

### Free assistance available to Anson County residents through SHIIP at Grace Senior Center

Open enrollment periods for Medicare and HealthCare.gov are approaching, giving Anson County residents an opportunity to review their health insurance coverage, compare available plans and make changes for 2027. For those who find the choices confusing, free assistance is available locally through North Carolina's Seniors' Health Insurance Information Program (SHIIP).

**Medicare** Medicare's annual open enrollment period begins October 15 and continues through December 7. During this time, Medicare beneficiaries can review their existing coverage, switch between Original Medicare and Medicare Advantage, change Medicare Advantage plans or select a different Medicare Part D prescription drug plan. Changes generally take effect January 1, 2027.

Even those satisfied with their current coverage are encouraged to review their plans. Insurance companies can change premiums, deductibles, prescription drug coverage, participating doctors and pharmacy networks from one year to the next. A plan that worked well in 2026 might not be the most economical choice for 2027.

Medicare Advantage also has a separate enrollment period from January 1 through March 31. During that period, individuals already enrolled in Medicare Advantage can make a one-time change to another Medicare Advantage plan or return to Original Medicare, with the option of joining a separate prescription drug plan.

**HealthCare.gov Open Enrollment** For North Carolina residents who obtain health insurance through the federal Health Insurance Marketplace, open enrollment begins November 1 and continues through January 15, 2027.

Those enrolling or changing plans by December 15 will have coverage beginning January 1, 2027. Individuals who enroll between December 16 and January 15 generally will have coverage beginning February 1, provided they pay their first premium. Outside open enrollment, changes usually require a qualifying life event, such as losing other coverage, getting married or having a child.

HealthCare.gov is primarily intended for individuals and families who do not have qualifying coverage through Medicare, an employer or another source. Depending on household income and eligibility, financial assistance may be available to reduce monthly premiums and other health care expenses.

**Free Medicare Assistance Through SHIIP** North Carolina residents have access to SHIIP, a free consumer assistance program administered by the North Carolina Department of Insurance. Trained counselors provide unbiased information about Medicare, Medicare Advantage, Medicare prescription drug plans, Medicare Supplement Insurance and other coverage questions.

Unlike insurance sales representatives, SHIIP counselors do not sell insurance, receive commissions or endorse particular insurance companies. Their purpose is to help consumers understand their options and make informed decisions based on their individual needs.

In Anson County, SHIIP counseling is available by appointment at Grace Senior Center, located at 199 Highway 742 South in Wadesboro. Residents can call 704-694-6616 to arrange assistance. The center is open Monday through Friday, from 8:30 a.m. until 5 p.m.

SHIIP counselors can help Medicare beneficiaries compare plans, understand prescription drug coverage, identify possible savings and learn about programs that assist eligible individuals with Medicare expenses. The program also helps consumers recognize Medicare fraud, billing errors and potential abuse.

Residents preparing for a counseling appointment should have their Medicare card, current insurance information and a list of prescription medications, including dosages, available for review.

It is important to understand that SHIIP specializes in Medicare counseling rather than general HealthCare.gov Marketplace enrollment. Individuals seeking Marketplace coverage can obtain assistance through [www.HealthCare.gov](http://www.HealthCare.gov).

For additional Medicare information, visit [www.Medicare.gov](http://www.Medicare.gov) or contact North Carolina SHIIP toll-free at 1-855-408-1212, Monday through Friday, from 8 a.m. until 5 p.m. Information about SHIIP is also available at [www.ncdoi.gov](http://www.ncdoi.gov).

With health insurance costs continuing to place pressure on household budgets, taking time to review coverage before enrollment deadlines can help Anson County residents avoid unnecessary expenses and make sure their health insurance meets their needs.

## Writers' Club Announces Annual Writing Contests

Calling all writers, poets, storytellers and anyone who has been keeping that great American novel tucked away in a desk drawer! The Anson County Writers' Club (ACWC) is accepting submissions for its annual prose and poetry contests, offering more than \$400 in prize money and an opportunity for writers of all ages to showcase their talents.

The deadline for entries is Monday, December 7, 2026. Contests are open to adults, teenagers and children, with separate categories to give writers of different ages an opportunity to compete.

Adult contests are open to anyone who lives in Anson County, previously lived here, attends school or works in the county, or belongs to the Anson County Writers' Club. The entry fee is just \$1, and that fee is waived for students attending any institution of higher learning.

Students in grades 3 through 12 may enter free of charge. Contest rules and entry forms will be provided to Anson County schools, and home-schooled students are also encouraged to participate.

**Prizes and Recognition** In the adult prose and poetry categories, first-place winners will receive \$50, second-place winners \$30 and third-place winners \$20.

Youth contestants in grades 9 through 12 will compete for prizes of \$20, \$15 and \$10 for first, second and third places, respectively.

Younger writers will compete in two separate divisions, grades 3 through 6 and grades 7 through 8. Each division will award \$15 for first place, \$10 for second and \$5 for third in both prose and poetry.

All winners will receive certificates suitable for framing and will be recognized at a reception for family and friends on Sunday, February 28, 2027.

**How to Enter** Entries may be submitted in three ways. Microsoft Word documents can be emailed to [info@ansoncountywritersclub.org](mailto:info@ansoncountywritersclub.org) with "contest" in the subject line. Entries may also be mailed to Anson County Writers' Club, 2026 Contests, P.O. Box 363, Wadesboro, NC 28170, or dropped off at the Hampton B. Allen Library.

Complete contest rules and required entry forms are available at the library or online at [www.ansoncountywritersclub.org](http://www.ansoncountywritersclub.org). They may also be requested by mail by sending a self-addressed, stamped envelope to the Writers' Club at the address above.

Each submission must include the required entry form, and contestants are reminded to follow all rules carefully. Even the most brilliant poem or captivating story can be disqualified if the entry requirements aren't followed.

**A Longstanding Literary Tradition** The Anson County Writers' Club began holding its annual writing contests in 1989 and has since published 12 anthologies featuring winning entries. The collections, titled Anson Pathways, celebrate the creativity and literary accomplishments of local writers.

Volumes XI and XII of Anson Pathways are available for purchase at [www.amazon.com](http://www.amazon.com) by selecting books and searching for "Anson Pathways."

Whether you're an experienced writer or someone who has never entered a contest before, this is an opportunity to put your imagination to work, share your creativity and perhaps earn a little prize money along the way.

Just remember, the deadline is December 7. The judges may appreciate a good cliffhanger, but they probably won't appreciate a late entry.

## "Operation Crash Reduction" Targets Dangerous Driving Across North Carolina

The North Carolina Governor's Highway Safety Program is kicking off its annual Operation Crash Reduction campaign, urging drivers to slow down, buckle up and eliminate distractions while on the road.

The statewide campaign, began October 12 and runs through Oct. 18, is part of a broader initiative led by the National Highway Traffic Safety Administration (NHTSA) to curb dangerous driving behaviors through high-visibility enforcement and educational awareness.

This year's campaign arrives at a critical moment, as October historically sees higher rates of serious or deadly crashes compared to other months, with 144 deadly crashes recorded on North Carolina roads in October of last year.

"This time of year is one of the most heavily trafficked on North Carolina roads, due to schooling events, festivals, football games and fall foliage," said NCGHSP Director Mark Ezzell. "We also experience a shorter period of daylight, which can reduce visibility and lead to increased safety risks. It is our goal to mitigate these risks through public awareness.

Throughout the campaign, North Carolina law enforcement agencies will also increase patrols and implement radar operations and speed display signs. The increased enforcement comes as speeding and reckless driving continue to be serious concerns on N.C. roads, where a total of 1,426 deadly crashes occurred in 2025. North Carolina law enforcement agencies issued more than 143,000 speeding violations and nearly 24,000 reckless driving violations that year.

These numbers highlight the prevalence of dangerous driving behaviors, but drivers can do their part by slowing down, staying focused and making safe choices behind the wheel.

"Drivers often underestimate how quickly distraction or speed can turn a routine trip into a life altering event," said Ezzell. "By taking a few simple steps to stay focused and slow down, we can prevent tragedies and keep more families safe."



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## KEEP SHERIFF SCOTT HOWELL

Committed to serving the citizens of Anson County



★ **VOTING DATES:** ★  
**Early Voting: October 15 - 31, 2026**  
**Election Day: November 3, 2026**

Being your Sheriff means serving you is my top priority. With 47 years in public service, including 22 years in leadership roles, I have been committed to protecting citizens, supporting our deputies, and strengthening our community. Since becoming Sheriff in 2022, I have worked to build trust through transparency, accountability, and community involvement.

My life experiences taught me resilience, compassion, and the importance of finding solutions to challenges. I believe effective law enforcement is built on strong leadership, fiscal responsibility, well-trained personnel, and partnerships with the people we serve. Together, we have made meaningful progress in Anson County. I remain committed to leading with integrity, respect, and fairness while ensuring the safety and well-being of every citizen.

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