

Better Business Bureau's Guide to Gift Cards

As the deadline for gift-buying approaches, many turn to gift cards for the people on their list. According to a holiday shopping survey by National Retail Federation, gift cards are the most popular gift item – 61% of those surveyed want them.

There are two types of gift cards – retail gift cards that can only be used at certain establishments and bank gift cards that function like cash or credit and can be used anywhere. In 2010, the FTC put in place consumer protection measures for gift cards. Inactivity fees can be charged only if a card hasn't be used for at least one year. The expiration date must be clearly disclosed on the card and any fees must be clearly disclosed on the card or its packaging.

While gift cards can be a good "one-fits-all" kind of gift, BBB recommends these considerations before making a gift card purchase:

- Read the fine print. Search the packaging and the card itself for fees, expiration dates, and terms and conditions.
- Buy from trustworthy sources. Buy from sources you know and trust. Avoid online auction sites, as these gift cards may be counterfeit or obtained illegally. Remember that if an establishment goes out of business, the value of the gift card is lost so it's important to consider the reputation and financial condition of the retailer or restaurant.
- Examine the card and packaging for tampering. It is common for thieves to record a card's PIN and put it back on the shelf. Once the card is bought and activated, they will use the information they have captured to make a purchase online. The safest gift cards are those in thick plastic casing.
- Keep the receipt and record the numbers. In the event that the card is lost or stolen, the receipt and numbers will protect the card's balance.
- Check out bbb.org to look up a business, file a complaint, write a customer review, report a scam, read tips, follow us on social media, and more!

NC Rate Bureau Asks for 18.7 Percent Rate Hike for Homeowners Insurance

North Carolina Insurance Commissioner Mike Causey announced that the North Carolina Rate Bureau has filed notice with the NC Department of Insurance asking for 2018. The NC Rate Bureau represents the homeowners insurance companies in the state in asking for this increase.

This rate filing is the first homeowners insurance rate filing the Department of Insurance has received from the Rate Bureau asking for an increase since 2014. That filing resulted in the first homeowners insurance rate increase in over 20 years with the Insurance Commissioner finally deciding on a "No Change" decision on behalf of policyholders. The last time a homeowners insurance rate increase request from the Rate Bureau resulted in higher rates for homeowners was in 2012. The Rate Bureau asked for a 17.7 percent increase, then after negotiation settled at an overall statewide average of 7 percent.

A public comment period is required by law to give the public time to address the Rate Bureau's proposed rate increase. There are three ways to provide comment:

- A Public Comment forum will be held to listen to public input on the Rate Bureau's rate increase request at the NC Department of Insurance's Second Floor Hearing Room from 10 a.m. to 4:30 p.m. on Dec. 12, 2017. The Department of Insurance is located in the Albemarle Building, 325 N. Salisbury St., Raleigh, NC.
- Emailed public comments should be sent by Dec. 29, 2017 to: 2017HomeInsurance@ncdoi.gov
- Written public comments should be mailed to Tricia Ford to be received by Dec. 29, 2017 and addressed to: 1201 Mail Service Center, Raleigh, NC 27699-1201

All public comments will also be shared with the NC Rate Bureau. If Department of Insurance officials do not agree with the requested rates, they will be negotiated with the NC Rate Bureau. If a settlement cannot be reached within 50 days, a hearing will be called.

Settlements have been reached on rate filings in the past but if the case goes to a hearing, the hearing officer will rule on rates and any appeal would go through the court system. The rates set in these cases represent the highest amount allowable for all companies to charge.

Anson Animal Shelter Needs Volunteers Would You Like to Help?

Remember, a rescue cat or dog can make a wonderful Christmas present for your family. They offer lots of love and joy.

The Animal Shelter depends on the help of volunteers to ensure that animal residents receive love and care. More volunteers will also help relieve the workload on staff which can result in more time for residents to be adopted before they are euthanized (put to sleep). Please consider volunteering. For more information on helping, call 704-694-4832.

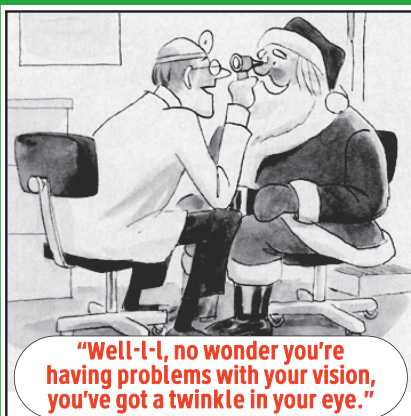
Anson County Animal Shelter is listed on Petfinder.com. This is a searchable database of pets available for adoption that includes a description and photo. All the animals that are up for adoption are listed and have a picture. Just go to Petfinder.com and search for any Anson County town or zip code.

A rescue from Animal Shelter can bring lots of happiness and love into any home...and you will make the animal happy too! It's a win-win.

And remember, older animals need a home and love too!

30% off

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COMMUNITY MEDICAL, PA OF MARSHVILLE

Community Medical, PA of Marshville and Dr. Gary Henry would like to announce the addition of Brandi Thomas, FNP-C, Family Nurse Practitioner to the practice.

As a Union County native, Brandi looks forward to meeting the healthcare needs of her community. Dr. Henry will continue to serve his community, providing the same quality care he has for over 26 years.

Brandi's background is in primary care, chronic disease management, diabetes management/education, hypertension, long term care and aesthetics. She is a Business Graduate from Wingate University, and has a Masters in Nursing, Family Nurse Practitioner from UNCC.

We are accepting new patients & accept most all insurances. We are here to help you! Call to arrange your appointment today!

Both providers are Federally Certified Medical Examiners and perform DOT exams and Urine/Hair drug testing on-site five days a week.



Dr. Gary Henry



Brandi S. Thomas, FNP-C

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