Editorial: First Garrard tournament a winner
Tuesday, June 28, 2011

For many of the most talented athletes in Division I football, the university experience serves only as a means to the end of playing in the National Football League. Time spent in college helps to hone skills needed at the next level, of course, but many do graduate and think little of their college years once they depart in search of fame and glory.

As a former Pirate quarterback who hosted a celebrity golf tournament this weekend to raise money for cancer research, David Garrard represents the exception to that rule. His commitment to this community reflects the genuine affection shown him when he wore the purple and gold of East Carolina University, and demonstrates the way in which a sports legend can be a hero in other ways.

Before Garrard emerged as the starting signal caller for the Jacksonville Jaguars, the local faithful knew him as the leader of the Pirate offense for four years. Saturdays at Dowdy-Ficklen Stadium highlighted his size, strength and decision making as the Pirates won 23 games during his three years under center. Garrard holds numerous East Carolina records but, more importantly, earned his degree in construction management in 2001.

Shortly after the Jaguars selected him in the fourth round of the 2002 NFL Draft, the former Pirate QB founded the David Garrard Foundation to promote breast cancer awareness and raise money for research. The disease claimed the life of Garrard's mother when he was 14, and his determination to see progress made on a cure led to his charitable efforts.

Over the weekend, the fight against cancer brought him back to Greenville where he hosted the first David Garrard Golf Classic. The event featured a dinner and live auction
as well as the golf tournament, and featured several former Pirate greats as well as other notable athletes. Funds collected went to Garrard's foundation as well as the Beau's Buddies Cancer Fund, a well known local organization mounting its own campaign against the disease.

Greenville and Pitt County have been fortunate to witness many talented and successful athletes pass through over the years. The area has hosted celebrity golf tournaments before; an annual event featuring Michael Jordan was particularly notable during the time it lasted.

With this, however, the community was treated to one of its favorite sons using his celebrity for a noble purpose. One hopes this year's event is the first of many.
Jacksonville Jaguars' quarterback and former ECU standout David Garrard shares a high-five with 14-month-old Caden Mosley and his mother, Tiffany, on the driving range at Greenville Country Club on Monday. (Rhett Butler/The Daily Reflector)

Celebrities gather for a cause
By Nathan Summers
The Daily Reflector
Tuesday, June 28, 2011

Monday was the fun kind of serious for David Garrard and his hundreds of friends at Greenville Country Club.

The NFL and former East Carolina football star, with the help of handfuls of other local celebrities, undoubtedly piled up some serious dollars in the fight against cancer during the two-day David Garrard Golf Classic, but they wore smiles as they did.

Garrard, the Pirates' all-time leading passer with 9,029 yards, has made his name with his game, but also with his genuine, good-natured personality. After hacking through 18 holes in the morning, Garrard was perfectly honest, like always, when it came to describing his round.

"Whenever I get my job back, I need to keep it," said Garrard, minutes before taking the field in his much more comfortable discipline of football in the Play with the Pros event for kids. "I'm not the best golfer, but I love playing and I love having a lot of fun out there."

The veteran starting quarterback of the Jacksonville Jaguars is growing his legend off the field through his dedication to fundraising in the name of cancer research.

The tournament's beneficiaries are serious ones — the David Garrard Foundation and the Beau's Buddies Cancer Fund — but when it comes to his golf game, Garrard can't take himself too seriously.

"From A to Z," the quarterback said in response to the parts of his game that need the most improvement. "I'm not a bad putter, but everything else needs some work."
Outside of pro golfer and Greenville native Will MacKenzie, one familiar face seemed to be hitting the ball extremely well when he passed through the 18th green and teed off on No. 1.

And like he does on the ECU football sideline after a touchdown, offensive coordinator Lincoln Riley did not hesitate to celebrate when his team drained an eagle putt on 18.

“‘We get mad when we miss a putt, and we get excited when we make one,’” Riley said. “It’s a good cause, but we do want to go out there and play well. It's not something I can turn on and off.”

For the many sports fans who crowded into the Greenville Hilton Sunday night for the tournament's banquet and charity auction, and then converged on GCC on Monday, it was a cavalcade of local legends united in the name of charity.

Still, it's understood that players on the course are subject to same kind of scrutiny they've faced on other fields of play.

“If you play sports growing up, then you end up playing golf,” said former ECU passer Patrick Pinkney, who played golf his senior year at Pine Forest High School before beginning his memorable career as ECU’s starting quarterback. “But I play just to come out and relax. It's peaceful. You get out on the golf course and there's not a lot of noise, you can think about a lot of stuff and just go with it. That's why I enjoy golf.”

Pinkney, looking very much the part of the serious golfer in his attire, joked with BMX legend and longtime Greenville resident Dave Mirra, who prior to his afternoon round was dressed in shorts and a pair of DC sneakers, looking perhaps more suited to the X-Games or the rally-driving courses he's known to frequent than the golf course.

But no such celebrity affair would be complete without Mirra, easily the most decorated Greenville athlete on hand at GCC.

“I've known David for a long time around here, and he's one of the reasons I watch NFL football, so when you respect somebody or look up to them or a friend comes back here and does something, I want to be here,” said Mirra, a 24-time medal winner at the X-Games. “It's probably been close to a year since I've played (golf), which is good. I think I'm better when I don't play as much.”

Representing the 1980s era of ECU quarterback greats, Jeff Blake was also on hand, and like many of the other people on the links Monday, he takes his golf game seriously enough to have an informed opinion about his round.

But like his colleagues, he wasn't fretting it too much after he was finished.
“We did pretty good, and I hit the ball long and straight,” said Blake, the Pirates’ fifth leading passer all-time. “We were competing, talking trash, doing it all. It got better as the beer came along though.”

Contact Nathan Summers at nsummers@reflector.com or 252-329-9595.
A former East Carolina women's basketball player and a current player who were charged last week with credit card violations have been banned from the university's campus for one year, according to a campus police report.

Kim Gay, who just completed her senior year with the Pirates, was charged with resisting a public officer, five counts of financial card fraud and a felony count of aiding and abetting, and Ashley Clarke, a rising senior, was charged with a felony count of unlawful obtaining of a credit card.

According to the police report, ECU basketball player Ariana Jackson reported on June 23 that her debit card had been taken from her locker at Minges Coliseum.

Jackson also showed the reporting officer a bank statement that showed seven charges for a total of $423.30 that she said she didn't make.

Gay and Clarke were charged on June 24.

The report states that Gay admitted to credit card fraud, while Clarke denied involvement.

Gay led the Pirates in scoring (12.3 points per game) and rebounding (6.0) as a senior. Clarke was second in scoring with 9.5 ppg.
Lorenzo Charles, a member of N.C. State's 1983 championship basketball team, hoists his framed jersey during a game played in Raleigh on Feb. 16, 2008, between the Wolfpack and Clemson at the RBC Center. Charles had the winning shot in the 1983 NCAA Championship game when N.C. State defeated Houston. Charles died Monday, June 27, 2011, in a bus crash on I-40 in west Raleigh. He was the bus driver.

'83 Pack legend Charles dies in Raleigh bus crash

BY THOMASI MCDONALD AND J.P. GIGLIO - Staff Writers

RALEIGH Lorenzo Emile Charles, who is best known for catching a last-second desperation shot from teammate Derek Whittenburg and slamming dunking the N.C. State Wolfpack basketball team to a 1983 NCAA championship title, died Monday afternoon in a bus crash on Interstate 40 in West Raleigh.

Police say Charles, 47, was driving a charter bus westbound on I-40 when he lost control on an exit ramp and crashed into a stand of trees. He was the only person on the bus.

A Raleigh police accident reconstruction unit remained at the crash scene Monday night, along with a unit of the state Highway Patrol, to determine what caused the crash, police spokesman Jim Sughrue said. The accident blocked two lanes of I-40 for several hours.
News of Charles' death spread quickly and widely among Wolfpack fans and others whom he had touched.

New NCSU head basketball coach Mark Gottfried played for Alabama against Charles in the 1985 NCAA tournament. The two reminisced about that game, a Wolfpack win, when Charles visited the new coaching staff last week on campus.

"He had a big smile on his face, and he was so full of life," Gottfried said. "We lost a great one, and I'm not just talking about the basketball player. He had a great personality."

Charles' reach in the sports world went beyond his contributions on the court. He drove for the Duke lacrosse team and became a part of the family, coach John Danowski said Monday. Danowski had Charles talk to the team during the NCAA tournament in 2010, before the Blue Devils won the national title.

"It's great that he scored that winning basket, but he was so much more than that," Danowski said. "Everyone here loved him. We are all heartbroken."

Charles was driving for Elite Tours, an Apex company also known as Elite Coach. Calls to the company were not returned Monday, and no one came to the door after business hours.

Elite Tours has been registered as an interstate carrier since June 2009, according to the Federal Motor Carrier Safety Administration. The company has five drivers and a fleet of seven vehicles, including limousines, vans and two full-size motor coaches.

The company had a good safety record. It was cited for a minor violation in April, when an Elite driver stopped for an inspection in Alabama failed to produce a current record of duty status to show that he or she had not driven too many hours without rest.

Charles, a native of Brooklyn, N.Y., was a graduate of Brooklyn Technical High School. After his days at NCSU, he was selected 41st overall in the 1985 NBA draft and went on to play briefly with the Atlanta Hawks as well as with several pro teams in Europe.

He'll always be remembered, though, for that game-winning dunk in the championship game of the 1983 NCAA Tournament over the heavily favored Houston Cougars. The Cougars were led by future NBA all-stars Hakeem Olajuwon and Clyde "The Glide" Drexler. That moment was quickly followed by another that Wolfpack fans will never forget: late
Wolfpack coach Jim Valvano running around the floor in amazed euphoria looking for someone to hug.

Valvano's wife, Pam, said Monday that she was heartbroken to hear of Charles' passing and described him as always laid-back and polite.

"That night in Albuquerque, you'd never known he'd made the big shot. He was so humble," she said. "That was just Lorenzo, though. He was the same nice young guy whether we'd won or lost. He was quiet, but he loved people and loved being around those guys on that team."

Charles lived in Wake Forest with his wife, Theresa Charles.

Staff writers Bruce Siceloff, Chip Alexander, Caulton Tudor and J. Andrew Curliss contributed to this report.

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Dr. H. Durwood Tyndall died June 26, 2011 at Kitty Askins Hospice Center in Goldsboro, North Carolina. Born November 19, 1925 in Wayne County, North Carolina, he was son of the late Viola and Hubert Tyndall.

Prior to college, Dr. Tyndall served as a sergeant in the United States Army during World War II, and later served as Captain in the National Guard. He earned his undergraduate degree at the University of North Carolina where was Phi Beta Kappa, and went on to graduate from UNC’s first four-year medical school class in 1954. He was a member of Alpha Kappa Kappa honorary medical fraternity.

After a medical internship in Allentown, Pennsylvania, he opened his practice in family medicine in Goldsboro and practiced there for nearly 40 years. House calls were customary during the earlier years of his practice. He was an early advocate for health coverage for all, irrespective of income, believing that healthcare is a right, not a privilege. His proudest moment as a member of the North Carolina Medical Society was when he and fellow members successfully petitioned the General Assembly to pass the seat belt law protecting children, and he even had seatbelts added to the back seat of his cars for his children. He served as President of the Wayne County Medical Society and as Treasurer of the UNC Medical Alumni Association. He enjoyed practicing medicine with his son-in-law, Dr. Howard Newell, for nine years prior to retirement.

Immediately after retirement from practice, Dr. Tyndall was a clinical instructor at East Carolina University Medical School. He traveled to Belize as a medical missionary, and often served as Doctor of the Day for the North Carolina General Assembly and as a Doctor on Call on WRAL-TV. A
lifelong learner, he enjoyed teaching the J. Paul Edwards Sunday School class at St. Paul United Methodist Church and playing blue grass fiddle music for friends and family. He was a certified Master Gardener and frequently worked on his farms in Wayne and Lenoir counties. He was a longtime member of Golden K Kiwanis Club.

Dr. Tyndall’s two greatest joys in retirement were visits from his children and grandchildren and friends, and time at home with his beloved wife and best friend, Catherine. His life was devoted to his large and loving family.

Dr. Tyndall was a successful breeder of Arabian horses and his family shared his love of horses. His horses won many awards, and one was designated as the National Champion Mare of Italy. He also enjoyed trail horseback riding trips with his family in the mountains of North Carolina, Colorado and Wyoming.

The family wants to thank his many physicians and healthcare workers as well as friends and family for their devoted and professional care.

Dr. Tyndall will be best remembered as a loving father and husband. He is survived by his wife of 57 years, Catherine Hill Tyndall, their five children and their spouses, Hope Hancock and husband, Gerry; Faith (Sissy) Newell, and husband, Howard; Catherine Hollowell and husband, Alan; Prudy Frederick and husband, Ron; and Durk Tyndall, and wife Kristin; and grandchildren: Katie Newell Leach, and husband, Daniel; Hope Newell, Trey Newell, Mary Catherine Hollowell, Adron Hollowell, Betsy Frederick, Emmy Frederick, Olivia Tyndall and Isabeau Tyndall. He is also survived by his sister, Doris Lancaster, his brother Carl Tyndall, and brother-in-law, Melvin Garris; predeceased by his parents, Viola and Hubert Tyndall and his sister, Gladys Garris. He is also survived by his sister-in-law, Betsy Owens, and her husband, Jack Lawrence.

A memorial service for Dr. Tyndall will be held at St. Paul United Methodist Church in Goldsboro on Wednesday, June 29, 2011 at 11:00 a.m., with visitation immediately following at the church. To honor his wishes, his family has donated his body to UNC Medical School.

In lieu of flowers, memorials may be made to the Catherine and Durwood Tyndall Scholarship at Wayne Community College, 3000 Wayne Memorial Drive, Goldsboro, NC 27534; or St. Paul United Methodist Church, 204 E. Chestnut St, Goldsboro, NC 27530; or Kitty Askins Hospice Center at 107 Handley Park Court, Goldsboro, NC 27534.

Online condolences may be sent to the family at www.seymourfuneralhome.com.
4 Ways for Parents to Help New Grads
For generous moms and dads, smart financial strategies to help a child land on his feet.

JUNE 28, 2011, 9:27 A.M. ET
By JILIAN MINCER

As more than a few members of the class of 2011 resettle into their childhood bedrooms, many parents are wondering, "How can I help?" There are plenty of ways, but a series of new tax laws and financial services regulations have made some strategies better than others.

There are lots of ways to offer financial assistance beyond simply handing over cash, experts point out, and each carries consequences for the giver, as well as the recipient. With income tax rates still low, for example, making a contribution to a child's Roth IRA is an attractive move. Low interest rates and lousy bond yields make an intra-family loan a compelling idea for both parent and child. And a recently implemented provision in the federal health care law lets families keep Junior insured for little or no extra cost. "It's gotten a lot easier to help," says Linda Leitz, a financial adviser and the author of "The Ultimate Parenting Map to Money Smart Kids."

Many grads can certainly use the help. Of employers who hired new grads last year, more than a third don't plan to or are uncertain about whether they'll hire new grads this year, according to a survey by the Collegiate Employment Research Institute at Michigan State University. For those who do get jobs, it still may not be easy: the average salary for new college grads is just under $37,000, down almost $10,000 from two years ago, according to the survey. At the same time, student loan debt is expected to be up about 17% from 2008, according to Mark Kantrowitz, publisher of finaid.org.

Parents are well aware of these challenges. About a third of parents with children 18 to 39 feel that the younger generation faces greater financial pressures than they did, according to a survey released in June by TD Ameritrade. And more than half of boomers said they would help even if it "takes away from their own savings goals."
Such statements make most financial advisers cringe. Most baby boomers need every extra penny to bolster their own retirement prospects, says Cheryl Holland, a financial planner in Columbia, S.C. Among long-term 401(k) participants in their 50s, the average balance was less than $140,000 at the end of 2009, according to the most recent data from the Employee Benefit Research Institute. That's enough to safely generate about $5,600 in annual income in the first year or retirement, according to T. Rowe Price -- not enough to provide a meaningful supplement to Social Security for most retirees. That's why most financial advisers warn parents not to help the at the expense of their own savings. "Short term help may be a long term detriment," says Leitz. "If kids end up having to support their parents who haven't saved, they haven't done their kids any favors."

But for those with a little surplus, the changes in tax and health care laws have made the following four strategies more affordable.

**Keep them on your insurance**
Until this year, a child had to be a full-time student and under 22 to stay on his parents' health insurance in most states. Not anymore. A provision in the Obama administration's health care reform legislation has made it possible for mom and dad to keep a child on their insurance plan until he's 26, regardless of student status. That may not be a huge savings, compared to buying insurance for a healthy 20-something on the open market, but workplace-sponsored plans are often more generous, have lower deductibles, and don't charge significantly more for pre-existing conditions, says Craig Palosky, a spokesman for the Kaiser Family Foundation. Parents can add the new grads even if they've been using a different policy at school, but employees should contact their insurer or human resources department to make sure the necessary paperwork is completed.

**Fund a Roth IRA**
By keeping income tax rates relatively low, the extension of the Bush-era tax cuts also makes it smart for parents to contribute not just to their own Roth IRAs, but to a child's. Because savers put after-tax money into a Roth, but withdrawals are tax-free, it's most advantageous if savers believe taxes will go up in the future which advisers agree is most likely the case. Plus, helping a child start early can have a dramatic impact on his overall savings. A $5,000 IRA contribution this year could potentially grow to $75,000 in 40 years, assuming a 7% average return, according to T. Rowe Price. And while that's not enough to retire on, it does set a nice precedent, says T. Rowe Price financial adviser Stuart Ritter: "It sends an important message that saving for retirement is something they should prioritize."

**Help build credit**
Since new legislation passed in 2010, college students have largely been off-limits to credit card companies, unless they have a co-signer or evidence of income. As a result, many in the class of 2011 are graduating without a credit card in their own name and, therefore, no credit history. Rather than co-signing for a card, Greg McBride, senior financial analyst at Bankrate.com, recommends parents help new grads get what's called a secured credit card, which requires a cash deposit to secure the line of credit. For
example, someone who deposits $500 can charge up to that amount. He'd still have to pay the bill on time, but the issuer is protected in the event of default. Parents may need to help by providing the cash deposit. But McBride says consumers should look for cards with low fees that report payment history to the three largest credit bureaus. That would include a card like the Orchard Bank Secured MasterCard, which has a low minimum deposit, no annual fee, and charges a reasonable 7.9% interest rate, says Odysseas Papadimitriou, CEO of credit card comparison site CardHub.com.

Make a loan
While lending to relatives has its risks, low interest rates makes this a potentially great time for intra-family loans. Kids could use the cash, and parents may benefit from repayment terms that provide a better interest rate than they can get with a bank certificate of deposit. In order to play by the Internal Revenue Service's rules which would enable a parent to write off a loan if it doesn't get repaid the lender must charge a minimum interest rate on any loan larger than $10,000. Currently, that's 0.46% for loans for less than three years, 2.27% for those three to nine years, and 4.05% for those nine years and longer. The IRS likes to see notarized promissory notes and records of repayment, says Bill Fleming, a managing director with PwC's Private Company Services Practice. Parents also need to declare the interest payments on their tax returns. But even with an automatic repayment plan, which Fleming recommends, there always is the danger of not getting paid back. In that case, you either have to be prepared for a write off, or some tough love.