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Don't Miss the Boat: The Medicare Annual **Election Period is Here, Runs Through Dec. 7**

Insurance Commissioner Wayne Goodwin and SHIIP want to make sure that Medicare beneficiaries don't miss the boat! The Medicare Part D Annual Election Period takes place through December 7, and SHIIP, the Seniors' Health Insurance Information Program, can help Medicare beneficiaries compare plans.

"Now is the time to compare and evaluate your choices. You may be able to improve your coverage, save money or both." said Goodwin. "As always, SHIIP is here to help, over the phone or in person, at counseling sites all across the state. Let us help you find the best Medicare prescription plan for you or your loved one.

Assistance is available for Medicare beneficiaries and their caregivers:

Get free one-on-one help from SHIIP, the Seniors' Health Insurance Information Program, by calling 1-800-443-9354, Monday through Friday, from 8 a.m. to 5 p.m.

 Visit www.medicare.gov/find-a-plan to compare your current coverage with all of the options that are available in your area, and enroll in a new plan, if necessary.

• Locally you can call Grace Senior Center at 704-694-6616. Or call 1-800-MEDICARE (1-800-633-4227) 24-hours a day, seven days a week,

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2048 Review the 2014 Medicare & You handbook mailed to people with Medicare in September.

to find out more about your coverage

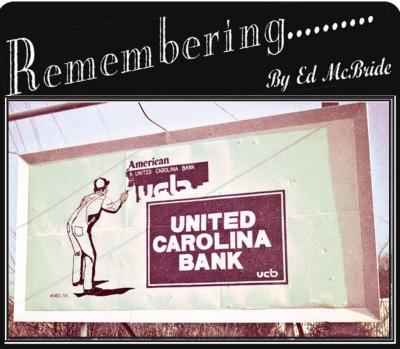
options. TTY users should call 1-877-486-

For more information, contact SHIIP at 1-800-443-9354 or visit www.ncshiip.com.

Grace Senior Center Plans Trip to Tanglewood

Grace Senior Center is sponsoring a one day trip to Winston-Salem on Tuesday, December 10. The cost is \$70 per person, which includes your transportation, buffet dinner and entrance to the Tanglewood Festival of Lights. Tanglewood has a four mile stretch of Christmas lights. Prior to entering Tanglewood they tour will stop to shop at the Hanes Mall.

For more information or to register please call 704-694-6616.



United Carolina Bank

First National Bank and the Bank of Wadesboro. The First National Bank was on West Wade Street (close to the National Hotel) in a "very stately" building with a granite front. The Bank of Wadesboro was on South Greene Street, down from Parsons Drug Store.

Among many other changes, it seems the banking business has led the way. The sign in the above picture was of one change - it had been American Bank and Trust, and now was being changed to United Carolina Bank. This

Some years back there was the was a "picture of change" used in the newspaper, tv and other media - but "my" change was a metal sign, 8 by 16 feet, hand-lettered on an all metal with steel post sign (built by H. F. Marsh & Son), of which I had previously painted other copy on.

> Due to the four-laning of US Highway 74, we had to move the sign further from the highway - where the ground rock formation was even worse than the place the sign had been.

> Well, the "copy change" was ready again, and this was the new copy for December 1979!

Extension Notes Struggling with Household Invaders

They're here! They arrived last week by the dozens. And even though their numbers will dwindle during the coming winter weeks, they will still be with us into the early spring. If you live in a home they have chosen to cohabitate as they overwinter every year, you know just who I am talking about. Lady bugs, Lady Asian beetles, Aggravating Pests.

Mike Waldvogel, Extension Entomology Specialist, has the lowdown on the invaders. He warned us that just in case the kudzu bugs weren't annoying enough, the Asian lady beetles would arrive to their winter quarters. And he was right. For those of you who are new to this phenomenon, you can read about it at http://insects.ncsu.edu/harmonia.htm.

My husband and I had not had the pleasure until we moved into a home out in the county. And I am not amused. Once the beetles arrive, they use chemical cues to locate the specific crevice they want to inhabit inside. This year we have them on every floor of the house.

The source of these chemical cues may be beetle feces from previous winters (yes... they live and poop inside your walls), or the odor of beetles that died at the site, or possibly an attractant or pheromone released by the beetles. So, think of your house as the sacred ladybeetle burial ground.

In some cases the beetles are a very limited nuisance. However, there have been situations where people's houses have been inundated with literally thousands of lady beetles. Uhmmmm. That would be us......

The sheer numbers of beetles that appear over the course of the winter and spring convince people that the beetles are reproducing in the house. But this isn't the case. They show up in homes because they are simply heeding Nature's call to escape harsh winter weather.

The beetles do not cause real structural damage, if you exclude the odor and yellowbrown stain that they often leave when you disturb or squish them. There have been reports that the beetles may "bite," but it's more like a pinch (all the same, a bite is a bite, and I dare anyone to say they don't).

There have been published reports of people developing significant allergies from exposure to airborne particulates from decaying lady beetle carcasses. So, the lady beetles aren't entirely innocent of any wrongdoing.

As with kudzu bugs, pesticides remain questionable in their effectiveness. Some studies have shown that treatments around windows and doors particularly on the south side of the house may have a more significant (but not absolute) impact on the beetle invasions.

While frustrated homeowners are anxious to engage in chemical warfare against the beetles, be practical and consider the logistics and safety behind trying to treat sufficient exterior areas of a home to prevent beetles from gaining access. Even if you do treat around windows and doors, there is a lot of unchartered territory for the beetles to explore. Chemical control is mostly an exercise in futility. If you do try to spray pesticides on the exterior of the house, particularly up high over your head, please wear some sort of personal protective



Beautifully renovated stone home on 1+ acre located at 507 West Wade Street in Wadesboro

This 2 bedroom, 2 bath home has been lovingly restored with an appreciation for the fine construction details of its early 20th century heritage. Ornate original moldings are complimented by custom milled new trim. The original hardwood floors are refinished. All mechanical systems have been replaced with modern systems - new plumbing, new electrical wiring, new heat pumps and ductwork, new roof, new insulation, new gas logs, premium appliances and new high efficiency custom windows. All

materials were sourced for their quality rather than for price.

The bathrooms feature Italian tiles, frameless glass enclosures, Jacuzzi bath, granite countertops and premlum fixtures. The kitchen includes a breakfast nook, custom mahogany cabinetry and granite countertops. The large living room is flooded by light from a picture window and other large windows, cozy on cold winter nights with the gas log fireplace. The upstairs bedroom is huge and airy, lined with windows. It features a large walk-in closet and lots of storage. The whole home is loaded with custom items.

There are many more details that need to be seen to be appreciated in this \$160,000 \$150,000 home. Call Melanle Lyon at 704-695-2247 or send an email to melmorse@gmail.com for information or to arrange a viewing.

equipment, particularly something to protect your eyes, head and other exposed body parts from the chemical mist that rains down upon you.

And there's always the tried-and-true method of vacuuming up wayward beetles indoors, although this recommendation rarely appeases irate callers who then make rude, socially unacceptable and physically impossible suggestions as to what you can do with vacuum cleaner bags full of beetles.

And for those of you who know exactly what I am talking about, I feel your pain! By Janine Rywak, County Extension Director

Zimmer Friends to Meet on December 6

All Zimmer Friends are invited to meet on Friday, December 6 at Bojangles in Wadesboro at 6 p.m. For information or questions call 704-694-4213.

Thank You Anson County...

At this special time of year, we pause to give thanks to the people of Anson County and our customers. Our team of associates would like to wish you and your family a Happy Thanksgiving!

Please join us for refreshments November 25th 26th and 27th



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So You Want to be a Farmer...

Have you ever dreamed of living off the land? Do you have some acreage that "needs to pay for itself?" An introduction to rural selfemployment will be presented on Thursday, December 5.

Farm businesses have unique opportunities and challenges for those who make their living from the soil. Join Jeff Rieves, Rural Entrepreneurship through Action Learning (REAL) instructor and "Agripreneur," and learn how to evaluate your farm, your business idea, and yourself! This is a fast paced, interactive class that will give you the tools to create а business. Agripreneurs are small business people who produce food, fiber, energy and fun!

The class will take place at Stanly Community College, 141 College Drive in Albemarle, from 6:30 to 9:30 p.m. For more information contact Alicia Herrin at 704-991-0355 or aherrin2506@stanly.edu. The next REAL Agripreneur class will be held January 6 through March 3, 2014.

FDIC 😐