under contract.

Secretary James E. Harrington, whose transportation department houses part of the Keep N.C. Clean and Beautiful program, commented, "Ernest is so adept at capturing the

public's attention and we feel very fortunate to have him conveying the importance of litter prevention to North Carolinians. As one would expect "War on Weeds" is humorous, but Ernest's message is powerful."

In the announcement, Ernest reminds his audience that trash abounds in communities and along roads and he suggests the time has come for citizens to clean up their act. As he says, "Know what I mean, Vern?"

Third quarter convictions recover over \$333,000 for state

Raleigh—More than \$333,000 was recovered during the third quarter of 1987 when 183 people were convicted of filing false unemployment insurance claims with the Employment Security Commission of North Carolina (ESC).

In July, 41 people were tried and 40 were convicted of unemployment insurance fraud. During August, 82 people were tried and convicted, and in September, 61 were tried and convicted.

During the same period last year more than \$255,651 was recovered and 213 people were convicted of fil-

ing false unemployment insurance claims.

Those convicted of filing fraudulent claims, a misdemeanor, could receive up to two years of imprisonment plus a \$1,000 fine for each week of benefits for which false claims are filed. "This means a person who files false claims for eight weeks could be sentenced to as much as 16 years imprisonment and fined \$8,000," said John Lynch, ESC's chief fraud investigator.

Lynch said the majority of false claims fall into two groups. One includes people who return to work and

continue to file claims for unemployment benefits. The other includes those who file claims while they work part time, but fail to correctly report their earnings.

The average period for which false claims are made is six weeks. Currently, the maximum unemployment benefits payments per week is \$204.

Any jobless worker may apply for unemployment benefit payments, which are paid from the state's unemployment insurance trust fund. The fund is maintained through taxes paid by employers on their employees' wages.

New hunting and fishing laws preposed for North Carolina

Raleigh—When staff members of the N.C. Wildlife Resources Commission hold statewide public hearings next year, they'll present about 25 new hunting and fishing regulations proposed by the Commission for the 1988-89 seasons.

One of the 10 proposed fishing regulations would prohibit persons from altering or changing the appearance of game fish while fishing. Fred Harris, chief of the Commission's Division of Boating and Inland Fisheries, said some anglers behead, fillet, or otherwise mutilate game fish having size or creel limits to the extent that wildlife officers cannot determine the numbers of sizes of fish harvested.

Each year, the Commission decides by October what regulation changes—if any—will be proposed during the series of public hearings held usually during February in each of the nine wildlife districts. Staff members develop new regulation proposals based on information and suggestions recorded during public input meetings and on biological data obtained by wildlife and fisheries biologists.

Several proposed hunting regulations would open more areas to deer hunters, extend the deer season in areas that have been more restrictive and allow muzzle-loading hunters to harvest an antlerless deer. Hal Atkinson, chief of the Commission's Division of Wildlife Management, said the deer population has been restored in many of these areas under Commission restoration projects.

Other proposed hunting regulations would open a week-long bear season in five counties in northeastern North Carolina and would open wild turkey hunting seasons in restoration areas in three counties across the state.

The following regulations are proposed for deer seasons:

—Open all of Lincoln County to deer hunting in accordance with the northwestern season dates.

—Permit an additional antlerless deer to be taken in the Central, Northwestern and Western deer seasons in areas that have a gun either-sex deer season.

—Permit the harvest of one antlerless deer during the muzzle-loading season by allowing the antlerless-only tag to be used during the established muzzle-loading season in areas that have a gun either-sex deer season.

—Add Forsyth, McDowell (except game lands), and Yadkin counties to the one-day either-sex deer seasons.

—Add Alexander, Davie, Iredell, Stokes, Surry and Wilkes counties to the two-day either-sex deer seasons. This does not include game lands in Alexander, Davie, Stokes and Wilkes counties.

—Add the following areas to the four-day either-sex deer season: Currituck County (all the county except the Outer Banks and the Mackay Is-

land National Wildlife Refuge); Greene County; Lenoir County (that part west of N.C. 11); and Wayne County (that part south of U.S. 70).

—Add the following areas to the 10-day either-sex deer season: Anson County (except game lands and the Pee Dee National Wildlife Refuge); Beaufort County (except game lands); Cabarrus County (that part east of U.S. 52); Carteret County (except game lands); Chowan County (that part north of U.S. 17); Craven County (except game lands); Davidson County (that part south of I-85); Lenoir County (that part east of N.C. 11); Martin County; Pitt County; Rowan County (that part south of I-85 and east of U.S. 52, except game lands); Sampson County (that part south of N.C. 24).

—Establish an either-sex deer season of Nov. 21 - Dec. 10 in Buncombe County (that part east of N.C. 191, south of the French Broad and Swannanoa rivers, west of U.S. 25, and north of SR 3503, NC 280 and SR 3501.)

—Establish a 29 day either-sex deer season from Nov. 30 to Jan. 2 in Bertie County, Chowan County (that part south of U.S. 17); Gates County (except Dismal Swamp National Wildlife Refuge), Halifax County, Hertford County, Northampton County, and Pender County (except game lands).

—Add Camp Mackall Military Reservation to the Oct. 17 - Jan. 2 either-sex deer season.

The proposed bear regulation would open a bear season from Nov. 14-19 in Beaufort County, Bertie County (that part southeast of U.S. 17), Gates County, Tyrrell County and Washington County.

One proposed turkey regulation change would open wild turkey restoration areas in Chowan County, Hoke County (that part south and west of N.C. 211) and Mitchell County.

The second turkey change would close the following areas as wild turkey restoration areas: Alexander County; Halifax County (that part east of I-95, south of N. C. 903 and west of N.C. 258); Iredell County; Jones County (that part north of SR 1105 and NC 58 to Maysville and west of U.S. 17); Madison County (that part north of NC 208 and west of NC 212 and SR 1434); Wilkes County (that part south of U.S. 421); and Forsyth County.

The following are proposed changes for game lands regulations:

—Restrict hunting on all posted waterfowl impoundments on game lands to the use of non-toxic shot. This also would include waterfowl hunting on Falls, Butner and Jordan Lake game lands because of a high eagle concentration around those lakes.

—Permit waterfowl hunting on the Goose Creek Game Land from Mon-

day through Saturday during the waterfowl season outside the posted waterfowl impoundments.

—Open Fires Creek Bear Sanctuary to deer hunting on the opening day, Thanksgiving Day, Fridays and Saturdays during the established Western deer season.

—Prohibit the setting of decoys prior to 4 a.m. and require the removal of decoys before 3 p.m. each day on the managed waterfowl impoundments.

—Establish a four-day gun either-sex deer season from Nov. 30 to Dec. 3 on the Angola Bay; Big Pocosin (three days per week area); Croatan, Goose Creek, Hofmann Forest and Tuscarora game lands.

—Establish "permit, either-sex" deer hunts on Bladen Lakes, Hickory Nut Mountain, and Dysartsville game lands.

Changes in fishing regulations are listed as follows:

—Eliminate all gill net seasons in inland waters.

—Allow persons owning property adjacent to Dawson Creek in inland waters above SR 1350 to set up to two crab pots attached to their pier or property.

—Eliminate the diameter restriction of cast nets when used for taking bait fish.

—Establish a daily creel limit of 200 bait fish when such fish are taken under regulations allowing the collection of bait fishes.

—Define a fish trap as being a cylindrical or rectangular-shaped device into which fish swim and become enclosed or entrapped. A fish trap may be no more than five feet in length and no more than two feet in depth and/or width. No lead nets, wing nets, or other devices may be attached to the trap nor used within 25 feet of the trap. The maximum number of traps which can be used simultaneously by a licensed angler is 10.

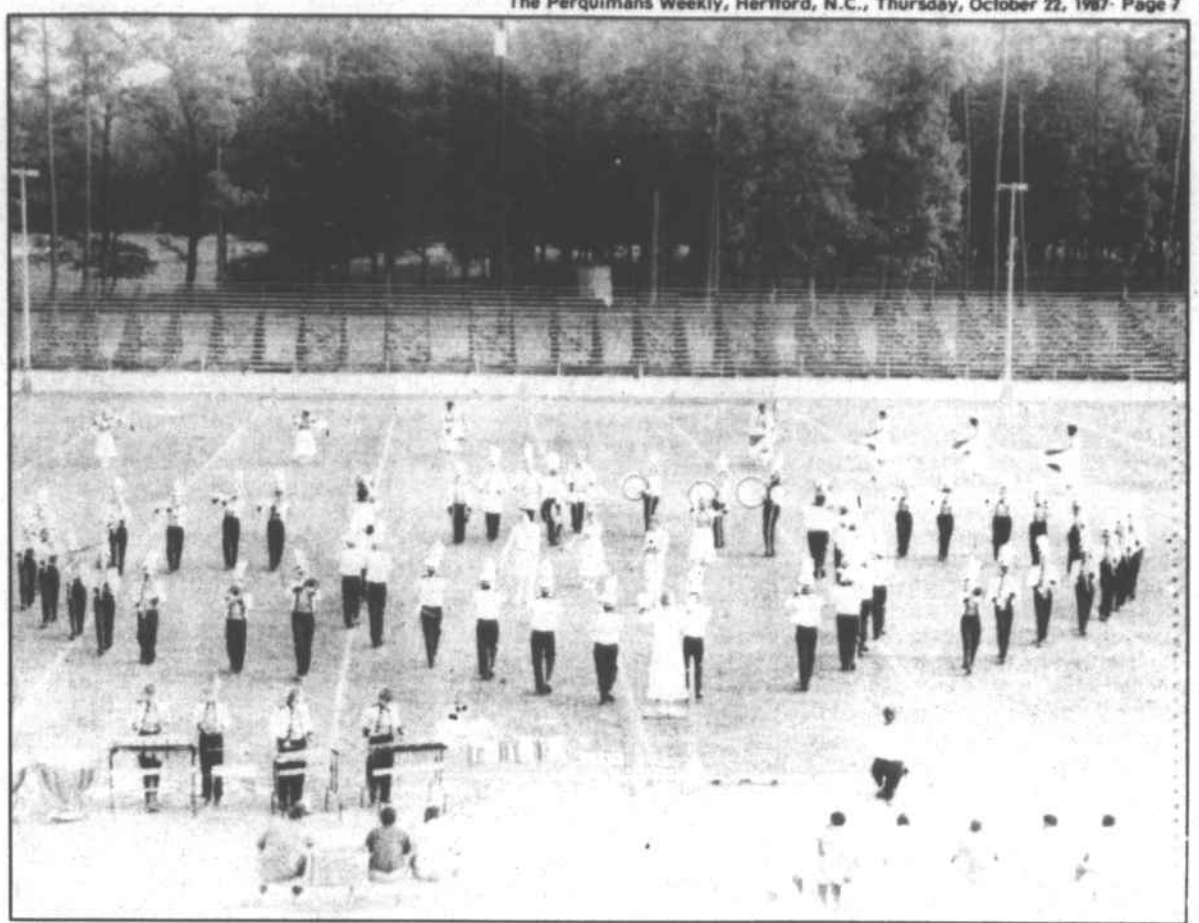
—Eliminate the seining season on Pee Dee River between the CP&L hydro dam and Rocky River in Stanly and Montgomery counties.

—Establish a daily creel limit of eight fish and minimum size limit of 16 inches (two fish exception) for Morone hybrids in the following waters: Lakes Fisher, Thom-A-Lex and Salem; and all waters in Alamance, Chatham, Durham, Guilford, Lee, Orange, Rockingham, and Wake counties.

—Make it illegal to alter or change the appearance of game fish while fishing or boating.

—Re-designate Big Creek, Haywood County from general to native trout water.

—Designate Lovelace Creek in Wilkes County as a catch and release trout stream and limit baits to artificial lures having a single barbless hook.



"The Perquimans 'Marching Pirates' are seen as they perform during the 'Tidewater Band Festival' on Saturday. The band finished eighth in the competition which featured bands from all over North Carolina and Virginia.

Money management - do you have any idea what you're worth?

The Jones up the street seem to live like millionaires. They've got a new Mercedes in the driveway of their brand new house. And they seem to be going out to dinner or on vacation. They must be wealthy.

Don't be too sure of that, says the North Carolina Association of CPAs. Lifestyle is not always a reflection of wealth. Mr. and Mrs. Jones may owe a substantial amount of money on their new car and home while sinking even more money into vacations and dinners that add nothing to net worth. And net worth is the ultimate measure of wealth.

You, on the other hand, may owe only a small mortgage on your house, your car is paid off and you've got a nice little nest egg in the form of an IRA, savings accounts and some stocks and bonds. In short, your net worth is probably much more than the free-spending Jones's.

What Is Net Worth?

Simply put, net worth is the difference between what you own and what you owe. For example, if you recently bought a \$200,000 home, but owe \$180,000, the house contributes only \$20,000 to your net worth. On the other hand, if you own a \$100,000 house and owe only \$5,000 on it, the house contributes \$95,000 to your net worth.

To calculate your net worth, add up the market value of all of your assets: home, car, bank accounts, investments, and retirement assets. From this, subtract your liabilities: mortgage, car loans, consumer loans and the like. The figure you come up with is your net worth. But what does it tell you?

Net worth is, in effect, a snapshot of your financial standing at any given time. As such, it is most useful when compared to other "snapshots" taken at different times. The comparison allows you to gauge your financial movement—are you accumulating wealth or losing it? If your financial goal is to reduce your debt load and build up assets, a semi-annual or annual net worth calculation will let you chart your progress.

This is not to say that you won't be able to learn anything from your first net worth calculation. On the contrary, it creates a benchmark against which all future calculations will be measured.

Let's assume that you've calculated your net worth and to your horror, you discover that not only are you worth nothing, you actually have a negative net worth. Should you worry? Not if you are young and are still paying off student loans in addition to taking on debt to pay for a new car and new furniture and all the other things required for setting up an independent household.

Remember, after all, most of us will build up net worth the way our parents did—slowly through savings. As a result, younger people tend to have a much lower net worth than older, established people. In fact, the Federal Government estimates that half of people below the age of 35 have a net worth of less than \$6,739. CPAs recommend, however, that you should be saving at least five percent of your net income. If your savings account doesn't reflect that, you should consider boosting the amount of save.

Your net worth also allows you to identify financial problems so you can move to solve them. If, for example, your liabilities outstrip your assets and you have the negative net worth cited earlier, you may need to cut back on credit card purchases. Conversely, if the bulk of your assets are in the stock market, you may want to diversify to reduce your risk exposure.

If you are nearing retirement, you may want to move your assets to investments that generate dividend

payments to supplement your retirement benefits. For example, if you and your spouse live in a large home with no children present, you may want to sell it and either move into a smaller, less expensive one or perhaps even rent an apartment.

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Revival Hertford Pentecostal Church

It is not often that our area churches have the privilege of hearing a "fulfilled" Jew preach the gospel. Frederick Schmidt is a Jewish evangelist, and world traveler. He has visited 19 countries with his ministry and takes prophetic educational tours to Israel each year, offering seminars on Bible prophecy.

Frederick Schmidt became a follower of Jesus the Messiah in 1955, after a miraculous deliverance from a devastating tornado which tore through Flint, Michigan, the city of his birth. The evangelist has been "on the road" preaching evangelistic crusades since 1960. Added to his impressive knowledge of the Bible are his fiery preaching and his unique pulpit manner. He prays for the sick in many of his services.

Gene Boyce, pastor of Hertford Pentecostal Church located at 715 W. Grubb Street in Hertford invites the public to attend this crusade. Service will be held nightly at 7:30 p.m. (7 p.m. on Sunday) from October 25 through October 30.

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