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Christmas greetings
 and
 letters to Santa
 pages 1-6B

Happy Holidays!

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PERQUIMANS WEEKLY

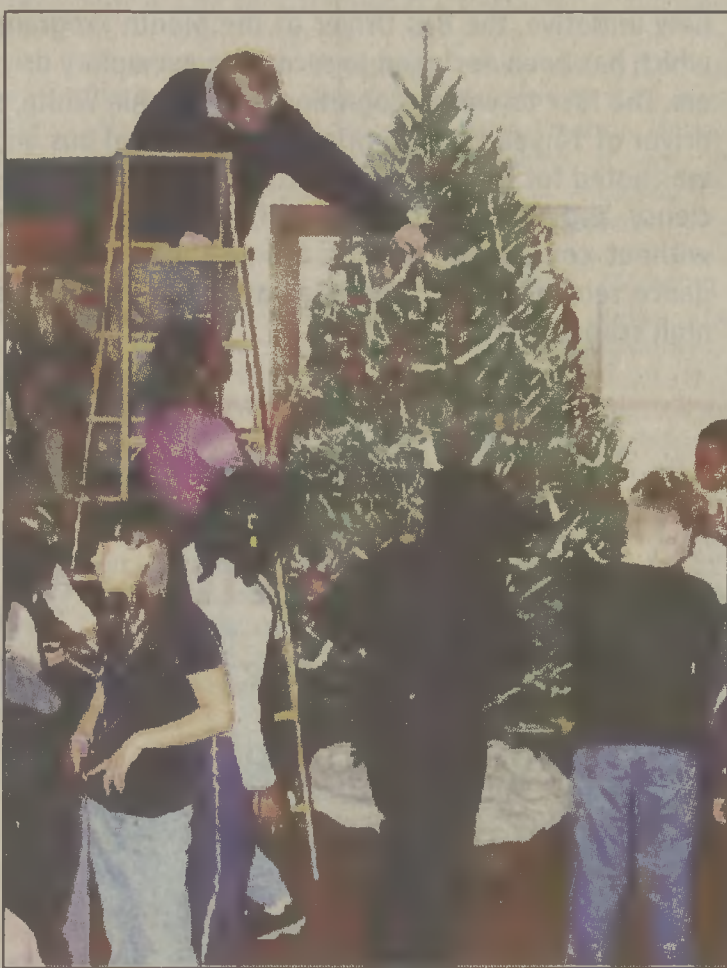
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DECKING THE HALLS



SUBMITTED PHOTOS

Fourth graders from Hertford Grammar School strung popcorn and cranberries and helped decorate the Christmas Tree at the Newbold-White Visitor Center. Tiffany Upton (above) worked on cranberries, while Colby Brooks (below) spent his time stringing popcorn. The students were helping to prepare the site for its annual open house Friday night, 6-8:30 p.m. Music, candlelight tours of the house, story-telling, refreshments, caroling and the lighting of the yule log will be a part of the celebration. The event is free and open to the public. Call 426-7567 for more information on the open house or the historic site.



Fourth graders helped decorate the Newbold-White House Visitor Center Christmas tree under the direction of Site Manager David Webb (on ladder) and other volunteers. After donning the tree with decorations made of natural materials including dried oranges, corn husk dolls and spice balls, the 23-member group took a commemorative photo in front of the tree (below).



PCHS unveils tech center plan to board

Center will be
 open evenings,
 some
 Saturdays to
 serve county.

SEAN JACKSON
 Correspondent

Seeking to expand its interaction with the community, and continue its aid to its students, Perquimans County High School unveiled its plans for a Community Technology Learning Center Monday night.

During a presentation to the Perquimans County Board of Education, Victor Eure, the school system's technology coordinator, said the center will expand the high school's current technology assistance for students as well as adults.

"The new technology learning center will allow all (PCHS) students to have computer and Internet access," Eure said.

Eure also introduced Antje L. Yacono, site coordinator for the center. Yacono said she is looking forward to moving the school system, and the community, further into the computer age.

"I'm excited to be a part of putting Perquimans County, with this learning center, on the map," Yacono said.

Beginning in January, the center will have

expanded hours. The center will be open until 8 p.m. Monday through Thursday, and until 5 p.m. on Fridays.

Eure said the center will also be open some Saturdays. Plans are to offer summer programs at the center, too, Eure added.

There will be no charge for using the center for students and adults who are taking part in basic technology training.

Eure said the center will provide benefits to students who do not have access to computers or the Internet at their homes.

Eure said those persons who enroll in continuing education courses that will be offered at the center through College of The Albemarle will have to pay tuition costs.

Students will have access to explore college-level programs, Eure added.

Yacono said students will be assisted by peer tutors for one-on-one training.

Computer classes will be offered to senior citizens in January and February.

School board member Charles C. Cheezum praised the project, which will be funded mainly through grant dollars.

"These are the kinds of things I think we can be doing," more of, Cheezum said, adding that he is aware of six families he feels will take immediate advantage of the center.

Schools public information official Brenda Lassiter said the program will be widely advertised throughout the community.

School board chairman Walter Leigh said he will ask local church leaders to "spread the word" about the center through their community contacts.

For more information about the center, contact Yacono at 426-5778, ext. 286.

Long orders 13 percent rate reduction in auto insurance

Roll-back could
 save citizens
 \$650 million

RALEIGH - Insurance Commissioner Jim Long recently ordered an auto insurance rate reduction of 13 percent for North Carolina drivers.

On May 1, on behalf of the insurance industry, the North Carolina Rate Bureau (NCRB) requested a statewide increase of 10.6 percent in rates for private passenger auto and 2.4 percent decrease for motorcycle insurance coverages. In addition to the 13 percent reduction for auto rates, Long told the NCRB to lower motorcycle rates 15.9 percent. The difference between the industry's request and Long's rate reduction represents potential savings of \$650 million in premiums for North Carolina drivers. The roll-back is a \$350 million decrease from current

rates.

"I've carefully reviewed this filing and listened to testimony over four weeks. The proposed increase by the industry is just not justified," Long said. "North Carolina law requires me to set rates that are not excessive, inadequate or discriminatory. If I approved the rates as proposed, they would clearly be excessive for the state's drivers."

The order comes after months of rate review by the Department of Insurance. Under state law, Long can either approve the rate change requests or call a public hearing if he is unconvinced that the request is substantiated. In June, Long opted for public hearings, citing the filing had "a noticeable pattern of bias in the selection and use of data" and that it "appears to produce rates that are excessive and unfairly discriminatory." Hearings began Sept. 25 and concluded Oct. 31.

Long and the NCRB

arrive at such different rate level recommendations due to disagreements in several areas including how to determine reasonable profit for the insurance industry. Long also disputes the way dividends and "deviations" (premium discounts offered to some drivers) are treated by the industry as a business expense in its rate calculations.

The department has for some years insisted that dividends and deviations represent a distribution of profit and should be treated as such in setting auto rates. The N.C. Supreme Court supported this methodology in 1999. Long contends that dividends and deviations are intended to represent a savings to some consumers; however, NCRB builds the cost of these savings back into the rates which must be paid by all consumers regardless of whether they benefit from the savings.

"Dividends and deviations represent a distribu-

tion of profit and should be treated as such in setting auto insurance rates," said Commissioner Long. "The auto insurance industry, however, claims these payouts are a cost of doing business - a cost they want to recover by driving insurance rates higher."

Under North Carolina law, the NCRB can appeal the order to state appellate courts and, despite Long's ruling, raise rates while the case is being heard. However, any difference between Long's order and their implemented rates must be kept in escrow pending the court's decision. If courts favor the NCRB, insurers keep these funds; if not, the escrowed funds - plus interest - are refunded to consumers.

In March 2000, Long reached a settlement with the NCRB that refunded more than \$250 million from premiums paid in 1994, plus interest at 11.5 percent totaling \$125 million. Long also ordered an

average statewide rate reduction of 9.25 percent, representing additional savings of \$240 million in premiums. The total value of these settlements is \$600 million.

Excluding this year's filing, the difference between the rates initially requested by insurers and those ultimately paid by drivers represent a savings of more than \$2.2 billion.

When Commissioner Long took office in 1985, North Carolina had the 34th-highest auto insurance rates in the nation. North Carolina drivers now enjoy the 11th-lowest auto insurance premiums in the country, based on 1999 data compiled by the National Association of Insurance Commissioners.

While Long is ordering a large overall decrease in rates, drivers in some localities could still see rate increases, though they would be considerably lower than those proposed by the insurance industry.

WEEKEND WEATHER

THURSDAY
 High: 58
 Low: 33
 SUNNY

FRIDAY
 High: 58
 Low: 33
 SUNNY

SATURDAY
 High: 57
 Low: 38
 PARTY CLOUDY