

# Many changes in auto insurance will occur over months or years

Charlotte, N.C.—The impact of the changes the legislature made in auto insurance laws may not affect your insurance policy for several months or even longer because of the time required to develop and implement the changes and because the new law contains various effective dates.

"Insurance agents are getting lots of questions from policyholders about how the changes will affect them," said D. T. Zimmerman, regional vice-president of State Farm Mutual Insurance Company. "They saw so much news coverage on the enactment of HB 1158 and now they want to know how quickly it will affect them. The changes will not affect everyone and not many people very quickly."

Effective January 1, 1988, the new law requires that many persons not be issued a driver's license until they have furnished proof that they are financially responsible. Proof must be a certificate of an insurance carrier that there is in effect a nonfleet private passenger motor vehicle liability policy for the benefit of the person required to provide proof of financial responsibility.

HB 1158 requires major changes in

the current Safe Driver Insurance Plan (SDIP), and they cannot go into effect until six months after the new SDIP is approved by the Insurance Commissioner. The law requires a new SDIP to be filed with the Insurance Commissioner by February 1, 1988.

"The Rate Bureau is moving as quickly as possible to develop a new SDIP complying with HB 1158, but by law it can't go into effect until six months after approval by the Insurance Commissioner," said Bruce N. Fritz, chairman of the North Carolina Rate Bureau. "There will be considerable work for several committees and some of the meetings are scheduled already."

The new law requires that SDIP and N. C. Reinsurance Facility recoupment surcharges be excluded for some minor violations and accidents.

Under the law, the new SDIP may provide surcharges for inexperienced operators during the first three years of driving instead of the current two years.

Effective immediately, under the

new law, individual insurance companies are allowed to apply for deviations to offer reductions in rates for drivers who are 55 years of age or older.

Under the new law, over five years there will be a transition from assessing facility recoupment surcharges against only point-rated and inexperienced operators to assessing recoupment surcharges against all drivers. However, no changes will occur before July 1, 1988.

"HB 1158, over five years, will change the recoupment system back to what it was originally. Insurance company representatives urged the legislature to leave the original system alone, but the General Assembly changed it and now it has changed it back," said Art Ivey, chairman of the reinsurance facility and regional underwriting manager of Allstate Insurance Company.

"We hope the insurance-buying public will be patient because companies and their agents will have to be educated on all of the changes HB 1158 requires. We will inform the public as quickly as we can," said Fritz.



SEDALIA, N.C. — North Carolina's first official historic site honoring a black, or a woman recently opened for public tours. The Charlotte Hawkins Brown State Historic Site in Guilford County honors the late founder of the Palmer Memorial Institute, a prestigious preparatory school for blacks that operated from 1902 until 1971. In Canary Cottage, formerly the home of Dr. Brown, Harold Webb (left) executive director of the Charlotte Brown Historical Foundation, and Annette Gibbs, project director, showed new displays to David K. Tate, senior counsel in the law department of R. J. Reynolds Tobacco Company, a major funder of the site.

# Many Americans unaware of what if any benefits they are eligible for

There is more to Social Security than benefits for persons over 62 years of age.

Consumer Education Research Center, a national non-profit consumer group, has been researching the Social Security system and the benefits it provides, since 1972. One finding is that, of the over-400 million persons now collect SS benefits, more than 10 million are under 62 and their average age is only 30.

Robert L. Berko, consumer writer and executive director of the Center, says the organization has been updating and publishing a complete list of available benefits (and how to qualify for them) each year. They have just issued the 11th update, a 144-page book entitled 1987 Consumers Guide to Social Security Benefits.

The guide offers consumers of all ages an awareness of the benefits they are entitled to under the latest laws. All benefits, requirements and figures have been updated to their 1987 levels.

The book shows how (and provides forms) to get a copy of your Social Security account. This is important, says Mr. Berko, because the SSA will not alter records more than 3 years old. In many cases, the study found, workers have had too much deducted from their wages and were due a refund. In other cases, employers had not deposited enough in the worker's account.

"Billions of dollars go unclaimed," says Mr. Berko, "because many Americans do not realize they are eli-

gible for benefits." Among the findings of the study group and included in the 1987 guide are:

-In some cases parents of a deceased worker are eligible for benefits even if they never paid into the fund.

-Many children are eligible for benefits even though their parents never paid into the system.

-Minor children and surviving spouse of a person who has worked under the SS system for as little as one day in each of six annual quarters can collect benefits.

-Income from investments, interest, annuities, rentals and royalties are not considered in determining eligibility-nor is income from a business in which a person was a partner if payments are made as a retirement benefit.

-The Supplementary Security Income Program (SSI) provides benefits to aged, blind, and disabled which can be collected by recipients who own cars, homes or other assets. No lien is taken on these assets and a person cannot be disqualified because relatives are financially able to support the recipient.

-A divorcee is eligible for benefits when her ex-husband starts collecting retirement or disability payments if she is 62 or older and was married to him at least 10 years.

Mr. Berko tells us that, "Even if you find you are eligible, you will not receive checks unless you apply. For that reason the book tells how to apply for money-whom to contact

and what to say.

The study and the book were done, the consumer leader says, because so many persons contacted his organization for information they could not get easily from the Social Security Administration. People complained of not being able to contact the Social Security Office because the phone lines were constantly busy.

Strangely, the agency does not publish a comprehensive book for consumers that would advise them of all benefits due under Social Security and who is eligible. In past years there were many pamphlets available which described various phases of the program but, under the new austerity budget, many of these are discontinued and plans for new booklets scrapped. To make things worse, no office has a complete set of the ones that are in print.

"The fact that these pamphlets are no longer available and there are less employees answering inquiries makes it vital that everyone have a book which reveals well-known and little-known benefits," says Mr. Berko.

1987 CONSUMERS GUIDE TO SOCIAL SECURITY BENEFITS can be obtained by sending \$8 (including postage to CERC-SS, P. O. Box 336, South Orange, N.J. 07079 or calling 1-800-USA-0121 (with credit cards).

There is not risk in buying this book," says Mr. Berko. "The risk lies in not having the guide and losing an untold amount in benefits for which you may be entitled.

# The national academy of sciences recommends moving lighthouse

The National Academy of Sciences, in a preliminary report to the National Park Service (NPS), has recommended moving the 117-year-old Cape Hatteras lighthouse away from the encroaching surf of the Atlantic Ocean on North Carolina's Outer Banks.

The academy's recommendation was contained in a 24-page interim report on a lighthouse protection study commissioned by the NPS last April. The Park Service maintains the historic lighthouse as part of the Cape Hatteras National Seashore.

NPS Southeast Regional Director Bob Baker said although the final report is not expected until next spring, he doubts that the academy's recommendation to move the 208-foot-tall lighthouse will change.

"Obviously, the academy's panel of experts is convinced that moving the structure is a better method for preserving it than refurbishing groins or building breakwaters and revetments to protect it in place," Baker said.

"We're going to give the academy's report prime consideration in deciding how best to protect this important cultural resource," Baker said.

"We did make the commitment

five years ago," he said, "that we would make every effort to protect this lighthouse that seashore visitors and Outer Banks residents alike have become attached to."

Baker added that new information was made available that makes moving that structure a more realistic option than it was several years ago.

Baker met this week with academy representatives to discuss the progress of the study and to assure that the objectives were clearly understood.

The academy's preliminary report said that moving the lighthouse "appears to entail minimal risk" to the structure and would "provide the most reliable long-term protection."

In addition, the report states that relocating the lighthouse, "would minimize negative aesthetic and environmental impacts," be in accord with national and state policies for preserving coastal environments and would cost less than constructing a revetment to protect the structure in place.

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# Our weekly constitution corner

by Charles W. Lowry  
D.Phil. (Oxon), D.D.

The Great Compromise of July 16, associated with the Connecticut delegation mediating between the Virginians, on the one hand, and the New Jerseyites, Delawareans, and Marylanders, on the other hand, is the watershed of the Constitutional Convention. Prior to this definitive intervention and agreement, there had been uncertainty and unhappiness among the delegates. Indeed a spirit of deadlock seems to have raised its head. From mid-July on, debate continued without abatement and differences were very numerous. But there was a new psychology of resolve and confidence. More and more the delegates looked at the forest and not the trees. In addition, wise heads somewhere-presumably George Washington prompted by Madison and no doubt others-saw that compact committees must come into play to refine and unify the work of the general assembly, if the job of constitution-making was to get done.

Thus on Monday, July 23, following a newspaper article on the 21st which dubbed the State House Convention chamber "Unanimity Hall," it was decided to appoint a "Committee of



detail" to consist of five members. This was done the next day. The members selected, by ballot, were John Rutledge of South Carolina, Edmund Randolph of Virginia, Nathaniel Gorham of Massachusetts, James Wilson of Pennsylvania, and Oliver Ellsworth of Connecticut. The whole record of the Convention was put into their hands, and they were charged "to report a Constitution conformable to the Resolutions passed by the Convention.

Having thus delegated its ultimate business, the Convention proceeded to give itself a much-needed break in the form of a ten-day recess. General Washington, we are told, went fishing. But only after he had spent two days in his lodgings at the Robert

Morris' catching up on his correspondence. Then on the third day (as he wrote in his diary) he "rid over the whole Cantonment of the American Army of the Winter 1777 and 8, visited all the Works which were in ruins; and the Incampments in woods where the grounds had not been cultivated..." After this it was first trout fishing with Gouverneur Morris, and then fishing for perch with all the Morrises in the Delaware River near Trenton.

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**PERQUIMANS COUNTY PUBLIC NOTICE**

Except for the Sheriff's Department and Dispatch Office, all County Offices in the Perquimans Courthouse, Social Services, Agricultural Extension Service, Perquimans County Library and Perquimans County Recreation Department will be closed on Thursday and Friday, November 26 & 27, 1987 for observance of Thanksgiving. The Water Department office will be closed but emergencies may be reported to the Dispatch Office by calling 426-5751.

**N. Paul Gregory Jr.**  
County Manager