



East Rock Ford Baptist Church Scholarship Contest Winners

East Rock Ford Baptist Church's Baptist Training Union held its annual College Scholarship Contest on Sunday, July 14. Contestants wrote and presented essays before judges and congregation. Pictured here are, from left, First Place Winner Cameron Wall, Second Place Winner Amani Wall, Judges Lillian Byrd, Vivian Rorie and Rosemary Polk-Sturdivant, and Pastor D. S. Taylor.

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Help for Stuttering - Complex Disorder Devastating for Children and Parents

Parents eagerly anticipate the moment when their child first begins to talk. But for some parents, it is a time of anxiety because their child struggles to get words out. As many as five percent of preschool children nationwide have repetitions and prolongations of sounds severe enough to be of concern to their parents. A DVD (in English and Spanish), *Stuttering and Your Child: Help for Parents*, helps parents detect stuttering and take action toward helping their child and is available at most public libraries. Some libraries have an older video format.

Produced by the nonprofit Stuttering Foundation, the film describes what kinds of stuttering young children may exhibit, how parents can help at home, and the role of a speech pathologist in evaluating and treating children who stutter. "Stuttering typically begins between the ages of two and five," says Barry Guitar, Ph.D., professor and chair of Communication Sciences at the University of Vermont in Burlington. "It may begin gradually or suddenly, and many of these children outgrow their disfluencies naturally. However, if a child continues to stutter for several months, or appears to be frustrated by it, parents should seek assistance."

Guitar appears in the DVD with other nationally recognized experts in stuttering: Peter Ramig, Ph.D., of the University of Colorado at Boulder, Diane Hill, M.A., of Northwestern University, Patricia Zebrowski, Ph.D., of the University of Iowa, and Kristin Chmela, M.A., also of Northwestern University. These experts address common concerns that parents have about their child, such as how to help the child at home and whether to seek the advice of a speech pathologist.

7 Tips for talking with your child

- 1) Speak with your child in an unhurried way, pausing frequently.
- 2) Reduce the number of questions you ask your child.
- 3) Use your facial expressions and other body language to convey to your child that you are listening to the content of her message and not to how she's talking.
- 4) Set aside a few minutes at a regular time each day when you can give your undivided attention to your child.
- 5) Help all members of the family learn to take turns talking and listening.
- 6) Observe the way you interact with your child.
- 7) Above all, convey that you accept your child as he is.

Strategies parents can use to help reduce stuttering are given throughout the DVD and include reducing the number of questions they ask the child, focusing on taking turns during conversations, and making time to read or talk with the child in a relaxed manner. "Parents are relieved to discover that they are not alone and that other parents share their concerns," says speech pathologist Kristin Chmela. "Stuttering remains a mystery to most people," notes Jane Fraser, president of the Stuttering Foundation. "Watching a young child struggle to speak can be devastating. This DVD is designed to reassure parents and families that many preschoolers stutter, that they can be helped, and how parents can play a vital role in this process." Books and DVDs produced by the 66-year-old nonprofit Stuttering Foundation are available free to any public library. A library that will shelve them can contact the Foundation at 1-800-992-9392, email info@stutteringhelp.org, or visit www.stutteringhelp.org or www.tartarmudez.org.

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Polkton Fun Day 2013
Saturday, September 14th
9am-10pm

Summer Travel Tips: Should You Pay by Debit or Credit Card?

Summer travel involves multiple choices. Where to go? What to do? Debit or credit? Choosing how to pay for your trip can help protect you from unauthorized charges and card skimming scams. The Better Business Bureau has advice about whether it is better to pay for your travel expenses using a credit card or a debit card.

When you use your debit card, the money is automatically withdrawn from your checking account which limits your available cash. Whereas, when you make a purchase with your credit card, it reduces your available credit limit. Most credit issuers have zero liability policies which will protect you from unauthorized charges, fraudulent activity or orders for products and services that you did not receive. Debit cards typically have limited liability policies which will require you to cover a portion of the lost funds.

"Debit cards are a convenient way to control spending since the money comes out of your checking account," said BBB President Tom Bartholomy. "However, if you have unauthorized charges or buy souvenirs that you can't return, you will have more difficulty getting your money back than you would if you had used a credit card."

- **Shopping:** Buy souvenirs on a credit card. Vendors are likely seasonal and could be gone in a month or two. If you bought something that broke, you would not be able to return it if you can't find the vendor. When you are traveling, you may not be paying through secure payment terminals and could be at risk of having your payment information compromised by shared wireless networks, unsecure internet connections, data breaches and hackers.
 - **Gas:** Pay for gas on a credit card. A card skimmer can easily be slipped over an actual card reader at pay-at-the-pump gas station terminals. When a scammer uses a skimmer with a wireless camera, they can capture your debit card number and your PIN to clean out your bank account in a matter of minutes.
 - **Dining and Drinking:** Pay by credit card. Bars and most store dining customer payment information in their computer ordering systems until the bill is paid in full and restaurants usually process payments at central terminals. "Once your card is out of your sight, it is at risk of falling into the wrong hands," added Bartholomy. "Your card can get copied and used without your permission."
 - **Excursions:** If you have to pre-pay for activities, you should charge the cost to a credit card. If the company goes out of business before you go on your trip, in most cases, you will get your money back. "Companies that are here today, can be gone tomorrow," said Bartholomy.
 - **Hotels:** When checking into hotels, use a credit card. Hotels swipe your credit card to see if you have the available funds, but hotels place a hold on the total amount of your hotel stay plus estimated incidental expenses when you use your debit card. When the charge posts after you check out, the amount held on your debit card may take a few days to drop off and you could find yourself with insufficient funds during your trip.
 - **Airline tickets:** Buy airline tickets on a credit card. Many credit cards offer travel insurance protection or frequent flyer miles when you use your credit card.
 - **Getting cash:** This is the only time when the BBB recommends using your debit card. The fees you will pay will be lower if you get cash from your debit card, than to get it from your credit card.
- Take these steps to protect your credit and debit cards when you travel:
- 1) If you are planning to travel abroad, you should notify your credit card company and bank to tell them where you will be traveling or they could freeze your account thinking your card has been stolen.
 - 2) Write your card numbers down before you leave home and the telephone numbers of your credit card companies and your bank. If your cards are lost or stolen, you will have the information to cancel them quickly.
 - 3) Check your credit card and bank statements when you return to make sure there are no unauthorized charges.
- Regardless of payment method, you should check businesses out on bbb.org before making reservations.

Scholarships for Children of Disabled, Deceased, Combat or POW/MIA Veterans

The North Carolina Division of Veterans Affairs wishes to reward high school seniors and other interested people about the ongoing State Scholarship Program for children of certain disabled, deceased or POW/MIA veterans. The scholarships may be used at schools located in North Carolina which are:

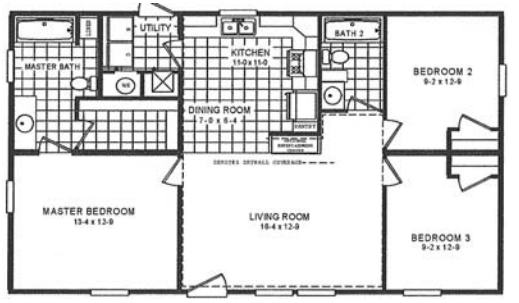
- 1) State-owned institutions of higher education, community colleges and technical institutions, or
- 2) Privately-owned, nonprofit colleges and universities.

Scholarships, with one exception, provide free tuition, certain expenses and a reasonable room and board allowance in state-owned institutions and \$4,500 per academic year in private institutions.

All awards are for four academic years in duration which must be used within eight years from the date of award. Unlimited awards are made under Classes I & IV. Classes II and III are limited to 100 awards each year in each class.

If you are interested, you are urged to contact the local County Veterans Service Officer in Anson County, Ted Ward. He can provide detailed information, advice and assistance with the application. His office is located at 111 North Greene Street in uptown Wadesboro and the telephone number is 704-694-4418.

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