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Mr. Roy Fred Byrd

Mr. Roy Fred Byrd, 65, of Peachland, formerly of Norwood, surrounded by his loving family, passed away Sunday night, January 20, 2013, at CMC Main.

Funeral services will be held at 11 a.m. on Thursday, January 24, 2013, at Memorial Baptist Church in Norwood. Rev. Nathan Fox will officiate and burial will follow in Norview Gardens. The family will receive friends from 6 until 8 p.m. on Wednesday evening, January 23, 2013, at Edwards Funeral Home in Norwood.

Mr. Byrd was born Octo-

Obituaries

ber 8, 1947, in Stanly County to the late Roy Francis Byrd and Dorothy Thompson Byrd, who survives. He attended Wingate College and Pfeiffer College. He was a member of Pee Dee Lodge 150 and was very instrumental in the building of the present lodge. He was a retiree of Advance Auto Parts and a member of Memorial Baptist Church. He enjoyed being outside, and most of all he enjoyed playing with his grandchildren, whom he dearly loved. He will be missed by his cat, Sadie and his dog, Rosie.

In addition to his mother, he is survived by his wife, Donna Smith Byrd of the home; daughters, Beverly Byrd Bowles (Bryan) of Norwood and Crystal Byrd Szvetitz (Thomas) of Fuquay Varina; and grandchildren, Daniel Bowles and Conner Bowles of Norwood and Ashlyn Szvetitz of Fuquay Varina.

Memorials may be made to Hospice of Stanly County, 960 N First Street, Albemarle, NC 28001 or American Heart Association, 222 South Church Street, Suite 303, Charlotte, NC 28202.

Online condolences may be made at edwardsfuneralhomes.com.

Mrs. Kimberly Hamilton "Kim" Keith

Mrs. Kimberly Hamilton "Kim" Keith, 57, died Saturday, January 19, 2013, in CMC Union.

Funeral services were held on Tuesday, January 22, 2013, in Leavitt Funeral Home with Dr. Leslie Stacks and Ken Goins, CLP officiating.

Kim was born in Mecklenburg County on February 28, 1955, a daughter of the late Robert Lee and Annie Sue Moody Hamilton. She was retired from Anson County Department of Social Services.

Survivors include her husband of 34 years, H. Cameron Keith, Jr. of the home; a son, Joe C. Keith of the home; a daughter, Patricia Ann Keith of Southern Pines; two brothers, Kerry (Lori) Hamilton of Ft. Mill, SC and R. Kirk Hamilton of Charlotte; and a sister-in-law, Debi Hamilton Ediger.

In addition to her parents, Kim was preceded in death by a brother, Kent L. Hamilton.

Memorials may be made to First Presbyterian Church, PO Box 351, Wadesboro, NC 28170 or to the Muscular Dystrophy Association, PO Box 78960 Phoenix, AZ

85062-8960. Leavitt Funeral Home was in charge of arrangements. Online condolences may be made at leavittfuneralhomewadesboro.com.

Mr. Pickett Moss Stanback

Mr. Pickett Moss Stanback, 88, died Monday, January 21, 2013, at First Health Moore Regional Hospital, Pinehurst.

The family will greet friends from 1 to 2 p.m. on Thursday, January 24, 2013, at Leavitt Funeral Home. Graveside services will follow at Eastview Cemetery.

Pickett was born in Anson County on August 8, 1924, one of nine children born to the late George Manly Stanback and Annie Leak Moss Stanback. He attended local schools and graduated from Wake Forest College with a degree in General Science. He was member of the Kappa Alpha fraternity.

Pickett was raised during the years of the Great Depression and knew full well the hardships brought about by this catastrophe. He was drafted into the US Army in January 1943, and served in the Air Corps as a radio operator gunner with 35 mis-

sions over France and Germany. He later served in the China-Burma-India Theater in a search and rescue outfit in the Himalayan mountains for several months.

Pickett was a member of First United Methodist Church and served on many committees and boards over the years. He joined the Bank of Wadesboro in 1952 and served over twenty-five years with the bank and its successors. He was instrumental in forming the Junior Chamber of Commerce and served on the Wadesboro City Council.

Pickett had a great love of Anson County and traveled many of its roads more than once.

On February 4, 1950, Pickett married Annabel Allen, also a lifelong Wadesboro resident, and they had four children. He was predeceased in death in 2004 by his beloved daughter, Louise Allen Hough (Woody). He

was the last living of his eight brothers and sisters.

Survivors include his wife, Annabel, of the home; son George M. Stanback II (Jocie) of Statesville; daughters, Julia Powell Russell (Ron) of Charlotte and Nancy Lambeth Harman (Ted) of Jackson Springs; grandchildren, Catharine Lambeth Hough Pfifer, Julia Allen Hough Tarlton (Stephen), Jason Moore Harman (Christin), Luke Lambeth Harman (Celeste), and Daniel Allen Harman; and great-grandchildren Brittany Louise Phifer and Annalee Naomi Harman.

Memorials may be made to the Anson County Historical Society, 206 E. Wade Street, Wadesboro, NC 28170.

Leavitt Funeral Home is in charge of arrangements. Online condolences may be made at leavittfuneralhomewadesboro.com.

Literary Festival Set For February 2

The annual HOLLA!/Hampton B. Allen Library Literary Festival is set for Saturday, February 2. The festival will begin at 10 a.m. and last until 2 p.m. at the library. Over 30 authors have registered to attend the event. "This is our best response ever," said Amesia Huntley, planner of the event.

The first 50 people to attend the event will be eligible to win HOLLA! Bucks to spend exclusively on books during the festival. Beginning at 10:30 a.m. \$10 in HOLLA! Bucks will be awarded every 15 minutes until \$100 worth of bucks have been awarded. "This is our way of saying thanks to the authors and the attendees," added Huntley.

The mission of the festival is to promote the power of literacy. The following is a list of the authors who have registered to attend this year's festival: Kianna Alexander, Alexander Kane, Yvette Hines, YA author Samantha Williams, Brenda Strokes Lee, Shanton Smith, Cheris Hodges, Sandra Bruney, Isaiah David Paul, Brian Peay, Allyson M. Deese, Carolyn Morman, Tressie Lockwood, Joyce & Jim Lavene, Dahlia Rose, Cindy Ponds Newell, Tammy Ponds Thomas, Catherine Rith Guess, Stacey Covington-Lee, Elbert Marshall, J. Hale Turner, Dicy McCullough, Sly Fleming, Yolanda M Johnson-Bryant, Jaye Cherie, Suzetta Perkins, DeVondia Roseborough, Felicia Fleming, Ndea, Dedrick R. Briggs, Shary Spencer, Nikkea Smithers, Jeremy Wright, and Carolyn Weaver.

The festival is free to the public. For more information call 704-695-4968.

Extension Notes Differences in Debit and Credit Cards

Just like clockwork, when you get ready to swipe your card at the cash register, the cashier always asks, "Debit or credit?" I have always wondered what difference did it make and why did they need to know that.

Well they need to know because it will affect how they handle the transaction. And depending on your account, it will affect your protection coverage down the line. Many consumers use debit and credit cards, often interchangeably, to purchase goods and services. However, these types of cards are quite different.

If you use a credit card, you are borrowing money that you must pay back, in addition to interest, if you do not pay the balance in full by the due date. But, if you use a debit card, which is issued by your bank and linked to your checking or savings account, the money taken from the account is yours and you will never incur interest charges. Be aware of the possibility of unanticipated fees and, with certain types of these cards, the potential for limited consumer protections against unauthorized transactions.

You may be charged an overdraft fee if you use a debit card for a purchase but there are not enough funds in the account and you have given your bank written permission to charge you for allowing the transaction to go through. You can revoke that authorization if you do not want to risk paying these fees, and future debit card transactions will be declined if you do not have the funds in your account. Similarly, a credit card issuer may decline a transaction that puts you over your credit limit unless you have explicitly agreed to pay a fee to permit over-the-limit transactions.

Your liability for an unauthorized transaction varies depending on the type of card. Federal law limits your losses to a maximum of \$50 if a credit card is lost or stolen. For a debit card, your maximum liability under federal law is \$50 if you notify your bank within two business days after learning of the loss or theft of your card. But, if you notify your bank after those first two days, under the law you could lose much more.

For all cards, industry practices may further limit your losses, so check with your card issuer. Also, take steps to guard any cards from thieves. Never provide any numbers in response to an unsolicited phone call, email, text message or other communication you did not originate. Immediately review your statement for unauthorized transactions.

By Janine B. Rywak, County Extension Director

Changes to Contracting Program for Women-Owned Small Businesses

Women-owned small businesses will have greater access to federal contracting opportunities as a result of changes included in the National Defense Authorization Act of 2013 (NDAA) to the U.S. Small Business Administration's Women-Owned Small Business Federal Contract Program. "This new law is a prime example of how the Obama Administration is embracing a more inclusive view of entrepreneurship, helping small businesses and America succeed," said SBA Administrator Karen Mills. "Today, women own 30 percent of all small businesses up from just 5 percent 40 years ago. As one of the fastest growing sectors of small business owners in the country, opening the door for women to compete for more federal contracts is a win-win."

The NDAA removes the anticipated award price of the contract thresholds for women-owned small businesses (WOSB) and economically disadvantaged women-owned small businesses (EDWOSB) to allow them greater access to federal contracting opportunities without limitations to the size of the contract.

Prior to the new law, the anticipated award price of the contract for women-owned and economically disadvantaged women-owned small businesses could not exceed \$6.5 million for manufacturing contracts and \$4 million for all other contracts.

The Women's Federal Contract Program allows contracting officers to set aside specific contracts for certified WOSBs and EDWOSBs and will help federal agencies achieve the existing statutory goal of five percent of federal contracting dollars being awarded to WOSBs.

The law also requires the SBA to conduct another study to identify and report industries underrepresented by women-owned small businesses. As a result, more eligible women-owned businesses may be able to participate in SBA's Women's Federal Contract Program and compete for and win federal contracts.

The SBA is working with the Office of Federal Procurement Policy under the President's Office of Management and Budget on the implementation including changes to the Federal Acquisition Regulations.

Extracurricular Activities and the High Schoolers

In a release from Roshunda Blount: One more year is almost up, and thousands of high school seniors across the area are diligently working on their college applications. Imagine the blank and dull stares of these students when they see the question asking for their leadership experiences throughout high school. What can they put? Maybe a handful were on committees and even fewer probably held offices in extracurricular clubs. But the majority is left with a huge gap in their application.

So many youth look past the importance of being actively involved in their school and community. Growing up in a rural town, our extracurricular activities were strongly limited. However, today, our high school students have the opportunity to join clubs such as Paint Ball, Hacky Sack, and Humane Society, along with all the traditional clubs known to high schools. And if none of the existing clubs sound exciting, students have the power to charter a new club with the approval of the school administration.

With all that said, a college application is not the only reason to join a club. Students involved in extracurricular activities tend to have a higher self-esteem and opportunities to take on a leadership role. Extracurricular activities are linked to higher achievement and more academic confidence in high schoolers. Club members tend to set high educational goals, have better grades, and are less likely to have behavioral problems during school. Sports in particular have been cited as having a positive influence on the behavior of adolescents.

Even with all the benefits that youth clubs and organizations provide, moderation is the key. Too many, and your child will be stressed out and will not reap the benefits that club work provides. Talk to your child about their interests. Some youth organizations, such as 4-H, do not specify in a certain activity, but rather encourage youth to pursue a number of things that they might find exciting. Clubs and organizations provide opportunities for youth to take on leadership roles and learn about themselves and others. 4-H and other clubs pave the road to success as these students look towards the future.

Planning Board to Meet for New Hospital Rezoning

The Anson County Planning Board will meet on Monday, February 4 concerning the rezoning of property for the new hospital. The meeting will take place at 6 p.m. in the Government Building.

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