



Yolanda Wilson

Each week The Express will share some of the many accomplishments of our local Agricultural Extension agents. Their dedication to and work for Anson citizens benefits all of us either directly or indirectly. This week's spotlight is on 4-H Youth Promise - Yolanda Wilson.

From Yolanda Wilson: In an outreach effort, 4-H Youth Promise conducted their first ever Operation Military Kids Community Service Project. Due to after-school lessons on service to your community and current events, staff and youth of 4-H Youth Promise felt this task would be a great opportunity to learn by doing.

Youth and staff wrote over 600 cards and letters, not only to service men and women but to the children of these service men and women as well. From partaking in this community service project youth gained an appreciation for the service and sacrifice that our armed forces give. In addition, participants learned the joyful feeling of doing good deeds for others, especially during the time of deployment. Youth are eager to learn about other community events in which they can participate and lend a helping hand throughout the year.

For more information contact the Anson County Center at 704-694-2415 or send mail to PO Box 633, Wadesboro NC 28170. They are located at 501 McLaurin Street.

September is Life Insurance Awareness Month

Sometimes life just happens. One day things can be going smoothly, when the next, you're thrown a curve ball. Since no one knows what the future holds, taking steps to put a financial safety net in place will provide you with peace of mind knowing you are prepared for when the unexpected happens. "Most of us are feeling some sort of financial strain today, so it makes sense to examine our budgets and look for ways to increase our savings whenever possible," says Buck Odom with Odom Insurance Agency in Wadesboro. "However, life insurance is one of the few guarantees that can ensure your family's financial plans remain on track. It is often overlooked, but should be the foundation on which any financial plan is built."

A recent study by the nonprofit LIFE Foundation found that a majority of Americans (85%) agree that most people need life insurance, yet 95 million adults today do not have coverage or the financial safety net it provides. In fact, one third of all Americans (33%) believe they do not have enough life insurance, including one quarter of those who already own a policy. "The simple rule of thumb is, if someone depends on you financially you need life insurance," says Odom. "Even if you have coverage now, it's important to review your policy at least once a year to ensure it still meets your needs and is enough to protect your loved ones."

September is Life Insurance Awareness Month, making it the perfect time to take stock of your life insurance needs and meet with a qualified financial or insurance advisor who can walk you through your options.

To help you get started, Odom offers three tips for evaluating your life insurance needs:

- Step 1: Get a sense of how much is right for you – Determine how much money your family will need to cover immediate expenses and how much they will need over the long-term to maintain their standard of living or fund future plans, like college. To figure out the right amount of coverage to fit your needs, begin by thinking about everyone who depends on you financially, including your spouse, children, parents or other loved ones. For help getting started, visit the insurance needs calculator on the LIFE Foundation's website at www.lifehappens.org/howmuch.
- Step 2: Educate yourself about the different kinds available – Life insurance policies exist for virtually every need and budget. Determining the type that suits you best depends on a number of factors, such as how long you need coverage, how much you can afford, how much risk you can tolerate and how much flexibility you need. Explore the different types of life insurance available, including term and permanent policies, by using the interactive product selector tool at www.lifehappens.org/whatkind.
- Step 3: Don't go it alone – Life insurance is one product where an expert's opinion can make all the difference. Once you've established some of the basics, work with an insurance agent or other financial advisor you trust who can conduct a thorough needs analysis to ensure that all of your needs will be met. One way to find a good insurance agent is through recommendations from friends and family or other professional advisors, such as attorneys.

"Life Insurance Awareness Month is the ideal time for a life insurance review," says Odom. "I urge everyone to take a few minutes out of their busy schedules this month to make sure they have adequate life insurance protection."

If you have questions or would like to discuss insurance of any kind, Buck Odom can be reached at 704-694-3250.

About Life Insurance Awareness Month - Held each September, Life Insurance Awareness Month is an industry-wide effort that is coordinated by the nonprofit LIFE Foundation. The campaign was created in response to growing concern about the large number of Americans who lack adequate life insurance protection. Roughly 95 million adult Americans have no life insurance, and most of those who do have far less coverage than most financial experts recommend. For more information on life insurance, visit LIFE's website at www.lifehappens.org.



Jeremy and Brittany Baker would like to announce the birth of their daughter Easton Rae Baker, born August 21, 2013 at 3:52 a.m. Easton weighed 7 pounds, 6 ounces and was 20 3/4 inches long.

She is the granddaughter of Jimmy and Lisa Andrews, Tony and Denise Baker, all of Wadesboro, and Mark Downer of Morven. She is the great granddaughter of the late Blanford Diggs of Morven, Myrtle Diggs, the late Hollis Baker and Gennie Baker, all of Wadesboro, and Kenny, Mary Bradshaw of Hartsville, SC, and Clara and Burney Mayes of Southern Pines, NC.



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One-Day Grief Camp for Children

Carolinas HealthCare System's Hospice of Union County and Hospice of Anson County are hosting a one-day grief camp, Camp Whittle, on Saturday, October 5 from 8 a.m. until 4 p.m. The camp is designed to help grieving children, grades first through sixth, cope with a recent loss of a loved one.

Camp Whittle is a full day of interactive and creative activities that provides children and their families with the tools and support needed in the healing process. Campers are given the opportunity to participate in activities where they can express their feelings and connect with other children that have experienced similar losses. All activities are led by professionally trained staff and volunteers that are dedicated to helping address the needs of the campers in a safe environment.

The camp will be held at Wingate Baptist Church in Wingate, North Carolina. Thanks to the support of surrounding communities, there is no cost for the camp but preregistration is required. The registration deadline is September 30.

To register, please contact Katrina Cauble at Hospice of Union County at 704-292-2135 or visit carolinashealthcare.org/camp-whittle-a-day-for-grieving-children.

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