

Fuel assistance available

By BEN LEDBETTER
Staff Writer

With winter weather coming to Cleveland County, many area residents will be searching for ways to pay for heat and other essentials. Although gas prices have fallen since last winter, many Cleveland County residents will not be able to take advantage of it because of layoffs. Kandi Bridges, with the

Cleveland County Department of Social Services said she expects an increase in applicants from last year.

"With the layoffs and increase in our other programs, we'll see an increase in this also," Bridges said.

Cleveland County's jobless rate has led the state for consecutive months, and its expected to climb when layoffs from some companies start.

One option for fuel assistance

is through the Cleveland County Department of Social Services which will take applications through November 16 for the federally funded program.

The Low Income Energy Assistance Program is a program that provides a one-time cash payment to help eligible families supplement their heating bills.

Checks will be mailed in February, and last year's average amount was \$75.12. The amounts of checks are unknown until all applications are taken.

The need for assistance can also stem from broader economic factors.

Sen. John Edwards said approximately one million North Carolinians did not earn enough to qualify for the tax rebate checks that were approved by Congress earlier this year.

"We need to get money in the hands of people who didn't get any benefit from the rebate before," Sen. Edwards said.

According to the county DSS, LIEAP payments will be targeted toward all Food Assistance households active in the Food

Stamp Information System as of Sept. 30 and those households will receive an automatic payment if they meet the LIEAP guidelines.

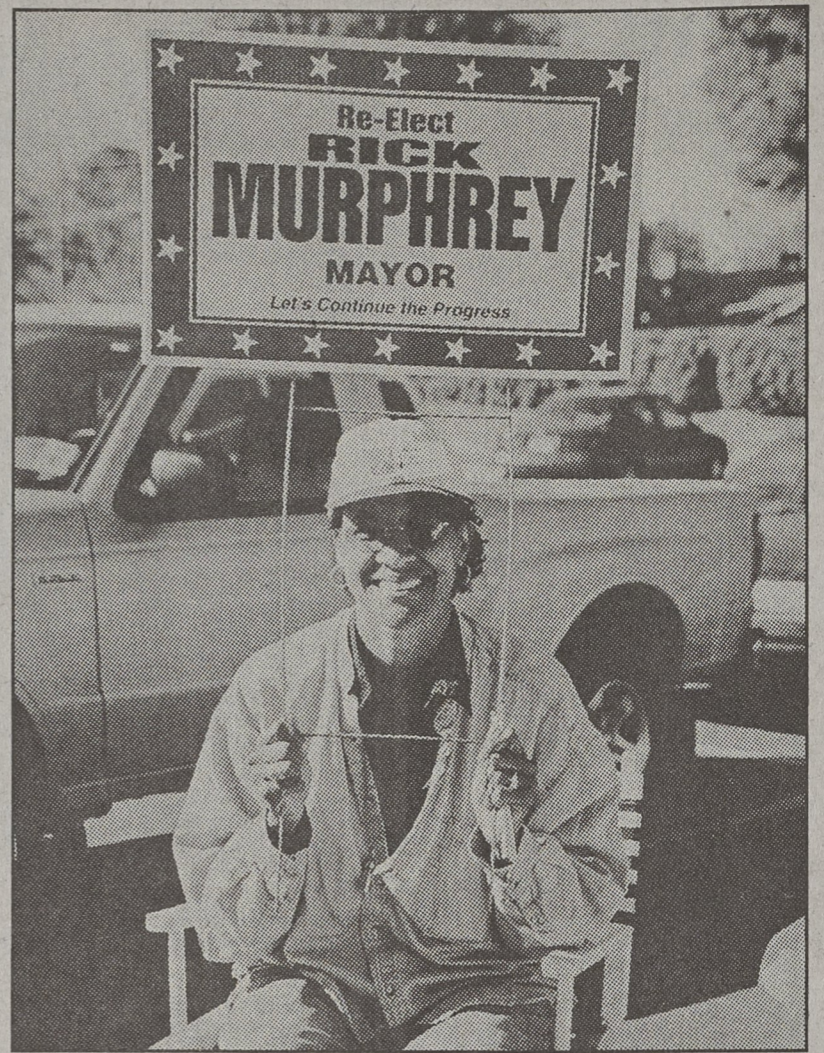
Other Food Assistance households not eligible for the automatic payment will receive a letter advising them to apply at the DSS offices.

To be eligible, families must meet an income test, be responsible for the household's heating bill, be a U.S. citizen, have household assets not over \$2,220. DSS said the monthly income limit for a family of four is \$1,618.

Although no numbers are available for the amount of this year's applicants, Bridges said the layoffs in Cleveland County would contribute to increases in people seeking assistance.

"When people are out of work, they're going to go after any assistance that's available," Bridges said.

In Kings Mountain, Becky Lineberger, with the Crisis Ministry said she has seen a higher amount of new people come in, with most people seeking help with food and power bills.



GARY STEWART / THE HERALD
Shannon Roberts was showing her support for Mayor Rick Murphrey outside precinct #3, the Christian Ministry Center of First Baptist Church, Tuesday morning.

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1996 Plymouth Voyager Stk.# P2236A \$179/mo.	1996 Pontiac Firebird Stk.# P2304A \$189/mo.	1996 Chevy S-10 Ext. Cab Stk.# P2291A, V6 \$196/mo.	1997 Ford Explorer Stk.# J1278B \$209/mo.	1998 Toyota Camry LE Stk.# P2251 \$229/mo.
1999 Isuzu Rodeo 4 Door Stk.# C3673A \$229/mo.	1997 Chrysler Sebring Stk.# P2315 \$238/mo.	2001 Mazda Pickup Stk.# P2500 \$239/mo.	1997 Jeep Cherokee 4x4 Stk.# P2250 \$239/mo.	1999 Chrysler Cirrus Stk.# P2308 \$240/mo.
2001 Dodge Stratus Stk.# P2324 \$254/mo.	2001 Dodge Stratus Stk.# P2326 \$258/mo.	1997 Isuzu Trooper Stk.# P2241A \$259/mo.	1999 Subaru Legacy Outback Stk.# C3826A \$294/mo.	1999 Lincoln Town Car Stk.#C3836A \$369/mo.

*2002-2000, 72 mos. @ 7.69%; 99-98, 72 mos. @ 7.95%; 97-95 60 mos. @ 8.20%; Subject to credit approval.

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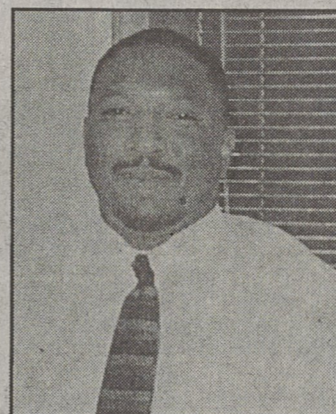
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First National 18th in bank rankings

By BEN LEDBETTER
Staff Writer

Shelby based First National Bank was ranked 18th in the Business North Carolina annual poll of banks and thrift institutions, which ranked banks by revenue in 2000.

First National, which has branches in Cleveland and Gaston Counties, had revenue of \$22.4 million in 2000 and had a net income of \$7.2 million for the same year.

The Shelby bank also had one of the best return on assets among polled banks at 1.41 percent, and an efficiency ratio of 52.3 percent.

Other area banks included in the poll were Cherryville Federal Savings and Loan, which posted an efficiency ratio of 52.9 among its banking subsidiaries, First Gaston Bank of NC was ranked 51st in the poll and gained six spots from the 2000 poll, Gaston Federal was ranked 34th which was a drop of four spots from last year, and Lincolnton's First Federal Savings and Carolina Trust Bank came in 53rd and 110th respectively.

First Federal dropped four spots from last year and Carolina Trust was not ranked in the 2000 poll.

This year's poll did not include the merger of Charlotte's First Union and Winston-Salem's Wachovia.

The first five spots in the poll remained unchanged this year, as Charlotte's Bank of America and First Union came in first and second respectively.

Wachovia, Winston-Salem based BB&T, and Raleigh's First Citizens Bank rounded out the top five.

Charlotte's First Charter Bank, which has branches across Cleveland County, was ranked sixth, moving from the seventh spot in 2000.

Bank of Granite, was the first among small-town banks in the poll in the seventh spot, moving ahead one spot from last year's poll.

The Granite Falls based bank, which has branches in the Hickory area, had \$44.7 million in revenue during 2000 and net income of \$15.6 million.

Lecture series at Gardner-Webb

Tom English of the Cline Observatory at Guilford Technical Community College will give a lecture on eclipse expeditions at 7 p.m. Thursday, Nov. 8 in the Blanton Auditorium of Hamrick Hall at Gardner-Webb University.

Following the lecture, there will be a reception in Hamrick Hall's Tucker Library.

English will present a topic entitled "Shadow and Light: Solar Eclipse Expeditions and the Rise of American Astrophysics." He will discuss astronomers' struggle to unravel the mysteries of the sun.

English is a former professor at GWU.

For more information call Dr. Joyce Brown at 406-4409.