

Rocky River Baptist VBS

BREAKER ROCK BEACH

JUNE 23-27
6-8:30PM
KICK OFF
 Sun, June 23 6pm

Bible Study
Snacks
Games Music
Water Fun
Dinner Served
Classes for ALL Ages

GOD'S ROCK-SOLID TRUTH IN A WORLD OF SHIFTING SANDS
ROMANS 12:2

Call 704-826-8588 or 704-695-5916 for questions or transportation!

Free Meals for North Carolina School Children this Summer

Find summer nutrition programs at: www.dpi.nc.gov/summer-meals

To learn more about summer nutrition programs and to find summer meal sites in your area, visit the NC Department of Public Instruction's Summer Meals webpage, www.dpi.nc.gov/summer-meals.

Biden-Harris Administration Launches Working Capital Pilot Program

Pilot Program Expands Small Businesses' Access to Credit Lines That Create Jobs, Spur Sales and Growth

Administrator Isabel Casillas Guzman, head of the U.S. Small Business Administration (SBA) and the voice in President Biden's Cabinet for America's more than 33 million small businesses, announced the 7(a) Working Capital Pilot (WCP) Program. The WCP offers a newly structured line of credit, made by 7(a) lenders and backed by the SBA, designed to give greater flexibility than a traditional term loan. "Small businesses require working capital through competitively-priced lines of credit to operate efficiently and fund their pursuit of growth opportunities – which is why the SBA is meeting the market needs, especially in a higher interest rate environment, by adding the 7(a) Working Capital Pilot Program to our suite of loan products," said Administrator Guzman. "As the Biden-Harris Administration doubles down on its commitment to help entrepreneurs achieve their American Dreams of business ownership, this newly structured line of credit will empower more small businesses to pursue opportunities from President Biden's Investing in America agenda, create jobs, and grow their businesses."

This pilot program represents a significant expansion of the SBA's loan programs by adding a line of credit product with an innovative fee structure engineered to increase flexibility for small businesses and lenders, providing more options when structuring a line of credit to meet businesses' specific needs:

- The Transaction-Based WCP will allow small businesses to fund individual projects or orders, enabling access to working capital earlier in the sales cycle.
- Asset-Based WCP loans will provide small businesses with a cost-effective way to access working capital against their assets, allowing small businesses to better manage their cash flow while also supporting supply chain resiliency.
- For small businesses participating in the global marketplace, the WCP is designed to support both domestic and international sales under one facility.
- For small businesses participating in the Home Energy Rebate Programs funded by the Inflation Reduction Act, the WCP provides a new solution to help companies ramp up capacity and mobilize service. sba.gov/home-energy-rebates

The WCP is built around a flexible annual SBA upfront guaranty fee that allows small businesses to customize the loan to their individual needs. This innovative fee structure was first introduced under the SBA's 7(a) Export Working Capital Program and greatly reduces the cost of loans with shorter maturities, allowing a small business to pay the SBA upfront guaranty fee on an annual basis.

The Working Capital Program will launch this year, and complete details on the program will be posted at www.sba.gov. For lenders interested in the WCP, one-on-one counseling will be available from SBA's team of Export Finance Managers. A list of Export Finance Managers can be found at sba.gov/export-finance-managers.

About the U.S. Small Business Administration The U.S. Small Business Administration helps power the American dream of business ownership. As the only go-to resource and voice for small businesses backed by the strength of the federal government, the SBA empowers entrepreneurs and small business owners with the resources and support they need to start, grow, or expand their businesses, or recover from a declared disaster. It delivers services through an extensive network of SBA field offices and partnerships with public and private organizations.

To learn more, visit www.sba.gov.



Is it time to update your sunglasses?

WE OFFER A GREAT SELECTION OF HIGH QUALITY AND DESIGNER FRAMES.

ANSON FAMILY OPTOMETRIC, PLLC. Holly Allison Kiker, OD

Accepting New Patients We Accept Most Insurances

1134 Holly Street in Wadesboro (On Hwy 74 across from Forbes Jewelers)
 Mon-Thurs 8:30-5 & Closed Fridays 704-694-3618

VISION SOURCE

Storm Readiness Important Ahead of Potentially Active Hurricane Season

Hurricane season started June 1, and the North Carolina Insurance Commissioner urges North Carolinians to prepare now for what forecasters are predicting to be an "extremely active" season. The National Oceanic and Atmospheric Administration (NOAA) predicts an 85% chance of an above-normal hurricane season in 2024 with a range of 17 to 25 total named storms. Of those, eight to 13 are forecasted to become hurricanes.

"Severe weather emergencies can happen at any moment and that's why it's so important to prepare in advance," said Commissioner Causey. "North Carolina is no stranger to hurricanes and tropical storms so familiarizing yourself with storm preparedness tips could save precious lives and property when disaster strikes."

Ahead of hurricane season, Commissioner Causey has created a broadcast quality video and is sharing the following tips to help residents be prepared before, during, and after a storm:

Before Make sure you have adequate insurance coverage. Know exactly what your insurance policy covers. Homeowners' policies do not cover flooding. Be aware there is a 30-day waiting period before flood policies take effect. If you live in a rental property, your landlord's insurance only covers the building. None of your personal belongings are insured unless you purchase your own renters' policy.

- Compile important documents. Gather important paperwork, including insurance policies, medical records and prescriptions. Be prepared to bring copies with you if you are forced to evacuate your home. Know how to get in touch with your insurance agent and company.
 - Create a home inventory. Go room to room in your home and write down the brand name, description, estimated value and date of purchase of items in your home. It is also helpful to compile receipts, appraisal documents and serial numbers. Take videos or photographs of your belongings. Store your home inventory and related documents in a safe, easily accessible place online, on your smartphone, on your computer or in a fire-proof box or safe deposit box.
 - Identify potential hazards around your home. Hanging tree branches, loose shingles, patio furniture and other outdoor objects can cause damage or injuries in a storm. Make repairs or secure large objects to reduce the threat.
 - Check your emergency toolkit and to-go bag. Update items such as food, medicine and batteries. Make sure to include items for every member of your family, including pets.
 - Electricity may go out, so make sure you have extra drinking water. Also, fill the bathtub with water for bathing and flushing the toilet.
- During** Shelter in place if officials advise it.
- Stay away from windows, glass doors and skylights.
 - Find a safe place to stay in the interior of the home on a lower floor unless flooding is a possibility.
 - Make sure your cell phone is charged. Do not use a landline if lightning is present.
 - Turn off the electricity at the main breaker if flooding becomes a threat.
 - Remain indoors until officials give notice that it is safe to go outside.
 - If officials order an evacuation, do not come home until officials advise it is safe to do so.

After Sadly, fraud is very common after a big storm. Commissioner Causey encourages storm victims to avoid roofing and contractor scams by only working with licensed and insured contractors. Our NCDOI Criminal Investigations Division has a staff of Special Agents who investigate insurance fraud daily. Here are some things you should do immediately after the storm:

- Contact your homeowners' insurance agent or company to report the loss. Even if you have a separate windstorm or hail policy in addition to your homeowners' policy, your primary homeowners' insurer will investigate and adjust the claim even if you have wind or hail loss. Be patient as the insurer will likely be dealing with many claims.
- Make a list of the damages and take clear pictures before you make any temporary repairs.
- Do what you can to stop further damage from happening. For instance, place a tarp on your roof to prevent water from coming into the house. Keep receipts because your reasonable expenses to protect your property are part of the loss and may be reimbursed by your insurance company.
- Do not make permanent repairs until your insurance company has inspected the damage and you have agreed on the cost of the repairs. Check with your insurance company before you dispose of damaged materials or items.
- If your home is uninhabitable, check with your insurance company to determine which expenses will be reimbursed.

For more information on how to be prepared before, during and after any storm, visit www.ncdoi.gov/disaster or contact the NCDOI Consumer Services Division at 1-855-408-1212.

Scholarship Opportunity for North Carolina Students!

North Carolina students from households making \$80,000 or less could have their tuition and fees fully covered thanks to the Next NC Scholarship! The scholarship is for community colleges and public universities in North Carolina.

This is money that doesn't have to be repaid! Applying is very simple, you just submit your FAFSA form... and that's it! If you're eligible, you will receive the Next NC Scholarship. There are no additional forms to fill out.

Check out the information video on YouTube to learn more - just search on YouTube for "NextNCScholarship."
 Visit nextncscholarship.org.



Low or No Income? Uninsured?

We're here for you, taking care to make sure our clients stay safe and healthy. You can still receive Family Planning Services.

Schedule a Physical and/or Birth Control Consult at the
ANSON COUNTY HEALTH DEPARTMENT

110 Ashe Street Wadesboro 704-694-5188

Funded by Title X Reproductive Health Services

NEW ARRIVALS! CHAIRS & OTTOMANS

AIR CONDITIONERS ALL SIZES HEAT+COOL UNITS



MARTIN FURNITURE IS YOUR ONE STOP FOR:
 Recliners • Lift Chairs • Bedroom Sets • Mattresses • Sofas
 Chairs • Loveseats • Youth Furniture • Bookshelves • Desks
 Gas & Electric Fireplaces • Headboards • Dressing Tables • Lamps
 Jewelry Armoires • Accent Cabinets • TV Stands • Bunk Beds
 Tables • Storage Cabinets • Coffee Tables • Kitchen Carts
APPLIANCES • Appliance Parts • Chaise Lounges...LOTS MORE!

SAME OR NEXT DAY DELIVERY!

WE FINANCE EZ TO APPLY OWN IT NOW!

furniturestoreinwadesboronc.com

MARTIN FURNITURE FACTORY OUTLET VISIT OUR SLEEP SHOP
 Highway 74 West in Wadesboro • 704-694-3185