

Beware of Y2K scams

Like vultures circling a waterhole in the desert, scam artists are eagerly awaiting the coming of the new millennium. Taking advantage of some folk's uncertainty and fear over potential Y2K problems, these unscrupulous characters will be using their twisted wits to cheat honest people out of their money.

Telemarketing scams will be especially popular around the coming New Year. In one sce-nario, the caller will claim to represent a bank and will indicate that the bank is having problems meeting requirements for a "roll over" to Y2K. The caller will then ask the victim to transfer their money to a special account designed to protect depositors' funds until the bank complies with Y2K "requirements." Once the caller gets a victim's account numbers- it's all over but the crying.

The lesson in this scam is to never give your account numbers to anyone over the phone. If you have any doubts about your bank's ability to have enough money on hand for Y2K, contact the bank manager.

Another Y2K scam involves a telemarketer calling people and telling them that the only way to insure the safety of their financial assets from Y2K complications is to invest in rare coins. These callers are claiming that other investors have received returns of 25%-30% on their investments in rare coins. Consumers are pressured into making a quick decision in this scam and told that once committed to the deal, they cannot back out.

As in all investment, taking your time is the best approach. Be wary of of any investments that will require your entire life savings, or that offer a means of protection from the Y2K "bug." The third Y2K scam going around involves telemarketers calling to ask consumers if their credit cards have a special red dot. Callers claim that only credit cards with the red dot are Y2K compliant. When consumers reported that their cards didn't have the dot, they were directed by the telemarketer to give the caller their credit card number so the card could be brought into compliance with Y2K standards.



PICTORIAL EDITORIAL

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GUEST COLUMN **Education** issue

extends session

Higher education bonds kept lawmakers in Raleigh a little longer than they hoped.

issue emerged late in the session when the Senate



The sticky Andy Dedmon

NC State Representative

passed a \$3 billion bond issue that did not include a referendum. The 16campus university system would receive \$2.7 billion and the community colleges \$300 million.

A majority of the House thought the proposal was too big and brought out too late in the session- especially without a referendum. After a week of internal debate, the House passed a \$1.2 billion bond bill, with \$1 billion for the university system and \$200 million for community colleges. Unlike the Senate Bill, the House version required voter approval for the bonds.

The differences between the two chambers were so wide that leaders of the House and Senate began making plans to end the session with or without a bond deal. The delay gave university officials another weekend to lobby lawmakers for a package that could pass both chambers.

But the House and Senate made it clear the delay would be short, and they intended to bring the 1999 session to a close.

"We are not going to sit here all summer and stare at each other," said House Speaker Jim Black told reporters.

That sounded good to legislators. The 1997 budget-writing session lasted until late August and 1998's short session dragged on until almost Halloween.

GARY STEWART / THE HERALD

Kings Mountain city employees and contracted labor have been quite busy over the summer repaving streets. This crew paved Princeton Drive Tuesday morning, while another paved Mica Street. Temple Street was also paved this week. The city will pave Crescent Circle, Slater Street, Sherwood Lane, and Garrison Drive in the near future as part of a 10,540-feet repaving project.

Alan

Hodge

Staff Writer

What makes us all equal? It's bad breath

Even though the Declaration of Independence declares all men to be created equal, and despite the fact that Samuel Colt's six-shooter was said to make all men equal, it's my opinion that what makes all folks equal regardless of fame or riches is bad breath.

Everyone has bad breath. It doesn't matter if you drive a Rolls Royce, went to school at Harvard, are a dead ringer for Demi Moore, or have an IQ of 140, you will have bad breath at some point.

After I quit truck driving and entered the intellectual life about fifteen years ago, the first job I took was at a library in the most exclusive neighborhood in Charlotte. This was an area of town where the women smelled like they washed their clothes in fifty dollar an ounce perfume, the men all worked as big dogs in banks or as lawyers, and the kids were spoiled rotten.

Billy making progress, hopes to be home soon

Billy Bridges came home for a brief visit Sunday, and when his car turned into the driveway he couldn't hold back the excitement.

"Home sweet home, momma, home sweet home," he said.

We told you a couple weeks ago about the plight of 8-year-old Billy, who is in Charlotte Institute of

which prevents the chest cavity from growing and leads to all kind of stomach and eating disorders.

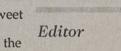
breathed with the aid of oxygen.

But his doctors in Charlotte recently decided that he had to learn to eat and breathe on his own to have an adequate





Stewart



Rehabilitation trying to learn to eat and breathe on his own. Billy was born with Ellis Van Creveld, a genetic birth defect

Billy had been fed through a G-tube all of his life, and

Again, never give out your credit card or any other banking or financial information over the phone.

If you or anyone you know has been approached by anyone pitching these, or any other dubious schemes over the phone, contact the Consumer Protection Section of the North Carolina Attorney General's office in Raleigh at 919-716-6000.

One of the patrons that used to come in the library always arrived in a luxury sports car, had enough gold jewelry draped on her to make King Tut envious, and wore the finest of clothes. A former New York fashion model, she was looked upon with reverence and awe by all of us poor librarians.

One day, this particular lady came swishing in the library looking for the latest romance novel to pass her day with. When she came up to the desk to check the book out and give her usual breathless "hello dahling" greeting, the aroma that wafted from those ruby red lips would have knocked the bark off a pine tree. At that very moment, as my nostrils were assailed with funk, I came to understand one of the great truisms of the universe- everyone has bad breath.

I have met all kinds of folks in my day. Everyone from politicians to truck stop waitresses, and the great thing about knowing that everyone has bad breath at some point is that you can see we are indeed created equal. This is knowledge with much power.

The next time you start feeling a little bit envious of some-one famous, or a little intimidated by someone that supposedly has a lot of power, just think to yourself how their breath must smell when they first open their peepers in the morning. Better yet, think how they must look when they look into the bathroom mirror. Armed with this knowledge and perspective on the state of things in the world, it's easy to hold your head up in the presence of any company, and know that one person is as good as another (almost).

chance to live a quality life ..

Already a miracle child (at first doctors thought he wouldn't live over a few years), doctors are now saying it looks like Billy's going to beat the odds.

His grandparents and guardians, Butch and Helen Barnette, report that after three weeks in the rehab facility Billy is breathing completely on his own, and is also making great strides toward eating on his own.

"When we first went down there it took an hour for him to eat one bite," said Mrs. Barnette. "Now they have a goal for him to have four things on his tray and eat at least five bites of each."

Sometimes it's difficult, but Billy has managed to digest vegetables such as creamed potatoes and gravy (which he loves), macaroni and cheese and green beans. He drinks chocolate milk, sweet milk, and juice.

Previously, about the only foods he had any success eating on his own - and very small portions at that - were yogurt, creamed potatoes and apple sauce.

'Eating tires him out and he gets down and out sometimes," said Mrs. Barnette, "but he always bounces back. He said God has a reason for this and God is on his side and he's going to beat it."

Breathing on his own is also tiresome, but it's been several days since he had the aid of oxygen.

He has lost five pounds - from 56 1/2 to 51 1/2 - but doctors said that's to be expected, according to Mrs. Barnette.

See Billy, 5A

Even before the adjournment announcement, both chambers began churning out bills by the dozen, usually a sign that adjournment is approaching. In the last week of June, and the first two weeks of July, Gov. Jim Hunt signed more than 70 bills into law. That was roughly onefourth of the total signed since the beginning of the session. The lending bill may be the

biggest pro-consumer measure passed during the session. Basically, it bans practices used by some lenders to strip equity out of the homes of unsuspecting borrowers. In some cases, those borrowers end up losing their homes.

A key element of the bill prohibits financing credit insurance. Under that practice, borrowers buy insurance that pays off the mortgage if they are un-able to make their payments. The insurance may only last five years- the term purchased by the borrower. But by financing the premium, the borrower continues paying for the coverage long after the term has expired.

LETTER

Ball team thanks you for support

To the editor:

The Kings Mountain Dixie Boys 13-year-old all-star team would like to thank the following for their financial support in sending us to the State Tournament.

Dillon Supply, State Chemical, Gamco Supplies, Digitrol Inc. Hayes Electric, Ca-Hans Painting, Custom Pallets, Sunbelt Container, Mike Hensen, David Philbeck, Polygram Inc., Jim White, Dellinger's Jewelry, G.K. Howard DDS, and all of our parents.

Thanks again for your financial and moral support.

Mike Ellis

