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Mr. William S. "Bill" Sellers

Mr. William S. "Bill" Sellers, 81, of Palmetto, Florida died April 21, 2012.

Funeral services were held on Thursday, April 26, 2012, with Burial and Military rites at Sarasota National Cemetery.

Mr. Sellers was born May 22, 1930 in Rockingham, NC to Robert and Johnnie Sellers. He was a graduating member of the Wadesboro High School Class of 1948. He retired as an E-7 from the US Navy after 24 years service. While in the Military he was involved in the Korean and Vietnam wars. He also trained sailors in Orlando and served as a Seabee in Vietnam. Mr. Sellers received various medals and letters of commendation.

After the Navy, he was a truck driver with Sellers Leasing Company for 25 years, and a member of the American Legion Post 309 in Palmetto.

Mr. Sellers was predeceased by his parents; a brother, Robert C. Sellers; and a daughter, Betty Minyard. Survivors include his beloved wife of 32 years, Ava; a son Len Goodwin (Hope) of Parrish, FL; daughters, Kitty R. Boyton (Kevin) of Castleberry, FL; Barbara E. Sellers and friend Kerry Farney of Orlando, FL; Frances G. Joyce (Ian) of Pittsburgh, Penn; ten grandchildren; and seven

Obituaries

great-grandchildren. Online condolences may be made at kicliterfuneralhome.com.

Mrs. Martha Meachum Henry

Mrs. Martha Meachum Henry, 59, went to be with her Lord, Friday May 11, 2012, at her home.

Graveside services were held on Tuesday, May 15, 2012, at Faith Baptist Church Cemetery in Lilesville with Rev. Doug Moore officiating.

Martha was born August 4, 1952, in Anson County, a daughter of the late Cecil Thomas Meachum and Naomi Helms Meachum. She loved spending her time sewing and was a member of Faith Baptist Church.

Surviving are her husband of 40 years, Jerry Henry of the home; her sons, Nome Henry (Amy) of Killeen, Tx and Allen Wayne "Bee Bop" Henry and fiancée, Lauren Hardison of Wadesboro; her grandchildren, Austin, Ally and James Kelly Henry; special friend, Lucille Burleson; her sister and brothers, Helen Sellers (Fred) of Lilesville, Cecil Meachum (Brenda) and Jerry Meachum (Debbie), all of Wadesboro.

In lieu of flowers, memorials may be made to Faith Baptist Church, 3560 Stanback Ferry Ice Plant Rd., Wadesboro, NC 28170.

The arrangements were in care of Leavitt Funeral Home. Online condolences may be made at leavittfuneralhomewadesboro.com.

Mrs. Nicole Moore Heath

Mrs. Nicole Moore Heath of Hertford, NC, formerly of Polkton, died on April 15, 2012, in Sentara Norfolk General Hospital.

Funeral services were held on Friday, April 20, 2012, at Miller & Van Essendelft Chapel in Hertford with Rev. Tracy Bradshaw officiating.

Mrs. Heath was born on November 19, 1978, in

Charlotte, the daughter of Dorothy D. Moore Huebner of Wingate and stepfather Christopher Andrew Huebner of Clayton. Her grandparents are C.T. and Mildred T. Laney. She attended Anson County Schools while living with Bob and Diane Hildreth, her aunt and uncle.

In addition to her parents, she is survived by her husband, Arthur Ray Heath; five children, Daniel Anthony Heath, Courtney Marie Heath, Emily Kaylin Moore, Ashley Breann Riddick and Joshua Gage Heath; her grandparents, Edward and Cindy Elliott, and Rikuko Huebner; aunts, uncles, cousins, nieces and nephews. She was preceded in death by her grandmother, Mary Jeanne Elliott; her grandfather, Billy Edward Moore; her mother-in-law, Valeria Heath; and her father-in-law, Arthur Heath.

Mrs. Rossie Caroline Thomas Snipes

Mrs. Rossie Caroline Thomas Snipes, 99, passed away May, 15, 2012, at Autumn Care of Marshville.

Funeral Services will be held at 2 p.m. on Thursday, May 17, 2012, at Deep Springs Baptist Church, with interment to follow in the New Home Baptist Church Cemetery. Visitation is 6 to 8 p.m. on Wednesday, May 16, 2012, at Morgan & Son Funeral Home.

Mrs. Snipes was born in Anson County on September 8, 1912, to the late Joe and Flonnie Austin Davis. She was preceded in death by her husbands, Mr. Brice Thomas, Mr. Crawford Austin and Mr. Ed Snipes, and one son, Mr. Lynn Thomas.

She is survived by her son, Mr. Joe Frank Thomas of Peachland; three daughters, Mrs. Mary Johnson of Mint Hill, Mrs. Sue McCollum of Peachland and Mrs. Carolyn Moore of Ansonville; 14 grandchildren; and 29 great-grandchildren.

Memorials may be made to New Home Baptist Church Cemetery Fund, 1617 New Home Church Road, Peachland, NC 28133.

Online condolences may

be made at morganandsonfuneralhome.com.

Mr. James Steven Thomas

Mr. James Steven Thomas, 71, died Thursday, May 10, 2012, at Hospice of Union County in Monroe.

Funeral services were held on Sunday, May 13, 2012, at Rocky River Baptist Church in Polkton with Rev. Dennis Stegall officiating. Interment followed in Fountain Hill United Methodist Church Cemetery in Peachland.

Steve was born January 21, 1941, in Anson County, a son of the late Joseph Clifford and Maude Elizabeth Williams Thomas. He had worked for 22 years in financing, having worked for both GMAC and BB&T. He later retired from the North Carolina Department of Corrections.

He was a self-taught artist, guitar player, an avid fisherman and private pilot. He was a veteran of the United States Army and served for 10 years in the North Carolina National Guard.

Surviving are his daughter and son-in-law, Crystal Thomas Metz and Clark Metz of Charlotte; his grandchildren, Will and Charlotte Metz; his brother and sister-in-law, Roger and Ella Thomas of Polkton; his former wife, Rebecca Beachum Bullard of Charlotte; his canine companion, Curly Bill; his nieces and nephew, Billie Ann Thomas, Amy Turner, Cathy Hooks, Carole Barnhill and Frank Curran, all of Polkton, Suzette Whitley and Sherri Teeter, both of Oakboro and Sandy McLeod of Wadesboro. In addition to his parents, he was preceded in death by his brother and sister, Cecil Thomas and Margaret Curran.

Memorials may be made to Fountain Hill Cemetery Fund, c/o Mrs. Sarah Thomas, 2356 Cappadocia Church Rd., Peachland, NC 28133.

The arrangements were in care of Leavitt Funeral Home. Online condolences may be made at leavittfuneralhomewadesboro.com.

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Extension Notes Think Before You Borrow

Lottery winners have probably figured out that they will owe a huge tax bill the next time April 15 rolls around. Lucky for them, they will probably have lots left over after they file and pay up their fair share. Every tax season, though, lots of people who have not won the lottery find themselves with tax bills they did not expect, and probably do not have money to pay. Some learned they owed taxes on unemployment benefits. Others had bills from where they dipped into their 401(k) plans to pay the mortgage or other expenses.

While the economy is slowly improving (so they say), many families have yet to recover. But before you raid your 401(k) plan, it is important to understand how it will hurt you later on.

To start, employers withhold 20% of the amount withdrawn. In addition, most employees who take hardship withdrawals are also subject to a 10% early-withdrawal penalty, and employers do not withhold that amount. There are exceptions to the early-withdrawal penalty. You will not have to pay it if you are 59½ or older, are totally and permanently disabled or used the money to pay for qualified medical expenses. Otherwise, you will have a heavy penalty.

At first glance, a 401(k) loan may seem like a good idea. The interest rate is low, now about 4.25%, and you pay interest to yourself, not a bank. You usually have five years to pay it back. And as long as you pay off the loan, you will not face any unpleasant tax consequences.

But there is a serious downside to these loans. If you are laid off or quit your job, you are required to pay off the entire balance, usually within 60 days. Otherwise, the loan is considered in default. The vast majority of people who leave their job with a 401(k) loan outstanding are unable to pay off the balance. And because loans account for an average of 20% of the borrower's 401(k) balance, default is a serious financial setback. If you default on the loan, it will be treated as a distribution, which means you will owe taxes on the entire balance, plus an early-withdrawal penalty if you are under age 59½. Since you have probably already spent the money you borrowed, you could have a real financial hurdle ahead of you.

Borrowing from your 401(k) plan will not derail your retirement security if you dutifully pay yourself back. Unfortunately, the best of intentions get undone when you go through a financial crisis. So think seriously before raiding your retirement savings.

By Janine B. Rywak, County Extension Director

Genealogical Society Meeting Features History of Lilesville

The Anson County Genealogical Society will meet this Saturday, May 19th at 2 p.m. in the Historical Society Office at 206 East Wade Street in Wadesboro. Juanita Redfearn Williams will talk about the history of Lilesville. The public is invited. Email genealogy1959@yahoo.com or call 704-475-3877 for more info.

Scout Closet

The Anson County District of Boy Scouts of America would like to create a "Scout Closet" for the local scouts. There is always a need for uniform shirts. If you have scout shirts, camping gear or tents, and would like to donate, please contact Mr. Chris Sanford at 704-694-5937. The email contact is sanfordsays2@aol.com. Sanford will be serving as the contact person and will warehouse these items as they are collected.

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Scouting Meetings

The Anson District Commissioners of Boy Scouts of America meet the second Tuesday of each month at the Chamber of Commerce at 6 p.m. The Scout leaders meet at 7 p.m. for roundtable discussions.

The Scouting program is strong and growing in Anson county. Adult leaders and volunteers are always needed for continued growth. If you would like to join, applications are available upon request. Contact Susan Poe at 704-694-3701.

4-H Luncheon
Friday, May 18, 2012

Anson Cooperative Extension Center
501 McLaurin St.

Price \$6.00

Menu: Marinated grilled chicken sandwich, slaw, potato chips & homemade dessert

Serving 11:00 a.m. until 2:00 p.m.

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