

outreach

**Human Resources in Action
in North Carolina**

by Jean Peterson

Local mental health clinics are coming more fully into their role of providing for the continuity of rehabilitative care for those patients returning to the community from regional mental health residential facilities. Some mental health centers are developed to the point that the total needs of the patient are met at the local level.

An example of meeting a need on the community level is the establishment of halfway houses for recovering alcoholics.

Halfway houses for alcoholics are "identified as community-based, peer-group oriented, residential facilities that provide food, shelter, and service in a supportive non-drinking environment for alcoholics." (Definition by the Association of Halfway House Alcoholism Programs of North American, Inc.)

Offering more than one service in the continuum of services, halfway houses are a vital part of alcoholism programs in North Carolina. These facilities meet a definite need; there is no duplication of pre-existing services.

This particular type of facility is known by different terms in several states. The term "halfway house" is the term accepted by the majority of people. Confusion sometimes occurs since the term "halfway house" is used by some in referring to transitional facilities for the mentally ill. It is true that the majority of residents of alcoholism halfway houses have been in and out of institutions such as alcohol rehabilitation centers or alcohol units of mental hospitals. Referrals, however, can come from several sources, including the local mental health center.

There are different types of halfway houses, each striving to meet the needs of residents.

In cases where the individual is not sick enough for a hospital, yet not ready to resume his former lifestyle, there exists quarterway houses. Here some of the temptations, decisions, etc., of everyday life can be controlled. One such facility for males is operated under the auspices of the Neuse Mental Health Clinic.

Generally, the halfway house alcoholism program is a non-profit organization functioning under a Board of Directors, which helps determine the policies of the home. Some halfway houses may be closely connected with Alcoholics Anonymous, such as the Twelfth Step House in Henderson.

Those with an A.A. orientation most often stress giving testimonials, understanding one's self, recognizing alcohol as

unacceptable to one with the disease and helping others recover from alcoholism.

Other facilities have predominantly religious approaches. These homes emphasize Bible study, prayer and formal worship services. Many also believe strongly in work as therapy, encouraging residents to be productive. They may work on the premises doing renovation or gardening or have a regular job in the community.

Three halfway houses that are contracted by local mental health centers to serve recovering alcoholics are the Henderson facility and halfway houses located in Spindale and Sanford. Separate facilities usually exist for men and women. Although more halfway houses for men are established at present, Peach Haven in Greensboro and Wesley Hall in Burlington admit only females.

The halfway house does not exist in isolation. Good rapport with the community is of great importance. Various community resources help provide a suitable environment for the recovering alcoholic. Employment opportunities, availability of transportation and recreation are all to be considered in locating a home. Local professional people are needed for counseling the residents.

It is also important to locate a halfway house in a pleasant residential area. These facilities attempt to provide a homelike atmosphere and try to avoid downtown or business areas whenever possible. In some cases a consultant has gone into the community before the halfway house was established to investigate the community residents' responses to establishing a facility in a particular neighborhood. The community usually realizes it has much to gain, for the halfway house

provides an important component of a comprehensive alcohol program for its citizens.

For some time, the Division of Social Services has employed a consultant for the Psychological Services Unit to investigate halfway houses across the state. This unit has been responsible for licensing all non-medical facilities for alcoholics. A thorough inspection is made of the physical as well as program

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Consumer's Corner

by Barry L. Boneno

Executive Director
High Point Consumer
Credit Counseling

Cars and furniture seem to be two consumer items that help to put most families behind the eight ball for the longest time. I am going to concentrate on cars in this article. At a later date, I will give detail pointers on purchasing furniture. When purchasing a used car, these are some things to check.

Here are a few pointers on how not to choose a dealer. Walk swiftly away from any dealer who:

Disparages your choice

and tries to steer you to a higher priced model.

Claims to offer "repossessed" cars at bargain prices. (Such cars may be as valuable as any on the lot, but most legitimate dealers say they are no bargain at any price).

Tries to put through a whirlwind sale - "Hottest car on the lot! Grab it while the grabbing's good! Three couples waiting in line for it already!"

Distracts you from the car with his fast-talk and tried to dissuade you of the necessity of making a thorough inspection of the car on the lot.

Refuses to let you, yourself, test-drive the car, and insists on taking the wheel himself.


Fails to point out the defects that you, with your eagle eye, have noticed for yourself; or makes light of such flaws as you point out to him.

Refuses to permit a mechanical checkup by a mechanic of your own choice.

This business of having your own mechanic with you when you shop, or taking your prospective purchase to your own service and repair station

for a few minutes, draws horse laughs from naive buyers and sophisticates as well. "Are you kidding?" they say. "Who's going to allow you to do that?" The dealer is, that's who.

If he doesn't - we've been through that before. Naturally he doesn't want to let the car out for a weekend of joy-riding, but it is your right to have the car checked out before you buy it, and he knows it.



Health Hints

by
Dr. BENJAMIN A. WILLIAMS
Dentist
High Point, N. C.

Dear Dr. Williams: My daughter is nine years old and it seems that her teeth are not coming in straight. Will this problem correct itself? E.W.

I must admit that many times such a situation will correct itself but many times it does not. Your daughter is approaching the stage called the ugly duckling stage which means that she has baby teeth and permanent teeth. This often gives the appearance of the teeth not coming in straight.

Another reason for a child's teeth to appear to not be coming in straight is due to losing the baby teeth prematurely. Losing the baby teeth early often causes the problem of not having enough space in the jaws to accommodate the permanent teeth.

All too often parents neglect to take a child in for a dental check-up at an early age. I suggest that parents should begin dental

treatment for their children at three years of age. Certainly by this time the child has all of his baby teeth and the goal is to maintain these baby teeth until the permanent teeth begin to come in. This will certainly allow your dentist to help you avert major dental problems.

Dear Dr. Williams: My eye tooth is abscessed and I was told that this is very dangerous and could cause death. Is this true?

That is very true. Yours is an acute problem that needs the immediate attention of your dentist. The danger of this problem is that the infection can progress to the deep facial vein of the face which leads directly to the brain. If this should happen, a cavernous sinus thrombosis, which is a clot could form under the brain and cause death. This problem can be adequately treated with antibiotics if treatment is instituted promptly.

U.S. Individual Income Tax Return for the year ending January 1-December 31, 1973. Internal Revenue Service Form 1040. U.S. Treasury Department. Taxpayers Ask IRS.

This column of questions and answers on federal tax matters is provided by the local office of the U.S. Internal Revenue Service and is published as a public service to taxpayers. The column answers questions most frequently asked by taxpayers.

Q. Is it true that transportation expenses to get medical care or to render services for a charitable organization are deductible?

A. Yes. If you drive your car (or take a bus, hire an ambulance) to get to a doctor or a hospital for medical care, you may deduct what you pay for gas, oil, parking fees, etc., as a medical expense (subject to the general limitations on medical expense deductions). Instead of the actual amount paid, you may deduct a standard mileage rate of six cents for each mile you use your car for medical purposes (in addition to amounts spent for parking fees and tolls). A similar rule applies to unreimbursed automobile expenses for services you render to a charitable organization, such as using your car to pick up old clothes for your church or collect funds for the cancer association.

Q. Are union dues deductible?

A. Yes. Dues and initiation fees paid to obtain and maintain union membership are deductible.

Q. Do you have a free booklet that shows you how to fill out your tax return?

A. Yes. Contact your IRS office for a free copy of IRS Publication 528, "Information on Preparing Your Tax Return."

Q. My father can claim me as a dependent. Last year I earned \$745 from a part-time job and received \$10 interest on my savings account. Is it true that I won't have to file a return because I don't have \$2050 in income?

A. No. A dependent who received \$750 or more in gross income, which included unearned income (interest, dividends, etc.) of any amount, must file a return.

Many persons in these circumstances would have been filing a return anyway to recover any tax withheld.

Q. I'm a farmer—I put a new roof on my barn last year. Can I deduct this expense or do I have to capitalize it?

A. Although repairs to depreciated property are deducted for the current year, expenditures that substantially prolong the life of the property or that increase its value or adapt it to a different use are ordinarily classified as capital expenditures that are recorded through annual depreciation deductions over the useful life of the property. Putting a new roof on your barn falls into this latter category. For more details, see IRS Publication 225 "Farmer's Tax Guide." It's available free from your IRS office or county farm agent.

Q. Can I use the Short Form 1040A regardless of how much dividend and interest income I have?

A. Yes. There are no longer any limitations on dividend and interest income for users of the Short Form 1040A.

Q. How does income averaging work?

A. The income averaging method permits a part of an unusually large increase in taxable income to be taxed in lower brackets, thus resulting in a reduction of the overall amount of tax due.

For more details, see IRS Publication 506, "Computing Your Tax Under the Income Averaging Method." It's available free from your Internal Revenue office.

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Natural Food Course Begins At GTI On Thursdays

JAMESTOWN -- A ten-week evening course entitled "Rediscovering Natural Foods" will be offered by Guilford Technical Institute on Thursdays from 6:30 - 9:30 p.m. on the Jamestown Campus.

Mrs. Maggie Crow, owner and operator of "The Only Earth" in High Point, will be instructor. The classes will include lectures and discussions covering such topics as organic gardening, the definition of natural foods, the future of our food supply, and how individuals can improve the

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Enrollment will be limited.

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Jamestown, N.C. 27282



STATEMENT OF CONDITION

NORTH CAROLINA MUTUAL LIFE INSURANCE COMPANY

A MESSAGE FROM THE PRESIDENT
Highlights of the 1973 operations are as follows:

- Total life insurance in force reached a new high of \$1,729 billion up from \$1,413 billion at the close of 1972.
- Premium income grew from \$30.8 million to \$36.1 million, more than 17%.
- Net investment income grew from \$5.4 million to \$6.2 million, more than 14%.
- Assets increased to a record \$135.7 million.
- Benefits paid to policyowners, since organization, reached \$220.9 million with \$17.8 million paid in 1973.
- Dividends, paid to policyowners, have totaled \$21.4 million since 1944... up \$1.7 million in 1973... thus lowering the net cost of insurance to thousands of North Carolina Mutual policyowners.

We pledge our best efforts to see that 1974 produces even more satisfactory results as we continue the celebration of our 75th Anniversary. For North Carolina Mutual the future still looks black.

W. J. Kennedy III
President

DECEMBER 31, 1973

Prepared from the Annual Statement filed with the NORTH CAROLINA State Insurance Department

Assets		Liabilities	
Cash	\$ 2,241,572	Statutory Policy Reserves	\$ 99,674,864
Bonds		Policy Claims Currently Outstanding	7,312,260
U. S. Canadian and Other Government	\$ 3,270,306	Dividends to Policyowners	3,794,325
State and Municipal	7,876,955	Other Policy Liabilities	12,121
Railroad	4,206,351	Interest, Rents, and Premiums Paid in Advance	478,000
Public Utility, U. S. and Canada	25,139,079	Taxes and Accrued Expense	2,241,622
Industrial and Miscellaneous	32,568,011	Employee Benefit Reserves	555,883
Stocks		Mandatory Security Valuation Reserve	2,123,341
Preferred	\$ 679,087	Other Liabilities	1,212,812
Common	9,792,521		
Mortgage Loans		TOTAL LIABILITIES	\$117,405,228
Conventional	\$ 22,552,793		
Insured or Guaranteed	8,074,628	Contingency Reserve and Surplus	
Real Estate		Reserve for Contingency	\$ 6,777,734
Properties for Company use	\$ 7,870,612	Asset Fluctuation Reserve	2,500,000
Other Properties	285,247	Unassigned Surplus	9,000,000
Policy Loans	8,155,859		18,277,734
Investment Income Due and Accrued	3,155,608		
Premiums in Course of Collection	1,449,013		
Cash Value - Policies on Officers	6,059,739		
Other Assets	374,980		
	86,630		
TOTAL ASSETS	\$135,682,962	TOTAL LIABILITIES AND SURPLUS	\$135,682,962

Insurance In Force \$1,729,610,019

NORTH CAROLINA MUTUAL LIFE INSURANCE COMPANY

MUTUAL PLAZA
DURHAM, NORTH CAROLINA 27701

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