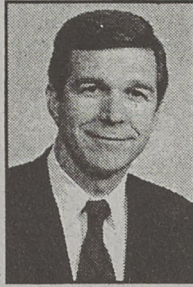


**GUEST
OPINION**

**Know all there
is to know
about interest**

By ROY COOPER

With interest rates at historic lows, many North Carolina consumers are eager to take advantage by refinancing their mortgage, buying a new home or car, or taking out a home equity loan. But the interest rate doesn't tell you everything you need to know about your loan. My office gets more complaints about loans and credit than about any other topic. Consumers' complaints often involve problems with loan payments, adjustable rates, penalties and fees. To make sure your loan gives you more help than headaches, shop around. Here's how:



- Avoid loan scams. Be wary of "no credit check" or "no collateral" loans offered through classified ads or telemarketing calls. Lenders who promise that they will arrange a loan if you first pay an up front fee are probably out to scam you.

- Shop around for the best loan. Loans are available from several types of lenders - commercial banks, mortgage companies, savings and loans and credit unions, among others. Different lenders may quote you different prices, so checking with several lenders is the best way to find the right loan at a fair price.

- Compare your costs. Ask different lenders for information about the same loan amount, loan term and type of loan. Also, be sure to review the list of closing costs and fees. Keep in mind that a loan with a low interest rate but high fees and points may cost you more than a loan with a higher interest rate and lower fees. For any kind of home loan you have a right to an advance "good faith estimate" of loan costs.

- Look at the annual percentage rate (APR). The APR is the most important thing to compare when shopping for a loan. Generally, the lower the APR, the lower the cost of your loan. It is also important to ask if the APR is fixed or adjustable - that is, will the APR change over time and if so, how much can it change?

- Know the terms of the loan. How many years will you have to make payments on the loan? If you're getting a home equity loan that consolidates credit card debt and other shorter-term loans, remember that they new loan may obligate you for a longer period.

- Look at the monthly

See Guest, 5A

OPINION

The Kings Mountain Herald

LOOKING BACK



GARY STEWART / HERALD

Kings Mountain's 16-year-old Babe Ruth all-stars celebrate their State championship in August, 1977 at Lancaster Field

**Doing something
for the first time
can be exciting**



Andie Brymer
Staff Writer

I visited two kindergarten classrooms on Monday to make pictures of the first day of school. The kids had no idea that I, a five foot five, 34-year-old grown up, had something in common with them.

On Monday I used a new digital camera for the first time. The cameras arrived last week. Reporters, editors and production staff from the Herald and our other papers spent Friday morning learning how to use the new technology.

As any kindergartner can tell you, its one thing to talk about something but quite another to do it. I'm sure parents spent weeks talking with their little ones about what school would be like. Riding the bus, going to the cafeteria and getting along with classmates were discussed in homes all around Kings Mountain.

Monday was the real thing. Mom and dad weren't there any more, instead a teacher was issuing instructions. Kind of like my camera. No one telling me how to operate it. I had to rely on the symbols printed next to all the confusing buttons.

I flipped switches trying to see if I was really getting any photos. In the process, I managed to take the setting off manual. At the time I had no idea what I had done.

As the kids were eating their first school lunch, I was finishing my assignment.

Soon after lunch I'm sure many of those kids came busting through front doors across town, eager to talk about the big day.

The first place I went after was my editor's office. I wanted to see what the photos looked like on the computer screen. I was almost as excited about those bright, clear images as those kids were about making their educational debut.

I hope I can always stay that excited. That's a part of childhood I'm trying to hang on to. Kids are rarely afraid to learn new tasks. Hand them crayons and a blank sheet of paper and they make you a picture.

They are too immersed in the activity at hand to worry that their technique is wrong. Insecurity over whether or not they are artistic never stops them. The finished product is proudly given to the nearest adult. No apologies about mistakes in coloring and shading, just pure delight in having made a picture.

Kids will sing at the top of their lungs never worrying about being on or off key. Few even know there are keys. All they care about is how much fun it is to open their

See Andie, 5A

**Sopping gravy
may be the answer
to world peace**



Jim Heffner
Guest Column

My friend Dwight Frady, a singer and composer of songs, mentioned an old tune the other day that sent me back in time a little.

Dwight was talking about hearing "Hernando's Hideaway," on an FM station recently. That's a "golden oldie" if there ever was one, from back in the mid-fifties.

I don't recall who recorded the song, but I remember that Homer and Jethroe cut their own version. To the uninitiated, Homer and Jethroe was a country music duo who rang up big sales by recording different versions, or covers as they call them nowadays, of hit songs.

Their rendition of "Hernando's Hideaway" went something like this: "I know a dark secluded spot; it's upstairs over a vacant lot; it's 19 miles from 'Possum Trot; it's called.....Hernando's Hideaway, Ole!"

Then the short guy, Homer, I think, would chime in with "Soppin' in the gravy bowl is sure the living end; here's a spot that Drunken Hines would never recommend."

Soppin' in the gravy bowl set me to thinking about sopping gravy in general.

Now, you folks from north of the Mason-Dixon line probably are not familiar with the fine and gentle art of gravy sopping, or soppin' as it is known in the South.

I can remember my grandmother pouring coffee in a large iron skillet filled with grease, sausage and I don't know what else, and the smoke billowing up from the top of the wood stove. She was making a country delicacy known as redeye gravy.

She would bake up a huge pan of buttermilk biscuits that we used for the soppin'.

Gravy soppin' is a versatile activity. That's one of the best things about it. You can sop gravy for breakfast, lunch or dinner, and, in a pinch, a midnight snack as well. A golden, fluffy, steaming hot biscuit raked through a plate of good gravy is like nectar of the gods.

Soppin' techniques are many and varied. I had an aunt who liked to pretend she was much more important than she really was, so she would always raise her pinky when she sopped. My Uncle Vance could sop with both hands. He would split the biscuit and drag both halves through the gravy. My dad couldn't wait sometimes. If nobody was looking, he would dip a biscuit into the gravy while the pan was still on the burner.

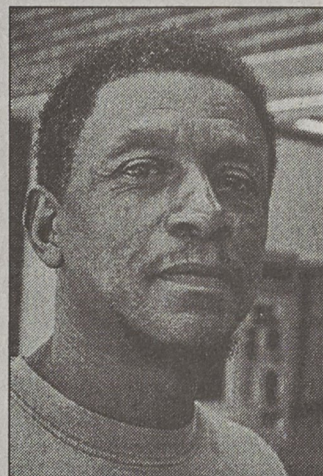
Soppin', of course, can be done with liquids other than

See Jim, 5A

**SIDEWALK
SURVEY**

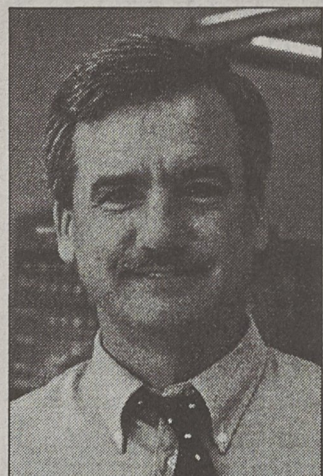
BY ANDIE L. BRYMER
THE HERALD

**Should the
government
allow same
sex couples
to marry?**



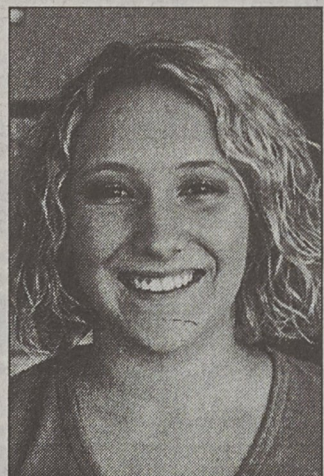
"No. I don't think they should get married."

Robert Smith
Kings Mountain



"Absolutely not. My opinion is based on biblical principles. There is no grounds for same sex marriage."

Mike Fulbright
Cherryville



"No, because of my religion. In the Bible it's not right."

Christen Hollifield
Kings Mountain



"Absolutely not. I don't think it's a government issue."

Betty Sue Morris
Kings Mountain



"No. I'm a Christian. I don't think it's right."

Donna Grant
Gastonia

LOOK BACK

**KM all-stars
won State
in August '77**

From the Tuesday, August 9, 1977 and Thursday, August 11 editions of the Kings Mountain Mirror-Herald:

One city employee resignation holds firm and another has been withdrawn. Ptl. Don Ivey of the Kings Mountain Police Force since May 1972, will resign effective August 16 to take the job of investigator for the Public Defender's Office. Roy Pearson, long time city recreation director, has withdrawn his resignation and will remain on the job.

Christopher Howard Cole earned his master's degree and Ricky R. Cox graduated with a Bachelor's degree in general management from Western Carolina University.

Kings Mountain's 16-year-old Babe Ruth all-stars wrapped up the first North Carolina State Championship for that age division Thursday night at Lancaster Field with an 8-5 victory over Charlotte Clark Griffith.

Acting Chief Jackie D. Barrett began duties Tuesday for the third time in 21 years as Interim Kings Mountain Chief of Police.

Sgt. Ellis Harmon King, who retired Monday, has been a familiar figure at City Hall for 20 years.

The city board listened to citizens aggravated by street problems Monday night and promised attention to the matter. Donald L. Parker, representing residents who are "eating dust of city trucks" on a service road leading to the McGill treatment plant, cited damage by the dust to freshly painted homes and asked that the city cover the dust with asphalt and extend the present pavement 400 feet.

Kings Mountain will host the 1978 17-18 year-old Southeastern Regional Babe Ruth baseball tournament.

Seventy-nine year old I.C. Apple will be one of the umpires tonight when the annual State Church League softball tournament opens at three Kings Mountain parks.

Kings Mountain's Chris Johnson, who was All-SAC 18 Conference last year as a freshman, is one of the returning starters for Gardner-Webb's football team.

Burlington Industries is beginning metric conversion.