



Rev. Petersen

Church to honor Rev. Petersen upon earning Doctor of Divinity

Boyce Memorial Associate Reformed Presbyterian Church, 111 Edgemont Dr., is hosting a special reception in honor of its pastor, the Rev. Dr. Douglas W. Petersen, from 3-5 p.m. Sunday, May 23. The public is encouraged to attend.

The reception will honor Pastor Petersen for his degree – Doctor of Divinity – earned at Erskine College. The church has invited the public to the May 23rd occasion, which will recognize Rev. Petersen's hard work and service to the ARP church, Erskine College, Boyce Memorial and the community of Kings Mountain.

Petersen, who delivered this year's commencement address at Erskine College, was awarded an honorary degree during the ceremony.

The son of Glenn and Mary Roettger Petersen, Douglas Winston Petersen was born June 22, 1944, in Stillwater, Minn. In 1956, during the ministry of Rev. Paul Kaufman, he was baptized and united with the First Baptist Church of Stillwater, where his parents were members.

In 1962 he enrolled in Wheaton College; the following year he transferred to Shelton College, where he graduated in 1967 with a B.A. degree. After brief employment in the insurance business, he served in the U.S. Army from 1968-70. He earned the M.L.S. degree from Rutgers University in 1971 and served as a librarian and faculty member of Somerset County Community College in 1971-72.

In 1972 he became principal and later headmaster of the Evangelical Christian School in Memphis. In 1976 he entered Westminster Seminary in Philadelphia and graduated in 1979 with the M.A.R. degree.

While in seminary he served as executive director of the Christian Studies Center in Memphis and remained in that position until 1982, when he entered the pastoral ministry.

Mississippi Valley Presbytery of the ARP church licensed Rev. Petersen on Nov. 20, 1982, and ordained him Dec. 5, 1982 in Memphis. He became pastor of the Westminster Church and served there until he moved to Kings Mountain's Boyce Memorial in 1995. He continues in this ministry.

Rev. Petersen has been involved in the work of the Synod, serving on the boards of Christian Education as chairman; Church Extension; and Erskine College, as vice chairman; and on the Committee on Nominations.

He has served on the board of Dunlap Retirement Center and the committees of Christian Education, Minister and His Work, and Church Extension in Mississippi Valley Presbytery, and Church Extension and World Witness in First Presbytery. He is the author of a number of newspaper and magazine articles.

In Kings Mountain he has served on the boards of Mauney Memorial Library and Kings Mountain Hospital, on the advisory board of the Life Enrichment Center, and as vice president of the Kings Mountain Ministerial Association and president of the Kiwanis Club. He served in the U.S. Army and the Army Reserves.

His interests include history, Christian philosophy and fishing.

Rev. Petersen and Susan Jane Fluck were married May 8, 1965; their children are Karen Jane, Karl Winston, and Andrew David. They have 11 grandchildren.

KMMI, city honored for safety

On-the-job safety was recognized Thursday by the N.C. Department of Labor at the annual safety awards banquet in Shelby and employees of Kings Mountain Minerals, Inc. Battleground and Patterson plants took home the "gold" award for the eighth consecutive year. The City of Kings Mountain took fourth consecutive year awards in the highest category "gold."

The gold award criteria specifies that days away from work, job transfers or restriction must be 50 percent below the industry average.

The 16 departments of city government honored with the 'gold' were: Administration, Aging, Codes-Inspections, Human Resources, Industrial Pre-treatment, Mauney Me-

memorial Library, Meter Reading, Moss Lake, Planning and Economic Development, Public Works, including Administration, Garage, Sanitation, and Risk Management, Special Events, T.J. Ellison Water Treatment Plant and Water Resources Administration.

The gold award for the third consecutive year went to the City of Kings Mountain billing, crossing guards, finance, and building/property maintenance departments and to Kings Mountain Minerals Moss Plant and Mine.

The gold award for the second year went to Baldor Electric Co. of Kings Mountain and two departments of the City of Kings Mountain—Police and Pumps & Collections System Maintenance.

The gold award for the first year went to Eaton Corporation of Grover and four departments of the City of Kings Mountain—Cemetery, Electric, Gas and Street departments.

First year awards in silver (rate of days away from work at least 50 percent below the industry average) went to the City of Kings Mountain Fire Department and Public Works-ground maintenance departments.

Labor Commissioner Cherie Berry made the awards presentations during the banquet at Cleveland Country Club, the event co-sponsored by the N.C. Department of Labor and the Cleveland County Chamber of Commerce.

CHURCH BRIEFS

Family Friends Day Sunday

Family Friends Day will be held at 3 p.m. Sunday afternoon at Good Hope Presbyterian Church on Cansler Street. Pastor David L. Moore, Sr. invites the public to attend.

Grace homecoming Sunday

Rev. Mike Harrill, pastor of Grace United Methodist Church, will deliver the Homecoming Day message at 11 a.m. Sunday.

Rev. Harrill is retiring in June. Special music will be presented during the service and a covered dish meal will be served in the fellowship hall.

For directions to the church call Mearl Valentine at 704-739-3763 or Gib Brazzell at 704-739-8676.

'Ignite' May 21-23 at KM

"Ignite Movement 2010", a youth and young adult retreat, will be held May 21-23 at Kings Mountain Battleground Campground.

Ernie Lail, Youth Minister at East Gold Street Wesleyan Church, said the weekend will be jam-packed with contemporary music, impactful messages and tons of fun.

And the public is invited.

"The main focus of Ignite is to ignite a passion for Jesus Christ in the hearts and lives of each attendee," said Lail. "We have seen God do some huge things the past few years at Ignite and fully expect big things in 2010."

The retreat opens with registration at 5 p.m. on May 21 with an evening meal at 6:30, the worship service from 8-10 p.m. and night games and devotion. The Saturday schedule includes three meals with group reflection time, games, free time, the worship service and night games.

The closing on Sunday will include a service after the breakfast meal.

2nd Baptist hosts joint Gospel concert

Senior adults from at least five Shelby and Kings Mountain Baptist churches will join their hearts and voices in a concert of Southern Gospel Music at Second Baptist Church of Kings Mountain, 120 Linwood Road, at 6 p.m. Sunday, May 30. This mass choir has performed these messages in song on three previous occasions and is excited to bring the sermon in song to Kings Mountain. The public is invited to join in this celebration of music and the gospel.

LETTERS TO THE EDITOR

'Booze-free' gets thanks

Kudos to Mountain View Restaurant of Kings Mountain for great food, great service, fair prices, and for keeping the restaurant booze free.

It makes for an enjoyable, family friendly atmosphere unlike the bar ambience of some other "high end" establishments. And their fried squash is the best I have ever eaten anywhere. Thanks. You have our business.

James, Belinda, Jim and Mary Lochridge
Kings Mountain, NC

Thanks to KM fire dept.

I would like to thank the Kings Mountain Fire Department and the Kings Mountain Police Department for their rapid and professional response to a fire at 401 Neisler Dr.

Thanks to your efforts, much of the house was saved and no people or pets were injured.

Sincerely,
Marilyn and Henry Neisler
Kings Mountain



EMILY WEAVER/HERALD
Carolina Family Care, 707 King St., Kings Mountain, celebrated its 15th year in business recently with a patient appreciation day.

Front row, Jessica Calhoun, RN, Carrie Lynch, Dr. Deepak Gelot, Maria Hamrick. Back row, Kelli Grigg, Crystal Pruitt, Lisa Huntsinger, nurse practitioner; Amanda Ledbetter and Kesha Brooks.

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The Need for Long-Term Care Insurance

Over the last decade, long-term care insurance has become an important element in financial planning. As our population grows older life expectancies are reaching to the ages of the mid-80's and 90's due to medicine, physical activity, and better diets. Buying long-term care insurance is the best way to protect your retirement savings from astronomical bills. New laws have made it more difficult to qualify for Medicaid coverage. It is estimated that today's cost for long-term care services can range state to state from approximately \$50,000 a year to over \$100,000 a year. These costs continue to increase approximately 4% according to the Bureau of Labor Statistics Consumer Price Index.

A long-term care policy aids in the choice of your options. For some, the use of their home is the best choice. Others may choose adult day care centers, hospice facilities, nursing homes, and assisted living facilities. Understanding the benefits of a long-term care policy is very important. For instance, most care is paid on a daily basis, but everyone may not need a \$250 a day benefit. We recommend to our clients that coverage should supplement your income. For example, you may be receiving Social Security, IRA withdrawals, pension income, etc.

A daily benefit of \$75 - \$100 could be enough to supplement to avoid a drain on your assets. Daily benefit options can range from \$50 a day to \$500 a day. You also may select the benefit period of the payout. There are a number of choices including periods in years of 2, 3, 4, 5, 6, 10, and lifetime. Most policies have an elimination period similar to a deductible on your medical plan. This is the period when you or your family would absorb the cost before your coverage begins.

Your choices with most companies are 30, 60, 90, 180, and 365 days. Your elimination period with most companies needs to be satisfied once during the life of your policy. Most contracts provide for inflation. Each year your daily benefit will increase by a percentage. Many companies have an option for compounding or simple inflation protection as well as a wide range of different types of riders or benefits.

Some companies provide discounts on the premium for excellent health, for a couple, or for more than one family member. Each policy has limitations and exceptions that should be read and understood. Every insurance company that provides long-term care is rated according to their financial strength in the industry. The more popular rating companies are AM Best, Fitch Ratings, Standard & Poor's, and Moody's. Be sure your representative provides you with the information of the financial strength of the company.

Long-term care premiums are considered medical expenses. Medical expenses are deductible to the extent that they exceed 7.5% of the individual's adjusted gross income. If you are self-employed, a limited liability corporation, Sub-S corporation, or a C-corporation, there are also tax benefits that should be discussed with your tax advisor. Another great way to purchase long-term care is through payroll deduction plans with your employer. Long-term care insurance can be complex. To avoid confusion you should contact a professional licensed long-term care specialist or an investment advisor. In our financial plans at Brinkley Financial Group, long-term care insurance is an area in which we review and make recommendations for our clients. We work with a variety of companies to find the most competitive definitions and premiums in the industry. For a free consultation call Brinkley Financial Group.



David is the President and owner of Brinkley Financial Group, which he founded in 1986. His team is currently one of the largest financial advisors in the Charlotte area. David is active in his industry and holds Series 6, 63, and 65 securities licenses and is a Investment Advisor Representative with Cambridge Investment Research, Inc., a Broker/Dealer and member FINRA/SIPC.

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