

Center for Study of Free Enterprise Community topics 'Issue Briefs' series

Western Carolina University's Center for the Study of Free Enterprise will begin a new research series called "Issue Briefs" to address current events in economics and politics in Western North Carolina and beyond, by subject matter experts from on campus and around the country.

The first of the 2,000-word essays was released in February. All briefs will be posted on the center's webpage enterprise.wcu.edu, and accessible by the public and media outlets. Subsequent briefs will be issued on two- to three-week intervals through the remainder of the semester.

"The new 'Issue Brief' series forms a bridge between the university and the broader community," said Edward Lopez, WCU professor of economics and center director. "We're excited to give faculty and staff a new platform to amplify their research while enhancing the

public's understanding of key issues and debates."

The inaugural brief is titled "Why Is Economic Mobility So (Surprisingly) Low in North Carolina?" and written by Craig Richardson of the Center for the Study of Economic Mobility at Winston-Salem State University. He examines how some North Carolina employment and opportunity hubs are leaving their poorest residents behind as the economy grows, and explores some initiatives to tackle the problem.

WCU's Center for the Study of Free Enterprise conducts scholarly research, policy analysis, educational endeavors and community outreach. It holds a regular guest speaker series, sponsors presentations by WCU students and faculty at professional conferences, and provides scholarship support for affiliated students. For more information, contact Lopez at csfe@wcu.edu.

Making the most of your Social Security benefits

If you are like most people on Social Security, you need that check every month to buy groceries and to keep a roof over your head. But believe it or not, for a fortunate few that check is essentially bonus money, totally unnecessary for day-to-day survival.

"That situation is not as unusual as many may think," says Jeffrey Eglow, the Chief Investment Officer for Guardian Wealth Advisory. "Some people may have inherited an income, won a lottery or had investments that did really well.

"But just because they don't need that Social Security money to live on, it doesn't mean they shouldn't make the most of it. There are some specific things they should do to make sure they are getting the maximum benefit."

Eglow said that many baby boomers see their investments and retirement income differently than they did before the 2008 recession. They are looking for sources of guaranteed income instead of more risky investments. While Social Security is guaranteed income, if they are wise about how they leverage it, they can have even more guaranteed income, he says.

Eglow says strategies for people who are in this situation include:

- *Don't take Social Security until you are 70. This is the best strategy since there are few investments that offer a similar low risk, guaranteed 8 percent annual growth. By waiting until age 70 to receive benefits, your monthly payments may increase by as much as 32%, not including any cost of living increases that may be added to this amount. For example, someone who could get \$2,000 a month at the "full retirement age" of 66 would get \$2,640 if

they postponed taking Social Security until they were 70.

- *Spend the Social Security check instead of 401(k) or IRA funds. Most people are taxed on only 50 percent to 85 percent of their Social Security benefit. But they are taxed on 100 percent of any withdrawals from traditional IRAs or 401(k) accounts.

- *Give it to the kids. Use the Social Security checks to pay premiums on life insurance policies so your heirs will receive a larger inheritance. Your heirs will receive this death benefit tax free.

- *Don't delay getting Social Security past 70. Since the benefit stops growing at 8 percent once the beneficiary reaches 70, it makes no sense to delay the start of getting the checks past that age.

Eglow says even if some people don't need their Social Security check for day to day living, it is still foolish to not maximize its value so it can benefit them and their families.

Jeffrey Eglow is the Chief Investment Officer for Guardian Wealth Advisory (guardianwealthadvisory.com), and has more than 30 years of investment management experience. Eglow started his career on Wall Street as a professional money manager with such firms as Drexel Burnham Lambert, M.D. Sass, and Henry Kaufman & Company where he oversaw a team managing about \$3 billion in assets.

LEGAL NOTICE

STATE OF
NORTH CAROLINA
COUNTY OF YANCEY
GENERAL COURT
OF JUSTICE
DISTRICT COURT
DIVISION
FILE NO: 17 JT 32
NOTICE OF SERVICE
BY PUBLICATION
IN THE MATTER OF
C.U. HERNANDEZ
A Minor Child
DOB: 07/16/11

Movant: Yancey County Department of Social Services
To:

Maria Christina Frisbee
TAKE NOTICE that a pleading seeking relief against you has been filed in the above entitled proceeding. The nature of the relief sought is a termination of your parental rights to the minor child named above pursuant to NCGS 7B-1100 et seq..

You are required to answer this Motion not later than 29 April, 2019, being 40 days from the date of the first publication of this Motion and upon your failure to do so, the Movant will seek the relief sought by the Motion.

This the 20th day of March, 2019.
HOCKADAY & HOCKADAY, P.A.

Daniel M. Hockaday
Attorney for Yancey Co. DSS

Post Office Box 65
Burnsville, NC 28714
(828) 682-7060
Published March 20, 27, April 3, 2019

Volunteers needed

Meals on Wheels needs volunteers to deliver meals. any weekday from 10:30 to noon to Yancey County's shut-ins.

For information call the Senior Center at 682-6011.

LEGAL NOTICE

NOTICE OF
MEETINGS OF THE
YANCEY COUNTY
BOARD OF
EQUALIZATION AND
REVIEW

Pursuant to N.C.G.S. 105-322, the Yancey County Board of Equalization and Review will meet as required by law.

PURPOSE OF MEETINGS

To hear, upon request, any and all taxpayers who own or control taxable property assessed for taxation in Yancey County, with respect to the valuation of such property, or the property of others, and to fulfill other duties and responsibilities as required by law.

TIME OF MEETINGS

The Board will convene for its first meeting on Monday, **April 1, 2019 at 1:00 p.m.**

The Board will adjourn for the purpose of accepting requests for hearing at its meeting on **Monday, April 15, 2019 at 1:00 p.m.**

Meetings will begin promptly at 1:00 p.m. in the commissioner's meeting room at the Yancey County Courthouse.

Requests for hearing must be received no later than final adjournment, which is scheduled for Monday, April 15, 2019, at 1:00 p.m.

In the event of an earlier or a later adjournment, notice to that effect will be published in this newspaper.

The schedule for the hearing of appeals which were timely filed will be posted at the office of the Assessor, serving as Clerk to the Board, and will also be provided to individuals and organizations that have requested notice pursuant to N.C.G.S. 143-318.12.

All requests for hearing should be made to: Danny McIntosh, Clerk to the Yancey County Board of Equalization and Review
Yancey County Courthouse
110 Town Square, Room 2
Burnsville, N. C. 28714
Telephone: 828-682-2198
danny.mcintosh@yancey-countync.gov
Published March 20, 27, 2019.

LEGAL NOTICE

STATE OF
NORTH CAROLINA
COUNTY OF YANCEY
GENERAL COURT
OF JUSTICE
DISTRICT COURT
DIVISION
FILE NO: 17 JT 30
NOTICE OF SERVICE
BY PUBLICATION
IN THE MATTER OF
S.A. FRISBEE
A Minor Child
DOB: 01/15/05
Movant:

Yancey County Department of Social Services

To: Maria Christina Frisbee
TAKE NOTICE that a pleading seeking relief against you has been filed in the above entitled proceeding. The nature of the relief sought is a termination of your parental rights to the minor child named above pursuant to NCGS 7B-1100 et seq..

You are required to answer this Motion not later than 29 April, 2019, being 40 days from the date of the first publication of this Motion and upon your failure to do so, the Movant will seek the relief sought by the Motion.

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Daniel M. Hockaday
Attorney for Yancey Co. DSS

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Burnsville, NC 28714
(828) 682-7060
Published March 20, 27, April 3, 2019.

Times Journal Deadline

Deadline for news copy, pictures, classified advertisements is 12:00 on Friday for Wednesday's publication. Copy should be brought by the office located at 22 North Main Street or mailed to Times Journal, 22 North Main Street, Burnsville, N.C. 28714.

LEGAL NOTICE

LEGAL NOTICE ADVERTISEMENT FOR UPSET BIDS

PURSUANT TO the terms and provisions of NCGS 160A-269 Yancey County has received an offer to purchase those lands located in Yancey County, North Carolina, more particularly described as follows:

BEING those 2 tracts of land located in the Town of Burnsville, Burnsville Township, Yancey County, North Carolina, more particularly described in a deed dated 17 January, 1978 from the Blue Ridge Hospital System, Inc. to Yancey County, recorded at Yancey County Deed Book 171, Page 167, to which reference is hereby made as if incorporated herein, so as to include, without limitation, those lands commonly known as "The Old Yancey Hospital".

The Yancey County Board of County Commissioners may accept said offer. Pursuant to the above referenced statute Yancey County is now publishing notice of said offer, which said offer has been accompanied with a deposit in the amount of \$2,210.13, which said deposit has been made with Yancey County.

The real property which is subject to the offer is that property more particularly described herein above.

The amount of the offer made for the purchase of the said property is \$44,202.50 cash or certified funds, pursuant to the terms of an Agreement for Purchase and Sale of Real Property, a copy of which is on file with, and may be obtained from, the Clerk to the Board of County Commissioners for Yancey County.

PLEASE TAKE NOTICE that within ten (10) days of the date of this publication any person may raise the bid price by not less than 10% of the first \$1,000.00 of the original bid price of \$44,202.50 and 5% of the remainder. If the bid is raised the bidder shall deposit with the Clerk to the Board of the Yancey County Board of County Commissioners 5% of the increased bid and the said Clerk shall re-advertise the offer at the increased bid amount. This procedure shall be repeated until no further qualifying upset bids are received, at which time the Yancey County Board of County Commissioners may accept the offer and sell the property to the highest bidder, or may at any time reject any and all offers including this offer.

This the 20th day of March, 2019.

SONYA MORGAN

/s/
Clerk to the Yancey County Board of County Commissioners
Published March 20, 2019.

LEGAL NOTICE

IN THE GENERAL
COURT OF JUSTICE,
YANCEY COUNTY
NORTH CAROLINA
SUPERIOR COURT
DIVISION

ADMINISTRATOR/
EXECUTOR NOTICE

Having qualified as Executrix of the Estate of Kitty Valree Robinson Owensby of Yancey County, North Carolina, this is to notify all persons and corporations having claims against the Estate of said deceased to present them to the undersigned on or before the 20th day of June, 2019 or this notice will be pleaded in bar of their recovery. All persons indebted to said estate please make immediate payment.

This the 20th day of March, 2018.

Lisa Lorraine Patrick
710 Deacon Drive
Marion, NC 28752
Published March 20, 27, April 3, 10, 2018

Yancey County Public Library Book Annex

We invite you to visit the Book Annex on the Burnsville Town Square beside the tag office. You will find a surprising number of books of all kinds for adults and children. Proceeds benefit the Yancey County Public Library. We are open 11 a.m. until 4 p.m. Monday thru Saturday.

LEGAL NOTICE IN THE GENERAL COURT OF JUSTICE, YANCEY COUNTY NORTH CAROLINA SUPERIOR COURT DIVISION

ADMINISTRATOR/
EXECUTOR NOTICE

Having qualified as Administratrix of the Estate of William Joseph Orr of Yancey County, North Carolina, this is to notify all persons and corporations having claims against the Estate of said deceased to present them to the undersigned on or before the 6th day of June, 2019 or this notice will be pleaded in bar of their recovery. All persons indebted to said estate please make immediate payment.

This the 6th day of March, 2018.

Verona Murphy
16 Crowe Drive
Ennice, NC 28623
Published March 6, 13, 20, 27, 2019

LEGAL NOTICE IN THE GENERAL COURT OF JUSTICE SUPERIOR COURT DIVISION

BEFORE THE CLERK
FILE 18 E 000274
NORTH CAROLINA
YANCEY COUNTY
IN THE MATTER OF
THE ESTATE OF
Stephen Alexander Proffitt
Deceased
NOTICE TO
CREDITORS AND
DEBTORS

Having qualified as Administrator of the Estate of Stephen Alexander Proffitt deceased, late of Yancey County, North Carolina, this is to notify all persons, firms and corporations having claims against the said Estate to present such claims to the undersigned on or before the 28 day of May, 2019, or this Notice will be pleaded in bar of their recovery. All persons indebted to said Estate will please make immediate payment.

This, the 21st day of February, 2019.

Megan Heathman
c/o Brian Elston Law
95 Charlotte Street
Asheville, NC 28801
(828) 575-9700
Published February 27, March 6, 13, 20, 2019

LEGAL NOTICE NOTICE OF PUBLIC HEARING

The public should take notice that the Town of Burnsville will hold a public hearing in the upstairs boardroom at the Burnsville Town Hall, 2 Town Square, Burnsville, NC, at 6:00 p.m. on April 4, 2019 during its regular business meeting for the month of April, 2019. The purpose of the public hearing is to take public comment on a proposed amendment to 51-4.2 (j) "Permit Duration" of the Town's Sewer Use Ordinance, Section 4 "Wastewater Discharge Application and Permits Issuance" regarding preliminary allocations of wastewater discharge amounts.

All interested parties are encouraged to attend. Individuals requiring special accommodations for this meeting, or for other questions and concerns, please contact the Town Clerk at (828) 682-2420.

Published March 20, 2019

LEGAL NOTICE

IN THE GENERAL
COURT OF JUSTICE,
YANCEY COUNTY
NORTH CAROLINA
SUPERIOR COURT
DIVISION

ADMINISTRATOR/
EXECUTOR NOTICE

Having qualified as Administrator of the Estate of Mary G. Chandler-Laws of Yancey County, North Carolina, this is to notify all persons and corporations having claims against the Estate of said deceased to present them to the undersigned on or before the 20th day of June, 2019 or this notice will be pleaded in bar of their recovery. All persons indebted to said estate please make immediate payment.

This the 20th day of March, 2018.

Kimberly Lynn Forbes
16 Paradise Hill
Burnsville, NC 28714
Published March 20, 27, April 3, 10, 2018

LEGAL NOTICE IN THE GENERAL COURT OF JUSTICE, YANCEY COUNTY NORTH CAROLINA SUPERIOR COURT DIVISION

ADMINISTRATOR/
EXECUTOR NOTICE

Having qualified as Administratrix of the Estate of William Joseph Orr of Yancey County, North Carolina, this is to notify all persons and corporations having claims against the Estate of said deceased to present them to the undersigned on or before the 6th day of June, 2019 or this notice will be pleaded in bar of their recovery. All persons indebted to said estate please make immediate payment.

This the 6th day of March, 2018.

Verona Murphy
16 Crowe Drive
Ennice, NC 28623
Published March 6, 13, 20, 27, 2019

LEGAL NOTICE

Yancey County Schools
Seeks Input from Private
Schools for Federal Programs
Funding Application

On Thursday, March 21st at 8:30 am, Yancey County Schools will hold a meeting for Private Schools as they begin to plan their Title I, II, III, IV, and 21st CCLC Federal Grant programs for the 2019-20 school year. Qualifying private schools within the area may be eligible to apply for these federal funds.

Private School eligibility information is available at the US Department of Education website, <http://www2.ed.gov/programs/titleiparta/index.html>, or by contacting Heather M. Cox, Yancey County Schools Federal Programs Director, P.O. Box 190, Burnsville, NC 28714 or by phone at 828.682.6101 ext. 109.

Published March 13, 20, 2019

LEGAL NOTICE

YCS Federal Programs
Annual Public Input
Meeting

On Thursday, March 21st at 9:30 am, Yancey County Schools will hold their Annual Federal Programs Public Input Meeting at the Yancey County Schools Board of Education Office, 100 School Drive in the YCS Board Room. The purpose of the meeting is to receive public input, provide updated information, and discuss the Title I, II, III, IV, and 21st CCLC planning documents for the 2019-20 school year. This will include a review of the Parent and Family Engagement initiatives in each federal program.

If you have questions concerning a particular school's Federal Program resources or the overall district programs, please feel free to call the Federal Programs Director at YCS Central Office, 682-6101 (ext. 109). We look forward to seeing community stakeholders on March 21st.

Published March 13, 20, 2019

LEGAL NOTICE

IN THE GENERAL
COURT OF JUSTICE,
YANCEY COUNTY
NORTH CAROLINA
SUPERIOR COURT
DIVISION

ADMINISTRATOR/
EXECUTOR NOTICE

Having qualified as Co-Administrators of the Estate of Richard G. King of Yancey County, North Carolina, this is to notify all persons and corporations having claims against the Estate of said deceased to present them to the undersigned on or before the 20th day of June, 2019 or this notice will be pleaded in bar of their recovery. All persons indebted to said estate please make immediate payment.

This the 20th day of March, 2018.

Marilee S. King
1211 Eastham Drive
Apex, NC 27502
Ronald G. King
1211 Eastham Drive
Apex, NC 27502
Published March 20, 27, April 3, 10, 2018