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Serving Anson County and the Municipalities of Ansonville, Lilesville, McFarlan, Morven, Peachland, Polkton and Wadesboro.

Town of Wadesboro Receives Water Grant

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The NC Rural Economic Development Center announced \$4 million in grants to create jobs, provide clean water and assist with economic development in rural counties, to include 31 grants, which could create 451 jobs in 30 counties. The grants were approved by the center's board of directors on February 27, and made possible by appropriations of the NC General Assembly and state Clean Water Bonds.

The Town of Wadesboro was awarded \$18,638 to map and devise an asset management plan for the water system. Wadesboro Town Manager Alex Sewell said, "This is a 50/50 grant which means the town invests the same amount. The money will be used to develop water and sewer mapping, which is required by the state. It is our goal to determine what our needs are, infrastructure wise, as they relate to water and sewer. Over the next ten years or so we will work toward that goal.³

Economic infrastructure grants enable new business locations or expansions through water and sewer improvements, which could ultimately result in new jobs for our area. By Melanie Lyon

Anson Bank & Trust to be Merged with **Other Uwharrie Captial Banks to Form Single Bank**

Uwharrie Capital Corp, a multibank holding company that owns Bank of Stanly, Cabarrus Bank & Trust, and Anson Bank & Trust, announced that it will merge all its banks into one single bank. "The business model for how banks have operated in the past is no longer viable," said Roger Dick, President & CEO of Uwharrie Capital Corp. "The multibank structure is an expensive model to operate in that it requires each bank and brand to be independently supported. This takes away resources and efficiencies in operations that can better be focused on supporting our customers and the communities in which we operate."

Uwharrie Capital Corp has operated under the multibank structure since 2000. One of the drivers of this decision, according to Mr. Dick, is the effect of the burden of thousands of pages of new banking regulations and the associated additional expense to the industry. Small, independent banks are seeing their operating costs rise sharply while at the same time new regulations have reduced traditional sources of income. As an example, Mr. Dick offered a bank checking account. Consumers have enjoyed little or no-cost checking accounts and free debit cards for decades. "Checking accounts are one of the most expensive products for a bank to offer. Those costs are not obvious to the public for many reasons." Historically the costs of a checking account were offset by income from debit card transactions and other services banks provided. New laws have reduced some fees to the point where the cost to offer is more than the income. A famous example of this is when Bank of America announced a \$5 monthly fee for debit cards due to new regulations limiting transaction fees. The public backlash caused the bank to retract the charge but didn't solve the problem for the bank. For any industry, it is very difficult to charge a fee for a service that previously didn't have one. Other services banks have traditionally provided for free, like mobile and online banking, are expensive technologies that add to the convenience of the service to customers but are costly to provide.'

In the final analysis, in order to successfully operate today, a bank must achieve a much higher level of assets to leverage the burden of regulations and to achieve backroom economies of scale. The merger of the three banks is expected to be completed by the fourth quarter of 2013. "Our estimates are that we will see operational savings of \$750 thousand to \$1.2 million annually, just from reducing the complexity of the multibank structure," Mr. Dick said. In conjunction with merging the three banks into one, the company will change its name in the next few months.

The consolidation will also allow the Company to pursue an expansion strategy into new markets more efficiently. "This merger is not typical because we are all one family already. It's not like merging different companies. Our products, services, and philosophy of business are already identical. Our same people will continue to service the customer relationships we already enjoy. This is really a conversion rather than a merger," Mr. Dick said

Mr. Dick further stated, "The purpose of Uwharrie Capital Corp was and is still today to be a community-owned financial institution 'For and By the People.' Headquartered here, managed by local citizens and owned by shareholders that live and work here, our Company holds a unique position in the community. As in our beginning, we still have a broad base of local shareholders and are guided by a local Board of Directors that understands the needs of the community. We strive every day to make our communities the very best they can be. 'For the people by the people' is our credo and we have built an organization that has remained true to our founding principles, and will continue to remain true.

We know to be successful in the future, we must be thoughtful, intentional, and strategic in order to improve and sustain ourselves and our communities. Uwharrie Capital Corp is well positioned for the future due to our financial strength, leading positions in many of our products and services delivery, a proven business strategy and a dedicated group of people working together. These are the strengths that have helped us remain profitable in strong and weak economic environments and to achieve our vision and mission...of making a differ ence in the communities we serve.

Uwharrie Capital Corp offers a full range of financial solutions through its financial services

Peachland Fire Department Has New Fire Truck



The Peachland Fire Department has a new fire truck. The 3,000 gallon tanker is a 2013 KME International. It was purchased through Safe Industries. The new truck replaces their now retired 1,200 gallon 1981 GMC tanker, which is being sold by sealed bids.

Pictured here, from left, are Chad Donaldson of Safe Industries, Peachland Fire Chief JR Hasty, Loren Pittman with Local Government Federal Credit Union and Assistant Fire Chief Jamie Caudle.

The Soul Street

Breaking Back-

Tuesday, March

12 for two fabu-

Soul Street Dance Company Proves Awesome at Ansonia Theatre



school students from our area, provided entertainment and education. The show was well received and the students definitely enjoyed the sights and sounds of Soul Street.

While in the audience for the evening performance I witnessed captivating movement and an electrifying bag of tricks from each member of Soul Street Dance Company. Taking us back to the 1920's, 30's, 40's, 50's and into the 21st century while incorporating high-energy street dance kept you on the edge of your seat, literally.

Each of the four members had their own forte of expertise each spectacular. From running in what appeared to be slow motion before your eyes to slapstick and break dance moves, coupled together with vivid and realistic facial expressions and animated motions, all the action made it difficult to imagine how long it took for the dancers to master their skills.

The show was priceless! If you missed it and ever have another chance to see this group, don't pass up the opportunity. May we ask for an encore performance, Ansonia Theatre? As one lady shouted periodically during the show, they were awesome! And I concur. By Melanie Lyon

Upper Pee Dee Farm & Food Council Updates

Spaghetti Supper for BRLC

Burnsville Recreation and Learning Center will hold a Spaghetti Supper this Friday, March 22, from 5 to 8 p.m. This delicious meal will feature fun and fellowship while you are helping support the valuable activities at BRLC. Every dollar raised goes right back into activities, food, educational opportunities and much more provided to citizens right here in Anson County. In particular, this fundraiser is primarily for their Kids Cafe Afterschool Program.

Come to BRLC and enjoy spaghetti, garlic bread, salad and a beverage for only a \$5 donation. Of course you are invited to dine in and enjoy the event, or you can have a carry out.

BRLC is located at 13349 Highway 742 North in Polkton. The telephone number is 704-826-8737.

Benefits for Sam Beasley

There will be two benetits this weekend to help the family of Sam Beasley, who passed away on March 13. All donations will help the family with medical bills and expenses. Saturday, March 23, from 12 noon to 6 p.m. at the Mt. Gilead Fire Department (106 East Allenton Street, Mt. Gilead, NC). For additional information contact (910) 975-1683. • Sunday, March 24, from 4 p.m. - until at Concord United Methodist Church in Ansonville.

companies including Bank of Stanly, Anson Bank and Trust, Cabarrus Bank and Trust, Strate gic Investment Group and Strategic Investment Advisors. Additional information on Uwharrie Capital Corp may be found at www.UwharrieCapitalCorp.com or by calling (704)-982-4415.

Beautiful Quilt Being Raffled for Special Olympics

A beautiful hand made quilt is up for raffle, with all proceeds going to benefit the Anson County Special Olympics. Anson County Special Olympians helped make the quilt and donated it for the raffle. It features representations from Anson schools.



For a donation of only \$5 you can get in on the chance to win this special piece of art...and it is warm too! Of course everyone is welcome to buy more tickets or donate extra. This raffle is truly for a great cause. Special Olympic participants are provided an exciting day or fun thrills each and year.

There are costs involved with putting on the Spe-

cial Olympics. Also, there are needs for funds all year long, not just for the event itself. To purchase tickets, please call Pam Ratliff, Fundraising Chairperson, at 704-294-0408. The raffle winner will be announced during opening ceremonies for Special Olympics on Tuesday, April 30. The rain date is Thursday, May 2.

This year's Special Olympics will be held at the Anson High School Football Field, with opening ceremonies beginning at 9:30 a.m.

Civitans Announce Scholarship Applications

The Wadesboro Civitan Club, the oldest civic organization in Anson County, will be accepting applications for college scholarships from now through May 6th. The club will be awarding \$1,000 scholarships to four college-bound students from Anson County this year.

Applications will be judged on academic achievement and financial need. Because good citizenship and community involvement are important Civitan goals, applications will also be judged on the evidence of students' leadership and participation in clubs, churches, extracur ricular activities, and charitable service to the community.

Application forms will be available through school guidance counselors, by writing the Civitan Club at PO Box 751, Wadesboro, NC 28170, or by telephoning Sandra Pliescott, Chairman of the Civitan Scholarship Committee, at 704-694-7853 evenings and weekends or at 704-694-4106 during business hours.

Morven VFD Barbeque is Saturday

Ready for some mouthwatering delicious barbeque? Well, Morven Volunteer Fire Department has you covered on Saturday, March 23rd. Come enjoy your choice of chicken, pork or beef cooked to perfection. They'll be serving from 11 a.m. until they run out!

Plates cost \$9, sandwiches are \$5, and a pound of barbeque is \$9. All proceeds go to a great cause, the fire department! So come see your friends, make new friends and eat some great food too.

• Monarch's MAGICAL (Monarch Ability Garden Integrating Community and Land) Community Garden in Albemarle - The project was designed to provide a place for people to gather and learn about sustainable gardening while reaping the benefits from expanded access to locally grown healthy foods. Earlier this year Monarch received a \$7,000 award from the United Way of Stanly County to support the community garden initiative. To help work the garden or promote it, contact Kerry Martin, Site Manager, 704-475-3930

 Farm Fresh Ventures (FFV) Farm Coop - Now incorporated with the state of North Carolina, FFV is selling subscriptions for boxes of produce. Upgrades are happening at the Wadesboro Farmer's Market, which is the aggregate site, and nine core growers have signed on from Anson, Stanly, Montgomery, Union and two other counties. First boxes will go out to customers early in May. The board has been organized, officers elected, bylaws adopted, March meeting set up, and Cooperative Extension agents will be meeting with growers to begin consulting about the produce they will grow for the coop. Anyone wishing to purchase a subscription, contact the Cooperative Extension office at 704-694-2415.

 Anson New Tech High School "Living Off the Land" - Students will be processing chickens at Bountiful Farms in Polkton and will have all natural whole chickens available on March 27th. The cost is \$6 per pound. Anyone interested in purchasing a chicken can contact the school at 704-694-7447. Each student group will present their marketing plans on April 19th. If anyone is interested in participating in the student presentations, either as an observer or participant (may have resources to donate either monetary or materials), please contact Chris Stinson, Principal, at 704-694-7447. • REAL Ag curriculum - How to Start a Farm Business NC REAL, an eight week class, began February 26 with 23 students! This class is part of the NC REAL Entrepreneurship program designed to help participants develop skills, expand their knowledge, and create tangible products, including new enterprises. Contact is Jeff Rieves, Union Ag Agent and REAL Ag certified teacher, 704-283-3741.

• New Stanly Commons Farmers Market - This new farmers market will be opening in May on Mondays, from 10 a.m. to 2 p.m. at the Commons in Albemarle. The goal is to encourage public health clients and employees of the county and hospital to buy fresh, local fruits and vegetables. The Public Health Department has been investigating ways to combat the obesity epidemic, and this is one way that will not only address that need, but also contribute to the growing local farm and food system in our region. The market, limited to foods only, is funded by the federal Community Transformation Grant to address healthy eating and more. There will be cooking demos to showcase healthy ways of preparing seasonal produce. For information about selling contact Jennifer Lavton. SC Public Health Education Specialist, and market manager, 704-986-3018 or jlayton@stanlycountync.gov.

Democratic Party Monthly Meeting

The Democratic Party will hold their monthly meeting on March 21 at the Hampton B. Allen Library at 6 p.m.

School Board Meets Monday

The Anson County Board of Education will hold their regular meeting on Monday, March 25 in the Charles Riddle Staff Development Center, located at 320 Camden Road in Wadesboro. Closed session will begin immediately after the opening of the meeting at 5:30 p.m. and open session to the public will begin at 6:30 p.m.

Blood Drive at Peachland-Polkton School

Peachland-Polkton Elementary School will hold a Blood Drive on Tuesday, March 26, from 2 to 6:30 p.m. in the gymnasium. Donors should bring a photo ID. Donors are advised to eat iron rich foods for 2 weeks prior to the Blood Drive, drink plenty of water, and avoid caffeine on the day of the drive.

For more information contact Amanda Drake, RN, NCSN, at 704-272-8061.

> Inserts from IGA