Mobile Health Clinic Offers Health Care for You & Your Family The Atrium Mobile Health Clinic operates two days a week in Anson County. No

appointments are necessary, walk-ins only. Please wear a mask. From treating minor injuries like sprains and cuts, to diagnosing long-term diseases like diabetes, the mobile clinic provides health care services in state-of-the-art mobile care units. They welcome patients age 2 and up.

 Tuesdays 10 a.m. to 4:30 p.m. at HOLLA! Community Center, located at 229 East Main Street in Morven

• Mondays 10 a.m. to 4:30 p.m. at the Burnsville Fire Station, located at 13380



Touchstone Energy* Cooperative Powering a Brighter Future The holiday season is upon us, and that means we'll be using more energy in the kitchen! When possible, cook with smaller countertop appliances instead of the stovetop or oven. Smaller appliances like slow cookers, air fryers and Instant Pots consume less energy.

When using the oven or stovetop, match the size of the pot to the heating element and place a lid over the pot while cooking. The food will cook faster, and you'll use less

SANTA DAY SATURDAY

December 9 9am to 12 noon

Come out to visit Santa and Mrs. Claus for free pictures with Santa...and a

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Event takes place at Ma's Restaurant

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Highway 742 North. The Mobile Health Clinic offers diagnosis and treatment for:

- Short-term health problems like sprains, cuts and infections, including flu and strep throat.
- Long-lasting diseases like diabetes, high blood pressure, heart disease and arthritis.
- Minor injuries, like sprains and cuts.
- Patients 2 and up.

wellness Additional services offered are: Help connecting with

- resources for non-health care needs, such as food and transportation assistance. Some recommended screenings & procedures
- Health facilities in the area. You can visit the website AtriumHealth.org/ MobileHealth for more information and location

will be referred to Atrium

Funny, Random & Weird Holidays

updates.

- Nov. 22 Wednesday -Go For a Ride Day November 23 Thursday -
- Fibonacci Day • November 24 Friday -
- Celebrate Your Unique Talent & Buy Nothing Day
- November 25 Saturday Shopping Reminder Day November 26 Sunday
- Cake Day November 28 Tuesday
- Red Planet Day Nov. 29 Wednesday Electronic Greeting Card

Church **DECEMBER 2**

Christmas Gala Sponsored by the Seniors of

New Zion Missionary Baptist Church of Peachland, 6-11pm at Lockhart-Taylor Center. Semi-formal, wear your Christmas colors! Ticket donations (advance): \$30 per couple, \$20 singles, \$25 each at the door. Info & tickets 704-272-7630.

ONGOING Youth Day

Every 5th Sunday at Cedar Creek Missionary Baptist Church.

Addiction Recovery

Support group meets every Sunday, 6pm at Harmony Community Church, located at 1984 Pulpwood Yard Rd Peachland. 704-272-7410

Bible Study & Prayer At Kesler Chapel AME Zion every Wednesday 7pm

Bible Study Classes Every Tuesday-Evangelistic Outreach Center on Hwy 74

in Polkton at 6:30pm Weekly Praise & Worship Schedule South Anson Church Family:

 Shiloh UMC, 1752 Shiloh Church Rd. Preaching 1st and 3rd Sundays, Sunday School weekly, services start at 10am; • Sandy Plains UMC, 1154 Cason Oldfield Rd. Preaching 2nd and 4th Sundays, Sunday School weekly, services start at 9:30

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am: • Pleasant Hill UMC 126 Church St. Preaching 2nd and 4th Sundays, Sunday School weekly. Services start at 9:45 am

ONGOING EVENTS
Free Food Distribution at Feed My Lambs every Tuesday, Thursday & Friday 1-4pm I control 1 2000 75 West, Wadesboro. 704-695-1820 Writers' Club Meets Fourth Sunday each month at First Presbyterian Church in

Wadesboro, 3pm (except July & Dec). Open to public, new members of all ages invited. Info 704-694-5211 or sandybruney@gmail.com

Lions Club Welcomes New Members The Wadesboro Lions Club meets at Papa Joes Restaurant the 2nd & 4th Thursday each month at 6:30pm For more info or to purchase a broom please call Jim Chandler 910-571-1448

Popcorn & a Movie 4th Thursday each month, 1-3pm at Grace Senior Center, 199 Highway 742 South, Wadesboro, just past IGA. Info 704-694-6616.

You Decide: Is the Fed Done Raising Interest Rates?

Federal Reserve policymakers have received much criticism over the last two years, ever since they began raising interest rates. Anyone taking out loans has seen what the higher rates can do to loan payments. But could there be some relief on the horizon? Has the Federal Reserve (Fed) signaled it's ready to stop increasing interest rates? And even better, is there a possibility that next year the Fed may begin lowering interest rates? I'll present the current thinking about the Fed's plans, and then let you decide what the future path of interest rates may be.

But first, let me remind you why the Fed has been increasing interest rates. When COVID-19 hit, the economy crashed, and the jobless rate jumped to 14%. The Fed went all-out to save the economy. No one knew how far COVID would spread and how long it would last. Paraphrasing the words of former Fed Chair Ben Bernanke during the subprime recession in the late 2000s, "We don't want to wake up one day and not have an economy left." The Fed has two ways of influencing the economy. It can impact interest rates by moving an interest rate it directly

controls. The Fed also has the power to change the supply of money in the economy. During the pandemic, the Fed used these powers to the fullest, reducing its key interest rate effectively to zero, causing other interest rates to tumble. The Fed also increased the money supply by \$6 trillion, largely by financing the federal debt issued to fund COVID relief spending. The economy began to strongly revive by the middle of 2020, and the recovery continued in the following years. Economists are already debating whether the Fed overdid its help. One reason for this debate is what happened next: roaring inflation.

The Fed ignored inflation when it used its powers to stimulate the economy and promote job growth in 2020. This is not unusual. Although the Fed's mandate is to keep both inflation and unemployment low, it usually focuses on one goal at a time. The reason is simple. The policy prescriptions for lowering the inflation rate and lowering the unemployment rate are the exact opposite. To push unemployment down, the Fed runs wide-open, lowering interest rates and creating money. But to moderate inflation, the Fed does the opposite,

raising interest rates and reducing the money supply. Why was the Fed ignoring inflation in 2020? First, the Fed considered growing the economy and jobs more important. Also, there was little evidence of rising inflation in 2020. Finally, the Fed thought the economy would recover in the same way it did after the subprime recession, when there was no jump in inflation, but the jobless rate remained persistently high. The Fed thought the problem after COVID would be unemployment, not inflation. Instead, the exact opposite occurred. As we moved into 2021, the jobless rate continued to drop, but the inflation rate soared. However, the Fed waited an entire year — until early 2022 — before shifting policy to address inflation. There are still questions about the reason for the delay. The most logical answer is the Fed didn't realize how long it would take to fix supply chains. The Fed's stimulative policies of easy money and low interest rates combined with supply shortages were a perfect recipe for big price jumps.

The Fed's about-face in 2022 was one of the fastest policy shifts in the agency's history. In less than a year and a half, the Fed took its interest rate from zero to over 5%. They also cut over \$2 trillion from the money supply. With the supply chain largely fixed and the economy growing more slowly, price pressures have moderated. The year-over-year inflation rate has eased from over 9% to close to 3%. The Fed's goal is 2%. Also, the economy has thus far avoided a recession. With the Fed's rapid slamming of the brakes on the economy, a year ago most analysts expected a recession by now.

Now let me turn to the future and address two questions: Has the Fed finished increasing interest rates, and if so, when might the Fed begin to cut rates? The Fed has kept its key interest rate constant since May. Although the Fed is very careful about revealing policymakers' thinking, I think the Fed is pleased with the direction of the economy. Specifically, they like the fact price increases have gotten smaller and the economy has not slid into a recession. And although the average household's standard of living is still lower today than before the pandemic, workers' earnings have begun to rise faster than prices.

So here are my current forecasts. I see no further Fed-induced interest rate hikes. This doesn't mean interest rates

can't rise for other reasons, such as fears about the extent and impact of the Middle East conflict, for example. But I don't see any reductions in the Fed's key interest rate for a while - probably no sooner than in mid-2024. The Fed wants to make sure its "medicine" continues to work to move the annual inflation rate to 2%. But once the Fed is satisfied that this is happening, I predict that it will cut its key interest rate 2 percentage points by the end of 2024. This change will prompt other interest rates to drop. Guessing the actions of the Federal Reserve is always tricky. But I think the evidence

and signs are aligning to motivate the Fed to make some interest rate reductions by this time next year. So, is it time to celebrate or continue to be wary? You decide. Mike Walden is a William Neal Reynolds Distinguished Professor Emeritus at

North Carolina State University.

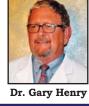
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