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Foreclosure Prevention Effort Extends Benefits to Vets on GI Bill

NC Foreclosure Prevention Fund reaches out to North Carolina's military

This year marks the 70th anniversary of the Servicemen's Readjustment Act of 1944 – more commonly known as the "GI Bill." The North Carolina Housing Finance Agency is marking the anniversary by offering financial mortgage prevention help to veterans attending school under the GI Bill. It is a second step in less than a year to make the Agency's successful N.C. Foreclosure Prevention Fund more user-friendly for the state's important military population. Earlier, it ensured that returning veterans enrolled in vocational training or rehabilitation programs would be eligible.

Designed to help North Carolina homeowners recover from job loss and other temporary hardships, the Fund has made mortgage payments for more than 16,000 homeowners while they look for employment or retrain. Funds are available to assist an additional 4,000.

Making the foreclosure assistance available for veterans is particularly important in North Carolina, which is home to 10 percent of all active-duty military personnel in the U.S. (115,000, the most per-capita of any state) and more than 771,000 veterans. "The transition from military to civilian life can be a challenge," said A. Robert Kucab, executive director of the N.C. Housing Finance Agency. "It's especially important that veterans be able to participate fully in these foreclosure prevention benefits. Our agency is working closely with the VA and veterans groups across the state to make sure military families know that help is available for those who need it."

Funded by the U.S. Department of the Treasury, the N.C. Foreclosure Prevention Fund makes mortgage payments for up to 36 months (\$36,000) while the homeowner looks for work or completes a job search or training program. It was created in North Carolina in 2010 because of high unemployment, which continues to exceed the national average in three-quarters of North Carolina counties.

The assistance is offered as a zero-interest, deferred loan, with no payments due as long as the homeowner lives in the home. Veterans who study on the GI Bill or participate in a VA-approved vocational training program are eligible for the maximum 36 months of assistance, as long as their mortgage payments exceed 25 percent of their household income.

To qualify for assistance through the Fund, a veteran must be separated from service on or after Jan. 1, 2008, provide a DD214, have a VA-issued Certificate of Eligibility for the GI Bill and provide proof of enrollment in school or a vocational retraining program. Homeowners do not have to be delinquent on mortgage payments to qualify.

Veterans and civilians can apply for assistance from the Fund through more than 40 HUD-approved counseling agencies statewide, or by going online at www.NCForeclosurePrevention.gov. Information is available on the website or by calling 1-888-623-8631.

The N.C. Housing Finance Agency is a self-supporting public agency. It has financed nearly 215,000 affordable homes and apartments statewide since its creation in 1973.

Enjoy this Remembering column from 2006

Remembering.....

By Ed McBride



Gaddy's Wild Goose Refuge

Quite a few folks can remember at this time of year, so many Canadian geese coming south for the winter! There were thousands - as the above picture shows some close up. In fact, so close that if you look closely at the foreground you can see my shadow - showing how close I was able to get with my "box type" camera. This was the fall of 1951, some time before I got my first Argus 35mm camera.

I was talking to Paul Boylin the other day, and he remembered as a boy going up to Gaddy's Refuge (I am sure Jim went also) with his dad Francis on occasion, but in particular he remembered going to Lockhart Gaddy's funeral in February 1953. The geese that day

were extremely noisy until the funeral service began - at which time they were very quiet. After the funeral service was over, the noise started again as the geese marched over Lockhart's grave.

There are many stories about the geese. Marcia Martin of Brewster, MA tells of many experiences in her book "Bandy" about "adopting," caring for and loving her goose - some experiences and stories too!!

A group of folks, including Buck Wheelless, Lee Ross and Bill Thompson (deceased) at Ansonville have spent considerable time and effort in restoring the pond area - in order to welcome at least a number of geese back - which the geese are now doing!

I wish to thank everyone who supported and helped me on this campaign. Your time, effort, encouragement and friendship was greatly appreciated.

I would also like to congratulate Landric Reid on winning the Democratic nomination for Sheriff of Anson County. He has achieved a great thing for himself and I applaud him for it.

I would like to ask everyone who supported me to join me in not just congratulating Mr. Reid, but offering him our good will and earnest effort to find ways to come together, to bridge our differences and to continue to make Anson County a great and safe place to live.

Mike Smith



Wildlife Commission and Partners Use Internet to Protect Wildlife

The N.C. Wildlife Resources Commission has concluded a joint operation with partner agencies to use the Internet to protect wildlife, wildlife habitat, lawful businesses and public safety. During the four-day "Operation Wild Web" detail, investigators used the Internet to find those intentionally selling fish and wildlife illegally, as well as committing other crimes.

Cases involved the unlawful sale of reptiles, freshwater and saltwater fish, native migratory birds and many exotic birds; businesses operating without licenses; and illegal sales of vessels.

"Licensed facilities and legal business can be checked to ensure animals are handled safely and humanely," said Capt. Rett Boyd, with the Florida Fish and Wildlife Conservation Commission, who supervised the operation. "But unlicensed facilities go without inspections for safety and cleanliness. And without a record of where they got their animals, these facilities could potentially spread dangerous diseases through their transactions, without any way to track the source of the problem."

In addition to the Wildlife Commissions from North Carolina and Florida, the U.S. Fish and Wildlife Service, National Oceanic and Atmospheric Administration Office of Law Enforcement and the Georgia Department of Natural Resources participated in Operation Wild Web, addressing issues in their jurisdictions.

"We designed this operation to more efficiently protect our resources," Boyd said. "Some people may think operating online is a way to get away with taking advantage of protected species but we are dedicated to working with our partners to stop that."

The Wildlife Commission's Special Investigations Unit made five arrests for illegal activities, largely involving illegal reptile and amphibian sales. North Carolina wildlife officers also assisted 30 individuals either to gain compliance for legal transactions or avoid criminal activity. Most charges were second-degree misdemeanors, punishable by up to \$500 in fines and up to 60 days in jail. An undisclosed number of cases remain under investigation, officers said.

The public can report wildlife violations in North Carolina anytime by calling 1-800-662-7137. Callers can remain anonymous.

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