

RED & WHITE VALENTINE BALL – The 6th annual Ball will be held Saturday, Feb. 15, from 7 p.m. until 12:30 a.m. at Bynum Chapel Family Life Center, corner of Cansler and Ellis streets.

Tickets are \$10 donation in advance, \$12 at the door.

Dress is semi-formal, refreshments will be served, and door prizes and a fashion show will feature the event to which the public is invited.

The Ball is sponsored by Bynum Chapel Evangelism Board and Bynum Chapel AME Zion Church. Rev. Donald Campbell and Rev. Joann McGill are Associate Ministers.

For tickets contact Andrew "Bubba" Brown at 704-772-5129; Family Life Center at 704-730-0027 or any member of Bynum Chapel Church.

DEMOCRATS TO MEET – The Executive Committee of the Cleveland County Democratic Party will hold its first meeting of the new year at 6:30 p.m. Thursday, Jan. 30, in the Commissioners Chamber of the Cleveland County Administration Building, 311 E. Marion St. in Shelby. The Executive Committee's meetings are open to all local registered Democrats who are interested, in addition to the voting members who include party officers, precinct chairs and vice-chairs, and elected Democratic officials. Newcomers and volunteers are welcome.

The group will launch plans for the party's March precinct meetings and annual county convention in April and hear updates on elections and campaign activities.

FEES: No gas fee hike on horizon

From page 1A

additional expense because of our healthy fund balance in the gas department and I recommended that council absorb the increases to customers which would have amounted to \$2.59 additionally per month, per customer," said Hendricks. The city got an early Christmas present on Dec. 6, 2013 when the FERC and the N.C. Utility Commission approved the 11% increase (down from 28%, then 21%) to the city and the other 16 municipalities effective in March.

Looking for more cost savings, Hendricks said that the storage capacity space

currently rented from Williams (Transco) is no longer needed because there is an abundance of natural gas available and the city is contracting with Texla Energy to pool resources and assure gas needs are met without penalty. He said the city will sell the existing 10,000 Dekatherm (DTs) in storage at a onetime profit of \$55,000.

"We have one of the lowest natural gas rates to customers in the state," said the mayor. With updated infrastructure, on the job training of linemen who are state certified, and mitigation with other municipalities to hold the line on expenses we are able to save our citizens

a rate increase," said the mayor, adding, "during all this process by cutting internally we did not pass on any increases to our citizens."

Hendricks said by enacting other strategies and the willingness to negotiate with Williams (Transco) on behalf of customers, the city will save in excess of \$600,000 over a 10 year period or \$60,500 per year, adding that overall estimated savings to customers due to not passing the increase on is \$1.2 million over a 10 year period or \$121,000 per year. These efforts have produced an estimated monthly savings to each customer of \$2.59 per month.



The popular hot dogs and burger joint Weiner Works will have a new neighbor come this spring as Wal-Mart moves to town. Photo by DAVE BLANTON

WAL-MART: to begin building in March

From page 1A

Already, many Kings Mountain residents are eyeing job opportunities at the new store.

For 26-year-old Jeffrey Rhodes, Wal-Mart may provide an opportunity to leave behind a textile plant job that he describes as "boring."

"Actually, I've already applied on the web site – not for this new location because

you can't yet but down the road I want to work at the new one," he said. "It would be better than the job I have."

Wal-Mart launched its Neighborhood Market concept in 1998 and now operates about 200 of them nationwide. The Triangle city of Cary was host to the first one in North Carolina in 2012. A second one was built in Charlotte last year. Wal-Mart is also planning a Neighborhood Market in Gastonia for 2015 or 2016, according to officials.

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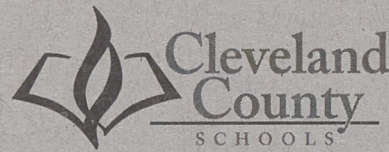
Degreed professionals are invited to the Professionals Aspiring to Teach program on

January 23, 2014

from 5 to 7 p.m. in the CCS Central Services Staff Development Center.

Regional Alternative Licensing Center Director Penny Powell will offer insight on how to begin teaching while working towards licensure.

Visit www.clevelandcountyschools.org for event registration and information.



THE SAVVY SENIOR

By JIM MILLER
Editor



How to Pick a Financial Advisor

Dear Savvy Senior,

Can you give me some tips on how to choose a good financial planner or advisor? My wife and I are five or six years away from retiring and could use some professional help to get us on track.

Seeking Advice

Dear Seeking,

With all the different financial advisors and services available today, choosing a trusted professional that can meet your needs can be a bit confusing. Here are some suggestions that can help.

Where to Look

A good place to start your search is by asking friends or relatives for recommendations. If you don't know anyone who can give you a referral, and you're looking for broad-based financial advice, hire a Certified Financial Planner, or CFP, who are considered the "gold standard" in the industry. To get the CFP credential, they must have a college degree and be educated in a wide range of personal finance subjects, pass a 2-day exam, have at least three years experience, meet continuing-education requirements and abide by a code of ethics.

CFPs are taught to look at the big picture view of your finances, talking you through your goals, as well as advising you on the details of your financial life.

You're also probably better off hiring a CFP that's a fee-only planner, verses one who earns a commission by selling you financial products. Fee-only planners charge only for their services – for example you might pay \$150 to \$300 an hour for a financial tune-up, a flat fee per project or an asset-based fee.

To find a fee-only planner in your area, use the Financial Planning Association (fpanet.org) or the National Association of Personal Financial Advisors (napfa.org), which has online directories. Or try the Garrett Planning Network (garrettplanningnetwork.com), which is a network of fee-only advisers.

If your needs are more specific, some other financial professionals to consider are a Registered Investment Adviser (RIA) who is registered with the Securities and Exchange Commission or a state securities regulator to manage investment portfolios; a Chartered Financial Consultant (ChFC), who specialize

in insurance and estate planning; and a Certified Public Accountant (CPA), who can help with tax planning.

Be leery of many other financial advising titles, designations and certifications that are out there like the Certified Financial Consultant (CFC) or the Wealth Management Specialist (WMS). Many of these require no more than a few courses at a seminar or online, which means they're not worth much. You can read more about nearly every certification or designation at www.finra.org/investors - click on "Tools & Calculators," then on "Understanding Investment Professional Designations."

How to Choose

After you find a few candidates in your area, call them up and schedule an appointment to meet and interview them. Find out about their experience, expertise and the types of services they provide; how they charge and how much; what is their investment philosophy; and how will they handle your ongoing questions or financial needs. Look for someone whose clients are in situations similar to yours and who's avail-

able as often as you need them.

It's also wise to do a background check on your potential advisor. You can look up firms and individuals at finra.org or sec.gov, and even check state financial regulation departments ([see nasaa.org](http://nasaa.org) for state contact information) and Better Business Bureau records at bbb.org. Also, ask to see the advisor's ADV Form, part 2. This is a form that the SEC requires advisors to list their education, services, fees, disciplinary actions and conflicts of interest.

At the end of your meeting, ask yourself: Do I like this person? If you have any reservations, move on. There are plenty of qualified advisors out there who can help you.

For more tips on choosing a financial advisor, visit the CFP Board at lets-makeaplan.org.

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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