



SALUTING THE BLACK FAMILY — ANBAI and the Jack Eckerd Corporation co-sponsored A Salute To the Black Family to benefit the United Negro College Fund. Pictured from left are Eckerd Senior Buyer Dick Hakel; ANBAI Executive Director

Berl Duncan Jones; ANBAI Chairman Nathaniel Bronner, Jr.; Eckerd Drug Company President Harry Lambert; Eckerd Vice President of Marketing Communications, Ken Banks.

Magic Johnson Standing Out As Victim Of AIDS

BOSTON, Mass. (AP)—About 200,000 Americans have gotten AIDS since the epidemic began. Yet for many in 1992, the face of this disease became one they recognized beyond all others.

Magic Johnson, one of the country's best-known athletes, disclosed he was quitting professional basketball because he was infected with HIV, the AIDS virus.

Suddenly the life of this epidemic—the 45,000 new U.S. victims during 1991, the agonizingly slow progress of science to stop it—focused on just one man who became enmeshed in it.

Johnson, who is still outwardly healthy, believes he contracted the virus in a way that is still unusual in the United States: He caught it from a woman.

One decade into the epidemic, 91 percent of the U.S. victims are drug abusers or men who had sex with other men. Only three percent got AIDS heterosexually. And of these people, by far the most common route of transmission is women getting infected through sex with drug-injecting men.

Yet Johnson's tragedy underscored the real possibility that HIV can spread through male-female sex. Even though the risk is still slight for most heterosexual Americans, in some places in the United States this appears to be happening, quietly and often.

Especially disturbing to health officials is the growth of the infection among teenagers, especially the poor. One recent study found that more than one percent of adolescents in Washington, D.C. are now infected, many of them apparently heterosexually. Another found that nearly one-half of one percent of older teenage girls enrolling in the Job Corps across the United States carry the virus.

Worldwide, heterosexual AIDS is the rule rather than the exception. An estimated eight million people carry HIV, and that number will grow to 40 million by the year 2000. Three-quarters of them will catch it through sex between men and women.

"The virus is winning," says Dr. James Curran, AIDS chief at the U.S. Centers for Disease Control.

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How to Leave A Bigger Nest Egg

By Herb Vest

(NU) — Everybody knows you can't take it with you. But most people assume you can leave it to your children.

Often, they're wrong. In fact, the bigger your accumulated retirement savings, the greater the chance that a hefty chunk of it will expire when you do — unless you take steps to prevent it.

The reason: There's a 15 percent federal tax on "excess assets" that are left in qualified retirement plans when their owner dies.

This tax bite can be greatly reduced by good estate planning. "This tax didn't exist before the Tax Reform Act of 1986," explains Michael Perkins, president of H.D. Vest Insurance Services. "And, it doesn't affect everybody. It's mainly a problem for professionals, corporate executives and small business owners — people who over the years have accumulated assets of \$1 million in qualified retirement plans, such as Individual Retirement Accounts, Keoghs, profit-sharing or pension plans."

The 15 percent excise tax applies to any amount over what it would take to buy an annuity paying \$150,000 a year for the rest of the policyholder's life. Take the case of a 65-year-old man who at

death leaves \$2 million in qualified retirement funds, for example. The average 65-year-old male has a 20-year life expectancy. A lifetime annuity paying \$150,000 would cost him about \$1.5 million. He left

\$2 million — so the taxable "excess" is \$500,000.

A surviving spouse pays no estate taxes. The excise tax will fall on the children, when the surviving spouse dies. They'll also owe federal estate taxes on all amounts over \$600,000. "I can't eliminate the problem," says Perkins, "but I can reduce it." Here's one way:

The parents should arrange that when one of them dies, \$600,000 will be moved from the retirement plan into a trust fund that will pay income to the survivor. When the second parent dies, the trust will pass to the children — free of estate tax. The reduced retirement fund also escapes excise tax.

"Any money transferred from retirement plans to trust funds is subject to income tax," says Perkins. "But the income tax will be far less than the total estate and excise taxes combined."

Herb Vest is CEO of H.D. Vest Financial Services, based in

Harnett High School Holds Annual Reunion

BY EVA M. MINTER

Contributing Writer

Several former students, faculty members, parents and friends of the Dunn and surrounding area including this writer, attended the 21st annual National Harnett High School Reunion held recently at the Holiday Inn, East Columbus, Ohio.

The Ohio Chapter spared no pains in trying to make everything comfortable and happy for all.

Ms. Margaret Pelham of Erwin had charge of the Queens Contest and the keynote for the annual banquet was a Harnett High alumnus, Dr. G.D. McNeill, a former principal and now a member of the Harnett County Board of Education. He was introduced by Ms. Lois Murphy

of Erwin, national association chairperson of the board of directors.

Dr. Perry Massey, native of Dunn, is president of the national association.

The reunion was a time of friendship, fellowship, renewing acquaintances and remembering various episodes. It was a time of remembering our struggles and counting our blessings. The event proved to be a mountain-top experience.

There are Harnett High School chapters in Dunn, Erwin, Washington, D.C., Philadelphia, and Ohio.

A worship service closed the reunion, with a sermon by the Rev. Jacob Evans of Dunn, alumnus.

The 1992 meeting will be hosted by the Dunn chapter.

Irving, Texas. Recently recognized by Inc. magazine as one of the 500 fastest growing companies in the United States, it provides financial expertise in such areas as discount brokerage, investment banking, professional money management, insurance and estate and retirement planning for an estimated 1.5 million American families and small businesses.

UNC Develops New Drug For AIDS, Pneumonia

BY BARBARA PROUJAN

Special To The CAROLINIAN

CHAPEL HILL—A new form of a drug already in use appears to be extremely promising for treating a type of pneumonia that is the leading cause of sickness and death in AIDS patients.

Created by researchers at the University of North Carolina at Chapel Hill, the new drug is an improved version of pentamidine, which is used to treat pneumocystis carinii pneumonia.

"This new drug appears to be 10 times more potent in killing the organism that cause pneumocystis carinii pneumonia than pentamidine is," said Dr. Richard R. Tidwell, one of the drug's creators and professor of pathology at the UNC-CH School of Medicine.

In most people, the single-celled organism responsible for PCP lives harmlessly in their lungs. But because the immune system, which fights off infections, is so weakened in AIDS patients, they cannot keep the organism under control. More than 65 percent of AIDS patients develop PCP.

"In patients who lack an immune system, the organism proliferates and causes massive infestation: their lungs are almost completely clogged with the organism," Tidwell said.

Because PCP is so insidious and the currently available drugs to treat it can cause serious side effects, Tidwell and the other UNC-CH researchers were funded by the National Institutes of Health to develop new drugs.

The investigators found that pentamidine, a chemical that affects

the disease-causing organism in a similar manner, but have structural differences from one another.

The researchers hoped to develop a drug that was less toxic than pentamidine is to humans, but more toxic to PCP.

"Very little was known about pentamidine before it was studied here," Tidwell said. "We now have important clues as to how the drug works, how it is distributed in the body and that it is transformed in the body to at least eight metabolites."

"A better understanding of pentamidine enabled us to design specific drugs with the same mechanism of action, but with more potency and less toxicity than the parent drug," he said. Of the analogs created, "at least a quarter are statistically more potent than regular pentamidine," Tidwell said.

Currently, DMP, which is the most potent of the drugs developed by the researchers, has only proven its effectiveness at treating PCP in a laboratory setting.

Besides being useful in treating pneumonia, DMP and some of the other analogs may be beneficial in treating other diseases caused by different organisms, including two diseases that cause diarrhea: giardiasis and cryptosporidiosis. According to Tidwell, no treatment exists for the latter disease.

Other ailments that may be treated with the analogs include leishmaniasis, which causes skin ulcers; toxoplasmosis, which resembles mononucleosis; and malaria — especially against the forms of the disease that are resistant to current therapies.

Being Black in America: A Real Picture

Pick up a phone and answer a prayer.

December 22nd is the day for you to pick up the phone and answer the call of the "Lou Rawls and Friends" telethon benefiting the United Negro College Fund.

On that day, the UNCF will be on the airwaves asking for your help. You can answer the call who want a college education.

It's a chance to show your concern. It's an opportunity to help them have a better life.

You can also show your concern by picking up the phone right now. Offer to help answer the telethon at this year's telethon. Call your local UNCF office to find out how.

The reality of being Black in America includes all of us. It is up to all of us to answer the call for a better, educated world.

And answering a prayer is as easy as picking up a phone.

Support the "Lou Rawls and Friends Stars Telethon" benefiting the United Negro College Fund December 22nd on your local television channels. You can also call some markets. Check your local UNCF office for exact time and date.



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