

**Class of 1973 Reunion Meeting**  
 The Bowman High School Class of 1973 will hold a 50th reunion planning meeting on Saturday, June 10. They invite all classmates to attend. The meeting will take place at 3 p.m. at the Lady Bug Restaurant in Wadesboro. For info contact Brenda S. Rorie at 704-695-5196.

**Don't Let Hurricane Season Catch You Off Guard**

**Important tips shared ahead of an active Atlantic season, which runs June 1 to November 30**

June 1 marked the official start of the 2023 Atlantic hurricane season and North Carolina Insurance Commissioner Mike Causey is urging residents to prepare now and to arm themselves with important knowledge for if and when a storm makes landfall. According to the National Oceanic and Atmospheric Administration, experts have forecast 2023 to be an above-normal season of activity. NOAA has predicted 12 to 17 named storms, with winds blowing at a minimum of 39 mph, with five to nine of them predicted to be hurricanes (winds of 74 mph or higher).

North Carolina and the entire Southeast region could bear the brunt of many of these storms. "It is extremely important that every North Carolinian know what to do well before, during and after storms occur to best mitigate any damages and loss of life," said Commissioner Mike Causey. "These storms are powerful, but precious lives and property can be spared if you take the time in advance to familiarize yourself with these tips."

Here are three sections of insurance and safety tips to help residents prepare for inclement weather that often accompanies hurricane season:

**Before**

- Make sure you have adequate insurance coverage. Know exactly what your insurance policy covers. Homeowners' policies do not cover flooding. At this time, you can only purchase flood insurance through the National Flood Insurance Program. Be aware there is a 30-day waiting period before flood policies take effect. If you live in a rental property, your landlord's insurance only covers the building. None of your personal belongings are insured unless you purchase your own renters' policy.
- Compile important documents. Gather important paperwork, including insurance policies, medical records and prescriptions. Be prepared to bring copies with you if you are forced to evacuate your home. Know how to get in touch with your insurance agent and company.
- Create a home inventory. Go room to room in your home and write down the brand name, description, estimated value and date of purchase of items in your home. It is also helpful to compile receipts, appraisal documents and serial numbers. Take videos or photographs of your belongings. Store your home inventory and related documents in a safe, easily accessible place online, on your smartphone, on your computer or in a fire-proof box or safe deposit box.
- Identify potential hazards around your home. Hanging tree branches, loose shingles, patio furniture and other outdoor objects can cause damage or injuries in a storm. Make repairs or secure large objects to reduce the threat.
- Check your emergency toolkit and to-go bag. Update items such as food, medicine and batteries.
- Electricity may go out, so make sure you have extra drinking water. Also, fill the bathtub with water for bathing and flushing the toilet.

**During**

- Shelter in place if officials advise it.
- Stay away from windows, glass doors and skylights.
- Find a safe place to stay in the interior of the home on a lower floor unless flooding is a possibility.
- Make sure your cell phone is charged. Do not use a landline if lightning is present.
- Turn off the electricity at the main breaker if flooding becomes a threat.
- Remain indoors until officials give notice that it is safe to go outside.
- If officials order an evacuation, do not come home until officials advise it is safe to do so.

**After** Whether you have sheltered in place or evacuated, facing storm damage to your home can be devastating. If your home is uninhabitable, you may need to seek temporary shelter. Here are some things you should do immediately after the storm:

- Contact your homeowners' insurance agent or company to report the loss. Even if you have a separate windstorm or hail policy in addition to your homeowners' policy, your primary homeowners' insurer will investigate and adjust the claim even if you have wind or hail loss. Be patient as the insurer will likely be dealing with many claims.
- Make a list of the damages and take clear pictures before you make any temporary repairs.
- Do what you can to stop further damage from happening. For instance, place a tarp on your roof to prevent water from coming into the house. Keep receipts because your reasonable expenses to protect your property are part of the loss and may be reimbursed by your insurance company.

- Do not make permanent repairs until your insurance company has inspected the damage and you have agreed on the cost of the repairs. Check with your insurance company before you dispose of damaged materials or items.
  - If your home is uninhabitable, check with your insurance company to determine which expenses will be reimbursed.
- For more information on how to be prepared before, during and after any storm, visit [www.ncdoi.gov/disaster](http://www.ncdoi.gov/disaster) or contact the N.C. Department of Insurance Consumer Division at 1-855-408-1212.

**Dollar Day Yard Sale June 17**

Faith-Based Center of Hope will have a "Dollar Day" Yard Sale on Saturday, June 17 beginning at 8:00 a.m. in the parking lot at Burger King in Wadesboro. To donate items or monetary donations, please contact Patricia Robinson at 704 848-4995 or Vancine Sturdivant at 704 294-0480. All donations are welcomed.

**BBB Scam Alert: This solicitation looks like a notice about your mortgage. Here's how to spot it.**

If you get an unexpected letter from your mortgage company, look closely! According to numerous BBB Scam Tracker ([bbb.org/scamtracker](http://bbb.org/scamtracker)) reports, the letters are a deceptive solicitation for a home warranty service. Here's how to spot the scheme.

**How the scam works** You receive a letter that appears to come from your mortgage provider. It's allegedly from the company's "Home Warranty Dept," and claims that your home warranty must be renewed.

Before worrying, look closely at the letter and see what's happening. One BBB Scam Tracker report noticed: "At the very bottom of the letter in small print is the comment, 'Not all consumers have previous coverage. We are not affiliated with your current mortgage.'" Another homeowner reported: "The mailing is made to look like a check: it has the tear-away sides and inside is a 'Renewal Fee Voucher' for \$199.00. It's not a check: it's an attempt to get you to sign up for a home warranty."

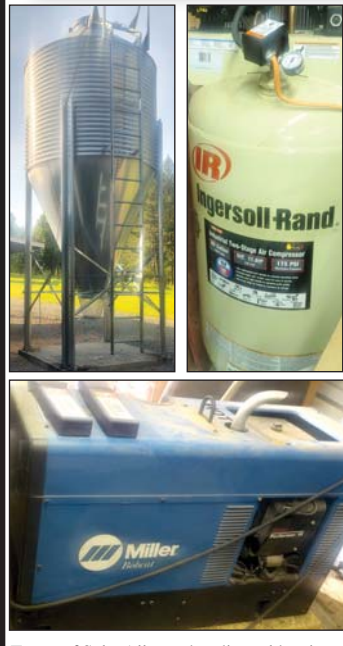
If you don't read the fine print (or it doesn't appear in the letter you receive), you'll likely be concerned your home warranty has lapsed, and your mortgage is at risk. You won't be dealing with your mortgage lender if you call the number and "renew" your warranty. Instead, you will have given money and personal information to a company that employs deceptive advertising tactics.

This scheme is similar to the extended car warranty calls. The product may be real, but you truly need something else. Also, you want to avoid doing business with a company that resorts to misleading sales techniques.

**How to avoid mortgage scams**

- Go to the source. If you receive any correspondence about your mortgage or home warranty that you aren't sure about, don't use the contact information in the message. Instead, call your lender directly to inquire about the matter. Look up their contact information separately on your mortgage bill or search for your lender's customer service line on their website.
- Watch out for high-pressure offers or threats. Don't let scammers pressure you to act immediately, even if they say you could lose your home. If someone tries to use scare tactics, stop communicating with them and contact your bank or lender directly.
- Shopping for a home warranty? Do your research first. Evaluate several options and read the terms closely before signing a contract. Check out this BBB Tip about home warranties for more advice: [bbb.org/article/news-releases/1462-bbb-tip-purchasing-home-warranties](http://bbb.org/article/news-releases/1462-bbb-tip-purchasing-home-warranties).

**AUCTION PERSONAL PROPERTY AUCTION**  
 ESTATE OF BARRY ALTMAN (Deceased)  
**Saturday, June 17 9am**  
 6932 Grassy Island Road, Wadesboro NC 28170



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**Partial Listing:** Many guns of all kinds, Frank Zykun gun safe, Dewalt frame nailer, 80 gal 220V air compressor, Miller Bobcat welder/generator (propane), New Snap-On 18V impact, Craftsman 18hp riding mower, New Geovoid 10x42 binoculars/rangefinder, Stihl pole saw & chain saw, Large Maxx Air shop fan, 8 ft heavy duty 3 point scraper blade (Bush Hog), 26 disc harrow 3 point, 6 ton new grain bin, black powder reloading supplies & equip & 25lbs of lead shot, fridge & freezer, like new aluminum floor jack, Christmas decor...**LOTS MORE!**

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