



TOP MONEY RAISERS - Pictured from the left; first row: Benjamin Killian, Arianna Hammer, Coulter Minton, and Carson Sumpter. Second row: Kinsley Rasmussen, Gracie Evans, Rebekah Winkler, Joshua Helton, Freddy Stevens, and Brooklyn Stanley. In back, Teacher Arland Mays.

Jump Rope for Heart Fundraiser at Bethlehem Elementary School

During a campaign to raise money for Jump Rope for Heart, Arland Mays, Physical Education teacher at Bethlehem Elementary School, challenged students to reach a goal of \$7,500. If the students reached that goal, Mr. Mays agreed that he would allow students to shave his beard off and shave off his hair. Students worked hard and exceeded that goal, raising over \$8,000. Therefore, Mr. Mays had to stick to his challenge. On Monday, February 12, the entire school assembled in the gym to watch Mr. Mays, right, get his head shaved and his beard shaved by teacher Keaton Beard. The top ten fundraisers were allowed to take on the task of shaving his hair and beard.



IN THE SHADOW OF HOGAN'S MOUNTAIN

By Dr. Warren Hollar, whollar@charter.net

Generations Change, The World Changes

The loss of the First Citizens Bank in Bethlehem is not unique to other regions of the United States. From Washington state to North Carolina, branch banks are closing at a significant pace. Bank branches on the way to work or in small communities may not be there much longer.

As technology alters banking, like it has so many other segments, the significance could be a historic decline in the industry's branches over the next decade, specialists say. Former Barclays chief executive Antony Jenkins estimates the banking industry, under pressure to meet customer demands for automation and cheaper services, will reduce employment and branches by 20 percent to 50 percent over the next decade. Younger banking consumers, who are widely viewed as more technology-friendly, are among the most likely customers to avoid bank branches.

The United States falls somewhere in the middle among developed nations in terms of how many branches have been closed, according to the International Monetary Fund's population-adjusted data. They have cut relatively more branches than banks in Germany, France, or Canada, but not nearly as many as those in Greece, the United Kingdom, Ireland, Spain, or Italy.

U.S. banks have trimmed the number of branches by 6% since it peaked in 2009, according to Federal Deposit Insurance Corp data. According to Fortune magazine, the 93,283 branches open at the end of 2016 was the lowest level in a decade. In 2015, Accenture found that 48 percent of Americans surveyed said they would switch banks if their current provider's local branch closed. In last year's survey, that share shrank to just 19 percent. In just two years, the local branch went

from being a concern of half of banking customers to just a fifth. Obviously younger consumers are not as dependent on branch banks as older customers. Interestingly, among customers over the age of 55, the preference for online banking leads the desire for convenient branch locations by a 10-percentage-point margin. Citi Bank found in a study that in the United States, only two out of 15 monthly bank interactions involve a branch bank. Banking experts say fast-growing suburbs in places in and around Mecklenburg and Wake Counties may see an increase, even as branches are shuttered elsewhere in less affluent areas.

So, First Citizens is closing the Bethlehem branch? Presumably, the economy is a factor in driving banks to shutter branches to save some money. This leaves you with a big question: my branch bank is closing, what do I do now — do you find a new bank to keep your checking account, or remain with your current financial institution? The answer depends largely upon how you bank and whether a new or newly merged bank is setting up shop in your local branch's former location.

According to Dan Rafter, the important questions are:

1. "Where is the next closest branch?" If that next branch is located just a few miles away, that's not so bad.
2. If you do most of your banking through ATMs, you may not need to visit a physical branch more than once or twice a year. The ability to deposit your checks and withdraw funds from nearby ATMs may negate any need to switch to a new bank. Often, you'll be charged with ATM fees for using a machine not in your bank's network. Just make sure that your bank isn't shutting down your closest ATMs, too.
3. If you do much of

your banking online — transferring money and paying bills through your bank's Internet portal — the shutdown of your local branch might not have much of an impact. If you are not familiar with banking by phone or mobile banking apps, you may want to become familiar with these tools of the present and future. Forrester's Research says by 2018, more than half of banking customers will use mobile banking. Keep this in mind as you consider whether the location of bank branches really matters. You might be doing most of your banking online or with your mobile devices soon.

4. Consider what will be moving into your bank's former local branch. Maybe some other bank might be taking over your previous bank's branch. Presently, this is an unknown.

5. If you change banks, make sure that rates and fees don't go up with the new bank. If they do, you might consider moving to another bank with more reasonable fees.

Hopefully, the preceding will give you things to consider as you negotiate the loss of the local First Citizens Bank, a location used by many residents since the ending of Northwestern Bank. We must remember that as generations change, we must adapt to our ever-changing world.

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Alexander County DSS seeks volunteers to deliver meals

The Alexander County Department of Social Services is needing reliable volunteers who are willing to deliver a lunch to homebound older adults. According to DSS staff, "this is a wonderful service that our county is able to offer and we are always in need of generous people who are willing to donate one hour a month of their time."

The routes are in Taylorsville, Bethlehem, Stony Point, and Wittenburg areas. Volunteers are also in need at the congregate nutrition sites. Call Katie Green at 632-4133, Susan Teague at 352-7660 or Wanda Pennell at 704-585-6446 for more information on becoming a volunteer. Background checks are required.

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Candidate's Forum

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NC Senate District # 42
 Sen. Andy Wells, Mark Holo, Dustin Long, Ryan Huffman

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