

Rotary BBQ on Election Day

The Wadesboro Rotary Club's annual barbecue will be held on Election Day, Tuesday, November 6 at the National Guard Armory on Anson High School Road. Come by anytime between 11 a.m. and 6 p.m. and you can eat-in or take out some delicious food. Chicken and pork plates are available for \$8 each. Delivery is available for bulk orders, just contact any Rotary member.

All proceeds will go to support Rotary projects.

All Day Friday - All You Can Eat



Calabash Shrimp
Country Style Fish

Shrimp **\$7.99** Fish **\$5.99**

126 West Caswell Street in Wadesboro

Extension Notes Everyone Needs an Emergency Fund

We got hit too. My husband and I had experienced the metal thefts that are running all over the county before. But then it was junk metal (except for the front tractor weights) and pieces of this and that. This time it was the HVAC unit from a house we are trying to sell.

The house was vacant, so guess what? Insurance will not pay for it. So begins a new saga (and being really ticked off) of replacing stolen items. And since insurance will not pay, we have to. This is perfect illustration of why everyone needs an emergency fund. An emergency fund is an accessible account where money is saved for the emergency.

Ideally, an emergency fund would be in a savings vehicle that is earning some interest. In the past, experts advised one to put enough money to cover three months of expenses into an emergency account. Today, with unemployment more prevalent and most job searches taking up to six months, advisors suggest having emergency funds to cover six months of expenses.

Emergency funds are for unplanned expenses like car repairs, unemployment, illness or exploding washing machines. In our case, replacing a stolen HVAC system! How much will they get for it anyway? \$30? And how much will it cost us to replace it? Ugh! Not everything is an emergency. Take Christmas for example. The holidays come at the same time each year. You know they are going to be here, so you can save up for them. So they do not qualify as an emergency. Don't use your emergency funds on Christmas!

With an emergency fund, one can pay for unexpected expenses from that special fund balance without taking out a loan or incurring credit card debt. Instead of paying principal and interest on a loan back to a creditor, you pay the money back to your emergency fund, or to yourself. You should be able to access emergency funds within one or two days. It is not wise for the emergency fund to be accessible by ATM, or to serve as the overdraft for a checking account. Easy access to emergency funds can make them disappear easily if you get the spending bug.

The stolen HVAC situation demonstrates why my husband and I need an emergency fund. In years past, we might have used a credit card as our emergency fund. (He probably still would!). And in our haste to pay off the credit card, we would pay too much on our credit card, depleting our cash on hand. Then, another emergency expense would occur, surgery and extended time out of work, for example. With no emergency fund and little cash on hand, we would charge everything on our credit card (do you know that hospitals will not let you pay your bills BEFORE surgery with a credit card!).

It was a vicious circle when interest charges mounted. With a proper emergency fund of even \$1,000, we could have paid for monthly expenses without incurring interest charges. Then, we could pay back our emergency fund instead of the credit card company.

Nationally known financial gurus insist that everyone make an emergency account a priority in their financial life, before other savings or investments. Even a small monthly amount deposited into an accessible account that earns interest is a step in the right direction.

And yes, now we have an emergency fund. I call it our "mad money" account. And it comes in pretty handy from time to time, like right now replacing stolen property. But this time it just makes me mad to have to use it!

By Janine B. Rywak, County Extension Director

TOWN OF LILESVILLE Public Hearing Notice

The Town of Lilesville will hold a Public Hearing on Monday, November 5, 2012, at 5:30 p.m. at the Lilesville Town Hall. The purpose of the Public Hearing is to amend the current Animal Control Ordinance. The amendment will limit the number of dogs that a homeowner or tenant may own in the city limits of Lilesville, and require that cats be registered.

You may review the proposed amended Animal Control Ordinance at the Town Hall during normal business hours.

Bobby Gallimore
Police Chief / Animal Control

Apply Now for Summer 2013 State Government Internships

Up to 75 paid positions will provide hands-on job experience in offices across the state

North Carolina residents attending a college, university, technical institute or community college have until Monday, Dec. 10, to apply for one of up to 75 paid state government internships available for summer 2013. The 2013 State Government Internship Guide describing all available opportunities and rules is now online at www.doa.state.nc.us/yaio/interns.aspx.

The State Government Internship Program offers students real-world experience in a wide range of state government workplaces. Internships provide opportunities for students to work in their chosen field and to consider careers in public service. More than 3,600 students have participated since the program was established in 1969.

"In the current job market, it is tough for college students to find paid employment opportunities that equip them with relevant and meaningful professional experience in their field of study," said Stephanie Nantz, Executive Director of the Youth Advocacy and Involvement Office. "This program does just that, as well as assist state agencies in continuing to meet their missions following the recent reductions in the state government workforce."

Paid summer internships are available in locations across the state. They provide North Carolina students with a compensated professional work experience that integrates education, career development and public service. Opportunities exist in numerous recognized fields of study, from architecture to zoology. Interns earn a stipend of \$8.25 per hour and work 40 hours per week for 10 weeks in the summer.

All internships will begin on May 20, 2013, and conclude on July 26, 2013. Interns also participate in seminars, tours or other activities designed to broaden their perspective of public service and state government.

To be eligible for the program, a student must be a permanent North Carolina resident with an overall grade-point average of 2.5 or better on a 4.0 scale, and graduated from high school and subsequently completed their sophomore year of college before beginning the internship. Community college students must complete at least their first year before beginning the internship. Applicants must be continuing their education in the fall following their participation in the program. To qualify for a position designated for law interns, a student must have completed at least one year of law school before the beginning of the internship. Students having previously held paid internships at the Youth Advocacy and Involvement Office are not eligible to apply.

Interns are selected through a competitive process overseen by the NC Internship Council. Selection is based on a review of applications by the Council, student interviews with prospective supervisors, academic records, participation in extracurricular activities and interest in state government.

Note that applications for summer 2013 internships are due earlier than in previous years. Applications must be postmarked by Monday, Dec. 10 to be considered. For details, visit www.doa.state.nc.us/yaio/interns.aspx or call the Youth Advocacy and Involvement Office in the NC Department of Administration at 919-807-4400. Information also is available in campus career services or cooperative education offices.

For ongoing information and updates about the State Government Internship Program, subscribe to the program listserv at <http://lists.ncmail.net/mailman/listinfo/doa.yaio.internship.program>.

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Play to be Presented by Uwharrie Players

It is 1957. The jury of Twelve Angry Men, entrusted with the power to send an uneducated teenaged minority boy to the electric chair for killing his father with a switchblade knife, are literally locked into a small, claustrophobic jury room on a stifling hot summer day until they come up with a unanimous decision - either guilty or not guilty.

The compelling, provocative story examines the twelve men's deep-seated personal prejudices, perceptual biases and weaknesses, indifference, anger, personalities, unreliable judgments, cultural differences, ignorance and fears, that threaten to taint their decision-making abilities, cause them to ignore the real issues in the case, and potentially lead them to a miscarriage of justice.

Even in the 50s, it would have been unlikely to have an all-male, all-white jury. However, it's forgivable since the play makes the jury and trial largely symbolic and metaphoric (the jurors are made to represent a cross-section of American attitudes towards race, justice, and ideology, and are not entirely realistic.)

Anson County Arts Council presents the Uwharrie Players in a production of Twelve Angry Men on Thursday, November 8 at 7:30 p.m. in the Ansonia Theatre. Reserved Seating. Tickets (\$10) available at the Arts Council, at Lacy's, at www.ansoniatheatre.com or by calling 704-694-4950.

Christmas Parade Information

Plans are underway for the 2012 Christmas Parade. Scheduled for 4 p.m. on Thursday, December 6, the uptown parade route will remain the same as in previous years - starting on Morven Road for the line-up and concluding at the Ray Shelton Ball Field for breakdown. The parade will move down Washington, Martin and Greene Streets.

This parade is our community's way of expressing holiday greetings. Entries are being accepted by the Anson County Chamber of Commerce at any time between now and November 26. Floats, both professionally designed and homemade are eligible for entry.

For more information contact the Anson County Chamber of Commerce at 704-694-4181 or ansonchamber@windstream.net. Parade entry forms can be downloaded from www.ansoncounty.org.

CLASSIFIEDS

YARD SALES
YARD SALE
Sat, Nov 3, 7am, 305 E Martin St (behind Wendys) in Wadesboro. Mens & womens clothes & shoes, children's books & toys, pocketbooks, furniture, kitchenware. Last one of the year!

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FOR SALE Lot on Breslin St in Wadesboro. \$6,600. Call 704-465-0975

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REMEMBER SENIOR DAY



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All Day Wednesday

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