

February is Black History Month, and the N.C. Museum of History in Raleigh will offer six related programs, beginning with a film screening and discussion of "Pardons of Innocence: The Wilmington Ten." Benjamin Chavis Jr., one of the nine men and a woman known as the Wilmington 10, will participate in a discussion after the film.

Chavis and the nine others were convicted of firebombing Mike's Grocery, a white-owned Wilmington business, on Feb. 6, 1971. The Wilmington 10 were convicted of arson and conspiracy and sentenced to prison that year. In 1980 the convictions were overturned by the federal appeals court, and the 10 individuals have spent decades battling to clear their names.

Join a Feb. 10 program to hear from Bill Wilkerson, the third African American pilot in the aviation industry. The next day, groove during a jam session with Kinston native Melvin Parker, who played drums for legendary singer James Brown in the 1960s.

On Sunday, Feb. 28, alumni from some Triangle-area Rosenwald schools will share their experiences after a film screening of "Rosenwald." Learn about philanthropist Julius Rosenwald, who established the Rosenwald Fund to build African American schools across the segregated South.

Take advantage of these free Black History programs and more at the N.C. Museum of History. Parking is free on weekends.

- History à la Carte: Flying Forward With Piedmont Airlines. Wednesday, Feb. 10, noon-1 p.m. Bring your lunch; beverages provided. Bill Wilkerson, Retired Pilot, Piedmont Airlines, and Board Member, N.C. Transportation Museum. Wilkerson set his sights on flying when he was 9, started lessons at 16, and earned his pilot's license by age 21. He was only the third African American pilot in the industry (working for Piedmont Airlines) and later helped launch Wheeler Airlines, the first black-owned airline.

- Jamming with Melvin Parker: Life on the Road With James Brown. Thursday, Feb. 11, 6 p.m. Melvin Parker, Drummer. Parker, a native of Kinston, started playing with singer — and founding father of funk — James Brown during the 1960s. Among the music Parker will perform in this special one-hour jam session are "Out of Sight"; "Papa's Got a Brand New Bag"; and "I Got You/I Feel Good"—all recorded in 1964 and 1965.

- African American History Highlights Tours. Saturday, Feb. 13 or 27, 1:30-2:30 p.m. These docent-led tours visit exhibits throughout the museum to highlight some of the contributions made by African Americans to North Carolina history.

- Music of the Carolinas: Amythyst Kiah. Sunday, Feb. 14, 3 p.m. Free tickets for this concert are distributed while they last beginning at 2 p.m. Kiah is an alternative-country blues singer and songwriter who fuses old-time music with R&B and country standards to create a contemporary, soulful rendition. The performance is presented with PineCone and support from the Museum of History Associates and Williams Mullen.

- Film Screening: "Rosenwald" Sunday, Feb. 28, 3 p.m. Not rated; run time: 90 min. Julius Rosenwald never finished high school, but as president of Sears, Roebuck & Company, he gave away money to build African American schools across the South. A discussion with alumni from some Triangle-area Rosenwald schools will follow the screening. The program is supported by Raleigh Historic Development Commission and the Museum of History Associates.

For information about the N.C. Museum of History, a Smithsonian-affiliated museum, call 919-807-7900 or access [ncmuseumofhistory.org](http://ncmuseumofhistory.org) or follow on Facebook, Twitter, Instagram, Google+ or YouTube.

## You Decide: Should North Carolina Borrow to Build?

By Dr. Mike Walden, North Carolina Cooperative Extension: North Carolinians are being asked to consider a big mortgage for the state. Totalling \$2 billion, the mortgage would allow the state to build a variety of projects, including university and community college facilities, water and sewer infrastructure and recreational offerings.

There are two key questions for voters to ponder: First, is mortgage financing appropriate? Second, are the projects worthy? Although I've used the term mortgage financing, the technical term is bond financing. But since the two perform the same financial function, let me explain bond financing by referring to a mortgage. Let's take Mr. and Mrs. Smith as an example: They are young, without children and settled in their careers. They live in a rented apartment. But they've now decided to start a family, so they need more living space. They also would like to own rather than rent. They believe ownership will give them more control over their living space, and they won't have to answer to a landlord for any changes they would like to make to their residence.

Yet the problem the Smiths face is money. The home they want to purchase is priced at \$200,000. Although the Smiths have some money (\$20,000), it would take them several years — maybe 20 — to save enough for the full purchase price. And by that time, the home's price would be more and interest rates may be higher.

The alternative for the Smiths is to borrow most of the purchase price through a long-term loan called a mortgage. They repay the mortgage in monthly payments — where each payment pays interest on the loan as well as a part of the original loan amount — over several decades. Using mortgage financing, the upside for the Smiths is they get the home now, and they are able to use and enjoy the home while paying for it. If they had to wait perhaps 20 years until they could pay cash for the home, their children would be in college!

The big downside of mortgage financing is the Smiths will pay more total dollars over time to purchase the home. If they bought the home with cash, they pay \$200,000. Using today's interest rates and a 30-year repayment plan with a mortgage, the Smiths would pay \$340,000 over the three decades. Recognize, however, most financial analysts argue the two amounts aren't directly comparable because the dollars are paid at different points in time when the values of the dollars are different.

Bond financing of state projects is exactly like mortgage financing of a home. By borrowing the money, the state gets to build the projects now and pay for them while reaping the benefits from the projects. The alternative is to wait until the state has saved the money to pay cash, meaning the projects will not be developed until years later. However, with such build-as-you-have-the-cash financing, interest costs are avoided.

This difference in financing methods leads to the second question: How worthwhile are the projects to be financed by the state bonds? If the Smiths decide to purchase their home with money borrowed through a mortgage, it's likely a big reason for their choice is the ability to have the home now. If they've decided an owned home is the best type of residence for raising their children and aging into mid-life, then the sooner the Smiths can have the home, the better for them.

North Carolinians have the same question to answer about the bond package: How important is it to have the projects funded by the bonds built now rather than later? With 10 million people now in North Carolina, there are potentially 10 million answers. I can only offer some basic information for helping my neighbors and citizens form their answers.

North Carolina is one of the fastest-growing states in the country. Our 10 million residents today are expected to grow to over 13 million by mid-century. This means more use of state parks, more flows through our water and sewer systems, and more students learning at our public community college and university buildings — all functions that would receive funding for expansion from the bonds.

Two-thirds of the bond money would pay for higher-education construction projects. One forecast that most futurists agree upon is the increased importance of formal education beyond high school for most workers. Machines and technology will take over many of the routine work tasks in coming years, making workers with advanced cognitive and decision-making skills in the highest demand.

Then there is the cost of the bond financing. Interest rates are now at near-historic lows. But the Federal Reserve has already announced a plan to raise interest rates in the future. So borrowing now could lock-in today's relatively low rates.

Still, even with the low interest rates, there will be extra dollars paid in interest costs using the bond financing. So — just like for the Smiths — the essential question is, How much do we want the projects funded by the bonds? Do we want them now, or can we wait until later? This is our big "you decide."

Dr. Mike Walden is a William Neal Reynolds Distinguished Professor and North Carolina Cooperative Extension economist in the Department of Agricultural and Resource Economics of North Carolina State University's College of Agriculture and Life Sciences. He teaches and writes on personal finance, economic outlook and public policy.

## Blood Drive at Peachland-Polkton Elementary School

The Community Blood Center of the Carolinas will hold a blood drive on Tuesday, February 23 at Peachland-Polkton Elementary School, from 2 to 6:30 p.m. in the gymnasium. You can make an appointment at [www.cbcc.us](http://www.cbcc.us) and walk-ins are welcome. You must present a current, officially issued photo id to donate. All donated blood stays here, saving local lives.

Students and their families are encouraged to participate. The homeroom at school that has the most participants to show up to donate blood will get an opportunity to have a pizza party or ice cream party. Each student who has a family member/friend to show up to donate blood will get a t-shirt.

More information is available at [www.cbcc.us](http://www.cbcc.us) or by calling 704-972-4700. You can follow CBCC on Facebook/BloodCenter or Twitter @CBCCCarolinas.

## Anson Students on Wingate University President's List and Dean's List

The following Anson County students were named to the Wingate University President's List for the 2015 fall semester: **President's List** James Haythe, Wadesboro; Gennifer Jones, Wadesboro; Scarlett Ponds, Lilesville; Kimberly Puckett, Peachland; and Mallary Taylor, Peachland.

The President's List at Wingate University comprises undergraduate students who earned a grade point average during the semester of at least a 3.80 with no grade below a C in a minimum of 12 semester hours.

The following Anson County students were named to the Wingate University Dean's List for the 2015 fall semester:

**Dean's List** Breyanna Baker, Wadesboro; Taylor Bates and Anna McCollum, Peachland; Kendall Griffin, Polkton.

The Dean's List at Wingate University comprises undergraduate students who earned a grade point average during the semester of at least a 3.30 with no grade below a C in a minimum of 12 semester hours.

## Small Business Essentials Seminar

The North Carolina Department of Revenue and North Carolina Secretary of State will present a free seminar entitled "Business Essentials" at South Piedmont Community College. Each agency will cover basic requirements to help businesses in North Carolina understand the laws and obligations necessary to be compliant.

- Department of Revenue - Covers the basics of tax compliance ranging from registering your business, to withholding from employees, and sales and use tax requirements. Information will be provided on a program for businesses that have fallen behind on sales and use, withholding, and other trust taxes.
- Secretary of State - Covers registration of business entities and the requirements for doing so. Also will provide an overview of the things small businesses need to consider when conducting securities offering in order to raise capital to finance their businesses.

At the end of the seminar, there will be a question and answer session with the presenters and networking possibilities with other business owners. Don't miss this opportunity. The seminar will take place on Monday, February 22, from 11:30 a.m. to 1 p.m. in the SPCC Small Business Center OCH Building A, located on the Monroe campus, at 4209 Old Charlotte Highway in Monroe. You can register online at [www.ncsbc.net](http://www.ncsbc.net), email [LRolan@spcc.edu](mailto:LRolan@spcc.edu) or call 704-993-2424.

# PLAZA JALISCO

♥ Valentine Day Specials! ♥

~ Fajitas ~

FAJITAS JALISCO \$10<sup>95</sup>

---

~ Steak ~

STEAK & SHRIMP \$12

---

~ Chicken ~

POLLO CON CAMARON \$9

---

**Plaza Jalisco**  
450 East Caswell Street Wadesboro  
704-694-9985

## ANSON PEDIATRICS

PROVIDING QUALITY PEDIATRIC CARE IN ANSON COUNTY

- ADHD Evaluations Available -

Same Day Sick Appointments Are Available  
Accepting New Patients



**Sarah P. Elliott, MD**  
Serving Anson County  
Since 1996



**O. Elliott Peters, MD, FAAP**  
Serving Anson County  
Since 2008

"Children Are A Gift From God"



Call 704-994-2300 for an Appointment

904 Morven Road, Wadesboro, NC 28170

FREE TRIP TO  
KATE'S SKATES  
AGES 5<sup>TH</sup> GRADE – 12<sup>TH</sup> GRADE

SATURDAY FEBRUARY 27  
12:00 PM

IN CELEBRATION OF ALL THE  
SPELLING BEE WINNERS IN  
ANSON COUNTY

TRIP INCLUDES:  
TRANSPORTATION  
ADMISSION  
SKATE RENTAL

ONLY 100 FREE TICKETS ARE AVAILABLE

FOR MORE DETAILS CONTACT:  
WEAVER THOMAS - 704-690-3602  
STEVE ADAMS - 704-695-2879  
KEITH ROSEBUD - 704-465-0545

SPONSORED BY: PASTOR BRAD HUMPHREY (FIRST FELLOWSHIP MINISTRIES- CHARLOTTE, NC) & GLORIA HOWARD