

# OPINION

## Bob McRae



Superintendent Kings Mountain Schools

### KM Schools working hard to achieve testing success

As we move into the last three months of the school year, we begin to make final preparations for our state testing program. We are now in the second year of the ABC's program for our elementary and middle schools. Kings Mountain High School is in its first year under the state's high school accountability model. If we do not do well, it will not be for lack of focus nor for lack of effort.

I am very pleased with the work which has gone on in our schools this year to enable our students to do their best on state testing. I realize it is much easier for you to see the results of efforts such as our athletic contests and our cultural arts programs. As important as things like that are, no work we do is more important than what we do in the classroom. You need to hear more about that.

Each of our schools has developed a formal plan to address ABC requirements. Numerous strategies to accomplish the goals have been put in place. As I visit our schools I am struck by the strong work ethic and desire to use available time wisely. Research tells us that there are several keys to doing well on the end-of-grade and end-of-course tests. We try to emphasize them daily.

One key is for schools to follow the North Carolina Standard Course of Study. Our state testing program is criterion referenced testing. That means that it is based on specific material which should be taught rather than as in norm referenced testing where a broad cross section of students are compared to each other. Our students are each judged individually based on how they do on the specific test taken. Our teachers are very familiar with the Standard Course of Study, and it guides their lesson planning.

Strong instructional leadership by principals is another key to success. Our principals pay a great deal of attention to the instruction which goes on in their schools. They frequently are in the classroom, plan with teachers, and monitor what is happening in regards to learning. Our assistant principals do the same.

High expectations for all students is another key. I think we have made great strides in this area in recent years. Yet, this is the key towards which we still have the most work to do. We must move beyond the "sort and select" mentality. Our mission is to bring out the best in regards to each of our students.

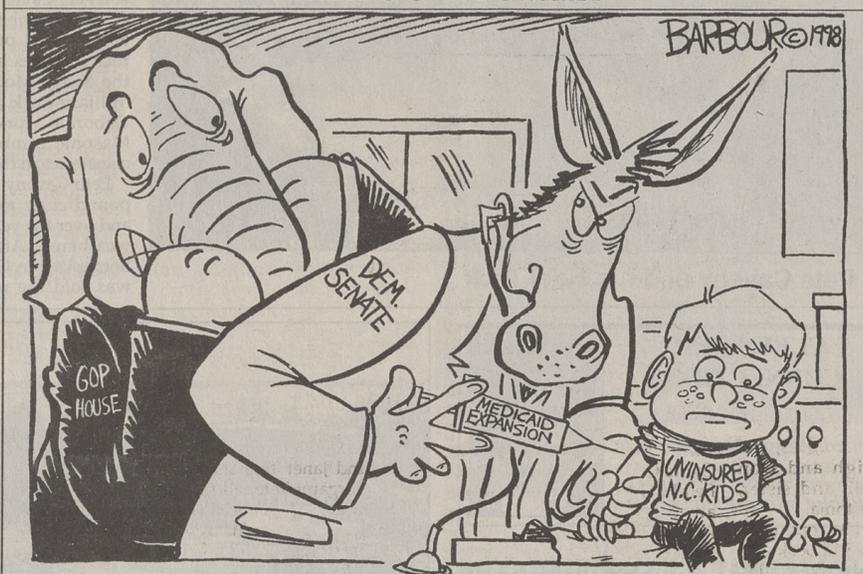
Another key to success is a focus on the basics of reading, writing and mathematics. There is no question in my mind that there is such a focus in our school system. Under the careful direction of Assistant Superintendent Jane King, our schools give the significant part of the day to these subjects. They are constantly seeking improved strategies for succeeding, and our system is putting more resources than ever before in these particular programs.

A fifth key is a safe and orderly environment. I believe our schools are safe. Each of them is currently completing a formal plan for attending even more closely to this issue as required by the state. While we have had some problems over the years - all systems do - I think we can feel comfortable about the safety of our children when they are at school.

A final key is that planning in successful schools is data-driven. All this means that successful schools study the results of previous efforts and plan strategies which specifically address improving weak spots. Our schools are very attuned to this through school wide and teacher specific planning efforts.

I think our schools will do well on this year's testing. It is what we are all about, and I think we have the people in place to accomplish great things. Great things take time - our scores this year will not be completely where we would like for them to be. However, I think we will see another strong step in the right direction thanks to the concerted efforts of our students and employees and the level of cooperation we find from our parents. Wish us luck!

## CARTOONITORIAL



### Helping homeowners save money

Synopsis: Legislation recently passed the Senate that will give homeowners the ability to cancel their private mortgage insurance once they reach certain equity levels. Senator Faircloth was instrumental in ensuring that homeowners are given informative disclosures of their rights and are protected by having their private mortgage insurance automatically canceled for them.

Single mother Cathy Cole of Greensboro makes monthly payments on a mortgage that is more than 80 percent of the cost of her home. Because of the ratio of her down payment to the cost of her mortgage, Cole's loan carries something called private mortgage insurance.

Most homeowners don't know much about private mortgage insurance or even if they have it. More puzzling to people is how they can go about getting it canceled. The net effect is that homeowners continue to pay expensive PMI (private mortgage insurance) premiums long after they are necessary. Some have even paid premiums over the entire life of the loan - that would be \$50-\$100 month for 30 years or \$18,000-\$36,000! Legislation that I help pass in the Senate would make sure that this never happens again to homeowners.

PMI is a property insurance line that protects lenders from mortgage default risk. It is used extensively to facilitate "High-ratio" loans or loans in which the loan-to-value ratio ("LTV") is more than 80%, i.e., the borrower makes a down payment of less than 20%. Traditional underwriting principles for residential mortgage lending dictate that a lender receive 20% down. Such a requirement creates a "stake in the venture" for a homeowner; a homeowner that has a 20% investment in a residence is highly unlikely to walk away from that investment.

The requirement of an 80% LTV often prevents many cash-tight but creditworthy homeowners from purchasing a home. PMI enables these would-be homeowners to purchase a home without the 20% down-payment required by traditional underwriting standards and most mortgage lenders. PMI makes high-ratio lending possible by protecting lenders who make such loans from the risk of default and foreclosure, and consequently, has expanded the opportunity for home ownership, particularly for middle-class and first-time home buyers.

Clearly, PMI is a legitimate financial product that has enabled many consumers to achieve the dream of home ownership. However, there comes a time when the protection is no longer needed - when the homeowner has paid enough equity to give the

## Lauch Faircloth



Senator, North Carolina

lender sufficient assurance against default. Yet, in most instances, homeowners are never informed of their right to cancel PMI and those who have tried have faced all kinds of impediments.

"The Homeowners Protection Act of 1997" passed unanimously by the Senate on November 9, 1997 prohibits life-of-the-loan insurance coverage. It allows home owners to initiate cancellation when the person has accumulated 20 percent equity in the home. The home owner would only have to have paid his or her mortgage on time for the past two years and show that the value of the home has not declined since it was purchased. In the event that either of these are not satisfied, PMI must be automatically terminated when there is 22 percent equity.

Home buyers will be given a payment schedule or amortization schedule at the closing which will show them:

- 1 - at what point they will pay down to 20 percent equity and be able to initiate cancellation, and
- 2 - at what point they will pay down to 22 percent equity so it will be automatically canceled for them. Any premiums that have been paid to the home owner beyond that equity level must be returned immediately

No longer will we see a person who is paying his or her last monthly mortgage payment and is still required to include a PMI payment. Home owners will know that they have private mortgage insurance and they will know with a good degree of certainty when it will come off. Private mortgage insurance is a valuable tool but no one wants to pay for it when it is no longer needed. If it's up to me, help for home owners is on the way. Or as Ms. Cole stated at a press event on the legislation last year, "Anything that simplifies my life like this, I'm all for."

(Lauch Faircloth, a farmer and businessman, is the junior U.S. Senator from North Carolina.)

## Dick Newsome



Pastor, Kings Mountain Presbyterian Church

### D.C. Paysour was a treasure

I had never seen such a thing. Brilliantly shining. Remarkably glistening with every slight change of position. So as my family loaded back into our station wagon, I tucked my jewel under my arm and carried it to the car for the long ride home. After all, even though the hills of North Georgia were covered in it, our flat, uninteresting ground in Western Kentucky held no such treasure. And once home, I savored my piece of mica as if it were the world's largest diamond.

My enthusiasm would soon die away, however. Arriving home from school one day, I discovered that my prize had been desecrated. Looking to cover a place in the backyard where our dog had "done his business," my father had used by jewel unsuspectingly like the most common rock. And even though my tears moved him to rush outside and wash it clean, the damage had been done. I would never see it the same way again.

Looking back on that episode, I believe that it taught me a valuable lesson. So often the tension and frustration which pulls people apart is not a product of aggression or ill will but a simple negligence to understand and value each other's treasures and delights. What hurt me was not some damage to my rock. It was the same unharmed rock in the end as in the beginning. What hurt was the realization that I was alone in my discovery. I wanted others to value my treasure, too. But that was not to be.

To that end I have discovered one of the greatest and most affirming attributes to be a caring heart and listening ear, a willingness to hear and celebrate others' small but very significant discoveries of the sacred and holy in the common flow of life. And among the many figures who have carried that quality well is a man whom I will miss, D.C. Paysour.

D.C. and I worked together in my four years in King Mountain. And in his recent passing, all of the qualities and faithful ways of this terrific man flooded through my mind like a swollen river. But uppermost among them was a gracefulness of heart large enough to put others first. D.C. found some measure of good in every person he encountered. Though he might have disagreed with them on some finer point or two, he never allowed his differences to close a relationship. Instead, he listened and valued the good that was there to be discovered. And each time a person walked away from an encounter with him, they did so feeling on top of the world.

I hope to be more like D.C. And I hope for a world filled with D.C.s of every size, shape and creed. Because in such a world, the grace of God will run rich and deep.

## LETTER POLICY

The Herald welcomes your letters to the editor for publication in each Thursday's paper. We ask that you use the following guidelines:

Keep letters brief and to the point. Letters in excess of 600 words will not be published. Type and double space them, if possible; if not, write legibly. Letters must be signed in ink and include the full name, address and telephone number of the author.

The Herald reserves the right to edit letters for spelling, good taste, libelous or slanderous statements or any other reason; and the Herald reserves the right to reject letters for any reason.

Mail letters to the Editor, P.O. Box 769, Kings Mountain, NC 28086; fax them to (704) 739-0611; or bring them by the Herald office on East King Street at Canterbury Road.

## SIDEWALK SURVEY

By Elizabeth Stewart

### Do you support an additional one cent sales tax for schools?



Darla Bridges  
Student

Yes. Because the schools need money to fund special projects and to give everyone an education.



Jeff Heinbach  
SATA Freight Employee

No. Instead of another tax I think the legislature should support a lottery with the money to go for schools. The lottery works for education in other states.



Savannah Clarkson  
Homemaker

No. We are taxed enough by the supplemental school tax and still have to sponsor PTO events to raise money.



Dr. Larry Muench  
Retired Doctor

Yes. I would support a statewide levy for education. Surveys rank N.C. public schools 48th of the 50 states.



Hazel Parker  
Retired

Yes. More money is needed not only in our area for schools but across North Carolina.

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Office: 824-1 East King Street, Kings Mountain, NC 28086  
E-Mail: NEWS@SHELBY.NET

Wes Grooms.....Publisher  
Gary Stewart.....Editor  
Elizabeth Stewart.....News Editor  
Aron R. Goss.....Marketing Director  
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