

CCAG Office Offering "Estate Planning" Course

The Cleveland County Agricultural Extension Office has scheduled an educational meeting on the topic, "Estate Planning". The meeting will be held at the County Office Building, 230 S. Post Rd.,

Shelby on Wed., Mar. 20, beginning at 7:30 p.m.

This meeting will be of interest to all persons 18 years of age and older. The purpose of the program is to create an awareness on the part of property owners of the problems associated with transferring property between generations. Basic information about the concepts

of estate planning, and the reasons for developing estate plans will be presented.

County Extension Chairman, H.W. Dameron states that many property owners in the county have given little thought to disposition of their property at death, and they are unaware of the hardship that will be thrust upon the surviving family members by

lack of planning.

There are many ways of providing for the transfer of property to heirs that will assure the property owner of the desired division of property, provide security for survivors, and minimize death taxes.

Some of the questions to be answered at this meeting are:

1) What happens to my property if I do no estate planning?

- 2) Why make a will?
- 3) What happens to jointly-owned property if one owner dies?
- 4) How can I minimize the estate and inheritance taxes?
- 5) What happens if I give my property away?
- 6) Can I disinherit a child?
- 7) What are some financial

problems of a surviving spouse?

- 8) What do women need to know about estate planning?
- 9) How can I provide for the continuation of my business after my death?
- 10) Why might there be a need for insurance in an estate?
- 11) How much tax will come out of my estate if I die?

12) How can I keep my heirs from wasting my property?

Estate planning is an involved process. But the worst mistake a property owner can make is to assume that it doesn't matter - and do nothing! Extension specialists from N.C. State University, Raleigh, N.C., will be conducting the meeting. In-

terested persons will want to attend, and then see their lawyer, banker, or other counsellor for further assistance.

Every property owner has an obligation to himself and his family to acquire some knowledge of estate planning and to develop a satisfactory plan. Attendance at this meeting is a good first step.

BC Police Memorial Erected

A memorial monument has been erected in the downtown park that is to be a memorial to Bessemer City policemen killed in the line of duty.

The first name to be placed on the monument is that of the late policeman Lloyd Parton who was shot and killed while serving on active police duty.

The monument is placed to the east side of the hemlock tree in the park. Recently, a monument dedicated to Michael Jenkins had been erected on the west side of the tree.

Jenkins, a rookie policeman on the force, was killed two years ago while serving on active police duty.

The monument to Lloyd Parton was purchased with funds raised by the Bessemer City Police Department. The project was planned as a memorial to the late policeman Parton. But should any Bessemer City policeman be killed while serving on active duty at a later date, his name is to be placed on the monument with that of Parton's.

Currently, bids are being made on having a cement walkway leading around the monument.

The Bessemer City Police Department raised funds for the memorial monument by sponsoring a country music show recently at the Gastonia Armory.

Gas Rates

(From page 1A)

intersections on Maner Rd. from Phifer Rd. to Dead End and Caldwell St. from Maner Rd. to Fulton Rd. and ordered preparation of preliminary assessment rolls and set time for public hearings.

- adopted a resolution updating building, plumbing and other codes to conform with Department of Housing and Urban Renewal standards. The move was made in preparation to applying for recertification of the Workable Program for Community Development. Under the program, the city must conform to HUD standards to apply for federal money to be used in the various redevelopment programs.

- voted to work with Riddle Fabrics located on Second St. Ext. to obtain a sewer permit from the State Dept. of Air, Water and Natural Resources.

Ward

(From page 1A)

before re-election, is a more appropriate time for action than just before the next regularly scheduled election."

After hearing the letter read, Commissioner Lloyd Davis said he favored a move to equalize the wards by population but did not want to see strictly at-large elections without residency requirements. "I have seen that sort of thing before and don't want to see it again," Davis said. "You could have all the commissioners coming from the same street."

Commissioner Amos said he felt the matter was very important but moved it be tabled until the next meeting when the full board is present.

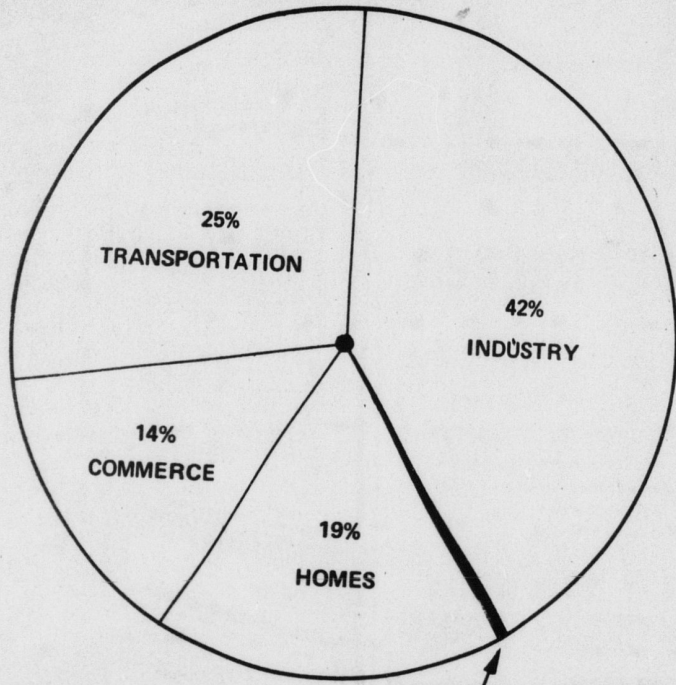
Commissioners Nicholson and Pruette were absent from the Monday meeting.

000 Birth Defects: Atlas and Compendium, put out by The National Foundation March of Dimes, is written by 370 medical specialists from 22 countries. Each author is an expert in his field.

000 Widespread rubella immunization of children, 1 through 12, has led to a dramatic downturn in the number of birth defects caused by the disease, report the March of Dimes.

Big Industry...

with a very small oil bite!



As the gasoline crunch gets more frustrating, there'll be questions about the impact of industries such as ours on the nation's oil resources.

That's natural. The scarceness of oil and its by-products pinches where we work, how we heat, how we drive, and where we drive.

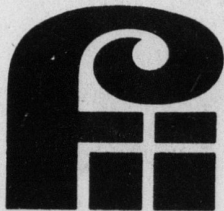
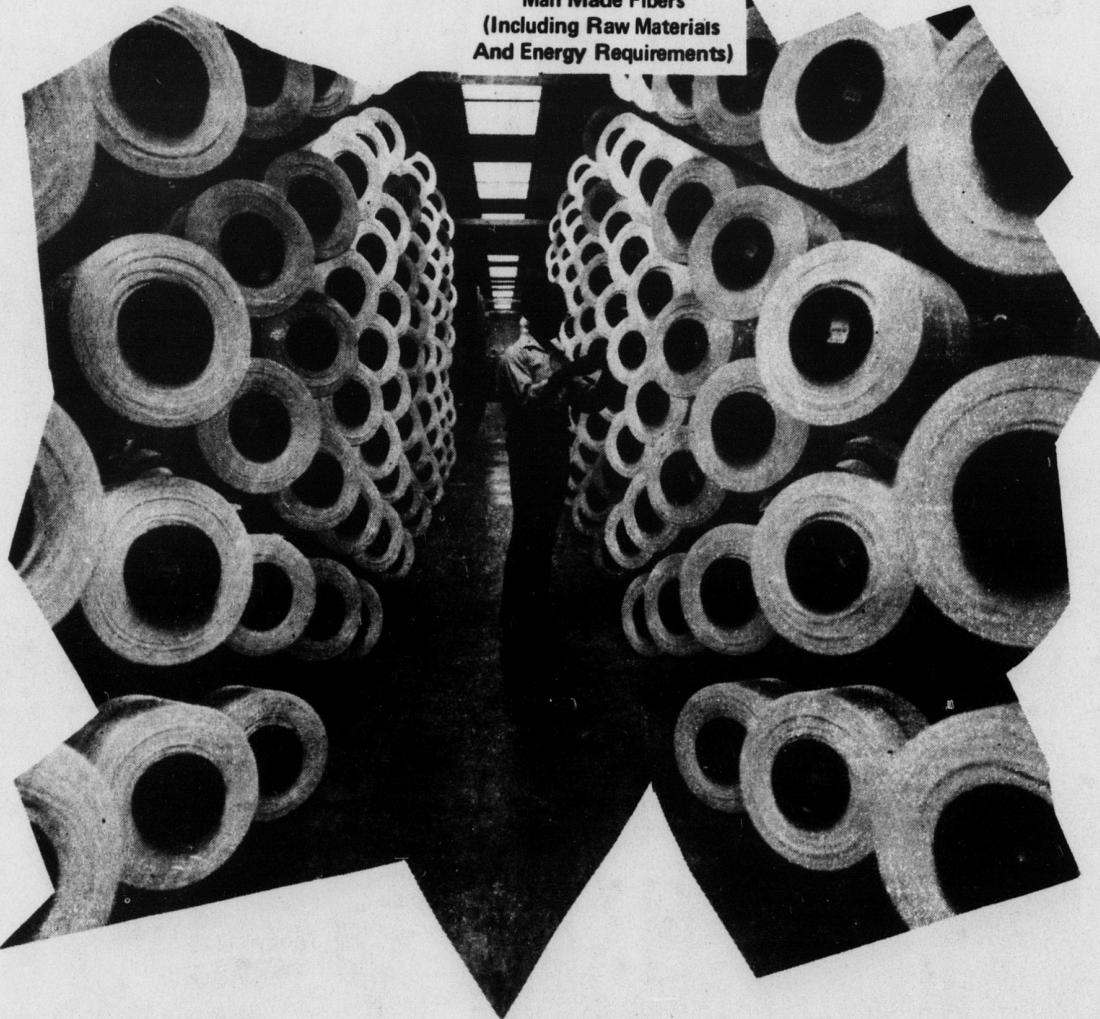
So a little explanation is in order:

Industry in general is the country's largest user of oil, accounting for 42% of total end-use consumption. All U. S. man-made fibers take only a 1% bite out of the total oil consumption while producing 70% of all the fibers used in American business and industry.

Raw materials for man-made fibers account for only one third of one percent of the total U. S. petroleum consumption. That's the equivalent of 95,000 barrels of crude oil per day. The rest of the one percent involves the energy required to process those ingredients into fibers.

To put this in perspective, the director of the U. S. Office of Emergency Preparedness last year told a Senate committee in Washington that, "Auto emission standards probably cost us 300,000 barrels a day now."

The nation's man-made fibers business is vast in terms of jobs, product output and impact in almost every conceivable aspect of everyday life. But it's just a little fellow at the oil trough!



FIBER INDUSTRIES INC.

...WHERE BEING A GOOD NEIGHBOR ON THE CONSERVATION FRONT IS A PROMISE WE INTEND TO KEEP!

(*Fiecon: Fiber Industries Energy Conservationist)