## AnsonEDP Offers Grant Progams for Entrepreneurs and Small Businesses

The Anson Economic Development Partnership (AnsonEDP) has announced the creation of two new grants designed to spur entrepreneurial and small business growth in Anson County. The grant programs are similar in scope and process, but target businesses in different stages of development. Both grants are tied closely to the Rural Center's new Thread Capital program, a state-sponsored initiative which allows small businesses operating in rural areas access to the capital, coaching, and connections they require to succeed.

The Thread Capital program can be accessed through an online portal at www.ThreadCap.org. The application is simple and takes about 10 minutes to complete. It will ask questions about personal and business finances, available collateral, etc. Once the application is received, staff will review the application and will schedule a 30-minute interview. After the interview, applicants who want to proceed with a loan will be asked to provide documentation about their business. Once the necessary documentation is provided a loan decision is typically made in a matter of days and the funds made available shortly thereafter.

AnsonEDP will promote and enhance the Thread Capital program with two locally-funded grants:

• The Bootstrap Grant is for startups, companies in business for less than 24 months at the time of application. It offers a grant equal to the first three Thread Capital loan payments, up to a total of \$2,500.

• The Enterprise Grant, for companies in business 24 months or longer, provides a grant matching 10% of the Thread Capital loan amount, up to \$5,000.

Funding for the grants will come from the Anson Economic Development Corporation, a nonprofit organization which leverages private-sector funding to promote business growth and development in the county.

The grants are open to any business entity operating in Anson County, but companies are limited to one grant in a 24 month period.

"The Bootstrap and Enterprise grants are AnsonEDP's way of recognizing and supporting small businesses," said AnsonEDP executive director John B. Marek. "We have traditionally offered assistance for larger projects, but have struggled with how to effectively help smaller companies who do not meet the investment and job creation thresholds for our Industrial Tax Grants, but are still making an economic impact in the county. Although the Bootstrap and Enterprise grant amounts are relatively modest, they are designed to leverage the power of Thread Capital and to provide startups and early stage operations with accessible sources of capital for growing their businesses."

Companies interested in applying for either grant first need to engage with Thread Capital by filling out the online application and scheduling an interview with Thread Capital staff. If, after the interview, the company desires to go ahead with the loan, they should contact AnsonEDP and ask to fill out a grant application (available at AnsonEDP.com). If the Thread Capital loan is approved, the grant request will be brought before the Anson Economic Development Corporation board for approval at the next scheduled meeting.

# **Do You Need a Coat or Blanket?** Would You Like to Donate?

The Faith-Based Center of Hope continues their "Warm Coats, Warm Hearts" program. They distribute coats to those in need as well as to schools in Anson County

Blankets for the elderly are also available.

Gumbys on Highway 74 in Lilesville is a drop off site for donations, or a pick up point for those who need a coat. Just call to schedule it.

To donate coats and blankets or to request help, please contact Vancine Sturdivant at 704-848-4412.

# **Better Business Bureau Warns Consumers to Beware of Puppy Scams**

Few things pull at a person's heartstrings like an adorable puppy or cuddly kitten. Unfortunately, scammers know this, and a recent uptick in the Better Business Bureau (BBB) Scam Tracker reports prove it.

So how does this scam work? Often times scammers claim they are breeders. Other times, they act like distraught pet owners who must find a new home for their beloved dog or cat. Either way, once you've found these adorable puppies or kittens online, and fallen in love with their pictures and videos, scammers ask you to wire money to make the purchase.

Once the purchase is complete, the "owner" promises your dog or cat will be shipped right away. But there are always "unexpected" problems: The airline requires a specific pet crate, you must pay for an expensive vet visit, or the shipper requires costly pet insurance. With each problem, scammers promise that they will refund the unexpected costs as soon as your pet is delivered. Unfortunately, your dog or cat never existed in the first place.

So, how can you protect yourself from pet scams?

• Never wire money to people or companies you don't know or trust. Once money is wired, it is gone for good. The same goes for pre-paid debit cards or gift cards. • See the pet in person before making a purchase. This is the only sure way of being certain your cat or dog exists and will be delivered to you without fail.

• Research prices. Make sure you know roughly how much the specific breed you are interested in costs. If someone is offering a purebred puppy at an extremely reduced price, chances are it's a fraud.

Check out *bbb.org* to look up a business, file a complaint, write a customer review, report a scam, read tips, follow us BBB social media, and more.





Hampton B. Allen Library,

#### **DECEMBER 31** Free Movie The Bells of St. Mary's at

#### 10am. Info 704-694-5177 **JANUARY 2**

### **Free Groceries**

For families in need. Mobile Food Pantry at Austin Grove Baptist Church, located at 5919 Austin Grove Road in Marshville. Register 8:30am. Call for details 704-694-2445

### **ONGOING EVENTS Lions Club Welcomes**

Members New The Wadesboro Lions Club meets at Papa Joes Restaurant the 2nd & 4th Thurs-

### **Free Movies**

4th Monday of the month at Tuesdays, Hampton B. Hampton B. Allen Library, 10am. Info 704-694-5177

Afternoon Out For ladies & gentlemen at brary, second Mondays, Grace Senior Center each Pritchett Room, 10:30am, Monday from 2-4pm. Enjoy bingo & activites led by someone from the center. Register & info at 704-694-6616

### **Children's Group** Meets

Every Thursday at Anson County Domestic Violence Coalition, 5-6pm to discuss how to keep you & your children safe 704-694-4499

MoMs Meeting Support group for mothers of multiples, third Tuesdays, 6:30pm, Lockhart-Taylor Center, 704-695-1031

### Storvtime

Allen Library, 10am 50+Club

At Hampton B. Allen Liwheelchair accessible

## Cub Scouts Pack #530 Meets each Thursday at

Peachland UMC at 7pm. Info 704-994-9173 AA Meetings

Mondays, Tuesdays & Thursdays, 8pm & Sundays 8am & 7pm at AA Building, 2111 Country Club Rd in Wadesboro next to Ambassador Health

# **Chemical Dependent?**

There is help. Chemical De-Anonymous pendency meets Thursdays, 8pm at AA Building, 2111 Country Club Rd in Wadesboro next to Ambassador Health Storytime for Children Every Tuesday at the Hampton B. Allen Library, 10am. Info 704-694-5177 Storytime for Children Every Wednesday at Anson County Partnership for Chil-

## **Tips for Hassle-Free Returns and Exchanges**

According to the National Retail Federation, some retailers make their return policies more lenient around the holidays, while others tighten up the parameters to account for an increase in return fraud. In North and South Carolina, the law only requires that a retailer have a return policy and disclose it to shoppers, but it does not dictate the terms of that return policy. "Because there is no standard when it comes to returns and exchanges," says Tom Bartholomy, President of the Better Business Bureau (BBB) of Southern Piedmont and Western North Carolina, "it is important that consumers carefully read and understand the policy before even making a purchase."

BBB offers the following advice for hassle-free returns and exchanges:

 Keep your receipts. Keep any purchase receipts and be sure to enclose gift receipts as well.

 Understand return policies. Make sure you understand whether you or the recipient of your gift can get a refund, exchange or store credit for unwanted merchandise. Remember that policies for sale or clearance merchandise may be different.

• Monitor the return clock. The return window starts the day the gift was purchased, not the day it was received, so know when that window closes.

• Don't remove items from their boxes or remove the tags. Some stores will not accept a return unless the item is in its original packaging.

 Ask about return shipping fees. Be aware of additional charges if returning an online purchase.

Check out bbb.org to look up a business, file a complaint, write a customer review, report a scam, read tips, follow BBB on social media, and more!

# eWIC Cards Available

The staff at Anson County WIC is now issuing eWIC cards. All WIC approved stores in Anson County accept the eWIC card. Paper vouchers are no longer issued. WIC is still a nutritional supplemental program for pregnant, postpartum, or breastfeeding women, infants and children under 5 years of age.

If you receive Medicaid, Work First Families Assistance, or SNAP, you automatically meet the income eligibility requirements. A family may be income eligible for WIC based on your household income, even if you do not receive Medicaid, Work First Families Assistance, or SNAP.

For more information about WIC or to make an appointment, please call WIC at Anson County Health Department at 704-694-9844, or you can visit the office at 110 Ashe Street in Wadesboro. This institution is an equal opportunity provider.

# Quilting Classes Offered at Marshville Museum and Cultural Center

Quilting classes are held the first Tuesday of the month, from 10 a.m. to 12 noon, with Norma Moore at the Marshville Museum and Cultural Center. If you are stressed out, come make a "crazy" quilt to lift your mood! Quilting will help you lose weight...you cannot eat and sew! It is much better than meds to help with winter blues! Come join in and see!

For more information please contact Norma Moore at 704-385-9392. The Marshville Museum is located at 201 North Elm Street.

day each month at 6:30pm For more info or to purchase a broom please call Jim Chandler 910-571-1448

**Childcare Association** Meets every 3rd Thursday of Month, 6:30pm. Info 704-695-1666

Ansonville Museum Ansonville Historical Society Museum open by appointment. Call 704-826-8129

### Family Caregiver Support Group

First Mondays, 7-8:30pm, Peachland United Methodist Church Fellowship Hall, anyone concerned with Alzheimer's disease invited Lillie Belles Red Hat

Society Meeting, third Tuesdays, 2:30pm, At Lillie Bennett Nursing Center, all Red Hat-

dren in uptown Wadesboro, 10am. Free for ages 3-8. Info 704-694-4036

## Pee Dee Electric Awards Grants to Educators for 'Bright Ideas'

ters invited

Pee Dee Electric is awarding \$13,566 in Bright Ideas education grants to eight teachers to fund engaging classroom learning projects. More than 3,000 students at schools in Anson, Richmond, Scotland and Stanly counties will participate in Bright Ideas projects funded by Pee Dee this year.

'Educators who win Bright Ideas grants are going above and beyond for their students," said Seth Allen, Communications Specialist at Pee Dee Electric. "We're excited to support their innovative and creative learning initiatives through the Bright Ideas program each year. Investing in the education of our youth and future leaders is a major part of Pee Dee's commitment to the communities we serve."

Pee Dee Electric is one of 26 member-owned electric cooperatives in the state offering Bright Ideas grants to local educators. During the month of November, North Carolina's electric cooperatives will award teachers statewide close to \$600,000 in Bright Ideas education grants.

Since 1994, North Carolina's electric cooperatives collectively have awarded more than \$11.5 million to Tar Heel teachers. The Bright Ideas program has reached well over 2.2 million North Carolina students and sponsored more than 11,000 projects in all subjects including math, reading, science, technology, history, music and the arts.

Bright Ideas grant applications are collected each year through mid-September, and winning applications are selected in a competitive evaluation process by a panel of judges. Congratulations to the following teachers: Dana Wood, Anson High; Bill Sorenson, South Stanly High; Justin Jones, Ansonville Elementary; Jessica Mager, Sycamore Lane Middle; Tamara Furr, South Stanly High; Dina Gunnells, Laurel Hill Elementary; Tonya Baldwin, West Rockingham Elementary; and Rebekah Burleson, West Rockingham Elementary

Pee Dee's service area consists of Anson, Richmond, Union, Stanly, Montgomery, Moore and Scotland counties. For more information about Pee Dee Electric, please visit www.pdemc.com; like them on Facebook at PeeDeeElectric.NorthCarolina; or follow them on twitter.com/PeeDeeElectric.

Pee Dee Electric is a not-for-profit cooperative whose goal is to provide reliable, dependable electric service for its members while focusing on value, quality customer service, and enhancing life in the communities they serve.

## Storytime Every Wednesday at Partnership for Children

The Anson County Partnership for Children offers Storytime in the Early Childhood Resource Center each Wednesday, from 10 to 10:30 a.m. for children ages 3 to 8. For more information call 704-694-4036.