

### Getting Married? Have the Money Talk

Money causes more arguments than other typical conflicts in many marriages. According to a recent survey, a full 27 percent of respondents said their spats started over money, more than problems with kids (16 percent) or chores (13 percent). Couples who lock horns over finances at least once a week are 30 percent more likely to get divorced, according to a 2009 study by researchers at Utah State University. Taking steps to prepare finances before marriage is a smart strategy.

This is especially true now that US couples are waiting longer to marry, and many people have thousands of dollars in student loans and credit card debt by the time they take their vows.

Money is a very powerful thing that can do great things in people's lives, or can really mess them up. Money is such an emotional issue that it could be difficult for couples to untangle all the knots. Shockingly, nearly one-half of all people have lied to their significant other about money. And a survey conducted this spring by CreditCards.com revealed that 6 million Americans have hidden financial accounts from their spouses or live-in partners. The deception is not usually malicious. Often it is prompted by guilt and embarrassment about spending. Compounding the problem is that financial behavior is very deeply set, and cannot be altered easily.

Lack of disclosure about your financial issues, maybe you are struggling with \$100,000 in student debt, or maybe you filed for bankruptcy at some point, is not really any different from lying. Be up front about your financial situation, have the "money talk" long before the big day, and tackle any challenges as a couple.

Minor money differences can be overcome as long as you have the basics covered such as, you have your daily needs met, you are bringing in more than you are paying out, and you are able to build a nest egg for the future. But once overspending and debt enter the picture, all bets are off.

It is helpful to have basic guidelines in place that will keep you on the same page. For instance, purchases under a certain dollar amount can be left to each spouse's discretion, while larger ones should be cleared with your partner.

Some couples might be comfortable pooling all of their money, and others may not. Neither is the "right" choice, but that should be decided explicitly. That is exactly the right template for resolving money disputes.

Even with differing money styles, if both partners take strides toward the middle and agree on broad outlines of a budget, it could prevent countless disputes.

By Janine B. Rywak, County Extension Director

### Pints for Pencils Program Runs through September 30

The Community Blood Center of the Carolinas (CBCC) is supporting regional public schools through its Second Annual 'Pints for Pencils' campaign. For each blood donation in August and September, CBCC will donate \$1 for school supplies to the public school systems in the 16 North Carolina Counties and three South Carolina Counties they serve.

"As blood is to patients, so are pencils to students. This is why we are committed to building and strengthening community through various collaborations throughout the region," said Martin Grable, president and CEO of Community Blood Center of the Carolinas. "Through 'Pints for Pencils,' we are able to bring our donors together to meet the blood needs of the community while helping ensure teachers and students have essential materials for the classroom."

The 'Pints for Pencils' program is one of the many ways CBCC is supporting local students, who make up over 20 percent of its donor base. Throughout the year, CBCC will offer local students the opportunity to win more than \$36,000 in scholarships, including CBCC's 'Students Saving Summer' program that runs through Sept. 3. For area high school and college students interested, they can host blood drives for a chance to win a \$1,000 scholarship - a total of five scholarships will be awarded by CBCC. For more information on the scholarship or grant opportunities offered by CBCC, contact Kim Jones, director of development and public relations at 704-972-4727 or [kljones@cbcc.us](mailto:kljones@cbcc.us).

#### Blood Drive August 17

There will be a Community Blood Center of the Carolinas Blood Drive at South Piedmont Community College Polkton campus on Friday, August 17, from 5 to 9 p.m. There is a shortage of blood in the community, especially the O blood group (O positive and O negative types), so CBCC is urging O donors to donate blood as soon as possible. The minimum weight requirement for blood donors is 120 pounds.

More public drives can be found at the CBCC website, [www.cbcc.us](http://www.cbcc.us). Call 704-972-4700 or go to [www.carolinadonor.org](http://www.carolinadonor.org) to make an appointment at any location.




**Now Hiring Management**

- Paid Vacation
- Bonus

Health/Dental/Vision Pay Commensurate w/Experience

**Fax Resume To: 704-529-7496**



**North Carolina Department of Public Safety**

**Division of Adult Correction Health Services**

**CAREER OPPORTUNITIES**

**LANESBORO CORRECTIONAL**  
Polkton, NC  
LEAD NURSE  
STAFF NURSE  
CONTRACT STAFF NURSE

**ALBEMARLE CORRECTIONAL**  
Badin, NC  
LPN  
CONTRACT STAFF NURSE

Visit our website @ [www.doc.state.nc.us](http://www.doc.state.nc.us)  
Accepting State Application PD-107 ONLY.  
Contact: Vickie Howard, RN  
919-838-3862 (O) 919-733-1415 (F)  
[Victoria.howard@ncdps.gov](mailto:Victoria.howard@ncdps.gov)  
EEO

### South Piedmont Community College

SPCC has the following position available:

#### DEVELOPMENT OFFICER

**Institutional Advancement**

SPCC is seeking applications for a Development Officer for the Institutional Advancement department. This is a 12-month, full-time position.

**Minimum Requirements:** Bachelor's degree; one year experience in non-profit development, fundraising or special events coordination; ability to communicate effectively; proficiency in word processing, spreadsheet, and presentation software.

**Preferred Qualifications:** Master's degree; three years in non-profit development, fundraising or special events coordination.

Position is open until filled with a tentative start day of September 15, 2012. An application, job description and other requirements may be found at [www.spcc.edu](http://www.spcc.edu) or contact us at:

South Piedmont Community College  
Human Resources Office  
PO Box 126 • Polkton, NC 28135 • 704-272-5471  
Equal Access, Equal Opportunity Employer

### South Piedmont Community College

SPCC has the following position available:

#### INSTITUTIONAL LEARNING ASSESSMENT & DATA COORDINATOR

SPCC is seeking applications for an Institutional Learning Assessment and Data Coordinator. This full-time, 12-month, position which will be located at the Old Charlotte Highway campus in Monroe, NC.

**Requirements:** Bachelor's degree in Statistics, Computer Systems, Business Administration, Social Sciences, or related field (masters preferred); 3 years' experience in learning outcomes assessment; experience with database systems and data retrieval using query based software; High level computer skills in MS Office Suite including Microsoft Access. Must be proficient in preparation of written, oral, and graphical reports.

Review of applications will begin August 14, 2012, but the position is open until filled. An application, job description and other requirements may be found at [www.spcc.edu](http://www.spcc.edu) or contact us at:

South Piedmont Community College  
Human Resources Office  
PO Box 126 • Polkton, NC 28135 • 704-272-5471  
Equal Access, Equal Opportunity Employer

#### Town of Polkton JOB OPENING

The Town of Polkton has a job opening for a clerk. Applicant must have general knowledge of office procedures. Must have ability to operate office machines, computer experience, and a high school degree with preferred experience in bookkeeping and accounting or an equivalent combination of training and experience that provides the required knowledge, skills and abilities.

Persons interested in the position should apply at the Polkton Town Hall, located at 35 West Polk Street, between 9 a.m. and 4 p.m. through August 22, 2012.

The Town of Polkton is an Equal Opportunity Employer and does not discriminate in regards to race, sex, national origin or handicapped status.

# CLASSIFIEDS

#### EMPLOYMENT

**NEEDED: FULL TIME** & possibly part time front desk clerk at Executive Inn in Wadesboro. Must be willing to work any days or any shift. Apply in person at front desk.  
8-1x2chg

#### REAL ESTATE

**3 BEDROOM 14x80** just in. Only \$10,900 cash! Charlotte Homes 843-253-5286  
8-8x1chg

**MANY NICE REPOS** Include full setups & appliances. Special bank financing. Some bad credit okay. Charlotte Homes 843-253-5286  
8-8x1chg

#### REAL ESTATE

**LOWEST PRICES** on new Schult, Clayton, Cavalier, Fleetwood & Tru mobile homes in the Carolinas! Save \$1,000's off retail pricing! Before you make a \$10,000 mistake call Haselden Homes & let us kill the competition's prices! 843-921-9173. **Bring in this ad & receive \$2,000 off your new home purchase thru August 31, 2012**

#### REAL ESTATE

**NEW HOMES** 2012's in stock or order. 575 credit score! Charlotte Homes 843-253-5286  
8-8x1chg

**OVER 40 USED HOMES** to choose from! Singles & doubles, bank repos. EZ financing. Haselden Homes 843-921-9173  
8-8x1chg

**USED 2 BEDROOM**, 2 bath singlewide with hardwood floors. Nice home with used ac \$11,000. Call Robert at Haselden Homes 843-921-9173

#### SERVICES

**QUALITY JEWELRY REPAIR** at Forbes Jewelers 704-694-5814  
8-1x1fjn

**CHECKS CASHED** Free with purchase at Forbes Jewelers, beside CVS 704-694-5814

#### SERVICES

Piano lessons. Private lessons for beginner to advanced students. Teaching performance, theory & ear training. Call Pam Thomas at 704-695-1985 for more information.

#### FOR SALE

**LIKE NEW APPLIANCES** with warranty now for sale at wholesale prices. Anson Tractor & Equipment Co. Call Wally Thomas 704-694-2375  
8-1x1fjn

**FOUND FEMALE DOG** with collar on Old Lilesville Rd area. Call to identify. 704-695-1289  
8-8x2nc

#### REAL ESTATE

**1 & 2 BR APARTMENTS** in Wadesboro - \$275 & \$325/month 1-800-329-8338  
8-1x2chg

**HOUSES FOR RENT** Crider & Crider Properties 704-694-3030  
8-1x2chg

**2 & 3 BEDROOM HOMES** for rent in Polkton, \$400 to \$450 per month + deposit. Cable access. 704-272-8014.  
9-29xfjn

1999 28x76 5 bedroom, 3 bath. Needs some cosmetic work. Only \$26,900 wholesale cash. Charlotte Homes 843-253-5286  
8-8x1chg

2012 4 bedroom, 2 bath Clayton home. EnergyStar, den living room, finished sheetrock throughout! Loaded! \$64,500 includes setup, heatpump, vinyl skirting, 2 deck steps. Payments start at \$429 mo WAC! Haselden Homes 843-921-9173  
8-8x1chg

#### BASIC FINANCE INC.

**Loans From \$300 to \$7,500**

Stop in to see us or call 704-694-3619  
Monday-Friday 8:30am-5:30pm  
913 East Caswell Street • Wadesboro

#### Long-Arm Mowing

Pond Dams  
Ditches  
Banks



Brent Pope

**B. L. Pope, Inc.**  
704-985-3096

#### Looking for An Affordable Car...A Deal...\$2,000 & up?

#### THOMAS AUTO SALES

639 Parkertown Road  
Mt Gilead, NC 27306  
910-220-3009

FOR RENT 3 bedroom, 1 bath home. Newly remodeled, screened porch, separate dining rm, living rm, kitchen, front porch \$525 mo. Call Brenda at Realty Plus for application 704-294-9150  
8-1x1fjn

FOR RENT Excellent 3 bedroom, brick home. Central air/heat, 1 bath, fully carpeted in nice neighborhood 3 miles west of Wadesboro. Peachland-Polkton School Dist. \$585 mo. 704-695-7270 anytime  
8-1x1fjn

HOUSE FOR SALE 3 bedroom, 1 bath beautiful home-place at 2425 Randall Rd near Ansonville. Call 704-694-8150  
8-1x2pd

Sidewalks - Driveways  
Stamping - Slabs  
And ALL Your Other Concrete Needs!

**Dennis' Concrete Finishing**  
25 Years Experience

Leslie Dennis, Owner  
Res: (704) 826-8037  
Cell: (704) 695-2984

#### BYRUM HEATING & AC INC.

704-624-2351

#### LUBE DYNAMICS, LLC

Dispose of your oil properly.

David E. Jones, Owner

604 E Caswell St  
Wadesboro  
704-985-4714

[lubedyna@carolina.rr.com](mailto:lubedyna@carolina.rr.com)

#### DAVIS HOME REPAIR

- Interior / Exterior Painting
- Textured Ceilings • Sheet Rock
- Windows • Siding • Roofing • Flooring • Decks • Pressure Washing • Much, More!

**10% OFF with this card!**  
FREE ESTIMATES  
FOR ALL YOUR HANDY MAN NEEDS!

Hank H. Davis - Owner  
Cell: 704-218-0951

#### DANNY BEACHUM LANDSCAPING MATERIALS

All types of Rock & Mulch, Driveway Gravel, Topsoil, Sand & Base Material  
**Bag or Bulk on all Products**

Perennials & Shrubby

**LOADER WORK • PICKUP or DELIVERY**  
Corner US Hwy 74 & 52 North  
**704-475-2625 or 704-694-2221**  
[www.BeachumLandscapingMaterials.com](http://www.BeachumLandscapingMaterials.com)

FOR RENT 3 bedroom, 1 bath home. Newly remodeled, screened porch, separate dining rm, living rm, kitchen, front porch \$525 mo. Call Brenda at Realty Plus for application 704-294-9150  
8-1x1fjn

FOR RENT Excellent 3 bedroom, brick home. Central air/heat, 1 bath, fully carpeted in nice neighborhood 3 miles west of Wadesboro. Peachland-Polkton School Dist. \$585 mo. 704-695-7270 anytime  
8-1x1fjn

HOUSE FOR SALE 3 bedroom, 1 bath beautiful home-place at 2425 Randall Rd near Ansonville. Call 704-694-8150  
8-1x2pd

#### AUSTIN'S Mechanical Service, Inc.

Craig Austin  
NC Lic. #23639

• Service • Installation

455 Mills Rd.  
Polkton, NC  
704-694-7893

#### Kendall Construction & Trucking

Licensed Contractors (NC & SC)

New Construction • Remodeling

- Insurance Claims • Decks • Vinyl
- Windows • Roofing • Sand & Gravel
- Bull Dozer & Back Hoe Work

Larry Kendall • 704-694-8255 • Max Kendall: 704-694-8005  
Office: 704-694-3738

#### Robbins & Associates Insurance Agency, Inc.

John I. Ballard, Jr.  
Account Executive

500 N. Church Street (28112)  
P.O. Box 1458, Monroe, NC 28111  
704-226-1300 (Phone)  
704-690-0181 (Cell) • 704-226-1320 (Fax)  
[john@robbinsandassociates.com](mailto:john@robbinsandassociates.com)

**ROBBIE HILL DBA FOUR-A LOADER WORK**

Specializing in Driveways & Light Grading, Hauling Road Base, Topsoil & Cypress Mulch, Slate & Granite Driveway Rock.

**704-695-4721**

#### INSTANT CASH FOR GOLD

Forbes Jewelers  
Beside CVS, Hwy. 74  
704-694-5814

#### W. RANDALL CLINE, D.D.S. & ASSOCIATES

General, Cosmetic & Implant Dentistry

6604 E. Marshville Blvd.  
Marshville, NC 28103  
704-624-6300  
[www.marshvilledentist.com](http://www.marshvilledentist.com)

#### Superior Garage Doors

- Spring Repair
- New Doors
- Door Service
- Operator Repair
- New Operators
- Remotes

Shawn Eury  
704-985-8823