

Valmead Fire Rescue Department improves their fire rating

LENOIR, NC April 25, 2018)...Valmead Fire Rescue is pleased to announce that they completed a comprehensive fire department inspection from the Department of Insurance and improved their fire insurance rating!

The inspection, conducted by officials with the Department of Insurance Office of State Fire Marshal (OSFM), is required on a regular basis as part of the North Carolina Response Rating System (NCRRS). Among other things, the routine inspections look for proper staffing levels, sufficient equipment, proper maintenance of equipment, communications capabilities and availability of a water source.



"I'd like to congratulate Chief Yates for the department's performance and for the hard work of all the department members," said Commissioner Causey. "The citizens in Valmead should rest easy knowing they have a fine group of firefighters protecting them and their property in case of an emergency."

Chief Mark Yates commended Valmead firefighters on their hard work to achieve this lower rating. "Many long hours are spent each year to ensure we are ready when our community needs us most. I'm really proud of our department and how it's saving homeowners money on their home insurance! It's a pleasure to serve our community."

Each year Valmead Fire Rescue responds to approximately 400 calls. Interested in helping out? Come by our station on Monday nights to learn about how you can serve your community AND make a difference!

Foothills Community Workshop Grand Re-Opening set

GRANITE FALLS, NC (April 25, 2018)...Foothills Community Workshop will have an Open House and Grand Re-Opening on Friday, May 4 from 4-9PM and Saturday, May 5 from 10AM-6PM. Though the Shuford fire destroyed nearly everything, FCW has recovered to the extent that the following areas are available for use: Arts & Crafts, Electronics, Computers/Gaming, Lounge, Computer Museum, Classroom, and Woodshop. There will be tours of the new facility, food, and activities both days. Part of the activities include a Retro-Gaming session with vintage computer games, consoles, and arcade games available. Our new address is 141 N. Main St., Granite Falls.

Caldwell Journal Info

"Published each Thursday by the Caldwell Journal"
Established October 2, 2014

Advertising Rates:

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The content of the articles or the advertisements does not necessarily represent the opinions of anyone affiliated with the Caldwell Journal. The Caldwell Journal is a non-discriminatory paper.

Our Deadline Is On Friday At 5pm For Next Week's Paper

Caldwell Journal Weather

Thursday (26th): Mostly cloudy; afternoon rain.

High 66 Low 50

Precipitation: 0.60 in.

Friday (27th): Mostly cloudy.

High 71 Low 45

Precipitation: 0.00 in.

Saturday (28th): Sunny & pleasant.

High 73 Low 39

Precipitation: 0.00 in.

Sunday (29th): Plenty of sunshine.

High 66 Low 34

Precipitation: 0.00 in.

Monday (30th): Sunny & pleasant.

High 72 Low 48

Precipitation: 0.00 in.

Tuesday (1st): Pleasant with plenty of sun.

High 77 Low 50

Precipitation: 0.00 in.

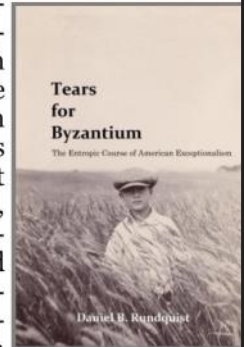
Wednesday (2nd): Plenty of sun.

High 80 Low 54

Precipitation: 0.00 in.

New Plymouth Press, LLC announces release of new book title by local author – all net proceeds are designated to support local DAV

CALDWELL COUNTY, NC (November 7, 2017)... New Plymouth Press, LLC is proud to announce today that a new book will be released to the public on December 1, 2017. The author, Dan Rundquist has completed work on his nonfiction title, *Tears For Byzantium; The Entropic Course of American Exceptionalism*. The work seeks to address the question of what exactly is the proper size, role, and scope of American government in a post-9/11 world through the prism of world history. It is told by a father, taxpayer, and ordinary American citizen.



"I have wept for my nation until I am out of tears. Not from a personal depression, but with the deepest grief and sorrow as one might have for a dying loved one. The patient in this case is our nation, America, but she is not so much ill as she is being euthanized. I weep for her because I love my nation, and she is nearly lost to us. I have always loved my country, and I am not alone." *Dan Rundquist*

The Caldwell Journal has been awarded exclusive distribution of the e-book format...

This special edition of the book will be made available exclusively by a distribution agreement with the Caldwell Journal:

- The publisher has set the title price at \$4.99 and the author is donating ALL net proceeds for this special PDF edition to Disabled American Veterans, Chapter 6 Hudson, NC.

- ISBN: 978-0-9862967-8-9

- 151 pages, 8.5 x 11 PDF format, print volume is expected to release summer, 2018.

- Link to the Caldwell Journal: www.caldwelljournal.com

- Media inquiries, requests for advance copies for review can be made directly to the author at dbquist1986@gmail.com

- Inquiries to the Caldwell Journal: Mr. Mark Jackson, mark.jackson@caldwelljournal.com

Laura reading poetry at Gamewell Elementary

LENOIR, NC (April 24, 2018)...Laura Sedlacek, writing as L.B. Sedlacek, read poems from her poetry book "Poetry in LA" today to the 3rd Grade class of Gamewell Elementary. "Poetry in LA" contains poems all about the Lenoir area. The poems



she read to the kids were about the Lenoir Chick Fil-a, the Across the Grain sculpture by Thomas Sayre, the Blue Ridge mountains, Gravity Games, tractors, last year's Eclipse, the county fair and more. She talked to the kids about what it's like to be a poet, what poetry is, and had them work on a poem and/or drawing as she spoke to them.

Bethel Colony Women's Campus update: We have been addressing some water leaks in the buildings where we will begin the renovations. We have the Main Building where we will have the office, classrooms and counseling areas. This building needs some cleaning and a few small adjustments to make it work. Three of the five cabins will need work. This is a bigger project with floors being sanded, painting inside and out, and some walls put up, etc. As soon as we can get water on the facility, we will be looking for a lot of help. Please contact Donna via email at donnamccall@bethelcolony.org or phone at 828-754-3781 if you want to go ahead and sign up. God Bless!

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Caldwell Journal Weekly Recipe

Baked Horseradish Cheddar Macaroni and Cheese

Ingredients

3 tablespoons melted unsalted butter

1/2 pound dried elbow macaroni

1 cup milk

2 large eggs, beaten

1/4 teaspoon freshly grated nutmeg

Coarse salt and freshly ground black pepper

1 pound horseradish Cheddar cheese, grated

Instructions

Preheat the oven to 350 degrees. Using 2 tablespoons of the melted butter, lightly coat a 6-quart casserole. Set aside. Cook the macaroni according to the package directions. Drain it well and pour into a mixing bowl. Add the remaining butter and toss to coat. Mix the milk, eggs, and nutmeg with salt and pepper in a medium mixing bowl. Add half of the cheese and stir to combine. Spoon half of the buttered macaroni into the prepared casserole. Pour one half of the milk mixture over the macaroni and toss to combine. Sprinkle half of the remaining cheese over the macaroni. Combine the remaining macaroni with the remaining milk mixture. When well combined, pour it into the casserole. Sprinkle the remaining cheese on top. Place in the preheated oven and bake it for about 35 minutes, or until the top is crusty and golden brown and the edges are bubbling. Remove it from the oven and serve, family style.



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Day Out With Thomas™ at Tweetsie Railroad

BLOWING ROCK, NC (April 23, 2018)...Toot! Toot! Experience Day Out With Thomas like never before at Tweetsie Railroad. Ride the train behind Thomas the Tank Engine, meet Sir Topham Hat, play in Imagination Station, and enjoy storytelling and live music! PLUS have a full day at Tweetsie Railroad with amusement rides, deer park zoo, panning for gold, live entertainment and more!

This event takes place from June 8 to June 17, 2018. Tickets include one ride with Thomas the Tank Engine, Thomas & Friends themed activities and admission to the theme park. Free for children age 2 and under, \$30 for children age 3-12, and \$45 for adults age 13 and older.

Date/Time: Friday, June 8, 2018, through Sunday, June 17, 2018, from 9 a.m. to 6 p.m.

Location: Tweetsie Railroad, 300 Tweetsie Railroad Lane Blowing Rock, NC 28605

Website: www.tweetsie.com/special-events/day-out-with-thomas/

Phone number: (828) 264-9061

Concert At Little Rock Baptist Church In Boomer Set

BOOMER, NC (April 22, 2018)...On Sunday, April 29th Little Rock Baptist Church, located at 248 Little Rock Church Road in Boomer will have Steve and Marla Young of Mooresville, NC to share special music during the 11:00 morning worship service and a full concert of music during the evening service at 7:00 p.m. Steve and Marla Young are members at Broad Street United Methodist Church in Mooresville where Steve is the Worship Leader and Marla is the Music Director and pianist. The music will offer something for everyone with a mix of new and classic songs of worship. A love offering will be received during the evening service. The public is cordially invited to attend these services. For additional information you may contact Pastor Hal Greene at the church office at 336-921-3160.

Mulvale Baptist Church, in Collettsville, NC is currently seeking a part-time summer youth minister for 2018. If interested, please email pastor-br549@gmail.com for more information.



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Poetry in LA: Only in LA (L.A. Poems)

Paperback November 2, 2017

Poetry about L.A. (east in North Carolina). These poems are taken from the Facebook page, Poetry in LA (@poetryinla) created by LB Sedlacek. Poems are about Hibriten Mountain, the annual Sculpture Fest, the annual Blackberry Festival, Wilson Creek, Highway 1890, the antique car shows, old timey buildings, and the general way of life in the foothills of the Blue Ridge Mountain area that locals fondly call "LA." for Lenoir Area.



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CALDWELL COUNTY
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HEALTH DEPARTMENT

eWIC now available in Caldwell County

LENOIR, NC (April 24, 2018)...EBT for WIC is now available in Caldwell County. EBT for WIC, or eWIC, is simple, safe and convenient! The card works like a debit card at the store checkout. Participants have the choice to buy only the foods they need when they shop; they can buy one food or many at one time. Participants with smart phones may download an app that allows them to scan the food barcodes in the grocery aisle. The system will tell the participant whether it's an authorized WIC food on their personal food package, eliminating confusion and surprises at checkout. Our families are telling us that eWIC is faster!

WIC (The Special Supplemental Nutrition Program Women, Infants, and Children) is a program that provides supplemental nutrition for women who: are pregnant; have had a baby in the last 6 months; are breastfeeding and have had a baby in the last 12 months; are an infant or a child up to 5 years of age. To be eligible, the child or mother must: live in the state of North Carolina, live in a household with an income at or below 185% of the Federal poverty income guidelines, and have or be at risk of developing a nutrition-related problem. A person receiving Medicaid, Work First Families Assistance (TANF), or assistance from the NC Food and Nutrition Services automatically meets the income eligibility requirement.

According to a study conducted by the American Academy of Pediatrics, infants who did not receive WIC assistance were more likely to be underweight, short (length-for-age), and perceived as having fair or poor health when compared with those that received WIC assistance.

It also showed that families who did not receive WIC assistance due to access problems had higher rates of food insecurity when compared to WIC participants. For young children, a lack of good nutrition can put them at risk for health problems and problems in school. WIC has been shown to lower the anemia rates of children (6 months to 5 years) and lead to higher rates of immunizations against childhood disease. **Continued on page 7...**

eWIC now available in Caldwell County *Continued from page 6...*

In addition to providing nutritious foods, WIC also provides nutrition and physical activity education, breastfeeding promotion/support, eating tips for mother/child, one-on-one nutrition counseling, as well as referrals to other health care services (Immunization Services, Prenatal Care, Well Child Health Care) and public assistance programs (Food and Nutrition Services, Medicaid, Potential Sources for Food Assistance). After receiving nutrition information, participants receive benefits on their ecard that can be used to purchase food at locally owned stores, retail grocery stores, and pharmacies. WIC promotes healthy habits that encourage mothers to breastfeed, make family meals matter, and make overall healthier food choices.

Caldwell County's WIC breastfeeding support team understands the benefits and explains the basics of breastfeeding to expectant mothers. After meeting with members of our breastfeeding team, mothers have useful information to make informed decisions about how to properly feed their infants. They offer suggestions about how to continue breastfeeding upon returning to work or school, in addition to answering questions regarding breastfeeding.

For more information about WIC or to make an appointment please visit Caldwell County WIC located at 2345 Morganton Blvd SW, Lenoir, NC 28645 or call 828-426-8407. The clinic is open Monday through Thursday, 7:30am-5:30pm and Friday 7:30-12 noon. Walk-ins are welcome but participants are encouraged to make an appointment ahead of time to reduce waiting times.

You may also visit the WIC website at www.nutritionnc.com to learn more about WIC.

This institution is an equal opportunity provider.

Miller Hill Baptist Church will have Charlie Griffin in Concert on Sunday, April 29 at 6:00pm. Everyone is welcome and a love offering will be received. The church is located at 1230 Virginia St, Lenoir.

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Lenoir man found guilty of first-degree sex offense with a child

LENOIR, NC (April 24, 2018)...A Lenoir man was sentenced to spend 20 to 29 years in prison after a Caldwell County jury found him guilty of first-degree sex offense with a child on Monday, April 23, 2018.

George William Sheffield, 54, was given the active prison term by the Honorable Joseph N. Crosswhite, Superior Court Judge from Iredell County, after the jury returned its verdict following about an hour of deliberation Monday in Caldwell County Superior Court.

The defendant will serve his prison term in custody of the North Carolina Division of Adult Corrections.

The trial started April 17 and took six days to complete.

Sheffield showed pornographic material to a then-12-year-old autistic boy and sexually assaulted him in various ways in July 2015. Investigators found items that were used in the assault at the scene.

The minor child was taken to Caldwell Memorial Hospital then was transferred to Mission Hospital in Asheville. A rape kit was completed there along with interviews of the boy. Serology and DNA evidence linking the defendant to the crime were obtained from testing.

Jessica Wesson, now with the North Carolina Division of Motor Vehicles, investigated the case for Lenoir Police Department. Assistant District Attorney Nancy Lee handled prosecution for the State.

Concord Baptist Church will sponsor a Blood Drive in the Family Life Center on Thursday, May 10 from 3:00-7:30pm. To make your lifesaving appointment, visit www.redcrossblood.org and enter: Concord Baptist Church. The church is located at 74 Falls Ave, Granite Falls.

Dudley Shoals Baptist Church will sponsor an event for No Longer Orphans, an organization that works with children in India, on Saturday, May 12 from 5-7pm. There will be a Jewelry & Pens Party and food will be provided.

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"Movies with Mike"

Adios, Eternal Disc Jockey!

by Mike Holsclaw (April 19th, 2018)



I learned this morning that Hugh Wilson passed away earlier this year. ME TV has begun to re-broadcast "WKRP in Cincinnati" and, because I remembered that Mr. Wilson had been the executive producer on that show, I went online to find out if there were any other projects he had worked on during the course of his career that I didn't already know about; there were quite a few tv shows and movies that he had been involved in that I had really enjoyed so I


wanted to know what I had overlooked. Much to my chagrin, I discovered that he had died, at the age of 74, on January 14, 2018. Although I realize, objectively, that I am growing physically older, inside I'm still somewhere between my late twenties and early thirties, so I'm always brought up short when I learn that some artist that I appreciated in my youth has passed away in their seventies or eighties. I didn't get old; when did they? I mean, come on, Tom Stoppard is 80 years old this year!

Regardless, reflecting on his demise, I was reminded of the common elements I had liked about all the things he had done in his creative life; he seemed to have a singular appreciation for the real value of human quirkiness, an understanding that it's those qualities that sometimes make us appear odd or strange that can be our greatest asset as an individual. In a very real way, he struck me as one of the last of an old breed of producers and directors who knew the worth of being a humanist, in the truest, most positive sense of that word.

On "WKRP", he and his staff were masterful in the way that they created an ensemble of idiosyncratic characters to populate the staff of their fictional radio station; even Herb, who, initially, seemed unbearably boorish, or Les, who was off-puttingly nerdy at first, were molded into sympathetic, three-dimensional characters under the loving hands of Wilson and crew. He performed the same magic for everyone on the show; people who, at first, seemed like stereotypes or caricatures were ultimately revealed to be fully-fleshed human beings with the usual assortment of good and bad attributes. What was most impressive was that, for 1978, he was even more progressive than some of the other show runners working at MTM Productions; he included black and female characters in the lovingly dysfunctional "work family" who toiled at good ol' KRP and he

Continued on page 11...

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Supported by the N.C. Department of Health and Human Services, Division of Mental Health, Developmental Disabilities and Substance Abuse Services, with funding from the Substance Abuse and Mental Health Services Administration, Opioid STR/Cures (Grant#14791080257) and SFF-RX (Grant # 1U799P022087).



Adios, Eternal Disc Jockey!

Continued from page 10...

didn't treat the fact as anything out of the ordinary. Venus (or Gordon), Jennifer, and Bailey were just as nuanced and textured as anyone else on the show, with the same complement of foibles and exemplary qualities as the other zanies that surrounded them. This was groundbreaking but it succeeded precisely because Wilson didn't shine a neon light on what he was doing.

This, I think, is what exemplified the best aspects of everything he worked on; he seemed to have genuine affection for the people who lived in his make-believe universes and he never treated them in a cheap or mean-spirited fashion. Even the individuals who started out seeming ridiculous or even unbelievable became recognizably human as we got to know them; Wilson took to heart the words of the wise man who once said, "Everyone has their reasons", and he didn't judge his characters for that fact.

After "WKRP", he is best remembered for "Frank's Place", one of the first (and best) of the "dramadies", which acquired a large cult following its cancellation; "Police Academy", which he did to show he could make a low-budget comedy with competence but which, surprisingly, became a huge hit; "Rustler's Rhapsody", a goofy but loving tribute to the singing cowboy movies of his youth, which also grew into a cult favorite; and, my personal favorite, "Blast from the Past."

Just the premise of "Blast from the Past" sounds totally preposterous; in 1962, eccentric scientific genius Calvin Webber (Christopher Walken), fearing that Cold War tensions will ultimately erupt into full-blown nuclear war, builds an enormous fallout shelter under his home in Southern California. During the week of the Cuban Missile Crisis, he mistakenly assumes that a plane that has crashed into the side of his house is the start of that war and he hurriedly takes his pregnant wife, Helen (Sissy Spacek), down into the fallout shelter for safety. Setting a time lock on the shelter for thirty-five years (to keep them from coming back aboveground before the war's radiation has dissipated), he and Helen settle in to become the last living remnants of Western Civilization. After the baby is born, to their minds, they literally become the only nuclear family in the world...(forgive me, I just couldn't resist!)

Obviously, we're in the territory of broad social satire and in the hands of someone less deft than Hugh Wilson it could all go disastrously wrong but, to my perspective, he carries it all off with aplomb and with only the rarest of missteps.

Christopher Walken plays Calvin with his typical oddball energy and enthusiasm but also brings a measure of pathos to the part. Sissy Spacek is both sympathetic and wildly funny as a woman who should never have spent thirty-five years underground and, consequently, has the worst case of cabin fever in history. When the baby is born, they name him Adam (of course); the film depicts his unconventional childhood and young adult life and, when the time lock is released in thirty-five years, Brendan Fraser plays him as an adult with just the right mixture of naivete and otherworldly knowledge;

Continued on page 13...



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Thursdays	5:30-6:15AM	Boot Camp	In front of Mackie Furniture
Fridays	5:30-6:15AM	Boot Camp	North parking lot CCC&TI
Saturdays	6:30-7:30AM	Boot Camp	Front parking lot South Caldwell HS

F3 LENOIR

Tuesdays	5:15-6:00AM	Boot Camp	Central Advent Christian Church
Wednesdays	5:15AM	5 Mile Run	"Across the Grain" Monument (big circle)
Thursdays	5:15-6:00AM	Boot Camp	Central Advent Christian Church
Fridays	5:30-6:15AM	Boot Camp	North parking lot CCC&TI
Saturdays	7:00-8:00AM	Boot Camp	Hibriten High School



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Logos include: N.C. Department of Health and Human Services, Division of Mental Health, Developmental Disabilities and Substance Abuse Services; CALDWELL COUNTY North Carolina HEALTH DEPARTMENT; and a 'LOCK YOUR MEDS' logo with a pill bottle.

Supported by the N.C. Department of Health and Human Services, Division of Mental Health, Developmental Disabilities and Substance Abuse Services, with funding from the Substance Abuse and Mental Health Services Administration, Opioid STR/Cures (Grant#1H79T08G257) and SRF-RX (Grant # 1U79SP022087).

Adios, Eternal Disc Jockey!

Continued from page 11...

it becomes a running joke in the film that, with the modern world's increasing technological sophistication, there has also been an accompanying loss of ethical behavior and even basic good manners; Adam's parents have reared him with an emphasis on practicing just those lost arts so, in spite of first expectations, we find he is uniquely equipped with an exotic skill set that allows him to prevail where the more jaded Gen-Xer's he encounters might fail.

Once he meets Eve (of course), played by Alicia Silverstone, we witness a nice contrast as we see her cynicism eventually melt in the face of Adam's indefatigable decency. The film uses this clever set-up of a seemingly "Candide" like character who is actually wiser than the worldly wise people he meets to make some shrewd social commentary about the sad state of America circa 1999 (I can only imagine what cutting jabs it might inflict nineteen years later...) Ultimately though, as I noted before, although Wilson is adroit at pointing out the deficiencies of the modern world, he is more forgiving of the film's characters; most of them aren't actively malicious, just sadly ignorant of the essential human values that a society needs to possess to function well. With the unexpectedly optimistic way the film ends however (albeit with a certain sardonic sting in its very last moments), Wilson even hints that, almost like the original progenitors, Adam and Eve will, by their example, create a new world.

I was sad to learn of Hugh Wilson's death but, reflecting on the singular quality of the things he created during his lifetime, I was heartened by the legacy he leaves behind; not many people can say they were responsible for both Dr. Johnny Fever and Adam Webber so he could leave this mortal coil with at least the satisfaction of a plethora of jobs well done. Adios, Eternal Disc Jockey!

Learn more about classic films and enjoy the magic of movies at Movies with Mike. Held the 1st Thursday of each month at 6:00pm downstairs at the Lenoir Library. This program is free and popcorn is provided! For more information, please call 828-728-4207. Caldwell County Public Library website: <http://ccpl.libguides.com/main>

Harris Chapel Baptist Church in Hudson will be having Revival services beginning Sunday, April 29. The morning service will be at 10:30 with Rev. Stuart White. Sunday night service will be at 6:00pm with Rev. Kenny Baker. Monday - Thursday the services begin at 7:00pm with Rev. Brian Smith, Rev. Tony Harris, Rev. Raymond Spann, and Rev. James Wilfong. Everyone is invited to attend.

Poovey's Chapel Baptist Church will sponsor a Foothills Tent Crusade Rally on Monday, April 30 at 7pm. This is in conjunction with Ralph Sexton Ministries. The church is located at 2822 Pooveys Chapel Church Road in Hudson.

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What's in an Insurance Policy?

LENOIR, NC (April 18, 2018 by Laura Sedlacek)...Insurance is a complicated subject, product, whatever you want to call it, to say the very least. Even with all the improvements, modifications, etc it's still very difficult for people to understand their products and/or their policies. If you look at a standard insurance policy, they contain pages of definitions!

Of course, most people don't read illustrations, brochures, much less their policies! Why is it important to read the insurance literature you receive? Because insurance is an intangible product, you need to know what it covers, how it will cover, and of course what it won't cover!

You can get the advice, and you should, of a licensed insurance expert because we have the experience and education to explain the products to you in a way you understand. Even in doing that, though, you have to be careful who you are talking to about your insurance products. You want to make sure you deal with an agency with a good reputation where they explain all aspects of the product to you and don't just tell you what you want to hear. For instance, if you have someone telling you that you can get a policy for zero premium and only have very little to pay if you go to the hospital or nothing at all then you can bet they are leaving something out. The old adage if it sounds too good to be true applies even with insurance.

It's important to do your research and to carefully examine what products work right for you. In my business, I make it a practice to compare products (when applicable) for folks so they can make an informed choice that's within their budget.

Here are some laymen explanations for individual policies you are likely to come across. (Please note that these are general explanations and should not be taken as legal definitions for how your particular policy works and/or what it covers): **Continued on page 15...**

Sawmills Hardware Inc.

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Individual Health aka Major Medical: an insurance policy for individuals and/or families where hospital, doctor, prescriptions are covered generally with no cap once applicable deductibles, out of pockets and copays are met. Covered services are based on the network, type of covered service, and where your deductible, copay (if applicable), out of pocket limit apply. This is the broadest insurance coverage you can buy as an Individual. These plans most always fall under the ACA these days.

Hospital Indemnity: This type of policy is limited as to what it pays. Usually you get a lump sum for so many hospital stays, doctor visits, etc. It will only give you a certain amount, usually only a few thousand dollars for the hospital and around fifty dollars for a doctor visit, towards your medical costs. This is not a plan subject to the ACA and it technically does not satisfy the ACA insurance mandate as it is not major medical coverage. It is often masqueraded as major medical. It is, however, a supplemental product or something you could pair with other plans if you cannot afford an ACA plan or just don't want one.

Short-term Health: Is exactly what it says it is. A major medical plan for a short term. Because of ACA, currently the maximum length for this type of policy is up to 90 days. There is legislation being worked on to extend it up to 12 months. The policy is good for the life of the policy. It also requires underwriting which ACA plans do not have anymore. It will not cover pre-existing conditions. If you develop a severe health condition while on one then you most likely won't be able to take out another one with the same company later. Plus even if you take out a new short-term your current health issues would not be covered on the newest plan. Short-terms are really designed for interim coverage situations such as: changing jobs, graduating from college, graduating from high school, moving, change in life circumstances like getting married and waiting to go on a spouse's plan, etc. *Continued on page 16...*

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Accident Plans: These plans give you extra dollars for accidents depending on how accidents are covered in your policy. These are relatively inexpensive and give you some extra coverage in the event of an accident. Not to be confused with Accidental Death usually connected with Life insurance plans.

Cancer Plans: Gives you extra dollars at first diagnosis, extra money for medications, hospital stays, respite care, travel, etc. Very affordable and they give you some additional coverage to go along with a Medicare type plan or Health plan giving you peace of mind.

Critical Illness: Gives you lump sums usually for a dread disease diagnosis. Can add Cancer coverage as an option. Sometimes these plans give you dollars for getting a preventive care check up.

Long Term Care: Long Term Care insurance generally helps to pay for your care in an Assisted Living facility, Nursing Home or provides for Home Health Care. This is for care that lasts longer than a temporary stay as you can get plans that cover your needs for 2 years plus. The younger you are when you buy this type of plan, usually the better the rates. You can be of any age and have something happen which requires this type of care.

Short Term Recovery: Also a type of long term care except this plan usually only covers a Nursing Home and lasts up to almost a year.

Disability: Covers you if you get hurt or disabled or even sick from an Accident or Illness. This type of plan helps replace a portion of your income if you can't work.

Medicare Supplement aka Medicare Gap: Supplements what Original Medicare doesn't cover for Hospital and Doctor services. While the premium is generally higher on this type of plan, if Medicare covers a service you usually have nothing else to pay. Plus you only have to go to a provider that accepts Medicare – there are no networks.

These are just some types of individual insurance plans you can purchase. Again, assess your needs to decide what works best for you. Remember that insurance agents are required to complete hours of continuing education and also training for the products they sell so they can advise you. It doesn't generally cost you anything extra to work with an Agent as premiums are the same whether you try to handle it yourself and buy direct or if you work through a local insurance agency.

For more information, please contact Laura at Bush and Associates on Facebook @bushassociates, Instagram @bushandassociates, email quotes@bushandassociates.net, visit 916 Wilkesboro Blvd in Lenoir, or call (828) 754-2601. www.mynchealthplan.com

~Laura Sedlacek is an Agent with Bush and Associates insurance in Lenoir.

Caldwell Arts Council presents Printmaking Workshop

LENOIR, NC (April 20, 2018)...Learn a mixed media approach to printmaking in a fun, engaging environment. Energetic, dynamic teachers lead the 6-week course while participants create prints on an intaglio press. The class is open to all adults 18 and up, and all experience levels are welcome. Classes will be held 5:30 p.m. to 8:00 p.m. on six consecutive Tuesdays, May 8 – June 12, 2018 at the Optimist Club House on Mulberry Street in Lenoir across from Mulberry Recreation Center.

Thomas Thielemann is an award-winning mixed media artist and is the director of visual arts at CCC&TI. Damon Hood is a talented artist based in Lenoir.

Registration fee is \$130; register by May 1 by calling 828-754-2486 or visiting www.caldwellarts.com.