

NATIONAL NIGHT OUT: Police, rescue reach out with music, food, fun

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will have exhibits, displays and information provided by the Criminal Investigation Division (CID), K-9 Unit, Traffic Units, the Moss Lake Boat Patrol and the Explorer Scout Unit. Representatives from the Gaston County Rural Police, North Carolina Highway Patrol, Bessemer City and Grover Police Departments, the Kings Mountain Fire Department, Kings Mountain Rescue and the Cleveland County Emergency Management Services will also be present.

National Night Out is an annual event designed to strengthen communities by encouraging neighborhoods to engage in stronger relationships with each other and with the local law enforcement partners. The goal is to heighten crime-prevention awareness, build support and participation in local anti-crime programs and most importantly, send a message that neighborhoods are organized and fighting back.

"National Night Out in Kings Mountain is like an old fashioned block party; an



Police officers chat with members of the community at National Night Out in 2012. Mayor Rick Murphrey describes the event as an old-fashioned block party.

opportunity for the citizens to come out, visit with each other and meet the crime fighters and first responders in our community," said Rick Murphrey, Mayor of Kings Mountain.

Officials will also be giving away hot dogs and soft drinks and have a few surprises for the children.

Music will be provided by Christian Freedom Church Choir beginning at 6:30 p.m. at the Gazebo. The church will also be giving away

back-to-school backpacks. Target, a national sponsor, will have drawings for gift cards with additional giveaways. Along with the traditional outside light and front porch vigils, most cities and towns celebrate National Night Out with a variety of special citywide and neighborhood events such as block parties, cookouts, parades, festivals, visits from local law enforcement, safety fairs and youth events.

National Night Out, a

year-long community building campaign, is designed to: Heighten crime prevention awareness; Generate support for and participation in local anti-crime programs; Strengthen neighborhood spirit and police-community partnerships; and send a message to criminals letting them know that neighborhoods are organized and fighting back.

For additional information, visit www.cityofkingsmountain.com or call 704-734-0333.

RICHARDSON: named county manager

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coming out on top.

"What struck me the most about Jeff Richardson was his attitude, his character, his humility," said Vice Chairman Jason Falls.

"Jeff is the best fit for what this county needs," said Commissioner Susan Allen, who made the formal motion to hire Richardson.

"Jeff is the individual who can take what we've got going and move us to the next level," said Commissioner Johnny Hutchins.

"Jeff is well suited to take the reins of leadership, a great fit," said Commissioner Eddie Holbrook. He also took the occasion to praise retired county manager David Dear for his longtime positive role in county government and for stepping in to serve in the interim position.

The county's attorney Bob Yelton also expressed high praise for the new manager and former manager David Dear. He echoed the sentiments expressed by the full board that Richardson was the right choice.

Jeffrey B. Richardson is a graduate of UNC Asheville with a B. S. degree in Political Science and UNC at Asheville with a Masters in Public Administration. He was honored as North Carolina City &

County Assistant Manager of the Year in 2007 by the N. C. City Managers Association. He has completed additional continuing education courses at UNC Chapel Hill and University of Virginia.

Richardson, Chief Operations Officer for the City of Asheville, was directly responsible for a variety of day to day operational departments for 1,150 staff members and a combined annual operating budget totaling \$141 million. He was staff/council liaison for a number of major projects including the \$8 million renovation of the Asheville Civic Center, \$5.5 million city hall renovation, the \$19 million downtown public/private park project among others.

He currently serves on the North Carolina Credit Union Commission and is an Adjunct Faculty member of Western Carolina University in the MPA program. He is a Rotarian and serves on the United Way board of directors. He is a trustee of Asheville's Central United Methodist Church and a Leadership Asheville graduate 2001. He and his wife, Andrea, have been married 25 years and have three children: Olivia, 20; Caroline, 17; and Jake, 16. His hobbies include exercise and outside sports activities.

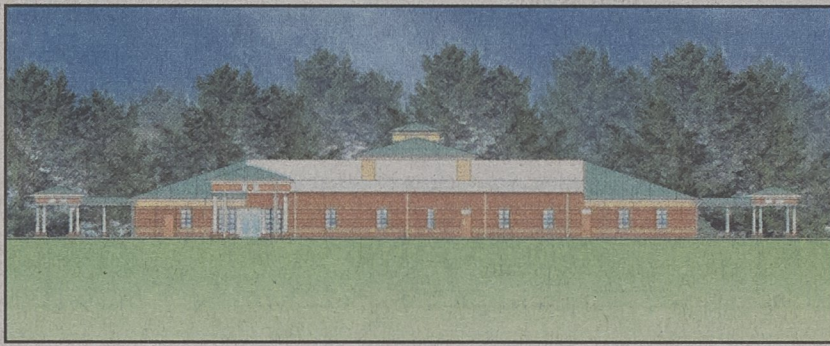
SENIOR CENTER: 'Building the future'

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restrooms in the back of the building, and counseling offices. He said the new space will allow the billiard/game room to be doubled in size.

Thornburg, who has been employed by the City of Kings Mountain 30 years, says the senior population in Kings Mountain and Cleveland County is expected to grow 25% within seven years and 100% within the next 17 years.

"We are growing by leaps and bounds here at the senior center," said Thornburg, who said that the varied programs are popular and the senior



Architect's depiction of the proposed expansion of the H. Lawrence Patrick Senior Life and Conference Center on E. King Street in Kings Mountain

center "is the place to be and one of the busiest places in town where we offer a variety of free services to our older population."



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THE SAVVY SENIOR

By JIM MILLER
Editor



Debt Counseling Programs Can Help Seniors

Dear Savvy Senior,

What resources can you recommend to help seniors with financial problems? I hate to admit it, but I've fallen behind on my house payments and have accumulated quite a bit of credit card debt over the past few years. Where can we get help?

Indebt At 70

Dear Indebt,

There are actually a number of free and low-cost resources available today that can help seniors who are struggling with credit card and/or mortgage debt. Here's where you can turn to for help.

Credit Counseling

To help you get a handle on your credit card debt, a good place to start is at a credit-counseling agency. These are non-profit agencies that offer free financial education and advice on how to handle financial problems.

And if your debt is significant, they can set you up in a debt-management plan (DMP) that allows a counselor to negotiate with your creditors to lower your interest rates and eliminate any late fees and other penalties.

The agency will then act as a consolidator, grouping your debts together into one payment that you would make, and distributes those funds to your creditors. Most agencies charge a one-time \$30 set-up fee and a monthly maintenance fee of around \$20 for a DMP.

To locate a credible agency in your area, use the National Foundation for Credit Counseling website at debtadvice.org or call 800-388-2227.

Do not use a for-profit debt settlement company that claims to settle all your debt, or cut it in half for a fee without counseling. Most of these companies use deceptive practices and will only leave you more in debt than you already are.

Foreclosure Help

If you have fallen behind on your mortgage payments, or if you have already received a letter or phone call about missed payments, you should contact your lender immediately to explain your situation and see if you can work out a payment plan. Be prepared to provide your financial information, such as your monthly income and expenses.

You can also get help from a housing foreclosure avoidance counselor. These are HUD-approved, trained counselors that will work with you, examining your financial situation, and offer guidance on how best to avoid default or foreclosure. They can also represent you in negotiations with your lender if you need them to.

To find a government-approved housing counseling agency in your area, use the National Foundation for Credit Counseling website or phone number previously listed. Or for a larger selection of housing counseling options, see the Department of Housing and Urban Development website at hud.gov - click on "Resources" at the top of the page, then on "Foreclosure Avoidance Counseling," or call 800-569-4287.

Another helpful resource you should know about, and one your counselor can help you explore, is the Making Home Affordable program. Created by the Obama Administration in 2009, this program offers struggling homeowners the opportunity to modify or refinance their mortgage to make their monthly payments more affordable.

It also includes the Home Affordable Foreclosure Alternatives Program for those who are interested in a short sale or deed-in-lieu of foreclosure. To learn more about these programs and their eligibility requirements see makinghomeaffordable.gov or call the Homeownership Preservation Foundation's HOPE Hotline at 888-995-4673.

Financial Assistance

You also need to make sure you're not missing out on any financial assistance programs. The National Council on Aging's website (benefitscheckup.org) contains a database of more than 2,000 federal, state and local programs that can help seniors with prescription drug costs, health care, food, utilities, and other basic needs. The site will help you locate programs that you may be eligible for and will show you how to apply.

Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit SavvySenior.org. Jim Miller is a contributor to the NBC Today show and author of "The Savvy Senior" book.

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