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Obituaries

Mrs. Michelle Hildreth

Mrs. Michelle Hildreth, 57, died Tuesday, November 14, 2017, at the Hospice House in Monroe after a brief fight with cancer.

Funeral services were held on Friday, November 17, 2017, at Leavitt Funeral Home with Rev. Steve Hill and Rev. Chris Jackson officiating.

Originally from Washington, DC, Michelle was born August 19, 1960, and grew up in the Washington area. She had worked for NAPA Auto

Parts. The things Michelle enjoyed most in life were her family and her life at home. She always loved relaxing in her backyard gazebo while looking over the pond, and she enjoyed cooking - especially lemon pound cakes.

Survivors include her best friend and soul mate for the last 21 years and husband of 10 years, Bobby Hildreth of the home; her mother Billie Mniecniowski of Hawaii; children, Brittney Hildreth of the home, Chris Thompson of Hawaii and Shannon Adams of Maryland; four grandchildren, Sara, Anne Marie, Matthew and Elle; her mother-in-law Juanita Hildreth; sisters-in-law,

Trina Poplin and family, Cathy (Chris) Jackson and family, and Carol Wood; and brother-in-law Bud (Debbie) Hildreth.

Michelle was preceded in death by a daughter, Billie Jo, age 4.

Leavitt Funeral Home was in charge of arrangements. Online condolences may be made at www.leavittfh.com.

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Better Business Bureau Offers Tips for Black Friday

The day after Thanksgiving was originally dubbed "Black Friday" as a negative due to traffic, crowds and hostile behavior. It's now a positive for many people who get excited about the lines, the crowds, and especially the deals. Now it's the single busiest shopping day of the year. American consumers plan to spend an average \$935.58 during the holiday shopping season this year, according to National Retail Federation's survey conducted by Prosper Insights.

Retailers are gearing up for the big day, especially the "big box" stores that sell name brand appliances, housewares, electronics, and other popular gift items. Newspapers are stuffed with sale flyers, commercials are promoting the "door buster" deals, and online ads promise the best bargains.

Better Business Bureau offers these tips to make your Black Friday shopping experience productive:

- Learn about advertising tricks and gimmicks. Check it out at bbb.org/adtruth to learn how to identify the most common schemes and cons.
- Do your research. Read product reviews, check out bbb.org for Business Reviews, look at the sales flyers and ads, compare prices, look for early promotions and "flash sales."
- Read the fine print. Some stores only honor sale ads during a certain time frame, or on certain days. Some stores may only allow you to purchase one item, particularly large, popular and/or deeply discounted products. Make sure you understand the sale policies.
- Know the advertiser. Some of the best deals are only available online, but be careful. It's easy for a fake site to mimic a famous retailer's website, so make sure you are shopping with a legitimate site.
- Sign-up for email alerts. Many stores release their best Black Friday deals to people who have signed up to receive their emails. Just make sure it's the real business and not a scammer.
- Ask for gift receipts and save warranty information. Be sure to pass along any information about returns, exchanges, repairs, and warranties to the person who will use the item.
- Check out bbb.org to look up a business, file a complaint, write a customer review, report a scam, read tips, follow us on social media, and more.

Medicare Open Enrollment Now Underway and Runs Until Dec. 7

The Medicare enrollment period is now open and runs for the next seven weeks. Each year during the Open Enrollment Period, Medicare beneficiaries have the opportunity to compare and evaluate their current plan and make changes as necessary. By comparing plans during the Open Enrollment Period, Medicare beneficiaries can save money and ensure their 2018 plan is best suited to meet their needs.

The Open Enrollment Period began October 15 and all changes must be made by December 7 to ensure coverage begins without interruption January 1.

"Comparing Part D plans annually is imperative to ensure the Medicare beneficiary has the best coverage for their prescription needs," said North Carolina Insurance Commissioner Mike Causey. "The staff from SHIIP, the Seniors' Health Insurance Information Program, are available to help over the phone or in-person in all 100 counties in North Carolina."

SHIIP is a division of the North Carolina Department of Insurance and offers free, unbiased information about Medicare, Medicare prescription drug coverage, Medicare Advantage, long-term care insurance and other health insurance issues. In addition to helping Medicare beneficiaries compare and enroll in plans during the Open Enrollment Period, SHIIP counselors can help people find out if they are eligible for Medicare cost savings programs.

Here are some of the ways to review and compare plans available for 2018:

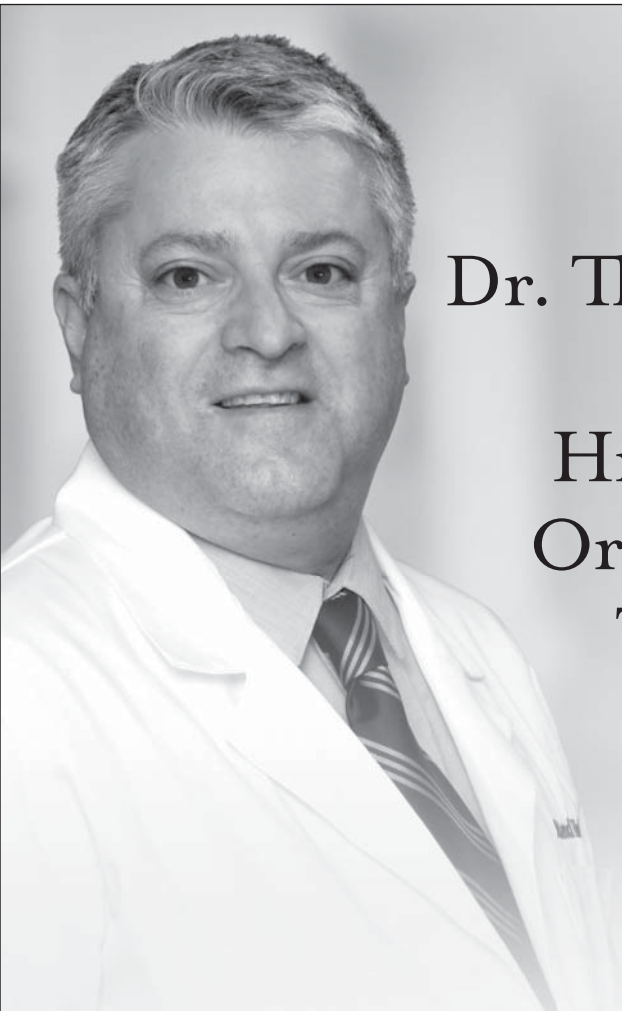
- Get one-on-one help from SHIIP, the Seniors' Health Insurance Information Program, by calling 1-855-408-1212, Monday through Friday, from 8 a.m. to 5 p.m. Beneficiaries can also request in-person assistance in their home county.
 - Visit www.medicare.gov/find-a-plan to compare current coverage and enroll in a new plan if changes are needed.
 - Review the Medicare & You handbook, which was mailed to beneficiaries in September.
 - Call 1-800-MEDICARE (1-800-633-4227) 24-hours a day, seven days a week, to find out more about coverage options. TTY users should call 1-877-486-2048.
- For more information about SHIIP and the Medicare Open Enrollment Period, call 1-855-408-1212 or visit www.ncshiiip.com.



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