

AREA BRIEFS

ST. FRANCIS BY THE SEA ART GALLERY. April gallery-goers are in for a treat. Featured artists are Ahna Logan and Judy Schmutz. Both have lively imaginations. According to Gallery Director Tim Bradford, Ahna Logan, a painter who lives at McGinnis Point in Pine Knoll Shores, uses "wonderful color" and creates "wonderfully distorted images." Judy Schmutz, a massage therapist in Beaufort, does "seriously funky" three-dimensional work. Bradford promises, a show "very different from what we've been used to." The opening reception is, appropriately, on April Fools' Day from 5 p.m. to 7 p.m. All are welcome free of charge. The gallery is also open Monday-Thursday from 9:30 a.m. to 1 p.m. and on Sundays before and after the 10 a.m. service. (Regularly, on the first Friday of each month, St. Francis by the Sea celebrates a new art show with an opening reception from 5 to 7 p.m.)

ASIAN GAMES CLUB OF NEW BERN. Sunday April 10 at the Trent River Coffee House, 208 Craven Street, beginning at 2:30 p.m. the featured game will be Xiangqi (Chinese Chess). It will be taught, and English instructions will be distributed. Feel free to bring any other games you'd like to play. There is no sign-up and no dues—just come and play. For information, call 514-2030 or contact Simon Spalding at 636-1256.

IRISH MUSIC SESSION. There will be an informal session of Irish traditional music at Trent River Coffee

Company in New Bern on Tuesday evening April 12. The session tradition is a vital part of the Irish musical tradition. You never know exactly who will be there or which tunes will be played on a given evening. The New Bern session, which has been held monthly since 1998, usually includes such instruments as button accordion, fiddle, guitar, and flute. The repertoire includes Irish jigs, reels, hornpipes and songs. Audience members are welcome to sing along and sit in. Trent River Coffee Company is at 208 Craven Street in New Bern. The music usually starts around 7 p.m., and the venue will close at 9 p.m. There is no door charge, but donations for the musicians are always welcome. Call 514-2030 for more information.

NATIONAL FLOOD INSURANCE PROGRAM. Learn about the National Flood Insurance Program (NFIP) from the Regional Liaison David Clukie from 1 to 2:30 p.m. on April 14 at Carteret Community College's Joslyn Hall. Clukie will provide the latest information on the following topics:

- Basics of the NFIP
- What and how to disclose the flood hazard
- Policies for dwelling, general property and residential condominium building associations
- Coverage amounts
- Mapping
- Flood maps

- How to get a map amendment
- How to grandfather a policy premium
- Preferred Risk Policy

Register via email, jms@carteret.edu, or call the Carteret Community College Small Business Center at 222-6123 or 222-6127.

COMEDY ZONE. Beginning Friday April 15, The Morehead Center for Performing Arts and Events, 1311 Arendell Street, becomes this area's comedy central. Some of the best comedians in the nation will take the stage every Friday night at 9 p.m. Make plans to be there every Friday to begin your weekend with laughter. General admission tickets are \$10, and beer and wine are available at all shows.

ORIENTAL HOME AND GARDEN TOUR. On Saturday April 16, from 10 a.m. to 4 p.m., six private homes and three gardens in Oriental will be open to the public, along with a peak at the Bottle House and a tour of the History Museum. This event is sponsored by St. Thomas Episcopal Church Women and Oriental's History Museum. Other events that day include a bake sale at St. Thomas, lecture at the Old Theater, musical performances, farmers market, art exhibits and sales, and boat show. Tickets are \$20 and available at Croakertown, Village Food Emporium, Oriental's History Museum, the Bank of the Arts in New Bern and at each home on the day of the tour. For more information, e-mail museum@dockline.net or phone 249-9838.

Carteret Community College Corporate and Community Education

April Schedule - Call 222-6200 for details.

Course	Start Date	End Date
Investing 101 - Lunch & Learn	04-06-11	05-25-11
Art - Mixed Media	04-07-11	05-12-11
Professional Cake Decorating	04-07-11	06-09-11
Cooking - Home Canning	04-11-11	04-11-11
CPC Coding Certification Wksp.	04-11-11	04-14-11
Food as Medicine - Detoxification	04-12-11	04-12-11
Achieving Sales Projections	04-13-11	04-13-11
Self-Defense Workshop, Women	04-16-11	04-16-11
Wastewater Continuing Educ.	04-16-11	04-16-11
Certified Pool/Spa Operator	04-18-11	04-19-11
Medical Office Administration	04-18-11	08-10-11
Medical Terminology	04-19-11	07-07-11
Machine Shop Practices	04-19-11	08-11-11
Welding I	04-19-11	07-19-11
Welding III	04-27-11	08-28-11
Intro. to Quickbooks Pro	04-21-11	04-21-11
R.E. Update & BICAR Elective	04-22-11	04-22-11
R.E. Broker Selected Topics	04-30-11	05-08-11
Heartsaver First Aid & CPR	04-30-11	04-30-11

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A municipal bond is a bond issued by a city or other local government, or their agencies. Potential issuers of municipal bonds include cities, counties, redevelopment agencies, special-purpose districts, school districts, public utility districts, publicly owned airports and seaports, and any other governmental entity (or group of governments) below the state level. Municipal bonds may be general obligations of the issuer or secured by specified revenues. Municipal bonds are subject to availability & change in price. They are subject to market and interest rate risk if sold prior to maturity. Bond values will decline as interest rates rise. Interest income received by holders of municipal bonds is often exempt from the federal income tax and from the income tax of the state in which they are issued. Interest income may be subject to the alternative minimum tax and other state and local taxes may apply. So what happens if an insured bond defaults? The insurance policies state that the insurer will pay timely principal and interest. Translated, this means that the insurer will make all payments as though nothing happened to the underlying issuer. Insured bonds will typically have a lower interest rate than non-insured bonds because of this additional protection. Investors should consider the credit-worthiness of the insurer as well as that of the issuer when considering insured bonds.