You Decide: Do the Costs and Benefits of Technology Balance?

Take my job – university professor – as an example. I began teaching at North Carolina State University in 1978. I used dust-creating chalk written on a blackboard to illustrate economic concepts to my classes. My books and studies were typed with a typewriter. Corrections were made with a liquid called "white-out". cards, which were then run through one of only a few mainframe computers

To read published studies I had to go to the library.

Over four decades later my work world has changed, and very much for the better. I lecture to students using multi-colored, clearly prepared slides projected onto a wide screen. Students can easily download the slides prior to each lecture. There is no chalk dust to contend with. I type my books and reports and newspaper columns on my desktop computer, where making changes is a breeze. For my various studies I can often download the necessary data directly from the

web. The web is also where I can easily access and read published studies that relate to my teaching, research and outreach programs. And what about the statistical analyses that used to take days to perform? I can now finish them in mere seconds in my office using programs on my computer. There have been equally significant changes in the way we communicate. In

1978 I could reach out to others in three ways - in person, telephoning or writing a letter delivered by the U.S. Postal Service. Furthermore, if I phoned someone in 1978 and they didn't answer, I either had to call back later, or – if I was lucky – a colleague or assistant would answer and take a written message. Often when I was away from my office in classes or meetings, when I returned, my door was covered with paper notes telling me who called, when they called, along with a short, written message.

Of course, like everyone, today I communicate using email, texts and phone calls. The difference with today's phone calls is that it's easy to leave a voicemail if the recipient isn't available. I believe these technological changes have made my life as a university professor better. I also think I'm more productive. The tech advances are probably a big reason why I'm in my fifth decade of work.

Yet I clearly have seen some downsides of technology in my world. Personal interactions have been reduced. Decades ago I constantly encountered faculty as we interacted with the secretaries who typed our papers and tests and took our phone messages. We'd also have conversations as we delivered our data boxes to the mainframe computers and later when we anxiously awaited the results. Now each faculty member's office is a self-contained work room, where

reading, writing and analysis can take place without help from another person. More conversations take place in cyber space than in person. I've attended meetings where half the attendees were not present in person, instead replaced by their live image via a video camera. Then there's the jobs that have been lost. In the

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Snacks

old days, my typing was done by secretaries. Secretaries also made and collated copies of handouts for my students. Now, I do my own typing. Also, when I distribute handouts to students, the fancy copy machine makes the copies, collates the pages and staples each result. Of course, new jobs have been created. We

now have campus tech experts helping us with hardware and software issues of our computers. The university also has new positions dealing with cyber-security and protection of student records and faculty work.

Past technological advances have had similar pluses and minuses. The mechanization of farming removed millions of individuals from working on the land. They found jobs in the emerging factories of the early 20th century. Now as modern technology and machinery are replacing humans in the factory, both the country and North Carolina face the challenge of training individuals who would have worked in manufacturing for different jobs.

We're about to move into a new decade. I have no doubt it will be a decade of vast technological change, some of which we can't even now conceive. There's anticipation this new technology will make our lives better, perhaps by lowering the cost of necessities like health care, education and even housing. But we need to watch for two possible downsides. One is the impact on jobs, and the need for retraining of those losing work to technology. Second is the impact on social interactions, that is, how we relate to each other.

Only then can you - and each of us - decide on the balance of benefits and costs from technology.

Walden is a William Neal Reynolds Distinguished Professor in the Department of

Agricultural and Resource Economics at North Carolina State University who teaches and writes on personal finance, economic outlook and public policy.

By Dr. Mike Walden: Modern technology has done wonderful things for us. The data I used in my statistical analyses were painstakingly key-punched onto located on campus. Getting the results from any computer run could take days.

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DATE TO BE

ANNOUNCED

Plate

Collar Sandwich

DECEMBER 21

Christmas Banquet At House of Faith, 6pm. All are invited

DECEMBER 22

Christmas Celebration At Divine Unity House of Restoration, 6090 Hwy 109 South, 2:30pm **DECEMBER 31**

Watch Night And Shut-in Service at House of Faith, 10:45pm New Year's Eve Service at Parsons

Grove MBC, 10pm-midnight with Bishop Walter Ellerbe **ONGOING**

Service at Anson Health & Rehab by Cedar Creek MBC every third Monday, 7-7:30pm Noon Prayer

At Greater St. Mark COD, noon on Tuesdays Community Prayer Held on Anson High School campus each Sunday at 4pm

Community Prayer 1st Monday each month, 5:15pm at Hatcher Park in Lilesville, Square in Wadesboro, Polkton & Ansonville, Town Hall in Morven

Rides to Service At East Rock Ford MBC. Call 704-695-2997

Thursday's Child Children's choir, Gail Litaker director, an outreach ministry of First United Methodist Church, open to all children grades K-6, no pre-registration necessary, Thursdays, 4-5pm, cost is free, 704-694-5179

Church News

694-4950

Free Movie Meet Me In St. Louis at Valley Golf Club

Mondays & Thursdays, 8pm at AA Building, 2177 Country Club Rd in Wadesboro, between Wadesboro Health and Rehabilitation & Twin Valley Golf Club

Chemical Dependent? There is help. Chemical Dependency Anonymous meets Thursdays, 7pm at AA Building, 2177 Country Club Rd in Wadesboro, between Wadesboro Health and Rehabilitation & Twin

the Hampton B. Allen Li- Storytime for Children Allen Library. No fee & you brary, 10am. Info 704- Every Tuesday at the don't have to preregister. Hampton B. Allen 10am. Info 704-694-5177

Storytime for Children Every Teusday at Anson County Partnership for Children in uptown Wadesboro, 10am. Free for ages 3-8. Info 704-694-4036

Bingo

Games every second Tuesday of the month at Grace Senior Center, 11:30am. All seniors 55+ are invited for fun & fellowship. Free. Info & register to play 704-694-6616

Chair Yoga

Every Wednesday, 11am at the Hampton B. Info 704-694-5177

Avoiding Holiday Debt

Christmas is only a few weeks away and the holiday rush is upon us. Holiday gifts, travel, and celebrations can lead to major debt long after the holidays, but taking steps to plan before the holidays can help ensure you don't start the New Year off on the wrong foot. To be prepared, it's important to have a holiday spending plan before you start shopping. Budgeting can help you take control, even when great sales and the pressure to spend is everywhere.

Debt accumulated during the holidays can stick around, well into the New Year. Over a quarter (27%) of Americans expect to go into debt this holiday season. More than 2 in 5 (42%) of those who expect to go into debt this holiday season anticipate taking on at least \$500 of debt. Only half plan to pay off debt in 3 months or less. Of the remaining half, 29% said they will need 5 months or more. To avoid holiday debt, here are a few smart shopping and saving tips.

· Create a Holiday Budget and Check it Twice. Figure out how much you can afford to spend this holiday season. Consider what flexible spending, (eating out, movies, etc...) you can cut for now to put toward holiday spending. Make sure you have covered everything (food, gas for road trips, lodging, etc.) you plan to do during the holiday in your budget. Your budget is not just for gifts.

• Make your List. Create a list of all the people you will need to buy gifts for this year and choose an amount to spend on each person ahead of time. Make sure add the price of gifts to your list and be on the lookout for sales and other discounts to give you a better deal. • Choose Thoughtful Gifts. Spending a lot on holiday gifts isn't necessary. Take some time to consider your

gift-giving, personal gifts tend to mean more and can be less expensive. If you are the creative type, try your hand at making gifts also. • Use Cash, Not Credit. Try to commit to using only cash or a debit card to help prevent overspending.

Sticking to a holiday spending budget doesn't mean you are a Grinch, it means you care about setting yourself - and your family - up for a more secure financial future. And that's a gift that will stand the test of time.

By Roshunda Terry, County Extension Director

Miracle on 34th Street Extended for 2 Shows!

The Ansonia Theatre in Wadesboro has been packing in the record breaking crowds for its production of Miracle on 34th Street. The show was originally scheduled for 6 performances, but due to popular demand they have added 2 more shows, this Friday, December 20 at 7:30 p.m. and

Sunday, December 22 at 3 p.m.

ansoniatheatre.com.'

Kris Kringle, an old man in a retirement home, gets a job working as Santa for Macy's. Kris unleashes waves of good will with Macy's customers and the commercial world of New York City by referring parents to other stores to find exactly the toy their child has asked for. Seen as deluded and dangerous by Macy's vocational counselor, who plots to have Kris shanghaied to Bellevue Psychiatric Hospital, Kris ends up in a court competency hearing. Especially at stake is one little girl's belief in Santa. In a dramatic decision, the court confirms Kris as the true Santa, allowing Susan and countless other children to experience the joy of childhood fantasy. The incredible cast comes together from Anson, Union, Stanly, Richmond

and Moore counties.

ansoniatheatre.com or call 704-694-4950. Director Tommy Wooten said, "The audience response has been incredible! Please get your tickets and come and join in the holiday spirit. Get your tickets online at

Group rates are available for parties of 10 or more. Buy tickets online at

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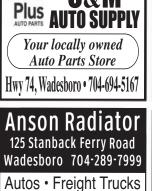
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to find out how...704-694-2480

ONGOING EVENTS Events AA Meetings **DECEMBER 20 & 22** Ansonia Play

34th Miracle **Street**, the heartwarming holiday classic about the power of believing. Friday at 7:30pm & Sunday at 3pm. Tickets & info at ansoniatheatre.com or 704-

DECEMBER 23