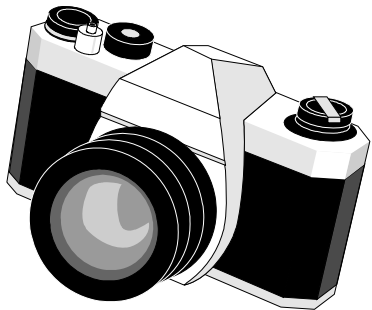




Eye On Our Community

SPOUSES HAVE A SIGNIFICANT BENEFIT

Social Security can be an important financial asset for married couples when the time comes to apply for retirement benefits. In many cases, one spouse may have earned significantly more than the other, or have worked for a longer span of years. Or it could be that one spouse stayed home to do the work of raising the children or caring for elderly family members while the other focused on a career.

Regardless of your situation, Social Security will look at all possibilities to make sure both spouses receive the maximum benefit possible.

Even if you have not paid Social Security taxes, it's likely you'll be eligible to receive benefits on your spouse's record. If you did work and pay into Social Security, we will check eligibility based on your work record and your spouse's to see which amount is higher.

You can apply for spouses benefits the same way that you apply for benefits on your own record. You can apply for reduced benefits as early as age 62, or for 100 percent of your full retirement benefits at your "full retirement age." You can find your full retirement age, based on your birth year, at www.socialsecurity.gov/pubs/ageincrease.htm.

The benefit amount you can receive as a spouse, if you have reached your full retirement age, can be as much as one half of your spouse's full benefit. If you opt for early retirement, your benefit may be as little as a third of your spouse's full benefit amount.

If your spouse has already reached full retirement age but continues to work, your spouse can apply for retirement benefits and request to have the payments suspended until as late as age 70. This would allow the worker to earn delayed retirement credits that will mean higher payments later, but would allow you to receive your spouse's benefit.

You can also apply for spouse benefits based on the earnings record of an ex-spouse or deceased spouse if you were married for at least 10 years. Spouses can consider a number of options and variables. We make it easier to navigate them.



by **Brenda Brown**
Social Security Public Affairs
Specialist in Fayetteville, NC



A good place to start is by visiting our benefits planner at www.socialsecurity.gov/planners. Take note of the "Benefits As A Spouse" section.

If you are ready to apply for benefits, the fastest, easiest, and most convenient way is to apply online! You can do so at www.socialsecurity.gov/applyonline.

Whether you receive benefits on a spouse's record or your own, rest assured we will make sure you get the highest benefit we can pay you. Learn more at www.socialsecurity.gov.

Question:

I am applying for *Extra Help* with prescription drug costs. Can state agencies help with my Medicare costs?

Answer:

Yes. When you file your application for *Extra Help* with Medicare prescription drug costs, you also can start your application process for the Medicare Savings Programs — state programs that provide help with other Medicare costs. When you apply for *Extra Help*, Social Security will send information to your state, unless you tell us not to on the application. Your state will contact you to help you apply for a Medicare Savings Program. Learn more about how Social Security can provide *Extra Help* with your Medicare prescription drug costs by visiting www.socialsecurity.gov/prescriptionhelp.

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'B' at Ease Services President/Owner Sylvester Loving **Work History:** Business started in 1982, occupying a small office in one room at my residence. Now in the year 2013, maintain three offices, two in the city of Fayetteville and one in Raeford. **Type of organization:** Accounting Services Major Product: Taxes, Accounting **Area of distribution:** National **Expertise:** Accounting, Tax Planning **Affiliations:** Participated and appointed by City Mayor to a committee to support the city changing from a City Manager Newburg, New York; Board of Directors of "East End Minority

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Housing Program"- city based program centered on refurbishing houses for the elderly and financially deprived; Member of Hudson Valley African American Professional Business Association; Member of U.S. Chamber of Commerce; Member Better Business Bureau and advocate for supporting community owned businesses. **Career Accomplishments:** Known as a fair defender of clients/customers rights. Successfully established and maintained a professional accounting business for the past 20 years which expanded to two locations and a staff of five. **Hobbies/Spts.;** Coin collecting, football. **Addresses:** 'B' at Ease Services 6829 Fillyaw Rd * suite 103 structure to a strong Mayor in 28303 and 4581 Cumberland Road Fayetteville, NC 28306.



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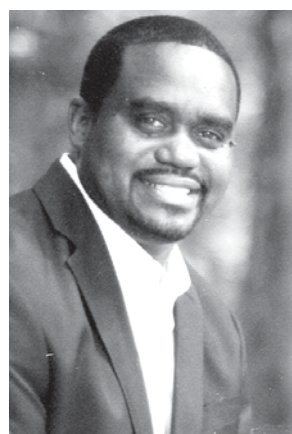


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Medical & Child Care News



What You Need to Know About Obamacare Implementation

By Rep. David Price (D-NC)

As key provisions of Obamacare begin to go into effect between now and the beginning of 2014, I want to make sure Fayetteville Press readers have the information they need to make decisions about their family’s health insurance options.

First, individuals and families who already purchase insurance through existing plans with larger employers will not have to purchase new coverage. They will see their existing health coverage maintained and improved by the new consumer protections included in Obamacare. There will be no annual limits on coverage for any patient, and insurance companies will no longer be able to deny anybody coverage because of medical history or pre-existing conditions. **Just as in the past, if you like your doctor, you can choose to stay with your doctor.**

For individuals and families who are uninsured or who purchase insurance on the individual market, and for small business owners who want to offer insurance to their employees, consumer-friendly Health Insurance Marketplaces will enable them to buy quality, affordable coverage with the same new consumer protections. For these North Carolinians, there are three key dates to remember:

- **October 1, 2013:** Open enrollment for Marketplace coverage begins
- **January 1, 2014:** Marketplace coverage can start
- **March 31, 2014:** Open enrollment for Marketplace coverage ends

The majority of uninsured Americans will have access to subsidies to make their insurance more affordable. Small business owners will also have access to similar Marketplaces and tax credits that help cover the cost of providing insurance to their employees. The insurance industry will be more transparent than ever, with summaries of coverage and premiums available for every plan in the Marketplace.

When the Health Insurance Marketplace opens for enrollment, anyone living in North Carolina can use <https://www.healthcare.gov/>, the federal government’s clearinghouse for information on Obamacare, to apply for coverage, compare plans, and enroll. You will be able to enroll online, over the phone,

by mail, or in person. To make enrollment easy, there will be a toll-free call center, and health insurance Navigators at community based organizations will also be available to help individuals. You can find more information about enrollment assistance by visiting <https://www.healthcare.gov/help-center/>.

Individuals and families who are uninsured should visit <https://www.healthcare.gov/families/> for additional information on each step of Obamacare implementation, including what you can do right now to be ready to enroll. Small businesses resources are available at <https://www.healthcare.gov/small-businesses/>

My office also stands ready to help. If you have a question about Obamacare implementation, or need assistance connecting with health professionals who can help you navigate health insurance enrollment, please do not hesitate to call my Fayetteville office at 910-323-0260.

Obamacare Implementation Timeline

See <https://www.healthcare.gov/> for more information

October 2013: Enrollment begins for individuals purchasing insurance through health insurance Marketplaces and for small businesses in the Small Business Health Options Program (SHOP). You will be able to enroll online or over the phone.

January 1, 2014: Coverage begins for individuals in the Health Insurance Marketplaces and for Small Businesses in the SHOPS. To make coverage affordable in the Marketplaces, premium tax credits become available for those with incomes between 100% to 400% of the poverty level (between \$23,500 to \$94,200 for a family of four in 2013). The small business health insurance tax credit also increases from covering 35% of a business’s premium costs to 50% of a business’s premium costs. Additional consumer protections that go into effect starting in 2014 are:

- The prohibition on discrimination by insurance companies against Americans due to pre-existing conditions;
- The prohibition against all discriminatory treatment of women by insurance companies; and
- The elimination of annual limits on insurance coverage.

March 31, 2014: Open enrollment ends. After March 31, 2014, you can get new private health insurance for 2014 only through a special enrollment period if you have a qualifying life event like a job loss, birth, or divorce.



Brenda Hall-Fonville, R.Ph.

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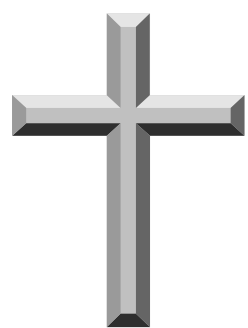


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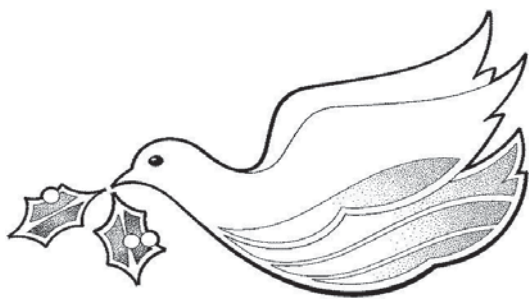
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OBITUARY PAGE



Evangelist Mary Monroe Smith

Mary was born in Fayetteville, North Carolina on April 7, 1954 to the late Walter Lee Monroe, Sr. (Pap) and Ernestine J. Brooks. God in His infinite wisdom and divine love called from our midst our loved one, **Mary Monroe Smith** on Friday, August 2, 2013 at Cape Fear Valley Medical Center. She was preceded in death by her Father, Mother and one sister, Betty Jean Monroe.

Mary attended the Cumberland County Schools. She continued her education at Fayetteville State University receiving her Bachelor of Arts Degree in Accounting. She worked for Cumberland County as a payroll technician for approximately 14 years before receiving a promotion to Payroll Supervisor. Her love for helping others inspired her to pursue her licenses in Cosmetology in which she received her certification in 2008. Mary was filled with life. She believed in being the best that she could be and pulling the best out of others. She understood that in order to accomplish this, Jesus had to be the focal point. She lived her life with zest, zeal and vitality!

Mary joined Pelt Chapel Pentecostal Holiness Church in 1991. In April 1991, she joined, was baptized and received the Holy Ghost. Her love and relationship with the Lord grew immensely and as a result, she answered her call into ministry. Mary ministered her initial sermon in 1995. She received her Ministerial License from Pentecostal Assembly of the World (PAW) in 2000 and later Ordained in 2001. While serving as a faithful leader at Pelt Chapel, Evangelist Smith performed various roles within the ministry. Under the leadership of the late Pastor Betty J. Pelt, she sang in the



Mary Monroe Smith
Sunrise: April 7, 1954
Sunset: August 2, 2013

choir and was an Associate Minister. Under her current Pastor, District Elder Geraldine M. Thompson, she was a Junior High Sunday School Teacher, President of the Women's Ministry, Associate Minister, Accountability Group Leader, Advisor of the Youth Ministry, Financial Administrator, Secretary and a member of the Praise

Team. In addition, Evangelist Smith worked on the State level within the organization. She held the position of Treasurer for NC State Council Women's Ministry and Treasurer for the Women's Ministry for Region 3.

Although gone from this present world, she will never be forgotten and her memories will continue to be in the hearts of her family and friends. Those left to cherish her memories are: her loving husband, **Robert Charles Smith Sr. (Pouncho)** whom she was married to for over **43 years**; two sons: Charles V. Smith (Pam) of Raeford, NC and Robert C. Smith Jr. (Tanya) of

Williamsburg, VA; her mother-in-law, Lorena Willis; one brother, Walter Lee Monroe Jr. of Fayetteville, NC; three sisters: Arlene Monroe, Ola Mae Gamble and Stephanie Munn, all of Fayetteville, NC; eight grandchildren: Charles Smith Jr., Robert C. Smith III, Grace C. Smith, Dorian Manuel, Simeon Gibbs, Jordan Demps, Treyvon Davis, and Cameron Smith; two sisters-in-law: Mary M. McGee and Betty Davis (Henry), both of Fayetteville, NC; two brothers-in-law: Toneo Smith and Alexander Smith Jr. both of Fayetteville, NC; one uncle, one great uncle, numerous nieces, nephews, a host of other relatives and friends.

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Marius Cook
Clarence Page
Robert Jones
Clay Morning
Robert Gainey

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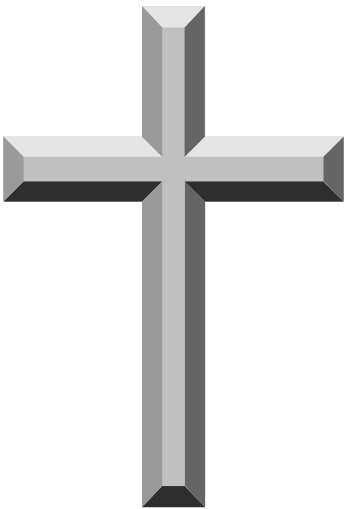
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Albert A. Heigenberger
Daniel M. McLaurin
Kathleen P. Rowan
Leona D. Bennett
Ronnie Burns Jr.
Georgia A. Whitted
Kendra Phelps
La Tonya D. Freeman
Alice L. Martin
Eva D. Rios
Carolyn L. Hernandez
Emma B. McCallum
Mabel Brayboy
Henry Cunningham
Mary Ray
James L. Nicholas
Joyce Slaughter
Margaret Wilson
Hoke Lewis
Virgina M. Jones
Daniel Freeman
Thomas W. McLaurin
Paul Haywood
Teresa S. Howery
Ida Moore
Reginald Sanders
Bernice Smith
Larry G. Elliott

Raymond Harris
Johnnie W. McKinnon
Lawerence Patterson
David L. Worley
Cheryl" Nana" R. Salmon
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Members of the Board are appointed by the Governor and the General Assembly. The Governor appoints seven members of the Board: Four licensees from recommendations offered by The North Carolina Funeral Directors Association (NCFDA); two (2) licensees from recommendations offered by the Funeral Directors and Morticians Association of North Carolina, Inc. (FD & MA of NC, Inc.) ; and one (1) licensee of the Board who is not affiliated with any funeral trade organization. One public number is appointed by the General Assembly on the recommendation of the President Pro Tempore of the Senate, and one public member is appointed by the General Assembly on the recommendation of the Speaker of the House. Members serve three year terms.

The Board is responsible for the administration and regulation of the profession of funeral service in North Carolina. The Board reviews applications, administers examinations, licenses qualified applicants, and regulates the professional practice of the licensees throughout the State. Complaints are investigated, and those requiring further action are scheduled for a hearing before the Board.

Board meetings are usually held at the Board's offices in Raleigh. On occasion the Board meetings are held in other locations in North Carolina. The meetings are open to the public.

All correspondence and requests for information or application forms should be addressed to:

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(Beside Luigi's & Across From Red Lobster)

Debbie G. Baker

Attorney At Law



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WWW.HOKE-RAEFORD.COM/DEBBIEBAKER

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(910) 323-3120



Grease... It's a Pain in the Drain.

Pouring grease, oil or fat down the drain? OUCH! It can block our sewer lines, causing wastewater to back up. And that can hurt our drinking water at its source. It can harm the environment and your property, too. Wastewater overflow is costly to clean up, which also could hurt our committed efforts to keep your rates down. That's why at PWC, we urge you to follow these guidelines ... so you won't have a pain in the drain.

- Pour grease, oil or fat (let it cool if it's hot) into a disposable container and put it in the trash.
- Wipe grease from pans with a paper towel before you wash them.
- Never put meat scraps down the drain.
- Compost vegetable scraps or put them in the trash – instead of throwing them down the drain.
- Don't put other solid objects down the drain or flush them down the toilet.

For more information, see the
Environmental section of our website.

Stop. Think. **Prevent Overflow.**

Check out our Facebook, Twitter or Nixle on the Website- www.faypwc.com.
Click on PWC Connections.



New Salem Baptist Church

A Place To Belong

Order of Service

Sunday Morning Worship: 11:15 am

Sunday School: 9:45 am

Wednesday Bible Study & Prayer 7:30 pm

Pastor Eddie Lee Hightower



Congratulations

**14TH PASTORAL
ANNIVERSARY**

**PASTOR
EDDIE LEE HIGHTOWER**

www.newsalem-church.org

(910) 630-4300 or (910) 527-8073

New Salem Baptist Church

4006 Murchison Road
Fayetteville, NC 23811

(910) 630-4300 or (910) 527-8073

VAN TRANSPORTATION AVAILABLE
PLEASE CALL FOR ASSISTANCE

Following Gods Path

www.newsalem-church.org

Elect someone you know.

YOU KNOW NAT ROBERTSON!

Nat Robertson grew up in Fayetteville, graduated from E.E. Smith in 1982. He attended classes at Fayetteville State University and graduated from Elon University with a BA in Public Administration. His wife Kim graduated twice from FSU and is an administrator with Cumberland County Schools. Nat & Kim have raised their children here in Fayetteville and have been active in the community for the past 25 years. Nat Robertson was one of the youngest council members ever elected to the Fayetteville City Council at the age of 26 and continues to serve on civic boards to better our community.

“I remain committed to make this campaign about the issues and not personalities, politics or party affiliation. ALL Fayetteville residents deserve to see value for the taxes they pay, and together we can make our city a better place to live and raise families. We will focus on policy and not politics; on our residents, not the power brokers and I pledge to you, we will do the right things for the right reasons!”



As YOUR Mayor my priorities remain...

- Reducing Crime
- Improving Economic Development for Jobs
- Elimination of Duplicated Services
- Ending Homelessness
- Improving the Murchison Road Gateway
- Transparency in Government

“Doing The Right Things For
The Right Reasons”
Primary Vote - Tuesday October 8th

VISIT OUR WEB PAGE AT WWW.NATROBERTSON.COM FOR MORE INFORMATION
Paid for by the Friends of Nat Robertson for Mayor

Citizens’ Academy

(Fayetteville, N.C.)
– The City of Fayetteville wants citizens to be a part of the next Citizens’ Academy in Fall 2013. Classes start Thursday, Oct. 3 at 6 p.m. and are held each Thursday through Nov. 14, with the exception of Oct. 31. The Citizens’ Academy is free of charge.

This Citizens’ Academy will be fun and interactive. The class meets once a week and gives citizens the opportunity to learn more about local government and take ownership of their community. The Citizens’ Academy also helps citizens understand how the City provides services to residents. Citizens learn what City departments do and how they do it.

The City hopes that informed citizens are able to take information to community groups and share with neighbors. It may even encourage some to be involved in building a better community by becoming members of boards and commissions.

To apply, log onto www.cityoffayetteville.org and click on the Citizens’ Academy button at the top of the page or call (910) 433-1578.



You only have to visit **TASTE OF WEST AFRICA** once to understand why we are Fayetteville's #1 restaurant that is serving homemade meals prepared from scratch in an open kitchen.

Serving stewed: Ox-tail, Goat, Beef, Chicken, Fish, Vegetarian Soy Chunks, Spinach and more.

Indigenous favorites: Eba, Pounded Yam, Fufu, Banku, Attieke and more.

Soups: Peanut Butter, Pepper, Okra, Egusi (Melon Seed) and more.

107 Person Street
Fayetteville, NC 28301
910.779.2375
Mon – Thu: 11AM – 8PM
Fri – Sat: 11AM – 9PM
Closed Sunday



Elect
Michael PINKSTON
City Council

PAID FOR BY THE COMMITTEE TO ELECT MICHAEL PINKSTON

Crime - “I have a plan”
JOBS - OUR NUMBER ONE PRIORITY
MAKE FAYETTEVILLE SAFE & BEAUTIFUL
With your help we can do this...

IMPORTANT DATES

Sept. 19 One Stop Voting Begins - Primary
Oct. 5 One Stop Voting Ends - Primary at 1:00 pm
OCT. 8 PRIMARY
Oct. 17 One Stop Voting Begins
Nov. 2 (Sat.) ... One Stop Voting Ends at 1:00 pm
NOV. 5 GENERAL ELECTION

Vote **MICHAEL PINKSTON** On Nov. 5th
For Positive Change in Fayetteville, NC

Fayetteville Technical Community College

2201 Hull Road
Fayetteville, North Carolina 28303

(910) 678-8400
Registration
Fall II 8-Week Classes
September 24 - Oct 15

Check-in Locations for Assisted Registrations
8 a.m.-5 p.m., Monday through Thursday;
8 a.m.-12 noon, Fridays

-Fayetteville Campus
General Classroom Building, Room 119

-Fort Bragg Center
(Bragg Training and Education Center)

-Spring Lake Campus
171 Lake Tree Boulevard * Spring Lake, NC



Classes begin Oct. 17
FTCC is a military friendly school!
www.faytechcc.edu